United Paper 401(k) Plan

Performance Summary

as of 3/31/15

Fund	*Expense Ratio*	*Portfolio Turnover*	*Fund Objective*	*Fund Strategy*	*Risk Level*	*Annualized* YTD	1 Year	3 Year	5 Year	10 Year
Stock Funds										
Stock Fund	**0.70%**	**46.7%**	Growth	Diversified Mix of Stocks	High	**3.0%**	**9.7%**	Not Applicable. Fund inception in April 2013		
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*2.0%*	*9.4%*	*14.3%*	*12.5%*	*7.4%*
Combination Stock and Bond Funds										
Balanced Fund	**0.56%**	**12.3%**	Balanced Growth & Income	Diversified Mix of Stocks and Bonds	Medium	**3.3%**	**9.4%**	**13.3%**	**12.9%**	**7.7%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)						*1.8%*	*8.0%*	*10.1%*	*9.5%*	*6.4%*
Money Market Funds										
Stable Value Fund	**0.57%**	**NM**	Stable Income	Short term Fixed Income	Low	**0.3%**	**1.0%**	**1.0%**	**1.5%**	**2.6%**
Benchmark (100% 90 day T-bill)						*0.0%*	*0.0%*	*0.2%*	*0.2%*	*1.6%*

Market Indices	*YTD*	*1 Year*	*3 Year*	*5 Year*	*10 Year*
S&P 500 Index	*1.0%*	*12.7%*	*16.1%*	*14.5%*	*8.0%*
Russell 2000 Small Cap Index	*4.3%*	*8.2%*	*16.3%*	*14.6%*	*8.8%*
EAFE International Index	*4.9%*	*-0.9%*	*9.0%*	*6.2%*	*5.0%*
Citi Broad Bond Index	*1.6%*	*5.7%*	*3.1%*	*4.4%*	*5.0%*
90 day T-bills	*0.0%*	*0.0%*	*0.2%*	*0.2%*	*1.6%*