United Paper 401(k) Plan

Performance Summary

as of 3/31/16

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%**	**20.8%**	Growth	Diversified Mix of Stocks	High	**1.0%**	**-3.9%**	Not Applicable. Fund inception in April 2013		
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*0.2%*	*-1.5%*	*9.1%*	*9.0%*	*5.7%*
Combination Stock and Bond Funds										
Balanced Fund	**0.55%**	**20.4%**	Balanced Growth & Income	Diversified Mix of Stocks and Bonds	Medium	**1.1%**	**-2.5%**	**8.6%**	**8.9%**	**5.8%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)						*1.2%*	*-0.2%*	*6.7%*	*7.1%*	*5.4%*
Money Market Funds										
Stable Value Fund	**0.55%**	**0.0%**	Stable Income	Short term Fixed Income	Low	**1.2%**	**1.3%**	**1.1%**	**1.3%**	**2.4%**
Benchmark (100% 90 day T-bill)						*0.0%*	*0.2%*	*0.2%*	*0.2%*	*1.2%*

Market Indices	***YTD***	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*1.4%*	*1.8%*	*11.8%*	*11.6%*	*7.0%*
Russell 2000 Small Cap Index	*-1.5%*	*-9.8%*	*6.8%*	*7.2%*	*5.3%*
EAFE International Index	*-3.0%*	*-8.3%*	*2.2%*	*2.3%*	*1.8%*
Citi Broad Bond Index	*3.0%*	*1.9%*	*2.5%*	*3.8%*	*5.0%*
90 day T-bills	*0.0%*	*0.2%*	*0.2%*	*0.2%*	*1.2%*