United Paper 401(k) Plan

Performance Summary

as of 6/30/16

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	**0.61%**	**22.8%**	Growth	Diversified Mix of	High	**-1.8%**	**-8.0%**	**6.7%**	NA	NA
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)				Stocks		*2.2%*	*0.1%*	*9.0%*	*9.4%*	*6.0%*
Combination Stock and Bond Funds										
Balanced Fund	**0.57%**	**22.6%**	Balanced	Diversified Mix of	Medium	**2.8%**	**-2.5%**	**8.6%**	**9.2%**	**6.3%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)			Growth & Income	Stocks and Bonds		*3.3%*	*2.3%*	*7.1%*	*7.3%*	*5.7%*
Money Market Funds										
Stable Value Fund	**0.55%**	**0.0%**	Stable Income	Short term	Low	**0.7%**	**1.3%**	**1.1%**	**1.2%**	**2.3%**
Benchmark (100% 90 day T-bill)				Fixed Income		*0.1%*	*0.2%*	*0.2%*	*0.2%*	*1.1%*

Market Indices	YTD	1 Year	3 Year	5 Year	10 Year
S&P 500 Index	*3.8%*	*4.0%*	*11.7%*	*12.1%*	*7.4%*
Russell 2000 Small Cap Index	*2.2%*	*-6.7%*	*7.1%*	*8.4%*	*6.2%*
EAFE International Index	*-4.4%*	*-10.2%*	*2.1%*	*1.7%*	*1.6%*
Citi Broad Bond Index	*5.4%*	*6.0%*	*4.1%*	*3.8%*	*5.2%*
90 day T-bills	*0.1%*	*0.2%*	*0.2%*	*0.2%*	*1.1%*