United Paper 401(k) Plan

Performance Summary

as of 9/30/18

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	**0.57%**	**17.5%**	Growth	Diversified Mix of Stocks	High	**8.2%**	**23.1%**	**16.0%**	**11.9%**	NA
Benchmark (43% S&P 500, 25% Mid Cap, 12% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*8.0%*	*13.9%*	*15.2%*	*11.2%*	*10.5%*
Combination Stock and Bond Funds										
Balanced Fund	**0.54%**	**19.1%**	Balanced	Diversified Mix of	Medium	**5.9%**	**17.9%**	**13.8%**	**10.9%**	**10.8%**
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		*4.9%*	*8.7%*	*10.3%*	*8.0%*	*7.8%*
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)										
Money Market Funds										
Stable Value Fund	**0.25%**	**35.9%**	Stable Income	Short term	Low	**0.9%**	**1.8%**	**1.5%**	**1.3%**	**NA**
Benchmark (100% 90 day T-bill)				Fixed Income		*1.4%*	*1.6%*	*0.9%*	*0.6%*	*0.4%*

Market Indices	***YTD***	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*10.6%*	*17.9%*	*17.3%*	*14.0%*	*12.0%*
Mid Cap Index	*7.5%*	*14.2%*	*16.2%*	*11.9%*	*12.1%*
Russell 2000 Small Cap Index	*11.5%*	*15.2%*	*17.1%*	*11.1%*	*11.1%*
EAFE International Index	*-1.4%*	*2.7%*	*9.2%*	*4.4%*	*5.4%*
Citi Broad Bond Index	*-1.6%*	*-1.2%*	*1.3%*	*2.2%*	*3.8%*
90 day T-bills	*1.4%*	*1.6%*	*0.9%*	*0.6%*	*0.4%*