United Paper 401(k) Plan

Performance Summary

as of 3/31/18

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%**	**11.2%**	Growth	Diversified Mix of Stocks	High	**1.1%**	**16.4%**	**7.6%**	**10.4%**	NA
Benchmark (43% S&P 500, 25% Mid Cap, 12% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*-0.7%*	*13.3%*	*9.0%*	*11.0%*	*8.1%*
Combination Stock and Bond Funds										
Balanced Fund	**0.57%**	**12.7%**	Balanced	Diversified Mix of	Medium	**0.5%**	**12.2%**	**7.6%**	**10.3%**	**8.1%**
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		*-0.9%*	*8.2%*	*6.2%*	*7.6%*	*6.1%*
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	**0.4%**	**1.7%**	**1.4%**	**1.2%**	**NA**
Benchmark (100% 90 day T-bill)				Fixed Income		*0.4%*	*1.3%*	*0.6%*	*0.4%*	*0.4%*

Market Indices	YTD	1 Year	3 Year	5 Year	10 Year
S&P 500 Index	*-0.8%*	*13.3%*	*10.6%*	*13.0%*	*9.0%*
Mid Cap Index	*-0.8%*	*16.3%*	*9.4%*	*11.7%*	*10.0%*
Russell 2000 Small Cap Index	*-0.1%*	*11.5%*	*9.6%*	*11.7%*	*9.5%*
EAFE International Index	*-1.5%*	*14.5%*	*4.9%*	*5.9%*	*2.4%*
Citi Broad Bond Index	*-1.5%*	*-0.3%*	*1.1%*	*1.5%*	*3.6%*
90 day T-bills	*0.4%*	*1.3%*	*0.6%*	*0.4%*	*0.4%*