United Paper 401(k) Plan

Performance Summary

as of 9/30/16

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	**0.59%**	**14.7%**	Growth	Diversified Mix of Stocks	High	**4.3%**	**8.2%**	**6.9%**	**NA**	**NA**
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*7.1%*	*13.3%*	*8.3%*	*14.1%*	*6.1%*
Combination Stock and Bond Funds										
Balanced Fund	**0.55%**	**15.7%**	Balanced Growth & Income	Diversified Mix of Stocks and Bonds	Medium	**8.0%**	**9.3%**	**8.5%**	**12.8%**	**6.5%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)						*6.5%*	*10.3%*	*6.7%*	*10.0%*	*5.6%*
Money Market Funds										
Stable Value Fund	**0.55%**	**0.0%**	Stable Income	Short term Fixed Income	Low	**1.0%**	**1.3%**	**1.1%**	**1.2%**	**2.3%**
Benchmark (100% 90 day T-bill)						*0.2%*	*0.3%*	*0.2%*	*0.2%*	*1.0%*

Market Indices	***YTD***	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*7.8%*	*15.4%*	*11.2%*	*16.4%*	*7.2%*
Russell 2000 Small Cap Index	*11.5%*	*15.5%*	*6.7%*	*15.8%*	*7.1%*
EAFE International Index	*1.7%*	*6.5%*	*0.5%*	*7.4%*	*1.8%*
Citi Broad Bond Index	*5.9%*	*5.3%*	*4.0%*	*3.1%*	*4.9%*
90 day T-bills	*0.2%*	*0.3%*	*0.2%*	*0.2%*	*1.0%*