United Paper 401(k) Plan

Performance Summary

as of 9/30/17

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%**	**18.0%**	Growth	Diversified Mix of Stocks	High	**13.3%**	**17.4%**	**7.8%**	**NA**	**NA**
Benchmark (43% S&P 500, 25% Mid Cap, 12% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*12.5%*	*17.8%*	*9.9%*	*12.8%*	*6.8%*
Combination Stock and Bond Funds										
Balanced Fund	**0.59%**	**22.3%**	Balanced Growth & Income	Diversified Mix of Stocks and Bonds	Medium	**10.4%**	**13.8%**	**8.1%**	**11.6%**	**6.5%**
YTD Benchmark (25% S&P 500, 15% Mid Cap, 5% EAFE, 15% Russell 2000, 35% Citi BIG, 5% 90						*8.7%*	*11.5%*	*7.1%*	*8.7%*	*5.5%*
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)										
Money Market Funds										
Stable Value Fund	**0.55%**	**0.0%**	Stable Income	Short term Fixed Income	Low	**1.1%**	**1.3%**	**1.3%**	**1.1%**	**1.8%**
Benchmark (100% 90 day T-bill)						*0.5%*	*0.7%*	*0.4%*	*0.3%*	*0.6%*

Market Indices	***YTD***	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*14.2%*	*18.6%*	*10.8%*	*14.2%*	*7.4%*
Mid Cap Index	*9.4%*	*17.6%*	*11.2%*	*14.5%*	*9.0%*
Russell 2000 Small Cap Index	*10.9%*	*20.7%*	*12.2%*	*13.8%*	*7.9%*
EAFE International Index	*20.0%*	*19.1%*	*5.0%*	*8.4%*	*1.3%*
Citi Broad Bond Index	*3.2%*	*0.1%*	*2.7%*	*2.1%*	*4.4%*
90 day T-bills	*0.5%*	*0.7%*	*0.4%*	*0.3%*	*0.6%*