United Paper 401(k) Plan

Performance Summary

as of 12/31/17

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	**0.59%**	**9.5%**	Growth	Diversified Mix of Stocks	High	**19.5%**	**19.5%**	**8.2%**	NA	NA
Benchmark (43% S&P 500, 25% Mid Cap, 12% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*18.7%*	*18.7%*	*10.0%*	*13.7%*	*7.7%*
Combination Stock and Bond Funds										
Balanced Fund	**0.55%**	**13.1%**	Balanced	Diversified Mix of	Medium	**15.3%**	**15.3%**	**8.1%**	**11.9%**	**7.5%**
1 and 3 Yr Benchmark (25% S&P 500, 15% Mid Cap, 5% EAFE, 15% Russell 2000, 35% Citi BI			Growth & Income	Stocks and Bonds		*12.6%*	*12.6%*	*7.2%*	*9.4%*	*6.0%*
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	Low	**1.6%**	**1.6%**	**1.3%**	**1.1%**	**1.7%**
Benchmark (100% 90 day T-bill)				Fixed Income		*0.8%*	*0.8%*	*0.5%*	*0.3%*	*0.5%*

Market Indices	YTD	1 Year	3 Year	5 Year	10 Year
S&P 500 Index	*21.8%*	*21.8%*	*11.4%*	*15.8%*	*8.5%*
Mid Cap Index	*16.3%*	*16.3%*	*10.7%*	*15.3%*	*9.9%*
Russell 2000 Small Cap Index	*14.7%*	*14.7%*	*10.0%*	*14.1%*	*8.7%*
EAFE International Index	*25.0%*	*25.0%*	*7.8%*	*7.9%*	*1.9%*
Citi Broad Bond Index	*3.6%*	*3.6%*	*2.3%*	*2.1%*	*4.1%*
90 day T-bills	*0.8%*	*0.8%*	*0.5%*	*0.3%*	*0.5%*