United Paper 401(k) Plan

Performance Summary

as of 9/30/14

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	**0.72%**	**25.1%**	Growth	Diversified Mix of Stocks	High	**3.6%**	**13.7%**	Not Applicable. Fund inception in April 2013		
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*4.6%*	*14.1%*	*20.2%*	*13.3%*	*7.5%*
Combination Stock and Bond Funds										
Balanced Fund	**0.57%**	**23.3%**	Balanced Growth & Income	Diversified Mix of Stocks and Bonds	Medium	**4.5%**	**12.5%**	**18.0%**	**12.9%**	**7.9%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)						*4.4%*	*10.4%*	*13.7%*	*9.9%*	*6.5%*
Money Market Funds										
Stable Value Fund	**0.32%**	**NM**	Stable Income	Short term Fixed Income	Low	**0.6%**	**0.9%**	**1.1%**	**1.6%**	**2.7%**
Benchmark (100% 90 day T-bill)						*0.1%*	*0.3%*	*0.2%*	*0.2%*	*1.7%*

Market Indices	***YTD***	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*8.3%*	*19.7%*	*23.0%*	*15.7%*	*8.1%*
Russell 2000 Small Cap Index	*-4.4%*	*3.9%*	*21.3%*	*14.3%*	*8.2%*
EAFE International Index	*-1.4%*	*4.3%*	*13.7%*	*6.6%*	*6.3%*
Citi Broad Bond Index	*4.1%*	*3.9%*	*2.4%*	*4.0%*	*4.7%*
90 day T-bills	*0.1%*	*0.3%*	*0.2%*	*0.2%*	*1.7%*