

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 2013 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2013 or fiscal plan year beginning <u>10/01/2013</u> and ending <u>09/30/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan; or ☒ a single-employer plan; ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>ROCK-TENN COMPANY PENSION PLAN FOR CERTAIN HOURLY EMPLOYEES (SSCC)</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>027</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>09/01/1948</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>027</u>	1c Effective date of plan <u>09/01/1948</u>	
1b Three-digit plan number (PN) ▶	<u>027</u>				
1c Effective date of plan <u>09/01/1948</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>ROCK-TENN COMPANY</u> <u>504 THRASHER STREET</u> <u>NORCROSS, GA 30071</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>62-0342590</u></td> </tr> <tr> <td>2c Sponsor's telephone number <u>770-448-2193</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>322100</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>62-0342590</u>	2c Sponsor's telephone number <u>770-448-2193</u>	2d Business code (see instructions) <u>322100</u>	
2b Employer Identification Number (EIN) <u>62-0342590</u>					
2c Sponsor's telephone number <u>770-448-2193</u>					
2d Business code (see instructions) <u>322100</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.		
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional) <u>STEVEN MURPHY</u> <u>MOORE, COLSON & COMPANY, P.C.</u> <u>1640 POWERS FERRY RD, BLDG 11</u> <u>MARIETTA, GA 30067</u>			Preparer's telephone number (optional) <div style="background-color: #cccccc; height: 100px; width: 100%;"></div>

3a Plan administrator's name and address ☒ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address		3b Administrator's EIN	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name		3c Administrator's telephone number 4b EIN 4c PN	
5 Total number of participants at the beginning of the plan year		5	36995
6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d).			
a Active participants		6a	5840
b Retired or separated participants receiving benefits		6b	14862
c Other retired or separated participants entitled to future benefits		6c	14105
d Subtotal. Add lines 6a , 6b , and 6c		6d	34807
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits		6e	2405
f Total. Add lines 6d and 6e		6f	37212
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	122
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

<div><div>SCHEDULE A</div><div>(Form 5500)</div><div>Department of the Treasury Internal Revenue Service</div><div>Department of Labor Employee Benefits Security Administration</div><div>Pension Benefit Guaranty Corporation</div></div>	<div>Insurance Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div> <div>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</div>	<div>OMB No. 1210-0110</div> <div>2013</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2013 or fiscal plan year beginning 10/01/2013 and ending 09/30/2014		
A Name of plan ROCK-TENN COMPANY PENSION PLAN FOR CERTAIN HOURLY EMPLOYEES (SSCC)	B Three-digit plan number (PN) ▶	027
C Plan sponsor's name as shown on line 2a of Form 5500 ROCK-TENN COMPANY		
		D Employer Identification Number (EIN) 62-0342590

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier EQUITABLE LIFE ASSURANCE SOCIETY					
(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
	62944	316,1370,2047		10/01/2013	09/30/2014

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.	
(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).
(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid			

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end	5	

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b Balance at the end of the previous year	7b	637687
c Additions: (1) Contributions deposited during the year	7c(1)	
(2) Dividends and credits	7c(2)	
(3) Interest credited during the year	7c(3)	8009
(4) Transferred from separate account	7c(4)	
(5) Other (specify below)	7c(5)	42878
▶ UNREALIZED GAIN		
(6) Total additions	7c(6)	50887
d Total of balance and additions (add lines 7b and 7c(6))	7d	688574
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	3170
(2) Administration charge made by carrier	7e(2)	4273
(3) Transferred to separate account	7e(3)	
(4) Other (specify below)	7e(4)	
▶		
(5) Total deductions	7e(5)	7443
f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	681131

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received.....	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves.....	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees.....	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses.....	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).).....		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.....	10b	

Specify nature of costs ▶

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2013</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2013 or fiscal plan year beginning 10/01/2013 and ending 09/30/2014	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan ROCK-TENN COMPANY PENSION PLAN FOR CERTAIN HOURLY EMPLOYEES (SSCC)	B Three-digit plan number (PN) ▶ 027
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ROCK-TENN COMPANY	D Employer Identification Number (EIN) 62-0342590
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information	
1	Enter the valuation date: Month 10 Day 01 Year 2013	
2	Assets:	
	a Market value	2a 1125657229
	b Actuarial value	2b 1115724848
3	Funding target/participant count breakdown:	(1) Number of participants (2) Funding Target
	a For retired participants and beneficiaries receiving payment	3a 14506 697037143
	b For terminated vested participants	3b 16836 293895288
	c For active participants:	
	(1) Non-vested benefits	3c(1) 8088747
	(2) Vested benefits	3c(2) 206812319
	(3) Total active	3c(3) 5653 214901066
	d Total	3d 36995 1205833497
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐	
	a Funding target disregarding prescribed at-risk assumptions	4a
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b
5	Effective interest rate	5 6.67 %
6	Target normal cost	6 16682345

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<div>SIGN HERE</div>	<div>Signature of actuary</div> <div>JOHN C. HALL, M.A.A.A</div> <div>Type or print name of actuary</div> <div>MERCER</div> <div>Firm name</div> <div>1050 CONNECTICUT AVE NW, SUITE 700 WASHINGTON, DC 20036</div> <div>Address of the firm</div>	<div>06/29/2015</div> <div>Date</div> <div>14-07090</div> <div>Most recent enrollment number</div> <div>202-331-2551</div> <div>Telephone number (including area code)</div>
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Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	105474	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	105474	
10 Interest on line 9 using prior year's actual return of <u>2.65</u> %	2795	
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		6256120
b Interest on (a) using prior year's effective interest rate of <u>6.68</u> % except as otherwise provided (see instructions)		310012
c Total available at beginning of current plan year to add to prefunding balance		6566132
d Portion of (c) to be added to prefunding balance		6566132
12 Other reductions in balances due to elections or deemed elections		0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	108269	6566132

Part III Funding Percentages		
14 Funding target attainment percentage	14	91.97 %
15 Adjusted funding target attainment percentage	15	91.97 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	88.34 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/02/2014	1300000		05/18/2015	8875000	
01/13/2014	20400000				
04/03/2014	20400000				
06/25/2014	8600000				
01/12/2015	1970000				
04/13/2015	1900000				
			Totals ►	18(b)	63445000
				18(c)	

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	60781113
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year?	☒ Yes ☐ No	
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☒ Yes ☐ No	
c If line 20a is "Yes," see instructions and complete the following table as applicable:		

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 5.23%	2nd segment: 6.51%	3rd segment: 7.16 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6).....	31a	16682345	
b Excess assets, if applicable, but not greater than line 31a	31b		
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment.....	96783050	47234948	
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)...	34	63917293	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	108269	6566132	6674401
36 Additional cash requirement (line 34 minus line 35).....	36	57242892	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	60781113	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	3538221	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	3538221	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☒ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☒ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42	10857425	
43 Excess installment acceleration amount to be carried over to future plan years	43	24429206	

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2013
		This Form is Open to Public Inspection.

For calendar plan year 2013 or fiscal plan year beginning 10/01/2013 and ending 09/30/2014

A Name of plan <u>ROCK-TENN COMPANY PENSION PLAN FOR CERTAIN HOURLY EMPLOYEES (SSCC)</u>	B Three-digit plan number (PN) <u>027</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ROCK-TENN COMPANY</u>	D Employer Identification Number (EIN) <u>62-0342590</u>

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
NORTHERN TRUST

36-2723087

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

GOLDMAN SACHS ASSET MANAGEMENT

13-4019460

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	INVESTMENT MANAGEMENT	3745066	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

MERCER

13-2834414

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	ACTUARY	2077948	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

LINDSAY GOLDBERG & BESSEMER II

20-5177881

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	INVESTMENT MANAGEMENT	721955	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

NORTHERN TRUST

36-2723087

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21	TRUSTEE	605844	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

MONDRIAN

56-2475918

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	INVESTMENT MANAGEMENT	138724	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

WELLINGTON TRUST

27-2594633

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	INVESTMENT MANAGEMENT	120539	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

MOORE COLSON

58-1653941

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	71899	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

NEPC, LLC

26-1429809

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
16	CONSULTING	25301	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

MAZURKSY AND CONSTANTINE

27-3547321

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	LAWYER	17881	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2013 This Form is Open to Public Inspection.
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For calendar plan year 2013 or fiscal plan year beginning 10/01/2013 and ending 09/30/2014

A Name of plan <u>ROCK-TENN COMPANY PENSION PLAN FOR CERTAIN HOURLY EMPLOYEES (SSCC)</u>	B Three-digit plan number (PN) ► <u>027</u>	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>ROCK-TENN COMPANY</u>	D Employer Identification Number (EIN) <u>62-0342590</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: ROCK-TENN COMPANY MASTER TRUST

b Name of sponsor of entity listed in (a): ROCK-TENN COMPANY

c EIN-PN <u>62-0342590-499</u>	d Entity code <u>M</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1190999157</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection
For calendar plan year 2013 or fiscal plan year beginning <u>10/01/2013</u> and ending <u>09/30/2014</u>		
A Name of plan <u>ROCK-TENN COMPANY PENSION PLAN FOR CERTAIN HOURLY EMPLOYEES (SSCC)</u>		B Three-digit plan number (PN) ► <u>027</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ROCK-TENN COMPANY</u>		D Employer Identification Number (EIN) <u>62-0342590</u>

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	25300000	12745000
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	1104647570	1190999157
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	637687	681132
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	1130585257	1204425289

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h	4328331	0
i Acquisition indebtedness	1i		
j Other liabilities	1j		1667607
k Total liabilities (add all amounts in lines 1g through 1j)	1k	4328331	1667607

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	1126256926	1202757682
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	63445000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		63445000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	50887	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		50887
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		98474817
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		161970704

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	73901062	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		73901062
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	2199044	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	5338186	
(4) Other.....	2i(4)	4031656	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		11568886
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		85469948

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		76500756
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: MOORE COLSON

(2) EIN: 58-1653941

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
 If "Yes," enter the amount of any plan assets that reverted to the employer this year. ☐ Yes ☒ No Amount:

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ☐ Yes ☐ No ☐ Not determined

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection.
---	--	--

For calendar plan year 2013 or fiscal plan year beginning 10/01/2013 and ending 09/30/2014

A Name of plan <u>ROCK-TENN COMPANY PENSION PLAN FOR CERTAIN HOURLY EMPLOYEES (SSCC)</u>	B Three-digit plan number (PN) ▶ <u>027</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ROCK-TENN COMPANY</u>	D Employer Identification Number (EIN) <u>62-0342590</u>

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>36-2723087</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3 <u>30</u>

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
----------------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☒ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....	6a		
b Enter the amount contributed by the employer to the plan for this plan year.....	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☒ N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☒ No
--	-----------------------------------	-----------------------------------	-------------------------------	--

Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

- a** Enter the percentage of plan assets held as:

Stock: 31.6% Investment-Grade Debt: 38.0% High-Yield Debt: 0.0% Real Estate: 0.0% Other: 30.4%

- b** Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☒ 18-21 years ☐ 21 years or more

- c** What duration measure was used to calculate line 19(b)?

☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

**ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)**

**FINANCIAL STATEMENTS
WITH INDEPENDENT AUDITOR'S REPORT**

**AS OF SEPTEMBER 30, 2014 AND 2013
AND FOR THE YEAR ENDED SEPTEMBER 30, 2014
AND THE PERIOD ENDED SEPTEMBER 30, 2013**

ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)

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* Other schedules required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.



INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of
Rock-Tenn Company Pension Plan
For Certain Hourly Employees (SSCC)

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Rock-Tenn Company Pension Plan for Certain Hourly Employees (SSCC) (the "Plan"), which comprise the statements of net assets available for benefits as of September 30, 2014 and 2013, and the related statements of changes in net assets available for benefits for the year ended September 30, 2014 and the period ended September 30, 2013, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by The Northern Trust Company, the Trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the Trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the Trustee as of September 30, 2014 and 2013, and for the year ended September 30, 2014 and the period ended September 30, 2013, that the information provided to the Plan administrator by the Trustee is complete and accurate.

e n e r g y

i n s i g h t

g r o w t h

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Disclaimer of Opinion

Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedule, Schedule of Assets (Held at End of Year), as of September 30, 2014 is required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplemental schedule.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Marietta, Georgia
June 30, 2015

Moore, Colson + Company, P.C.

ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
SEPTEMBER 30, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
<u>ASSETS</u>		
ASSETS:		
Investment in Rock-Tenn Company Master Retirement Trust, at fair value	\$ 1,190,999,157	\$ 1,104,647,570
Group annuity contracts	681,132	637,687
Employer contributions receivable	<u>12,745,000</u>	<u>25,300,000</u>
Total assets	<u>1,204,425,289</u>	<u>1,130,585,257</u>
LIABILITIES:		
Accrued expenses	<u>1,667,607</u>	<u>4,328,331</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 1,202,757,682</u>	<u>\$ 1,126,256,926</u>

See notes to financial statements.

ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED SEPTEMBER 30, 2014 AND
THE PERIOD ENDED SEPTEMBER 30, 2013

	<u>2014</u>	<u>2013</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Employer contributions	\$ 63,445,000	\$ 59,100,000
Interest on group annuity contracts	50,887	67,423
Plan interest in Rock-Tenn Company Master Retirement Trust investment income	<u>98,474,817</u>	<u>35,047,424</u>
Total additions	<u>161,970,704</u>	<u>94,214,847</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid	73,901,062	54,038,662
Administrative expenses	<u>11,568,886</u>	<u>8,822,001</u>
Total deductions	<u>85,469,948</u>	<u>62,860,663</u>
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	76,500,756	31,354,184
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF THE YEAR	<u>1,126,256,926</u>	<u>1,094,902,742</u>
NET ASSETS AVAILABLE FOR BENEFITS, END OF THE YEAR	<u>\$ 1,202,757,682</u>	<u>\$ 1,126,256,926</u>

See notes to financial statements.

ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)
NOTES TO FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2014 AND 2013 AND
FOR THE YEAR ENDED SEPTEMBER 30, 2014 AND
THE PERIOD ENDED SEPTEMBER 30, 2013

1. DESCRIPTION OF PLAN

The following description of the Rock-Tenn Company Pension Plan for Certain Hourly Employees (SSCC) (the “Plan”) provides only general information. Participants should refer to the Summary Plan Description for a complete description of the Plan’s provisions.

A. General

The Plan is a defined benefit pension plan covering eligible hourly employees at the participating plants of the former Smurfit-Stone Container Corporation which on May 27, 2011, merged with and into a subsidiary of Rock-Tenn Company who assumed sponsorship of the Plan. Rock-Tenn Company (the “Company”) continues to be the sponsor and administrator of the Plan. The Plan is generally non-contributory; however, in previous years, employees at certain locations have been allowed to make contributions subject to the Plan’s provisions. Certain other Plan provisions vary by location. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Effective September 6, 2013, the Plan’s Administrative Committee approved a change in the Plan’s fiscal year-end from December 31 to September 30 of each year. This change, to align with the Company’s fiscal year-end, began October 1, 2013. As a result of the change, the Plan has a transitional reporting period of nine months from January 1, 2013 to September 30, 2013.

B. Benefits and Vesting

Benefits are generally based on the participant’s years of service multiplied by a benefit service factor under the Plan and are paid at either the participant’s early, normal or disability retirement date. A participant becomes fully vested in his benefit after completing five years of service with the Company.

As of January 1, 2008, the benefits under the Plan for certain non-collectively bargained employees hired, rehired, or transferred were frozen and no new participants were allowed into the Plan subsequent to that date. As a result, these employees have not accrued additional benefits under the Plan after December 31, 2007.

ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)
NOTES TO FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2014 AND 2013 AND
FOR THE YEAR ENDED SEPTEMBER 30, 2014 AND
THE PERIOD ENDED SEPTEMBER 30, 2013

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Basis of Accounting

The financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with U.S. generally accepted accounting principles ("GAAP").

B. Investments

Effective January 1, 2013, the assets of the Rock-Tenn Company Pension Plan for Certain Salaried Employees (SSCC) and the Rock-Tenn Company Pension Plan for Certain Hourly Employees (SSCC), which were held in the Smurfit-Stone Container Corporation Defined-Benefit Master Trust ("SSCC Master Trust"), were transferred into the Rock-Tenn Company Master Retirement Trust. Total assets transferred on January 1, 2013 totaled \$2,216,097,759, which included \$126,233 of additional investment income earned on the transfer date.

For the year ended September 30, 2014 and the period ended September 30, 2013, substantially all of the Plan's assets are held in the Rock-Tenn Company Master Retirement Trust ("Master Trust"). The Rock-Tenn Master Trust held assets on behalf of the Rock-Tenn Company Consolidated Pension Plan; the RTS Packaging, LLC Consolidated Pension Plan; the Rock-Tenn Company Pension Plan for Certain Salaried Employees (SSCC); and the Rock-Tenn Company Pension Plan for Certain Hourly Employees (SSCC).

Investments held by the Master Trust are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Company's Treasury Department determines the Plan's valuation policies utilizing information provided by its investment advisers and the Plan's Trustee. See Note 4 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes gains and losses on investments bought and sold as well as held during the year.

ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)
NOTES TO FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2014 AND 2013 AND
FOR THE YEAR ENDED SEPTEMBER 30, 2014 AND
THE PERIOD ENDED SEPTEMBER 30, 2013

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

C. Contributions

Contributions to the Plan by the Company are based on what is needed to provide definitely determinable benefits to Plan participants. Actuarial assumptions and computations are required to determine such contributions. Employer contributions receivable represent those contributions remitted to the Plan after its September 30th year-end and typically consist of a) the Company's quarterly contribution due each October following its year-end and b) the Company's final contributions generally made May or June following its year-end and prior to the Company's funding deadline to meet applicable funding targets.

D. Administrative Expenses

Certain expenses incurred in administration or operation of the Master Trust are paid from the assets of the Master Trust and allocated to each participating plan. Such expenses are allocated monthly either specifically to the plan they relate to or to each participating plan based on their relative beginning of year net asset balances.

E. Payment of Benefits

Benefit payments are recorded when distributed.

F. Risks and Uncertainties

The Plan invests in various investment securities primarily through the Master Trust. Investment securities, in general, are exposed to various risks such as interest rate risk, credit risk, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)
NOTES TO FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2014 AND 2013 AND
FOR THE YEAR ENDED SEPTEMBER 30, 2014 AND
THE PERIOD ENDED SEPTEMBER 30, 2013

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

G. Actuarial Present Value of Accumulated Plan Benefits Obligation

The accumulated plan benefits obligation (Note 8) represents estimated future periodic payments, including lump-sum distributions, to be made in accordance with the Plan's provisions with respect to service which employees have rendered to the valuation date. It includes benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits for retired or terminated employees or their beneficiaries are based on employees' years of service multiplied by a benefit service factor. The accumulated plan benefits for active employees are based on their negotiated or otherwise agreed-upon benefit level in effect at the valuation date. Benefits payable under all circumstances (retirement, death, disability, and termination of employment) are included to the extent they are deemed attributable to employee service rendered to the valuation date. The effect of plan amendments on accumulated plan benefits is recognized in the year in which such amendments become effective.

The actuarial present value of the accumulated plan benefits obligation is determined by an independent actuary and represents the amount which results from applying actuarial assumptions to adjust the accumulated plan benefits obligation to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The significant actuarial assumptions used in the valuations as of October 1, 2013 and January 1, 2013 were as follows:

	<u>October 1, 2013</u>	<u>January 1, 2013</u>
Interest Rate	5.19%	7.50%
Mortality Table	RP-2000 Combined Active/Retiree Healthy Mortality Table for males and females with a Blue Collar Adjustment projected with generational improvements using Scale AA	RP-2000 Combined Active/Retiree Healthy Mortality Table for males and females with a Blue Collar Adjustment projected with mortality improvements to 2017 using Scale AA

ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)
NOTES TO FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2014 AND 2013 AND
FOR THE YEAR ENDED SEPTEMBER 30, 2014 AND
THE PERIOD ENDED SEPTEMBER 30, 2013

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

G. Actuarial Present Value of Accumulated Plan Benefits Obligation (Continued)

	<u>October 1, 2013</u>	<u>January 1, 2013</u>
Lump-sums	Three-tier segment rates were: 1.43%/4.10%/5.15%.	Three-tier segment rates were: 1.75%/4.62%/5.72%.
Retirement Age	Active participants - Ages 55 to 70, at specific percentage rates from 3% to 100% Terminated vested participants - Age 62	Active participants - Ages 55 to 70, at specific percentage rates from 3% to 100% Terminated vested participants - Age 62

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

H. Use of Estimates

The preparation of financial statements in conformity with GAAP requires Plan management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)
NOTES TO FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2014 AND 2013 AND
FOR THE YEAR ENDED SEPTEMBER 30, 2014 AND
THE PERIOD ENDED SEPTEMBER 30, 2013

3. INVESTMENT IN THE ROCK-TENN COMPANY RETIREMENT MASTER TRUST

The Plan assets are held in the Master Trust under the terms of a trust agreement. The Northern Trust Company is the Trustee of the Plan for the year ended September 30, 2014 and the period ended September 30, 2013. The value of the Plan's share of assets is presented as a single asset and the net investment experience of the Master Trust is presented as a single addition to or deduction from net assets in the accompanying financial statements. Each participating plan has an undivided interest in the Master Trust. The Master Trust assets are allocated among the participating plans by assigning to each plan those transactions (primarily contributions, benefit payments, and plan-specific expenses) that can be specifically identified and by allocating among all plans, in proportion to each plan's beneficial interest in the Master Trust, income (loss) and expenses resulting from the collective investment of the assets of the Master Trust. The Plan's pro-rata share of the net assets available for benefits under the Master Trust is 44.53% and 40.92% at September 30, 2014 and 2013, respectively. The condensed statements of net assets and statements of changes in net assets of the Master Trust are presented in Note 10.

4. FAIR VALUE MEASUREMENTS

The FASB has established a framework for measuring fair value. The framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described below:

- | | |
|---------|---|
| Level 1 | Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access. |
| Level 2 | Inputs to the valuation methodology include: <ul style="list-style-type: none">• Quoted prices for similar assets or liabilities in active markets;• Quoted prices for identical or similar assets or liabilities in inactive markets;• Inputs other than quoted prices that are observable for the asset or liability;• Inputs that are derived principally from or corroborated by observable market data by correlation or other means. |

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

ROCK-TENN COMPANY PENSION PLAN
FOR CERTAIN HOURLY EMPLOYEES (SSCC)
NOTES TO FINANCIAL STATEMENTS
AS OF SEPTEMBER 30, 2014 AND 2013 AND
FOR THE YEAR ENDED SEPTEMBER 30, 2014 AND
THE PERIOD ENDED SEPTEMBER 30, 2013

4. FAIR VALUE MEASUREMENTS (Continued)

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. There have been no changes in the valuation methodologies used at September 30, 2014 and 2013.

The following table sets forth by level, within the fair value hierarchy, the Master Trust's assets carried at fair value as of September 30, 2014:

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total Fair Value
Equity securities:				
U.S. equities ^(a)	\$ 179,037,400	\$ 2,247	\$ -	\$ 179,039,647
Non-U.S. equities ^(a)	76,414,671	361,718,957	-	438,133,628
Hedged equity ^(a)	-	228,072,870	-	228,072,870
Fixed income securities:				
U.S. government securities ^(b)	-	96,401,568	-	96,401,568
Non-U.S. government securities ^(c)	30,711,659	18,864,452	-	49,576,111
U.S. corporate bonds ^(c)	61,721,254	581,129,395	-	642,850,649
Non-U.S. corporate bonds ^(c)	48,541,368	123,786,629	-	172,327,997
Mortgage-backed securities ^(c)	-	24,344,737	-	24,344,737
Other fixed income ^(d)	-	29,737,717	-	29,737,717
Short-term investments ^(e)	292,702,945	-	-	292,702,945
Other investments:				
Alternative investments ^(f)	-	261,797,839	26,892,122	288,689,961
Global multi-asset class ^(g)	-	232,780,854	-	232,780,854
Total assets at fair value	<u>\$ 689,129,297</u>	<u>\$ 1,958,637,265</u>	<u>\$ 26,892,122</u>	<u>\$ 2,674,658,684</u>

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4. FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the Master Trust's assets carried at fair value as of September 30, 2013:

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total Fair Value
Equity securities:				
U.S. equities ^(a)	\$ 133,727,352	\$ 184,307,975	\$ -	\$ 318,035,327
Non-U.S. equities ^(a)	58,122,737	543,164,562	-	601,287,299
Hedged equity ^(a)	-	219,130,433	-	219,130,433
Fixed income securities:				
U.S. government securities ^(b)	-	127,787,020	-	127,787,020
Non-U.S. government securities ^(c)	-	15,039,513	-	15,039,513
U.S. corporate bonds ^(c)	106,344,217	567,439,710	-	673,783,927
Non-U.S. corporate bonds ^(c)	170,766,640	117,263,454	-	288,030,094
Mortgage-backed securities ^(c)	-	49,205,141	-	49,205,141
Other fixed income ^(d)	-	28,049,925	-	28,049,925
Short-term investments ^(e)	95,719,920	-	-	95,719,920
Other investments:				
Alternative investments ^(f)	-	243,686,490	39,643,552	283,330,042
Total assets at fair value	<u>\$ 564,680,866</u>	<u>\$ 2,095,074,223</u>	<u>\$ 39,643,552</u>	<u>\$ 2,699,398,641</u>

^(a) Equity securities are comprised of the following investment types: (i) common stock; (ii) preferred stock; (iii) equity exchange traded funds; (iv) hedged equity investments and (v) commingled equity funds. Level 1 investments in common and preferred stocks and exchange traded funds are valued using quoted market prices multiplied by the number of shares owned. The level 2 hedged equity investment is a commingled fund that consists primarily of equity indexed investments which are hedged by options and also holds collateral in the form of short-term treasury securities. The commingled fund investments are valued at the net asset value per share multiplied by the number of shares held. The determination of net asset value for the commingled funds includes market pricing of the underlying assets as well as broker quotes and other valuation techniques.

^(b) U.S. government securities include treasury and agency debt. These investments are valued using broker quotes in an active market.

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4. FAIR VALUE MEASUREMENTS (Continued)

- (c) The level 1 non-U.S. government securities investment is an exchange traded fund valued using quoted market prices. The level 1 U.S. corporate bonds category is primarily comprised of U.S. dollar denominated investment grade securities and valued using quoted market prices. Level 2 investments are valued utilizing a market approach that includes various valuation techniques and sources such as value generation models, broker quotes in active and non-active markets, benchmark yields and securities, reported trades, issuer spreads, and/or other applicable reference data. Level 2 commingled debt funds are valued at their net asset value per share multiplied by the number of shares held. The determination of net asset value for the commingled funds includes market pricing of the underlying assets as well as broker quotes and other valuation techniques.
- (d) Other fixed income is comprised of municipal and asset-backed securities. Investments are valued utilizing a market approach that includes various valuation techniques and sources such as, broker quotes in active and non-active markets, benchmark yields and securities, reported trades, issuer spreads and/or other applicable reference data.
- (e) Short-term investments are valued at \$1.00/unit, which approximates fair value. Amounts are generally invested in interest-bearing accounts.
- (f) The alternative investments are diversified across multiple asset managers and several types of asset classes including a hedge fund and private equity partnerships. The level 2 hedge fund is valued at net asset value. Fair value of the level 3 private equity partnerships is determined based on discounted cash flow analysis that utilizes unobservable inputs such as weighted average cost of capital ranging from 9.1% to 17.2% for 2014 and 8.8% to 16.1% for 2013; residual growth rate assumptions ranging from 1.5% to 4.0% for 2014 and 1.0% to 4.0% for 2013; revenue growth rates ranging from 2.7% to 6.3% for 2014 and 2.2% to 6.6% for 2013; and EBITDA of market comparable companies with multiples ranging from 6.8 to 10.0 for 2014 and 7.0 to 13.2 for 2013. Future funding commitments related to the private equity partnerships approximated \$83,000,000 at September 30, 2014.
- (g) The global multi-asset class investment is a commingled fund with underlying investments that are diversified across multiple asset classes and include global equity, fixed income securities, commodities, and derivative contracts. The commingled fund is valued at its net asset value per share multiplied by the number of shares held. The determination of net asset value for the commingled fund includes market pricing of the underlying assets as well as broker quotes and other valuation techniques.

In estimating fair value of investments in level 3, the Company's Treasury Department may use information provided by its investment advisors and the Plan's Trustee. In substantiating the reasonableness of the data provided by third parties, the Treasury Department evaluates a variety of factors including review of methods and assumptions used by the Trustee as well as industry and market developments.

The Plan also holds other assets and liabilities not measured at fair value on a recurring basis, including employer contributions receivable and accrued expenses. The fair value of these assets and liabilities approximates the carrying amounts in the accompanying financial statements due to the short maturity of these items.

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4. FAIR VALUE MEASUREMENTS (Continued)

Transfers Between Levels

The availability of observable market data is monitored to assess the appropriate classification of investments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of investments from one fair value level to another. In such instances, the transfer is reported at the end of the reporting period.

Changes in Fair Value of Level 3 Assets and Related Gains and Losses

The following tables set forth a summary of changes in the fair value of the Master Trust's level 3 assets for the years ended September 30, 2014 and 2013.

	<u>2014</u>	<u>2013</u>
Fair Value, beginning of year	\$ 39,643,552	\$ 209,132
Transfer from SSCC Master Trust	-	33,797,765
Unrealized Gains (Losses) relating to investments still held at year-end	(7,817,596)	4,028,101
Realized Gains	9,795,500	1,229,364
Purchases	3,483,181	3,467,817
Sales	<u>(18,212,506)</u>	<u>(3,088,627)</u>
Fair Value, end of year	<u>\$ 26,892,131</u>	<u>\$ 39,643,552</u>

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4. FAIR VALUE MEASUREMENTS (Continued)

Fair Value of Investments that Calculate Net Asset Value

The following table summarizes the Master Trust's investments measured at fair value based on net asset value (NAV) per share as of September 30, 2014:

	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (if currently eligible)</u>	<u>Redemption Notice Period</u>
Non-U.S. equities:				
Emerging Markets Equity Managers: Portfolio 1 (ERISA) - Class 1	\$ 168,350,434	\$ -	Monthly	5 days
SSgA MSCI EAFE Small Cap Index Fund	21,868,159	-	Semi-monthly	2 days
Laudus Mondrian International Equity Fund Class Institutional	29,550,808	-	Monthly	15 days
William Blair International Small Cap Growth Fund	26,519,994	-	Daily	10 days
SSgA Global Real Estate - CTF	28,138,862	-	Daily	2 days
Oakmark International Fund - I Shares	24,005,800	-	Daily	5 days
Goldman Sachs Non-US Equity Managers: Portfolio 1 (ERISA) - Class 1	63,284,899	-	Monthly	5 days
	<u>361,718,956</u>			
Hedged equity:				
Goldman Sachs Global Lower Beta Equity Fund Class IO Shares	<u>228,072,871</u>	-	Weekly	5 days
U.S. corporate bonds:				
SSgA Long U.S. Credit Index NL Fund	174,311,338	-	Daily	2 days
Primus High Yield Bond Fund	<u>34,643,994</u>	-	Monthly	10 days
	<u>208,955,332</u>			
Non-U.S. corporate bonds:				
Wellington Emerging Market Debt Local	<u>40,187,539</u>	-	Monthly	22 nd calendar day of month prior to trade
Global multi-asset class:				
Collective Trust Tactical Exposure Fund - Class IO	<u>232,780,854</u>	-	Daily	5 days
Alternative investments:				
Goldman Sachs Multi-Strategy Portfolio Rock-Tenn, Ltd.- Class A	<u>261,797,839</u>	-	Quarterly	91 days
Total	<u>\$ 1,333,513,391</u>			

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4. FAIR VALUE MEASUREMENTS (Continued)

The following table summarizes the Master Trust's investments measured at fair value based on net asset value (NAV) per share as of September 30, 2013:

	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
U. S. equities:				
US Equity Managers: Portfolio 1 (ERISA) - Class 1	\$ 172,732,741	\$ -	Monthly	5 days
SSgA Russell 1000 Index Fund	<u>11,569,134</u>	-	Daily	2 days
	<u>184,301,875</u>			
Non-U.S. equities:				
Emerging Markets Equity Managers: Portfolio 1 (ERISA) - Class 1	198,386,284	-	Monthly	5 days
SSgA MSCI EAFE Small Cap Index Fund	50,600,014	-	Semi-monthly	2 days
Laudus Mondrian International Equity Fund Class Institutional	29,511,034	-	Monthly	15 days
William Blair International Small Cap Growth Fund	26,480,054	-	Daily	10 days
SSgA MSCI EAFE Index Fund	54,301,473	-	Semi-monthly	2 days
Goldman Sachs Non-US Equity Managers: Portfolio 1 (ERISA) - Class 1	<u>183,885,702</u>	-	Monthly	5 days
	<u>543,164,561</u>			
Hedged equity:				
Goldman Sachs Global Lower Beta Equity Fund Class IO Shares	<u>219,130,433</u>	-	Weekly	5 days
U.S. corporate bonds:				
Primus High Yield Bond Fund	55,419,186	-	Monthly	10 days
SSgA Long U.S. Credit Index NL Fund	<u>176,486,922</u>	-	Daily	2 days
	<u>231,906,108</u>			
Non-U.S. corporate bonds:				
Wellington Emerging Market Debt Local	<u>41,076,058</u>	-	Monthly	22 nd calendar day of month prior to trade
Alternative investments:				
Goldman Sachs Multi-Strategy Portfolio Rock-Tenn, Ltd.- Class A	<u>243,456,150</u>	-	Quarterly	91 days
Total	<u>\$ 1,463,035,185</u>			

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4. FAIR VALUE MEASUREMENTS (Continued)

The following table presents the investments that represent 5% or more of the Master Trust's net assets at September 30, 2014 and 2013:

	2014	2013
Alternative investments -		
Goldman Sachs Multi-Strategy Portfolio Rock-Tenn, Ltd. - Class A	\$ 261,797,839	\$ 243,456,150
Global multi-asset class -		
Collective Trust Tactical Exposure Fund - Class IO	232,780,854	-*
Hedged equity -		
Goldman Sachs Global Lower Beta Equity Fund Class IO Shares	228,072,871	219,130,433
U.S. corporate bonds -		
SSgA Long U.S. Credit Index NL Fund	174,311,338	176,486,922
Non-U.S. equities -		
Emerging Markets Equity Managers: Portfolio 1 (ERISA) - Class 1	168,350,434	198,386,284
Goldman Sachs Non-U.S. Equity Managers: Portfolio 1 (ERISA) - Class 1	63,284,899*	183,885,702
U.S. equities -		
U.S. Equity Managers: Portfolio 1 (ERISA) - Class 1	-*	172,732,741

* Represents less than 5% of the Master Trust's net assets

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5. INFORMATION CERTIFIED BY TRUSTEE

For the year ended September 30, 2014 and the period ended September 30, 2013, the Plan administrator elected, as permitted by Section 2520.103 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, to have certain financial information certified by the Trustee, The Northern Trust Company. The following information included in the Master Trust's September 30, 2014 and 2013 financial statements was prepared by the Trustee and furnished to the Plan administrator.

	September 30,	
	2014	2013
Statements of Net Assets Available for Benefits:		
Investments:		
Equity securities	\$ 255,454,319	\$ 246,157,663
Fixed income securities	759,773,446	902,270,478
Short-term investments	292,702,945	95,719,920
Other investments	-	229,400
Total certified investments	<u>\$ 1,307,930,710</u>	<u>\$1,244,377,461</u>
Statements of Changes in Net Assets Available for Benefits:		
Net appreciation (depreciation) of certified investments:		
Equity securities	\$ 43,598,329	\$ 48,691,530
Fixed income securities	53,870,786	(79,034,208)
Other investments	<u>(2,617,785)</u>	<u>-</u>
Total net appreciation (depreciation) of investments from certified investments	<u>\$ 94,851,330</u>	<u>\$ (30,342,678)</u>
Dividends and interest from certified investments	<u>\$ 40,616,821</u>	<u>\$ 29,570,852</u>

Additionally, the information in Note 10 was prepared by the Trustee and furnished to the Plan administrator. The Plan administrator has obtained certifications from the Trustee that the above information as of September 30, 2014 and 2013 is complete and accurate.

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6. FUNDING POLICY

The Company's funding policy is to make contributions to the Plan in amounts sufficient to provide for the participants' benefits and to satisfy the minimum funding standards of ERISA. The Plan has met the minimum funding requirements of ERISA for the year ended September 30, 2014 and period ended September 30, 2013.

In September 2013, the Plan's actuaries certified that the Plan's Adjusted Funding Target Attainment Percentage ("AFTAP"), which represents the measurement of the Plan's funding level as defined under the Pension Protection Act of 2006, exceeded 80% effective January 1, 2013. As a result, benefit restrictions and restrictions on certain accelerated forms of payments that the Plan was previously subject to under Section 436 of the Internal Revenue Code were removed October 1, 2013.

7. PLAN TERMINATION

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. Should the Plan terminate at some future time, its net assets generally may not be available to provide full benefits to all participants. Whether a particular participant's accumulated plan benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the Pension Benefit Guaranty Corporation ("PBGC") at that time. Some benefits may be fully or partially provided for by the then existing assets and the PBGC guaranty, while other benefits may not be provided for at all. For further description regarding the priority of participants' claims to the assets of the Plan upon Plan termination and benefits guaranteed by the PBGC, reference is made to the information included in the Summary Plan Description provided to all participants.

8. ACCUMULATED PLAN BENEFITS OBLIGATION

The present value of accumulated plan benefits obligation as determined by the actuary as of October 1, 2013 and January 1, 2013 is as follows:

	October 1, 2013	January 1, 2013
Vested benefits:		
Active participants	\$ 262,456,535	\$ 190,303,438
Inactive participants with deferred benefits	372,632,471	258,766,246
Inactive participants receiving benefits	<u>747,156,834</u>	<u>608,694,063</u>
	1,382,245,840	1,057,763,747
Nonvested benefits	<u>13,907,852</u>	<u>10,602,627</u>
Total actuarial present value of accumulated plan benefits obligation	<u>\$ 1,396,153,692</u>	<u>\$ 1,068,366,374</u>

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8. ACCUMULATED PLAN BENEFITS OBLIGATION (Continued)

Changes in the actuarial present value of accumulated plan benefits obligation are as follows:

Actuarial present value of accumulated plan benefits obligation at January 1, 2013	\$ 1,068,366,374
Assumption changes (primarily discount rate change)	323,195,156
Change in plan provisions	1,937,281
Interest due as a result of the decrease in the discount period	58,575,838
Benefits paid	(54,038,662)
Benefits accumulated and (gains) losses	<u>(1,882,295)</u>
Actuarial present value of accumulated plan benefits obligation at October 1, 2013	<u>\$ 1,396,153,692</u>

9. INCOME TAX STATUS

The Plan has received a determination letter from the Internal Revenue Service dated April 29, 2014 stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the "Code") and, therefore, the related trust is exempt from taxation. The Plan has been amended since receiving the determination letter. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and has no income subject to business income tax and, therefore, believes that the Plan, as amended, is qualified and the related trust is tax exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of September 30, 2014, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations by tax authorities for years prior to December 31, 2010.

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10. MASTER TRUST STATEMENTS

The condensed statements of net assets for the Master Trust as of September 30, 2014 and 2013 are as follows:

	2014	2013
Investments, at fair value:		
Equity securities	\$ 845,246,145	\$ 1,138,453,059
Fixed income securities	1,015,238,779	1,181,895,620
Short-term investments	292,702,945	95,719,920
Other investments	521,470,815	283,330,042
Net assets	<u>\$ 2,674,658,684</u>	<u>\$ 2,699,398,641</u>

The condensed statements of changes in net assets for the Master Trust for the years ended September 30, 2014 and 2013 are as follows:

	2014	2013
Investment income:		
Interest	\$ 40,234,465	\$ 27,718,408
Dividends	7,984,428	5,217,273
Net appreciation (depreciation) in fair value of investments:		
Equity securities	91,842,053	141,842,780
Fixed income securities	79,815,003	(95,736,204)
Other investments	23,284,121	17,792,012
Administrative expenses	(33,954,208)	(14,780,769)
Contribution received by Master Trust	164,032,000	146,261,000
Benefits paid from Master Trust	(397,977,819)	(142,651,675)
Increase (decrease) in net assets	(24,739,957)	85,662,825
Net assets at beginning of year	2,699,398,641	397,638,057
Transfer from SSCC Master Trust	-	2,216,097,759
Net assets at end of year	<u>\$ 2,674,658,684</u>	<u>\$ 2,699,398,641</u>

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10. MASTER TRUST STATEMENTS (Continued)

For the years ended September 30, 2014 and 2013, net appreciation (depreciation) in fair value of investments consisted of the following:

	2014		
	Fair Value Hierarchy		
	Level 1	Level 2 and 3	Total
Equity securities	\$ 15,568,970	\$ 76,273,083	\$ 91,842,053
Fixed income securities	3,981,258	75,833,745	79,815,003
Other investments	(7,961,203)	31,245,324	23,284,121
	<u>\$ 11,589,025</u>	<u>\$ 183,352,152</u>	<u>\$ 194,941,177</u>
	2013		
	Fair Value Hierarchy		
	Level 1	Level 2 and 3	Total
Equity securities	\$ 36,595,151	\$ 105,247,629	\$ 141,842,780
Fixed income securities	(19,279,906)	(76,456,298)	(95,736,204)
Other investments	185,184	17,606,828	17,792,012
	<u>\$ 17,500,429</u>	<u>\$ 46,398,159</u>	<u>\$ 63,898,588</u>

11. SUBSEQUENT EVENTS

Effective November 1, 2014, the Company amended the Plan to permit a participant whose employment had terminated prior to January 1, 2014, but whose pension had not yet commenced, to elect to receive either a single, lump sum payment of their accrued pension, or an immediate monthly annuity. Participants who did not elect either option will defer receiving payment of their monthly pension until normal retirement age. Those participants that elected lump sum payments under this program were paid during December 2014, and those who elected to receive immediate monthly annuities commenced receiving their annuities on December 1, 2014.

Effective January 1, 2015, the Plan was amended to increase the benefit levels for certain employees represented by the United Steelworkers (“USW”) union to reflect the terms of a master contract signed by the Company and the USW. The 30 year cap on credited service was removed for USW represented locations where this cap was maintained

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11. SUBSEQUENT EVENTS (Continued)

Effective March 31, 2015, the Rock-Tenn Company Consolidated Pension Plan and the Rock-Tenn Company Pension Plan for Certain Salary Employees (SSCC) were merged into the Plan. The Plan was then renamed the Rock-Tenn Consolidated Pension Plan.

In April 2015, the Plan's Investment Committee approved the transfer of approximately an incremental \$1,000,000,000 of Master Trust assets into fixed income securities as part of a material investment risk reduction. The asset transfer occurred during the third quarter of the fiscal year ending September 30, 2015. The Investment Committee also approved an approximate \$140,000,000 hedge fund investment redemption effective June 30, 2015, with the proceeds invested in fixed income securities.

The Plan has evaluated subsequent events through June 30, 2015, the date which the financial statements were available to be issued, and there are no additional disclosable events.

SUPPLEMENTAL SCHEDULE

ROCK-TENN COMPANY PENSION PLAN
 FOR CERTAIN HOURLY EMPLOYEES (SSCC)
 SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 FORM 5500, SCHEDULE H, PART IV, LINE 4(i)
 SEPTEMBER 30, 2014

Employer ID #62-0342590
 Plan Number 027

(b) Identity of Issue	(c) Description of Assets	(d) Cost	(e) Current Value
Equitable Life Assurance Society	Immediate Participation Guarantee Fund	\$ 401,976	\$ 401,976
Equitable Life Assurance Society	Dividend Experience Funds	<u>279,156</u>	<u>279,156</u>
		<u>\$ 681,132</u>	<u>\$ 681,132</u>

Schedule SB, Part V – Summary of Plan Provisions

The following is a summary of what we understand to be the most relevant plan provisions for purposes of actuarial valuations. This summary should not be used for purposes of determining plan benefits under the plan.

Summary of Major Plan Provisions

Effective date and plan year	The effective date is April 1, 1970. The plan year begins October 1 and ends the following September 30. Effective December 31, 1998, the Stone Container Corporation Basic Hourly Pension Plan and the Stone Container Corporation Brown Papers Basic Hourly Pension Plan merged into the Jefferson Smurfit Corporation Pension Plan for Hourly Employees to form the Smurfit-Stone Container Corporation Pension Plan for Hourly Employees. Effective December 31, 2000, the St. Laurent Pension Plan for Union Employees was merged into this plan. Effective December 31, 2001, the St. Laurent non-union hourly employees were spun off from the Smurfit-Stone Container Corporation Pension Plan for Salaried Employees and merged into this plan.
Most recent amendment	The plan was last amended and restated effective January 1, 2012. The valuation reflects known negotiated changes through September 30, 2013.
Status of the plan	The plan has ongoing benefit accruals and most new union employees are eligible to participate in the plan once they satisfy the participation requirements. Non-union employees hired after January 1, 2008 are not eligible to participate.
Significant events that occurred during the year	None
Sponsoring employer	Rock-Tenn Company
Administration	The plan is administered by the administrative committee.
Type of plan	The plan is defined benefit, self-insured trustee plan.
Employer contributions	The employer contributes such amount, and at such times as required under accepted actuarial principles in order to meet all applicable funding requirements.
Participant contributions	Employee contributions are neither required nor permitted.
Actuarial equivalence	For annuities, 1983 Group Annuity Mortality table (weighted 50% male and 50% female) and 8% interest. For lump sums and the Social Security level income option, the applicable mortality table under Section 417(e)(3) of the Internal Revenue Code and the applicable interest rate under the same section as of the fourth full month preceding calendar quarter in which the determination is made. Different assumptions may apply to participants who commenced benefits prior to 2008.

Schedule SB, Part V – Summary of Plan Provisions**Plan Provisions for the Smurfit-Stone Container Corporation Hourly Model Pension Plan****Participating employers**

A collectively bargained employee is eligible to participate on the first day of the month following the completion of one year of Service. Non-union employees are eligible only if they were hired prior to January 1, 2008. Union employees at the following locations are not eligible for the plan if they are hired after the Effective Dates shown:

Plant	Business Unit	Effective Date
Boston Container GCIU	B4334	03/01/2009
Boston Container SEIU	B4334	05/01/2010
El Paso - Accurate	B4375	07/01/2009
Grand Prairie, TX	B4379	02/01/2012
Lexington Container	B4315	01/01/2009
Mansfield, MA	B4378	03/14/2010
Murfreesboro Container	B0373	03/01/2009
Nashville Reclamation	B4411	09/01/2009
Neenah, WI	B4385	01/01/2009
Oakland	B4424	06/25/2007
Richmond West	B0016	02/19/2007

The following locations have implemented the SSCC Hourly Model Plan for employees hired on or after the Implementation Dates shown:

Plant	Business Unit	Implementation Date
Anchorage	B4406	07/01/2003
Atlanta Sheet, GA	B0136	01/01/2007
Augusta Reclamation	B4418	07/01/2003
Bakersfield (Pioneer)	B4420	07/01/2003
Baltimore South Packaging	B4339	01/01/2003
Bedford Park	B4336	09/01/2003
Beloit	B4359	09/01/2002
Birmingham, AL	B0248	12/16/2009
Blue Springs	B4263	04/01/2005
Boston Container IBT	B4334	04/01/2005
Boston Container SEIU	B4334	04/15/2005
Bradenton	B4354	01/01/2010
Bridgeview Container	B0356	01/01/2008
Bridgeview ¹ (Mead)	B4389	02/01/2004

¹ Receive credit for service under prior Mead plan for both vesting and eligibility purposes.

Schedule SB, Part V – Summary of Plan Provisions

Participating employees
(continued)

Plant	Business Unit	Implementation Date
Cantonment Graphics	B0056	01/01/2003
Carol Stream Carton GCIU 415	B0367	02/15/2007
Carol Stream Carton IAM 8	B0367	01/01/2006
Carthage Mill	B0198	01/01/2004
Castle Rock	B5301 B5302 B5303 B5304 B5305 B5306	11/01/2005
Chattanooga	B4430	01/01/2004
Chicago (Southside) Recycling	B4435	07/01/2003
Cincinnati Sheet	B5300	07/01/2003
Cincinnati Container	B4345 B4346 B4347 B4348 B4349 B4350 B4351 B4352	01/01/2004
Cincinnati Kemper	B4345 B4346 B4347 B4348 B4349 B4350 B4351 B4352	07/01/2003
City of Industry	B0318	07/01/2003
Collierville, TN	B4381	01/01/2004
Columbus, IN	B4314	01/21/2007
Columbus Recycling	B4413	07/01/2003
Corfab (aka Vacaville)	B0001	07/01/2003
Corona Container	B4261	09/01/2004
Covington (Mead)	B4390	10/01/2002
Dallas Container	B0150	07/04/2003
Dalton	B0277	01/01/2004
Danville	B0317	04/01/2004
Denver, CO	B4311	04/30/2005
Des Moines Container	B0066	01/01/2004

Schedule SB, Part V – Summary of Plan Provisions

Participating employees
(continued)

Plant	Business Unit	Implementation Date
Des Moines Sheet	B4388	07/01/2003
D-Graphics (Austill Packaging)	B0231	07/01/2003
East Longmeadow	B0131	06/01/2000
Eastman	B0128	01/01/2003
El Paso – Accurate	B4375	08/06/2004
Expert Services – Tampa	B4409	07/01/2003
Evansville Reclamation	B4417	10/01/2009
Fargo, ND	B4377	01/01/2003
Fernandina Container	B4353	07/16/2008
Fernandina Mill	B4502	06/01/2003
Florence Mill	B4503	07/11/2002
Fort Lauderdale Reclamation	B4419	07/01/2003
Fort Smith, AR (Mead)	B0520	10/01/2002
Fort Smith Container	B4356	07/01/2002
Fort Worth Container	B4322	01/01/2004
Fowler	B0363	01/01/2003
Frankfort Container	B0017	07/01/2003
Fresno Container	B0333	03/01/2005
Fresno Recycling	B4410	07/01/2003
Galesburg Container	B4363	09/06/2005
Grand Prairie, TX	B4379	02/01/2005
Greensboro	B0026	07/01/2003
Greensboro Carton	B0332	01/01/2006
Hanover Park	B4380	07/01/2001
Hodge Mill	B4504	10/25/2006
Hopewell Mill	B4505	08/01/2007
Houston, TX	B0156	07/01/2003
Houston Container	B4342	12/07/2005
Humboldt Container	B4365	08/04/2005
Innovative Packaging	B4338	06/01/2000
Irvine Carton	B0282	09/01/2004
Jacksonville Container – Machinists	B0241	01/01/2006
Jacksonville Mill	B4507	07/01/2006
Jacksonville Reclamation	B4422	07/01/2003
Jefferson, OH	B0057	05/14/2005
Jersey Shore	B0074	09/01/2002
Joliet, IL	B0265	01/01/2006
Jonesboro Container	B0002	01/01/2004
Kansas City Reclamation	B4421	10/01/2007

Schedule SB, Part V – Summary of Plan Provisions

Participating employees
(continued)

Plant	Business Unit	Implementation Date
KC Carton - Machinists	B0046	01/01/2003
Knoxville Container	B4386	01/01/2004
L.A. Mill – 57th street	B0084	03/21/2006
Latta	B4372 B4373	04/01/2003
Lewisburg (Mead)	B4391	10/01/2002
Lexington, NC	B0381	07/01/2003
Los Angeles Bag	B0295	01/01/2003
Los Angeles Mill	B0084	03/21/2006
Louisville Bag	B0092	10/10/2005
Louisville Container	B0022	01/01/2004
Louisville Reclamation	B4407	01/01/2004
Malt Avenue – L.A. Container	B0126	03/01/2005
Mansfield, MA	B4378	02/01/2006
Mansfield Display Graphics	B0036	06/01/2000
Mansfield Packaging (Corrofab)	B0322	06/01/2000
Marietta	B0148	01/01/2003
Marquardt	B0217	06/16/2004
Memphis Container	B0344	01/01/2005
West Point Mill Hourly	B4510	07/26/2012
Milpitas Container (Oakland)	B4335	09/01/2004
Milwaukee (Germantown)	B4360	10/01/2005
Milwaukee Container	B4362	07/01/2003
Minneapolis, MN	B4367	03/01/2003
Mishawaka	B4382	10/31/2002
Missoula, MT	B0392	12/14/2007
Murfreesboro Container	B0373	01/01/2007
Muskogee Container	B4387	01/01/2004
Naperville	B0402	07/01/2003
Neenah, WI	B4385	09/01/2005
New Hartford	B0209	01/01/2002
North Tonawanda	B4371	01/01/2003
North Wales Carton	B0285	07/01/2003
Norwood Consumer Packaging	B0313	03/07/2006
Oakland	B4424	01/01/2007
Oklahoma City	B0173	01/01/2003
Orlando	B4301	07/01/2003
Pacific Carton	B0161	01/06/2007
Packaging Unlimited (San Juan)	B4218	04/01/2003
Perry Wood Procurement	B0079	07/01/2003

Schedule SB, Part V – Summary of Plan Provisions

Participating employees
(continued)

Plant	Business Unit	Implementation Date
Philadelphia Container	B4340	01/01/2004
Philadelphia Mill	B0205	01/01/2004
Philadelphia Reclamation	B4437	01/01/2004
Philadelphia West	B4341	01/01/2010
Piscataway - ARCO ¹	B0532	06/01/2003
Portage Consumer Packaging	B0230	01/01/2003
Portland Container	B4366	09/01/2004
Portland, CT	B0120	03/08/2005
Portland East	B4408	07/01/2003
Quincy	B0117	05/01/2003
Raleigh, NC	B0280	07/01/2003
Ravenna Container	B4396	01/01/2004
Renton Container	B0085	03/01/2005
Richmond N Complex	B4355	At opening
Richmond West	B0016	03/25/2004
Richmond, VA – North	B0331	01/15/2008
Rogers Container	B4370	08/01/2005
Sacramento East	B4415	03/05/2010
Sacramento West Recycling	B4414	08/09/2008
Salinas, CA	B4343	06/16/2004
Salt Lake City (Equipment)	B0311	01/01/2003
San Jose IPS	B4416	03/05/2010
Santa Clara Carton	B0055	09/01/2004
Santa Clara Mill	B0035	03/01/2005
Santa Fe Springs	B0369	06/16/2004
Seattle Recycling	B4412	06/01/2004
Shelby Container	B0290	07/01/2003
Sioux City Container	B4318	12/11/2003
Sioux City, IA (South)	B4317	01/01/2007
Sioux Falls, SD	B4316	01/01/2006
Smurfit Flexible Packaging – North	B0158	07/01/2003
Smurfit Flexible Packaging – South	B0183	07/01/2003
Smurfit Laminations (Elk Grove Village)	B0094	06/12/2004
Solon Container	B0018	01/01/2004
Springfield, MO	B4325	03/01/2003
Springfield, MA	B4326	01/01/2002
St. Charles – GCIU	B0106	01/01/2006
St. Charles – Hourly Paid Non-Union	B0106	07/01/2003

¹ All participants are covered by model plan provisions, even those hired prior to June 1, 2003.

Schedule SB, Part V – Summary of Plan Provisions

Participating employees
(continued)

Plant	Business Unit	Implementation Date
St. Charles Recycling	B4426	07/01/2003
St. Cloud	B4374	10/01/2003
St. Joseph, MO	B0053	07/22/2004
St. Louis, MO	B0098	03/08/2005
St. Louis Container (Chesterfield)	B4266	11/21/2007
Temple	B0266	05/01/2003
Tropicana (Bradenton)	B4354	01/01/2010
Tupelo (non-union)	B4332	07/01/2003
Tupelo, MS-Sheet	B4332	01/01/2003
Tyler Container	B4337	05/01/2005
Uncasville	B4509	07/01/2003
Valley Forge	B0064	01/01/2004
Wabash Mill	B0350	01/01/2004
Washington Courthouse (Mead)	B0524	01/01/2006
Wellsburg	B0355	05/15/2004
Westfield	B0112	01/01/2003
Wilson Container	B0040	08/01/2006
Winston-Salem Container	B4320	01/01/2004

Service considered	An employee will receive Benefit Service from the later of the Implementation Date and the participant's date of hire to the participant's termination with Rock-Tenn Company. An employee will receive Vesting Service commencing with the participant's date of employment and ending with the participant's termination with Rock-Tenn Company.
Normal retirement date	The first day of the month coincident with or next following the month in which a participant attains age 65.
Late retirement date	A participant's late retirement date is the first day of the month next following the day on which the participant retires after his or her Normal Retirement Date.
Early retirement date	A participant can retire the first day of any month after completing 10 years of Vesting Service and attaining age 55.
Normal retirement benefit	A participant who retires on his Normal Retirement date will receive a monthly pension benefit equal to the participant's Benefit Service multiplied by the benefit factor as specified in the supplement applicable to the participant's location as detailed in the following sections.
Late retirement benefit	The amount of a participant's late retirement benefit is paid in accordance with the determination of the Normal Retirement Benefit calculated above based on Benefit Service and the benefit factor at the participant's Late Retirement Date in accordance with the Normal Retirement Benefit provisions.

Schedule SB, Part V – Summary of Plan Provisions

Early retirement benefit	The participant may elect early commencement of his or her pension. Such monthly income shall be an amount which is based on Credited Service and the benefit factor at his or her Early Retirement Date in accordance with the Normal Retirement Benefit provisions. Such monthly retirement income shall be reduced by one-half percent for each month that the benefit commences prior to age 65.
Deferred vested benefit	For a participant whose employment with an employer is terminated for any reason other than death before a participant qualifies for early retirement, but after five or more years of Vesting Service, the participant is entitled to a deferred vested benefit, starting at the participant's Normal Retirement Date in an amount equal to the benefit calculated using Benefit Service and the benefit factor at the termination date in accordance with the Normal Retirement Benefit provisions. A participant can request commencement of his monthly benefit as early as age 55 with 10 years of Vesting Service. Such monthly retirement income shall be reduced by one-half percent for each month that the benefit commences prior to age 65.
Disability benefit	A participant is eligible for disability retirement in the event of total and permanent disability at any age after the completion of 10 years of Vesting Service. Total and permanent disability is determined as eligibility to receive a Social Security disability benefit. The amount of a disability pension is determined using Benefit Service and the benefit factor in effect at the date of his disability in accordance with the Normal Retirement provisions. The benefit is payable six months after his date of disability.
Death benefit	<p>A participant must have 5 years of Vesting Service and must have been married to his spouse for at least one year to be eligible for preretirement death benefits under the plan.</p> <p>The spouse will receive 50% of the benefit the participant had accrued on the date of his death, reduced for payment under the qualified Joint and Survivor option and further reduced for early payment, if applicable. The spouse can elect to have the benefit paid on the later of the date of death or the participant's earliest retirement age.</p>
Optional forms	<p>100%, 75% or 50% Contingent Annuity, 10 Years Certain and Life Annuity.</p> <p>Benefits payable in a form other than a Single Life Annuity are actuarially equivalent to the Single Life Annuity benefit. The normal form of annuity applies unless an optional form is elected. For participants not married on the annuity commencement date the normal (or automatic) form is a Single Life Annuity. For participants married on the annuity commencement date, the normal (or automatic) form is a Qualified 50% Joint and Survivor Annuity.</p>

Schedule SB, Part V – Summary of Plan Provisions**Plan provisions for the Prior Stone Container Corporation Basic Hourly Pension Plan**

Participating employees	<p>All participants in the predecessor plans continue as participants on the Effective Date of the plan (January 1, 1999). All participants in the Continental plans on October 8, 1983 become participants on January 1, 1984. An employee is eligible to participate on the first day of the month following: the completion of a 12 consecutive month period of employment and the employee's 21st birthday. Months of eligibility service will be combined if the employee terminates employment prior to completion of 12 months of employment but returns to the employ of the employer before the first anniversary of the termination. The employee must be a "covered employee" and, if non-union, be hired prior to January 1, 2008.</p> <p>Employees covered under the Model Pension Plan are not covered by these provisions except for determination of benefit factors.</p>
Service considered	An employee will receive Benefit Service and Vesting Service as the total of the participant's full and fractional years of service, commencing with the participant's date of employment and ending with the participant's termination with Rock-Tenn Company.
Normal retirement date	The later of the first day of the month coincident with or next following the month in which a participant attains age 65 and the fifth anniversary of plan participation.
Late retirement date	A participant's late retirement date is the first day of the month next following the day on which the participant retires after his or her Normal Retirement Date.
Early retirement date	A participant can retire the first day of any month after completing 15 years of Vesting Service and attaining age 60.
Normal retirement benefit	<p>A participant who retires on his Normal Retirement date will receive a monthly pension benefit equal to 1. Minus 2. below:</p> <ol style="list-style-type: none"> 1. The participant's Benefit Service multiplied by the benefit factor as specified in the supplement applicable to the participant's location. 2. The participant's accrued Continental benefit, if any, as of October 8, 1983.
Late retirement benefit	The amount of a participant's late retirement benefit is paid in accordance with the determination of the Normal Retirement Benefit calculated above based on Benefit Service and the benefit factor at the participant's Deferred Retirement Date in accordance with the Normal Retirement Benefit provisions.

Schedule SB, Part V – Summary of Plan Provisions

Early retirement benefit	The participant may elect early commencement of his or her pension. Such monthly income shall be an amount which is based on Benefit Service and the benefit factor at his or her Early Retirement Date in accordance with the Normal Retirement Benefit provisions. Such monthly retirement income shall be reduced by one-half percent for each month that the benefit commences prior to age 65.
Deferred vested benefit	For a participant whose employment with an employer is terminated for any reason other than death before a participant qualifies for early retirement, but after five or more years of Vesting Service, the participant is entitled to a deferred vested benefit, starting at the participant's Normal Retirement Date in an amount equal to the benefit calculated using Benefit Service and the benefit factor at the termination date in accordance with the Normal Retirement Benefit provisions. A participant can request commencement of his monthly benefit as early as age 60 with 15 years of service. Such monthly retirement income shall be reduced by one-half percent for each month that the benefit commences prior to age 65.
Disability benefit	A participant is eligible for disability retirement in the event of total and permanent disability at any age after the completion of 15 years of Vesting Service. Total and permanent disability is determined as eligibility to receive a Social Security disability benefit. The amount of a disability pension is determined using credited service and the benefit factor in effect at the date of his disability in accordance with the Normal Retirement provisions. The benefit is payable six months after his date of disability.
Death benefit	<p>A participant must have five (5) years of Vesting Service to be eligible for preretirement death benefits under the plan.</p> <p>The spouse will receive 50% of the benefit the participant had accrued on the date of his death, reduced for payment under the qualified Joint and Survivor option and further reduced for early payment, if applicable. The spouse can elect to have the benefit paid on the later of the date of death or the participant's earliest retirement age.</p>

Schedule SB, Part V – Summary of Plan Provisions

Optional forms

1. 100%, 75% or 50% Contingent Annuity, 10 or 15 Years Certain and Life Annuity for Supplements Y, Z, AA, BB, and CC.
2. 75% or 50% Contingent Annuity, Life Annuity and Social Security Level Option for Supplements PP, VV, XX, BBB, CCC, DDD and FFF.
3. 100%, 75% or 50% Contingent Annuity, 5, 10, 15 or 20 Years Certain and Life Annuity for Supplement QQ.
4. 100%, 75% or 50% Contingent Annuity and Life Annuity for Supplements UU and LLL.
5. 100%, 75% or 50% Contingent Annuity, 5, 10 or 15 Years Certain and Life Annuity for Supplement WW.
6. 100%, 75% or 50% Contingent Annuity for All Other Supplements.

Benefits payable in a form other than a Single Life Annuity are actuarially equivalent to the Single Life Annuity benefit. The normal form of annuity applies unless an optional form is elected. For participants not married on the annuity commencement date the normal form is a Single Life Annuity. For participants married on the annuity commencement date, the normal form is a Qualified Joint and Survivor Annuity.

Schedule SB, Part V – Summary of Plan Provisions

Summary of supplements for the Prior Stone Container Corporation Basic Hourly Pension Plan

(Where different from primary plan provisions)

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement Unred	Early Retirement Red	Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
A. New Orleans Corrugated: CLOSED 2003												
B0023	Y221	(1)								100	06/01/2005	19.50
B. Jackson Corrugated: CLOSED 5/2002												
B0351	Y241	(1)								100	01/01/2001	19.50
C. Tyler Corrugated:												
B4337 (formerly B0164)	Y271	(1)								100	01/01/2009 01/01/2010 01/01/2011 01/01/2012 01/01/2013	26.00 27.00 28.00 29.00 30.00
D. Rogers Corrugated:												
B4370 (formerly B0291)	Y281	(1)							No svc prior to 1/1/1963	100	04/01/2008 12/10/2009 04/01/2010 04/01/2011 04/01/2012	26.75 27.75 28.75 29.75 30.75
E. Columbia Corrugated: CLOSED 2007												
B0006	Y291	(1)								120	01/01/2006	26.50
F. Hopewell Mill Corrugated:												
B4505 (formerly B0297)	A051	(1)		60/20	55/15					150	08/01/2008 08/01/2009 08/01/2010 08/01/2013 08/01/2014	38.00 38.50 39.50 40.50 41.50

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement		Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
G. Port Wentworth Mill (UPIU): CLOSED 1/29/1999												
		(1)		62/20 60/30	60/15 60/20 55/30	.5% from 65 .5% from 62 .5% from 60	10			200	06/20/1999	28.00
H. Port Wentworth Mill (IAM): CLOSED 1/29/1999												
B0278		(1)		62/20 60/30	60/15 60/20 55/30	.5% from 65 .5% from 62 .5% from 60	10			200	06/20/1999	28.00
I. Port Wentworth Mill (IBEW): CLOSED 1/29/1999												
		(1)		62/20 60/30	60/15 60/20 55/30	.5% from 65 .5% from 62 .5% from 60	10			200	06/20/1999	28.00
J. Port Wentworth Mill (P&P): CLOSED 1/29/1999												
		(1)		62/20 60/30	60/15 60/20 55/30	.5% from 65 .5% from 62 .5% from 60	10			200	06/20/1999	28.00
K. Des Moines Bag: SOLD 6/30/2006												
B0066		(1)									07/01/2006	20.00
L. Teterboro Corrugated: Changed to multi-employer CLOSED 2006												
B0121		(1)			55/15					120		10.75
M. Westfield Sheet: CLOSED 2003												
B0112	Y260	(1)			55/15					120	01/01/2003	24.00
N. Portland Corrugated: CLOSED												
B0120	Y090	(1)			55/15					120	08/23/2008 01/21/2009 01/21/2010 01/21/2011	28.00 29.00 30.00 31.00
O. Martinsville Corrugated: Changed to multi-employer												
B0089	Y191	(1)			55/15					120		8.50
P. Philadelphia Corrugated: Changed to multi-employer CLOSED 2007												
B0100		(1)			55/15					120		9.00

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement		Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
Q. Tupelo Corrugated:												
B4332 (formerly B0138)	Y900	(3)	65		55/10		10				01/01/2008	24.50
R. Hodge Bag – hired after 7/1/1980: SOLD 7/12/1996												
		(2)		60/30 62/20	60/15 60/20	.5% from 65 .5% from 62 .5% from 60	10				10/01/1996	12.00
S. Hodge Bag – hired between 8/1/1977 and 7/1/1980: SOLD 7/12/1996												
		(2)		60/30 62/20	60/15 60/20 55/30	.5% from 65 .5% from 62 .5% from 60					10/01/1996	16.00
R/S Hodge Specialty Packaging: SOLD 6/30/2006												
B0400											10/01/2005	21.00
T. Hodge Wood Procurement – hired on or after 1/1/1980:												
B0314	A071	(2)		60/30 62/20	60/15 60/20 55/30	.5% from 65 .5% from 62 .5% from 60	10			250	01/01/2004	27.00
U. Hodge Wood Procurement – hired before 1/1/1980:												
B0314	A071	(2)		60/30 62/20	60/15 60/20 55/30	.5% from 65 .5% from 62 .5% from 60	10			250	01/01/2009 01/01/2010	33.50 34.50
V. Hodge Mill Corrugated:												
B4504 (formerly B0410)	A021	(2)		60/30 62/20	60/15 60/20 55/30	.5% from 65 .5% from 62 .5% from 60	10			320	07/01/2008 07/01/2009 07/01/2012 07/01/2013	38.50 39.50 40.50 41.50

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement		Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
W. Hopewell Mill Container:												
B4505 (formerly B0297)	A051	(1)		62/20	60/15 60/20	.5% from 65 .5% from 62				150	08/01/2008 08/01/2009 08/01/2010 08/01/2013 08/01/2014	38.00 38.50 39.50 40.50 41.50
Uncasville Mill:												
B4509 (formerly B0375)	A090	(3)			55/15						01/01/2009	41.00
X. Gulf Container: CLOSED												
	A020	(3)	65		55/10		10				11/01/1985	3.50
Y. Charlotte Corrugated: CLOSED 6/29/1999												
		(4)	65		55/10		10	1,000 Hrs. Rule	1,000 Hrs. Rule		01/01/1999	21.00
Z. Florence Mill:												
B4503 (formerly B0366)	A111	(3)	65		55/10		10				09/01/2008 09/01/2009 09/01/2010 09/01/2011 09/01/2012 09/01/2013	44.00 45.00 46.00 47.00 48.00 49.00
AA. Los Angeles Corrugated (City of Industry): CLOSED 2009												
B0318	Y230	(2)	65		55/10		10				01/01/2006	35.50
BB. Mishawaka Corrugated:												
B4382 (formerly B0376)	Y211	(2)	65		55/10		10				10/31/2008 10/31/2009 10/31/2010 10/31/2011 10/31/2012	27.50 28.50 29.50 30.50 31.50

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement		Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
CC. Strong-Robinette (Bristol Bag): CLOSED												
		(3)	65		55/10		10	1,000 Hrs. Rule	2,000 Hrs. Rule		01/01/1992	6.00
DD. Richmond East (Prior to 5/20/1993): CLOSED 2007												
		(3)			62/10	Table C	45/10 50% until 65	1,000 Hrs. Rule	1,000 Hrs. Rule, <= 30 yrs.; No svc prior to 1/1/1986			12.00
EE. Lewistown: SOLD 1/30/1989												
		(4)			62/10	Table C	45/10 50% until 65	1,000 Hrs. Rule	1,000 Hrs. Rule; Limited to 30 years		08/15/1988	12.00
FF. Elizabeth Bag: SOLD 7/12/1996												
		(3)			62/10	Table C-1	45/10 50% until 65	1,000 Hrs. Rule	1,000 Hrs. Rule; Limited to 20 years		10/01/1996	19.00
GG. Elizabeth Truckers: SOLD 7/12/1996												
		(3)			62/10	Table C-1	45/15 50% until 65	1,000 Hrs. Rule	1,000 Hrs. Rule; Limited to 20 years		05/01/1996	18.50
HH. Plainfield Bag: SOLD 7/12/1996												
		(4)			62/10	Table C-1	45/10 50% until 65	1,000 Hrs. Rule	1,000 Hrs. Rule; Limited to 20 years; No svc prior to 1/1/1977		02/01/1996	10.50

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement		Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
				Unred	Red							
II. Remington SOLD 1/30/1989												
		(4)			62/10	Table C	45/10 50% until 65	1,000 Hrs. Rule	1,000 Hrs. Rule; Limited to 30 years; No svc prior to 1/1/1986		08/15/1988	12.00
JJ. Hodge Bag – hired before 8/15/1977: SOLD 7/12/1996												
		(2)		60/30 62/20	60/15 60/20 55/30	.5% from 65 .5% from 62 .5% from 60	10			320	10/01/1996	27.00
KK. Phoenix/Tempe S/D: CLOSED 2004												
		(3)									11/01/1987	6.00
LL. El Paso Accurate Corrugated (East):												
B4375 (formerly B0319)	Y311	(3)									01/01/2009 01/01/2010 01/01/2011 01/01/2012 07/01/2014 07/01/2015	16.50 17.50 18.50 19.50 20.50 21.50
MM. Indianapolis Corrugated: CLOSED 5/1/1992												
		(3)									05/01/1992	8.00
NN. Marietta:												
B0148	Y010	(3)							No svc prior to 7/1/1994		01/01/2006	15.00

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement		Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
				Unred	Red							
OO. Glendale Corrugated: Changed to multi-employer												
B4368 (formerly B0288)	Y801	(3)			55		5				05/01/1968 01/01/1994	5.00 ⁽¹⁾ 14.00 ⁽²⁾
PP. Wellsburg Bag: SOLD 6/30/2006												
B0355	C841	(3)	65		55/10	.5% from 65 .25% from 65 if ER Age ≥ 62	10		No svc prior to 5/1/1958		05/15/2005	24.50
QQ. Cincinnati Sheet:												
B5300 (formerly B0143)	Y870	(3)	65		55/10		10		No svc prior to 8/1/1988		07/01/2008 07/01/2009	22.00 22.50
RR. Indianapolis Corrugated: CLOSED 5/1/1992												
		(3)	65		55/10		10				05/01/1989	5.00
SS. Bedford Park Corrugated:												
B4336 (formerly B0162)	Y320	(3)	65		55/10		10				09/01/2008	27.00
TT. Richmond (Prior to 05/20/1993): SOLD 7/12/1996												
		(3)			55/10	.42% from 65	10 110% until 62	1,000 Hrs. Rule	1,600 Hrs. Rule		10/01/1992	14.50

⁽¹⁾ For service prior to 05/01/1968.⁽²⁾ For service after 05/01/1968.

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement		Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
				Unred	Red							
UU. Spartan – Stone/Herrin: CLOSED												
		(2)	65		55/10			1,000 Hrs. Rule	1,200 Hrs. Rule		11/15/1990	5.00
WW.Seminole Kraft Mill: (Jacksonville Mill)												
B4507 (formerly B0325)	A250	(3)	62		55/10	.5% from 62	10		No svc prior to11/11/1986		07/01/2008	34.00
	A251										07/01/2009	35.00
											06/25/2012	36.00
											06/24/2013	37.00
XX. Dallas Corrugated: CLOSED 10/10/1999												
		(2)	65		55/10		5	1,000 Hrs. Rule	1,200 Hrs. Rule		05/01/1968	5.00 ⁽¹⁾
											01/01/1999	17.00 ⁽²⁾
YY. El Paso Manufacturers (West): CLOSED 4/1/1999												
		(3)									01/01/1998	8.50
ZZ. Arcadia Bag: SOLD 6/30/2006												
B0364	C901	(3)	65		55/10		10				01/01/2006	20.00

⁽¹⁾ For service prior to 05/01/1968.⁽²⁾ For service after 05/01/1968.

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement		Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
				Unred	Red							
AAA. Graceville: SOLD 9/10/1996												
		(3)						1,000 Hrs. Rule; No svc prior to 9/22/1980	Limited to 30 years; No svc prior to 9/22/1980		01/01/1996	11.00
BBB. Eagar Sawmill (Flagstaff): CLOSED												
		(2)	65		55/10	Table C-3	5	1,000 Hrs. Rule	1,200 Hrs. Rule		05/01/1968 05/01/1968 01/01/1979 01/01/1980 01/01/1985 01/01/1995	5.00 ⁽¹⁾ 12.00 ⁽²⁾ 7.50 ⁽³⁾ 8.50 ⁽⁴⁾ 15.00 ⁽⁵⁾ 17.00 ⁽⁶⁾
CCC. Southfork Sawmill: SOLD 9/10/1996												
		(2)	65		55/10	Table C-3	5	1,000 Hrs. Rule	1,200 Hrs. Rule; No svc prior to 1/1/1979		01/01/1980 01/01/1980 01/01/1985 01/01/1995	12.00 ⁽⁷⁾ 15.50 ⁽⁴⁾ 15.00 ⁽⁵⁾ 17.00 ⁽⁶⁾

⁽¹⁾ For service prior to 05/01/1968.⁽²⁾ For service from 05/01/1968 to 12/31/1978.⁽³⁾ For service from 01/01/1979 to 12/31/1979.⁽⁴⁾ For service from 01/01/1980 to 12/31/1984.⁽⁵⁾ For service from 01/01/1985 to 12/31/1992.⁽⁶⁾ For service after 01/01/1993.⁽⁷⁾ For service prior to 12/31/1979.

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement		Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
				Unred	Red							
DDD. Orangeburg: CLOSED 2000												
B0130		(2)	65		55/10		10	1,000 Hrs. Rule	2,000 Hrs. Rule; No svc prior to 6/1/1983		04/01/1996	11.00
EEE. Florence Wood Procurement:												
B4503 (formerly B0366)	A111	(3)			55/10		10		No svc prior to 1/1/1984		09/01/2008	44.00
FFF. Eagar Sawmill (Flagstaff): CLOSED												
		(2)	65		55/10	Table C-3	5	1,000 Hrs. Rule	1,200 Hrs. Rule		05/01/1963 05/01/1963 01/01/1985 01/01/1995	5.00 ⁽¹⁾ 12.00 ⁽²⁾ 15.00 ⁽³⁾ 17.00 ⁽⁴⁾
GGG. Apache Railway: SOLD 10/15/1998												
		(2)	65		55/10	Table C-3	5				05/01/1963 05/01/1963 01/01/1985 01/01/1995	5.00 ⁽¹⁾ 12.00 ⁽²⁾ 15.00 ⁽³⁾ 17.00 ⁽⁴⁾

⁽¹⁾ For service prior to 05/01/1963.⁽²⁾ For service from 05/01/1963 to 12/31/1984.⁽³⁾ For service from 01/01/1985 to 12/31/1992.⁽⁴⁾ For service after 01/01/1993.

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Normal Ret	Early Retirement		Early Reduction (per month)	Disability Eligibility	Vesting Service	Benefit Service	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
				Unred	Red							
HHH. Richmond – East Bag: SOLD 7/12/1996												
		(3)			55/10			1,000 Hrs. Rule	1,000 Hrs. Rule; No svc prior to 1/1/1986		05/20/1996	16.50
III. Marquardt: CLOSED 2006												
B0217	Y851	(3)			55/10		10		No svc prior to 11/4/1995		01/01/2006	33.00
JJJ.Blue Springs:												
B4263 (formerly B0340)	Y830	(3)			55/10		10		No svc prior to 1/1/1996		01/01/2008	26.50
											01/01/2009	27.50
											01/01/2010	28.50
											01/01/2011	29.50
											01/01/2012	30.50
											01/01/2015	31.50
											01/01/2016	32.50
KKK. Santa Fe Springs:												
B0369	Y840	(3)			55/10		10		No svc prior to 11/1/1995		01/01/2009	36.00
											06/16/2012	37.00
											06/16/2013	38.00
LLL. Jersey Shore: CLOSED 9/1/2002												
B0074	P100	(4)	65		55/10		10		No svc prior to 9/1/2002		01/01/2006	26.50

Schedule SB, Part V – Summary of Plan Provisions*Alternate participation requirements:*

1. The later of the first January 1 following most recent employment date and the date member attains age 21.
2. Eligible upon employment.
3. Eligible upon the first entry date after the member completes one year of service and attains age 21 and, if non-union, hired before January 1, 2008.
4. Eligible upon the first entry date after the member completes one year of service.

Early retirement factors

	Number of Years Prior to Normal Retirement (Age 65)	Percent of Life Only Benefit
Table C	0	100.00
	1	89.30
	2	80.00
	3	71.80
Table C-1	0	100.00
	1	90.20
	2	81.60
	3	73.90
Table C-2	0	100.00
	1	90.80
	2	82.80
	3	75.80
Table C-3	0	100.00
	1	90.13
	2	81.48
	3	73.87
	4	67.15
	5	61.18
	6	55.87
	7	51.13
	8	46.88
	9	43.07
	10	39.63

Schedule SB, Part V – Summary of Plan Provisions**Plan provisions for the Prior Stone Container Corporation Brown Papers Basic Hourly Pension Plan**

Participating employees	<p>All participants in the predecessor plan continue as participants on the effective date of the plan (January 1, 1999). An employee is eligible to participate on the first day of the month following the completion of a 12 consecutive month period of employment and the employee's 21st birthday. Months of eligibility service will be combined if the employee terminates employment prior to completion of 12 months of employment but returns to the employ of the employer before the first anniversary of the termination. The employee must be a "covered employee" and, if non-union, be hired prior to January 1, 2008.</p> <p>Employees covered under the Model Pension Plan are not covered by these provisions except for determination of benefit factors.</p>
Service considered	<p>An employee will receive Benefit Service from the later of January 1, 1999 and the participant's date of hire to the participant's termination with Rock-Tenn Company. An employee will receive Vesting Service commencing with the participant's date of employment and ending with the participant's termination with Rock-Tenn Company. Vesting service granted by Champion International Corporation will also be counted as Vesting Service for this plan. Benefit Service will be granted for Benefit Service under a predecessor plan, but subject to the offset provided in the agreement between Champion International Corporation and Stone Container Corporation. Offset Service is all service granted prior to February 26, 1986. Benefit Service starts at the latter of the employee's Date of Hire or the date listed in the Summary of Supplements.</p> <p>Vesting Service only will be granted for service with a Stone Company before it adopts the plan.</p>
Normal retirement date	The first day of the month coincident with or next following age 65.
Late retirement date	A participant's late retirement date is the first day of the month next following the day on which the participant retires after his or her Normal Retirement Date.
Early retirement date	A participant can retire the first day of any month after completing ten years of Vesting Service and attaining age 55 years.
Normal retirement benefit	A participant who retires on his Normal Retirement Date will receive a monthly pension benefit equal to his years of Benefit Service multiplied by the benefit factor as specified in the supplement applicable to the participant's location. The benefit payable at Normal Retirement is offset by a participant's Offset Service multiplied by the highest negotiated benefit level on February 26, 1986.

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Late retirement benefit	The amount of a participant's late retirement benefit is paid in accordance with the determination of the Normal Retirement Benefit calculated above based on Benefit Service and the benefit factor at the participant's Deferred Retirement Date in accordance with the Normal Retirement Benefit provisions.
Early retirement benefit	The participant may elect early commencement of his or her pension. Such monthly income shall be an amount which is based on Benefit Service and the benefit factor at his or her Early Retirement Date in accordance with the Normal Retirement Benefit provisions. Such monthly retirement income shall be reduced by 6% for each of the first five years that the benefit commences prior to age 65 and by 3.6% for each of the next five years that the benefit commences prior to age 65.
Deferred vested benefit	For a participant whose employment with an employer is terminated for any reason other than death before a participant qualifies for early retirement, but after five or more years of Vesting Service, the participant is entitled to a deferred vested benefit, starting at the participant's Normal Retirement Date (using Benefit Service and the benefit factor at termination date) in an amount equal to what the participant would have been entitled to under the normal retirement provision had the participant's termination date been his or her normal retirement date. A participant can request commencement of his monthly benefit as early as age 55 with ten years of Vesting Service. The benefit will be actuarially reduced to reflect early commencement.
Disability benefit	A participant is eligible for disability retirement in the event of total and permanent disability at any age after the completion of 10 years of Vesting Service. Total and permanent disability is determined as eligibility to receive a Social Security disability benefit. The amount of a disability pension is determined using Benefit Service and the benefit factor in effect at the date of his disability in accordance with the Normal Retirement Benefit provisions. The benefit is payable immediately. The benefit is not reduced for early commencement and all optional forms are available. Champion International Corporation does not honor disability retirement.
Death benefit	<p>A participant must have five (5) years of Vesting Service to be eligible for preretirement death benefits under the plan.</p> <p>The spouse will receive 50% of the benefit the participant had accrued on the date of his death, reduced for payment under the qualified Joint and Survivor option and further reduced for early payment, if applicable. The spouse can elect to have the benefit paid on the later of the date of death or the participant's Earliest Retirement Age.</p>

Schedule SB, Part V – Summary of Plan Provisions

Optional forms

1. 100%, 75% or 50% Contingent Annuity.
2. 5, 10 or 15 Years Certain and Life Annuity (not available for supplements 39 – 42 and 44 – 49).

Benefits payable in a form other than a Single Life Annuity are actuarially equivalent to the Single Life Annuity benefit. The normal form of annuity applies unless an optional form is elected. For Participants not married on the annuity commencement date, the normal form is a Single Life Annuity. For participants married on the annuity commencement date, the normal form is a Qualified Joint and Survivor Annuity.

Schedule SB, Part V – Summary of Plan Provisions

Summary of supplements for the Prior Stone Container Corporation Brown Papers Basic Hourly Pension Plan

(Where different from primary plan provisions)

Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
1. Jefferson Corrugated: CLOSED 2010										
B0057	Y461						Limited to 30 years.		08/01/2008 08/01/2009	27.50 28.50
2. Keokuk Corrugated: CLOSED 4/1/2000										
B0302							No service prior to 01/01/1979. Limited to 30 years.		08/01/1999	21.50
3. Ontonagon Mill: CLOSED 2010										
B0306	A161						No service prior to 01/01/1979. Limited to 30 years.		08/01/2008 08/01/2009	34.00 35.00
4. St. Cloud Corrugated:										
B4374 (formerly B0310)	Y501						No service prior to 01/01/1979. Limited to 30 years.		11/01/2008 10/01/2009 10/01/2010 10/01/2011 10/01/2014 10/01/2015	31.25 32.25 33.25 34.25 35.25 36.25
5. Fargo Sheet:										
B4377 (formerly B0346)	Y530						No service prior to 01/01/1979. Limited to 30 years.		12/17/2007 12/17/2008 01/24/2010 12/17/2010 12/17/2011 12/17/2012	27.00 28.00 29.00 30.00 31.00 32.00

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
6. Birmingham Corrugated:										
B0248	Y571							No service prior to 01/01/1980. Limited to 30 years.	01/01/2009 01/01/2010 12/15/2010 12/15/2011 12/15/2012	31.00 32.00 33.00 34.00 35.00
7. Naperville Sheet: CLOSED 2007										
B0402	Y610							No service prior to 01/01/1979. Limited to 30 years.	03/01/2006 03/01/2007	24.25 25.25
8. Beloit Sheet:										
B4359 (formerly B0224)	Y740							No service prior to 01/01/1981. Limited to 30 years.	09/01/2006 09/01/2007 09/01/2008 09/01/2009	19.50 20.50 21.50 22.50
9. Neenah Sheet:										
B4385 (formerly B0398)	Y671							No service prior to 01/01/1979. Limited to 30 years.	01/01/2008 02/01/2009 01/01/2010 01/01/2011 01/01/2012 01/01/2015 01/01/2016	24.00 25.00 26.00 27.00 27.50 28.50 29.50
10. Danville Sheet: CLOSED 9/2006										
B0317	Y441							No service prior to 01/01/1980. Limited to 30 years.	03/01/2006	20.50

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
11. Springfield Corrugated:										
B4325 (formerly B0086)	Y430							No service prior to 03/01/1979. Limited to 30 years.	01/01/2009 01/01/2010	27.50 28.00
12. Tupelo Sheet:										
B4332 (formerly B0138)	Y900							No service prior to 03/01/1979. Limited to 30 years.	01/01/2008	24.50
13. Ft. Smith, AR: CLOSED 12/22/1986										
								No service prior to 03/01/1979. Limited to 30 years.	03/01/1984	11.00
14. Joliet Corrugated: CLOSED 2008										
B0265	Y651			1/3% per month			Grant pre 1981 CIC service.	Grant pre 1981 CIC service but CIC pays for benefit. Limited to 30 years.	11/17/2007	28.00
15. St. Joseph Corrugated: CLOSED 2009										
B0053	Y721							No service prior to 03/01/1979. Limited to 30 years.	01/01/2005	24.75
16. Des Moines Sheet:										
B4388 (formerly B0418)	Y400							No service prior to 03/01/1979. Limited to 30 years.	03/01/2007	25.75
17. Milwaukee Corrugated:										
B4360 (formerly B0226)	Y511			A.E.	A.E.		Grant pre 1981 CIC service.	Grant pre 1981 CIC service. Limited to 35 years.	10/01/2008 10/01/2009 10/01/2010 10/01/2013 10/01/2014	27.75 28.25 29.25 30.25 31.25

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
18. San Leandro, CA: CLOSED										
				A.E.	A.E.		Grant pre 1981 CIC service.	Grant pre 1981 CIC service; Post 1981: Table A-1. Limited to 35 years.	08/01/1990	19.00
19. Denver Container:										
B4311 (formerly B0012)	Y451							No service prior to 03/01/1979 or after 04/30/2005.	01/01/2008 03/01/2009 03/01/2010 03/01/2011 03/01/2012 03/01/2015 03/01/2016	26.50 27.25 28.25 29.25 30.25 31.25 32.25
20. Houston Sheet: CLOSED 2007										
B0156	Y470							No service prior to 03/01/1979. Limited to 30 years.	03/01/2006 03/01/2007 03/01/2008	22.00 23.00 24.00
21. Grand Prairie Corrugated:										
B4379 (formerly B0348)	Y381							No service prior to 03/01/1979. Limited to 30 years.	02/01/2008 03/23/2009 02/01/2010 02/01/2012 02/01/2016 02/01/2017	27.00 27.50 28.00 29.00 30.00 31.00
22. Temple Sheet: CLOSED 3/2004										
B0266	Y560							No service prior to 03/01/1979. Limited to 30 years.	01/01/2004	18.50

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
23. Salinas Corrugated:										
B4343 (formerly B0204)	Y591			A.E.	A.E.		Grant pre 1981 CIC service.	Grant pre 1981 CIC service. Limited to 35 years.	01/01/2007 01/01/2008 01/01/2009 06/16/2012 06/16/2013	34.00 35.00 36.00 37.00 38.00
24. Sioux Falls Container:										
B4316 (formerly B0039)	Y411							No service prior to 03/01/1980.	03/01/2006 03/01/2007 07/06/2008 03/01/2009 03/01/2010 03/01/2011 03/01/2014	27.00 27.50 28.50 29.50 30.50 31.50 32.50 (new)
25. Minneapolis Corrugated:										
B4367 (formerly B0275)	Y391							No service prior to 01/01/1979. Limited to 30 years.	03/01/2006 07/01/2007 03/01/2008 03/01/2009 03/01/2010 03/01/2013 03/01/2014	25.50 26.50 27.00 27.50 28.50 29.50 30.50
26. Lexington Corrugated: CLOSED 2009										
B0381	Y620							No service prior to 01/01/1979. Limited to 30 years.	07/01/2008 07/01/2009	27.50 28.00
27. Collierville Sheet: CLOSED 10/2012										
B4381 (formerly B0370)	Y681							No service prior to 01/01/1979. Limited to 30 years.	05/01/2005 05/01/2008 05/01/2009 05/01/2010 05/01/2011	25.50 26.50 27.50 28.50 29.50

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
28. Oklahoma City Sheet: CLOSED 2005										
B0173	Y711							No service prior to 03/01/1979. Limited to 30 years.	01/01/2007	24.00
29. Little Rock Corrugated: CLOSED 2006										
B0099	Y421							No service prior to 01/01/1980. Limited to 30 years.	01/01/2005	26.25
30. Gurnee, IL: CLOSED										
								No service prior to 01/01/1979. Limited to 30 years.	01/01/1987	13.00
31. Atlanta Sheet:										
B0136	Y701							No service prior to 01/01/1979. Limited to 30 years.	01/01/2004 01/01/2007 01/01/2008 01/01/2009 01/01/2010	28.00 28.50 29.00 29.50 30.50
32. Sand Springs Corrugated: CLOSED 6/2000										
B0196								No service prior to 01/01/1979. Limited to 30 years.	01/01/2000	20.50
33. Sioux City Corrugated:										
B4317 (formerly B0062)	Y481							No service prior to 01/01/1980. Limited to 30 years.	11/01/2007 11/01/2008 11/01/2009 11/01/2010 11/01/2011 01/01/2015 01/01/2016	28.50 29.50 30.50 31.50 32.50 33.50 34.50

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
34. St. Louis Corrugated: CLOSED 2010										
B0098	Y691						Grant pre 1982 CIC service.	Grant pre 1982 CIC service. Limited to 30 years.	02/16/2006 02/16/2007 02/16/2008 02/16/2009 02/16/2010	24.00 25.00 26.00 27.00 28.00
35. Fowler, IN: SOLD 6/30/2006										
B0363	C740						Grant pre 1980 CIC service.	Grant pre 1980 CIC service. Limited to 30 years.	01/01/2006	23.00 ⁽¹⁾
36. Richmond – North Corrugated:										
B0331	Y641						Grant pre 1983 CIC service	Grant pre 1983 CIC service. Limited to 30 years.	01/15/2008 01/15/2009 01/15/2010 01/15/2011	26.00 27.00 28.00 29.00
37. Columbus Corrugated:										
B4314 (formerly B0041)	Y731							Grant pre 03/01/1983 CIC service. Post 03/01/1983: Service in PY = Hrs<1000/1000.	01/21/2008 01/21/2009 01/21/2010 01/21/2013 01/20/2014	23.25 24.25 25.25 26.25 27.25
38. Fridley, MN: CLOSED 1987										
								Limited to 30 years.	08/01/1985	12.00

⁽¹⁾ Benefit is frozen accrued benefit as of 09/29/1989 plus benefit factor for on service after 12/18/1997.

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
39. Los Angeles Bag: SOLD 5/2004										
B0295	C611	Immed			6% for first 5 years; 3.6% for next 5 years	15	Different break in service rules		08/01/2007	28.00
40. Salt Lake City Bag: SOLD 6/30/2006										
B0391	C701	Immed			6% for first 5 years; 3.6% for next 5 years	15	Different break in service rules		06/15/2006	27.50
41. Salt Lake City Packaging: SOLD 6/30/2006										
B0311	C710	Immed				15	Different break in service rules		01/01/2006	26.50
42. Toledo, OH: CLOSED										
		Immed		6% for 60-62; 3.6% for 55-60; Unred. at 62	6% for first 5 years; 3.6% for next 5 years	15	Different break in service rules	Table A-2	07/01/1983	14.00
43. Cantonment Bag: SOLD 6/30/2006										
B0379	C691		60/10			15	Different break in service rules	No service prior to 10/01/1986.	09/01/2005	22.00
44. Franklin, VA: CLOSED 7/24/1987										
		Immed		6% for 60-62; 3.6% for 55-60; Unred. at 62	6% for first 5 years; 3.6% for next 5 years	15	Different break in service rules	Table A-2	05/01/1983	13.00
45. York Mill: CLOSED										
B0396				6% for 60-62; 3.6% for 55-60; Unred. at 62	6% for first 5 years; 3.6% for next 5 years	15	Different break in service rules	Table A-2	04/16/2000	23.50

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
46. Louisville Bag: SOLD 6/30/2006										
B0092	C721	Immed			6% for first 5 years; 3.6% for next 5 years	15	Different break in service rules		10/10/2005	26.50
47. Quincy Bag: SOLD 6/30/2006										
B0117	C780	Immed			6% for first 5 years; 3.6% for next 5 years	15	Different break in service rules		05/01/2007	25.00
48. Sheridan, AK: SOLD 1993										
		Immed			6% for first 5 years; 3.6% for next 5 years	15	Different break in service rules	Table A-2	01/01/1993	9.50
49. Kansas City Bag: SOLD 6/30/2006										
B0193	C601	Immed			6% for first 5 years; 3.6% for next 5 years	15	Different break in service rules		11/01/2005	26.00
50. Missoula Mill: CLOSED 2010										
B0392	A171	Immed		5% per year	5% per year	No age/service requirement			06/01/2008 06/01/2009 06/01/2010	45.00 45.50 46.50
51. Grand Forks, ND: CLOSED 1/1/1988										
				½% per month	½% per month			No service prior to 01/01/1988.	10/01/1992	12.00
52. Nashville, TN: CLOSED 2008										
B0107	Y891			½% per month	½% per month			No service prior to 01/01/1984.	07/01/2007	21.00
53. Cantonment Graphics: SOLD 6/30/2006										
B0056	C681		60/10	½% per month	½%, per month	15		No service prior to 01/01/1987.	01/01/2006	22.00

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
54. Mansfield, MA Corrugated:										
B4378 (formerly B0347)	Y861			½% per month	½% per month		Grant past service at East Wolpole, etc.		02/01/2008 02/01/2009 02/01/2012 02/01/2013	27.00 27.50 28.50 29.50
55. Orlando Packaging Systems:										
B4301 (formerly B0115)	Y330			½% per month	½% per month			No service prior to 01/01/1989.	01/01/2009	27.00
56. Louisville Sheet: CLOSED 3/2004										
B0239	Y881			½% per month	½% per month			No service prior to 01/01/1990.	12/01/2004	22.00
57. Clarksville, TN: CLOSED 12/31/1991										
				½% per month	½% per month			No service prior to 03/01/1990.	03/01/1992	11.00
58. Chattanooga Corrugated:										
B4330 (formerly B0129)	Y771			½% per month	½% per month			No service prior to 04/01/1991.	04/01/2008 04/01/2009 04/01/2010 04/01/2011 04/01/2014 01/01/2015	17.50 18.50 19.50 20.50 21.50 22.50
59. Grand Rapids Flexible: CLOSED 9/2/1997										
				½% per month	½% per month	15		No service prior to 05/01/1989.	02/01/1999	10.00
60. Perry Wood Procurement:										
B0079	A070			½% per month	½% per month			No service prior to 01/01/1992.	04/01/2005 01/01/2007 01/01/2008	17.00 18.00 19.00

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Com Reduction for DV Benefits	Disability Eligibility	Vesting Service	Benefit Service	Date Last Worked is After	Benefit Factor is
			Eligibility	Reduction						
68. Richmond N Complex										
B4355 (formerly B0643)	Y641		55/10			10 yrs of Vesting Svc w/ 6 mths STD. Unreduced benefit.		Those transferring from a Multi Employer location will only get BS from date of transfer.	01/15/2009	27.00
									01/15/2010	28.00
									01/15/2011	29.00
									01/01/2015	30.00
									01/01/2016	31.00

Schedule SB, Part V – Summary of Plan Provisions**Benefit service****Table A-1**

1 year benefit service	=	1,500 hours in a calendar year
.75 year benefit service	=	1,000 hours in a calendar year
.50 year benefit service	=	500 hours in a calendar year
.25 year benefit service	=	200 hours in a calendar year

Table A-2

Benefit Service is equal to the product of (a) and (b) below:

- (a) A fraction, the numerator of which is the number of calendar months during the plan year in which the participant was employed at least one day at the Los Angeles facility and the denominator of which is 12; multiplied by
- (b) A "Benefit Service factor" as determined below.

A participant's Benefit Service Factor is determined in accordance with the following table based on the "employment fraction," the numerator of which is the number of straight time hours employee was employed during any plan year and the denominator of which is the regular number of straight time hours that a participant is normally employed during such year:

If a Participant's Employment Fraction Equals	the Benefit Service Factor Shall Be:
.75 or more	1.00
.50 but less than .75	.75
.25 but less than .50	.50
.10 but less than .25	.25
Under .10 (but more than 0)	.10

Schedule SB, Part V – Summary of Plan Provisions**Plan provisions for the Prior Jefferson Smurfit Corporation Pension Plan for Hourly Employees**

Participating employees	<p>All participants in the predecessor plans continue as participants on the effective date of the plan (January 1, 1999). An employee is eligible to participate on the first day of the month following the completion of a 12 consecutive month period of employment and the employee's 21st birthday. Months of eligibility service will be combined if the employee terminates employment prior to completion of 12 months of employment but returns to the employ of the employer before the first anniversary of the termination. The employee must be a "covered employee" and, if non-union, be hired prior to January 1, 2008.</p> <p>Employees covered under the Model Pension Plan are not covered by these provisions except for determination of benefit factors.</p>
Service considered	<p>An employee will receive Benefit Service as the total of the participant's full and fractional years of service, commencing with the participant's date of employment and ending with the participant's termination with Rock-Tenn Company.</p> <p><u>JSC Locations</u> – An employee will receive Vesting Service as the total of the participant's full and fractional years of service, commencing with the participant's date of employment and ending with the participant's termination with Rock-Tenn Company.</p> <p><u>CCA Locations</u> – An employee will receive Vesting Service commencing with the participant's date of employment and ending with the participant's termination with Rock-Tenn Company. An employee will receive a full year of Vesting Service for each plan year in which he receives compensation is at least six months. If an employee receives compensation in less than six months during any plan year, such employee shall receive a month's credit toward Vesting Service for each month the employee does receive compensation.</p>
Normal retirement date	The first day of the month following age 65.
Late retirement date	A participant's late retirement date is the first day of the month next following the day on which the participant retires after his or her Normal Retirement Date.
Early retirement date	<p><u>JSC Locations</u> – A participant can retire after completing 10 years of Vesting Service and attaining age 55.</p> <p><u>CCA Locations</u> – A participant can retire after completing 15 years of Benefit Service and attaining age 55.</p>

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Normal retirement benefit	A participant who retires on his Normal Retirement Date will receive a monthly pension benefit equal to the participant's Benefit Service multiplied by the benefit factor as specified in the Supplement applicable to the participant's location.
Late retirement benefit	The amount of a participant's late retirement benefit is paid in accordance with the determination of the Normal Retirement Benefit calculated above based on Benefit Service and the benefit level at the participant's Late Retirement Date in accordance with the Normal Retirement Benefit provisions.
Early retirement benefit	<p>JSC Locations – The participant may elect early commencement of his or her pension. Such monthly income shall be an amount which is based on Benefit Service and the benefit factor at his or her Early Retirement Date in accordance with the Normal Retirement Benefit provisions. Such monthly retirement income shall be reduced by one-half percent for each month that the benefit commences prior to age 65.</p> <p>CCA Locations – The participant may elect early commencement of his or her pension. Such monthly income shall be an amount which is based on Benefit Service and the benefit factor at his or her Early Retirement Date in accordance with the Normal Retirement Benefit provisions. Such monthly retirement income shall be reduced by one-half percent for each month by which his Early Retirement Date precedes either: (1) attainment of age 62, if the member has completed 30 years or more of Benefit Service; or (2) his Normal Retirement Date, if the member has completed less than 30 years of Benefit Service.</p>
Deferred vested benefit	For a participant whose employment with an employer is terminated for any reason other than death before a participant qualifies for early retirement, but after five or more years of Vesting Service, the participant is entitled to a deferred vested benefit, starting at the participant's Normal Retirement Date in an amount equal to the benefit calculated using Benefit Service and the benefit factor at the termination date in accordance with the Normal Retirement Benefit provisions.

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Disability benefit	<p><u>JSC Locations</u> – A participant is eligible for disability retirement in the event of total and permanent disability at any age after the completion of 10 years of Vesting Service. Total and permanent disability is determined as eligibility to receive a Social Security disability benefit. The amount of a disability pension is determined using Benefit Service and the benefit factor in effect at the date of his disability in accordance with the Normal Retirement Benefit provisions. The benefit is payable six months after his date of disability.</p> <p><u>CCA Locations</u> – A participant is eligible for disability retirement in the event of total and permanent disability at any age after the completion of 15 years of Benefit Service. Total and permanent disability is determined as eligibility to receive a Social Security disability benefit. The amount of a disability pension is determined using Benefit Service and the benefit factor in effect at the date of his disability in accordance with the Normal Retirement Benefit provisions. The benefit is payable six months after his date of disability.</p>
Death benefit	<p>A participant must have five (5) years of Vesting Service and has been continuously married for at least the one-year period ending on his date of death to be eligible for preretirement death benefits under the plan.</p> <p>The spouse will receive 50% of the benefit the participant had accrued on the date of his death, reduced for payment under the qualified Joint and Survivor option and further reduced for early payment, if applicable. The spouse can elect to have the benefit paid on the later of the date of death or the participant's earliest retirement age.</p>
Optional forms	<p><u>JSC Locations</u> – 100%, 75%, 66-2/3%, 50% Contingent Annuity, 10 Years Certain and Life Annuity, Social Security Level Income Option payable until the member's 62nd birthday.</p> <p><u>CCA Locations</u> – 100%, 75%, 50% Contingent Annuity, 10 Years Certain and Life Annuity.</p> <p>Benefits payable in a form other than a Single Life Annuity are actuarially equivalent to the Single Life Annuity benefit. The normal form of annuity applies unless an optional form is elected. For participants not married on the annuity commencement date, the normal form is a Single Life Annuity. For participants married on the annuity commencement date, the normal form is a Qualified Joint and Survivor Annuity.</p>

Schedule SB, Part V – Summary of Plan Provisions

Summary of supplements for the Prior Jefferson Smurfit Corporation Pension Plan for Hourly Employees
(Where different from primary plan provisions)

Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Anchorage (CCA):											
B4406 (formerly B0254)	B390				.5% from 62		No service prior to 01/01/1999			06/01/2003	27.00
Anderson Container (CCA): CLOSED 4/2004											
B0253	E760 E761								250	07/15/2004	24.50
Atlanta Carton (CCA): SOLD 6/30/2006											
B0371	D170 D171						No service prior to 07/01/1958		250	07/01/1958 01/01/2003	1.50 ⁽¹⁾ 28.00 ⁽²⁾
Augusta Reclamation (JSC):											
B4418 (formerly B0233)	B300									01/01/1997	10.00
Bakersfield (Pioneer) Paperstock (CCA):											
B4420 (formerly B0251)	B630			55/15	.5% from 65		No service prior to 04/01/1975			01/01/1997	20.00
Baltimore Container (CCA): CLOSED 8/2004											
B0032	E601					10			250	10/01/2005	27.50

⁽¹⁾ For service from 07/01/1958 to 10/31/1968.⁽²⁾ For service after 10/31/1968.

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Beardstown IPP (JSC): SOLD											
B0061	F731									01/01/2001	18.00
Boston Container GCIU (CCA):											
B4334 (formerly B0139)	E611								250	03/01/2006 03/01/2007 03/01/2008 03/01/2009 01/01/2010 01/01/2011 01/01/2012	26.00 26.50 27.00 27.50 28.00 28.50 29.00
Boston Container (CCA) IBFO:											
B4334 (formerly B0139)	E612								250	03/01/2006 03/01/2007 03/01/2008 09/22/2010 01/01/2011 01/01/2012 01/01/2013	26.00 26.50 27.00 27.50 28.00 28.50 29.00
Brewton Mill (CCA): SOLD 09/28/2007											
B0296	A220		62/20	55/15	.5% from 65				300	11/01/2006	43.00
	A221			na/20	.5% from 62						
Bridgeview (Mead) (JSC):											
B4389 (formerly B0518)	M101		62/30		.5% from 65	15 years for unreduced	No service prior to 10/01/2002		200	11/30/2006 11/30/2007 12/01/2008 12/01/2009 12/01/2010 12/01/2011 12/01/2014 12/01/2015	21.00 21.50 22.50 23.50 24.50 25.50 26.50 27.50

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Bridgeview Container (JSC): CLOSED 2008											
B0356	E261						No service prior to 01/01/1986			01/01/2006 04/16/2007 04/16/2008	26.00 26.50 27.00
Carol Stream Carton – GCIU 415 (CCA): SOLD 6/30/2006											
B0367	D140								250	06/01/2005 06/01/2006 06/01/2007	25.00 26.00 26.50
Carol Stream Carton – GCIU 415 (CCA): SOLD 6/30/2006											
B0367	D141								250	06/01/2005 06/01/2006	25.00 26.00
Carol Stream Carton – IAM 8 (CCA): SOLD 6/30/2006											
B0367	D142								250	05/01/2005	25.50
Carol Stream Carton – IUOE 399 (CCA): PLAN TERMINATED 12/31/2005											
B0367	D143								250	12/01/2005	25.50
Carthage Mill (CCA): CLOSED 2007											
B0198	A310 A311								250	01/01/2006	32.00
Cedartown IPP (JSC): SOLD											
B0312	F711									05/01/2002	22.00
Cedartown Mill (JSC): SOLD											
B0067	F171									01/01/2003	22.00
Chicago (Southside) Recycling (JSC):											
B4435 (formerly B0021)	B830						No service prior to 02/23/1997			02/23/1997	10.00

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Corona Container (CCA):											
B4261 (formerly B0213)	E871								200	01/01/2007	34.00
										01/01/2008	35.00
										01/01/2009	36.00
										09/01/2012	37.00
										09/01/2013	38.00
Covington (Mead) (JSC):											
B4390 (formerly B0519)	M200				.5% from 65		No service prior to 10/01/2002			09/01/2006	23.00
										04/01/2007	24.00
										04/01/2008	25.00
Crossett IPP (JSC): SOLD 2002											
B0411	F721									04/08/2002	19.00
Dallas Container (JSC): CLOSED 8/2004											
B0150	E501					15				01/01/2004	21.50
Dalton Industrial Packaging (JSC): SOLD											
B0277	F590									01/01/2005	17.50
DeQuincy IPP Houston and Luftin Non-Union (JSC): SOLD											
B0124	F780									01/15/2002	18.00
DeQuincy IPP (JSC): SOLD											
B0124	F781									02/01/2003	19.00
D-Graphics (Austill Packaging) (JSC): SOLD 6/30/2006											
B0231	H901	21/1			1/15 for first 5 yrs. 1/30 for next 5 yrs.	Deferred benefit				07/01/2005	21.50
Dolton Container (CCA): CLOSED 2003											
B0252	E771								250	01/01/2005	26.00

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Fulton Container (CCA): CLOSED 4/1999											
B0289	E631				10				250	07/01/2000	25.00
Galesburg Container (JSC):											
B4363 (formerly B0245)	E411			55/10	1/3% from 65 (Hired after 01/01/1993)			10 yr. C&L (Hired before 01/01/1993)		10/01/2008	28.50 ⁽¹⁾
				55 or 25	1/3% from 65 (Hired before 01/01/1993)					10/01/2009	29.50 ⁽¹⁾
										10/01/2010	30.50 ⁽¹⁾
										10/01/2011	31.50 ⁽¹⁾
										10/01/2012	32.50 ⁽¹⁾
Greensboro (JSC): SOLD 6/30/2006											
B0026	H860									09/01/2005	26.50
Greensboro Carton (CCA): SOLD 6/30/2006											
B0332	D020								250	01/01/2006	26.50
	D021										
Hanover Park (JSC):											
B4380 (formerly B0357)	E331									03/01/2008	27.50
										03/01/2009	28.50
										03/01/2012	29.50
										03/01/2013	30.50
Hendersonville IPP (JSC): SOLD											
B0399	F751									01/01/2005	22.00
Houston Container (CCA):											
B4342 (formerly B0188)	E791				10				250	12/07/2008	29.50
										01/12/2010	30.50
										12/07/2010	31.50
										12/07/2011	32.50
										12/07/2012	33.50

¹ Benefit equals accrued benefit at 01/01/1979 plus a benefit factor for service after 01/01/1979.

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Humboldt Container (JSC) ¹ :											
B4365 (formerly B0257)	E431			55/10	.5% from 65 (Hired after 01/01/1988)			10 yr. C&L (Hired before 01/01/1991)		05/31/2008	23.50
				55 or 25	.5% from 65 (Hired prior to 01/01/1988)					05/31/2009	24.50
										05/31/2010	25.50
										05/31/2011	26.50
										05/31/2012	27.50 ⁽¹⁾
(See footnote)											
Irvine Carton (CCA): SOLD 6/30/2006											
B0282	D110								200	01/01/2006	33.00
Irvine Carton (CCA): SOLD 6/30/2006											
B0282	D111								200	01/01/2006	33.00
Jacksonville Container (JSC): CLOSED											
B0241	E510									08/01/2000	22.00
Jacksonville Container (JSC): Changed to multi-employer 1/1/1981 CLOSED											
B0241	E511									08/01/1998	18.00
Jacksonville Container - Machinists (JSC): CLOSED											
B0241	E512							5 yr. C&L (Hired before 07/01/1990)		08/08/2008	26.50
										08/08/2009	27.00
										08/08/2010	27.50
Jacksonville IPP (JSC): SOLD											
B0192	F741									06/05/2005	20.50

¹ Benefit equals accrued benefit at 01/01/1979 plus a benefit factor for service after 01/01/1979.

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Jacksonville Mill (JSC): CLOSED 12/1998											
B0316	A131			55/10 na/25	.5% from 65 .5% from 65					01/01/2001	31.00
Jacksonville Reclamation (JSC):											
B4422 (formerly B0287)	B610			55/na	A.E. from 65	45/15 reduced for early retirement				01/01/1997	10.00 ¹
Jacksonville Teamsters #512 (JSC): CLOSED											
B0241	E513							5 yr. C&L			10.00 ⁽²⁾ 11.00 ⁽³⁾ 11.50 ⁽⁴⁾ 12.00 ⁽⁵⁾ 12.50 ⁽⁶⁾ 13.00 ⁽⁷⁾ 13.50 ⁽⁸⁾ 14.00 ⁽⁹⁾ 14.50 ⁽¹⁰⁾

¹ Benefit equals accrued benefit at 10/01/1977 plus a benefit factor for service after 10/01/1997.² For service prior to 01/01/1984.³ For service from 01/01/1984 to 12/31/1984.⁴ For service from 01/01/1985 to 12/31/1985.⁵ For service from 01/01/1986 to 10/31/1986.⁶ For service from 11/01/1986 to 10/31/1987.⁷ For service from 11/01/1987 to 01/31/1990.⁸ For service from 02/01/1990 to 07/31/1991.⁹ For service from 08/01/1990 to 07/31/1992.¹⁰ For service after 08/01/1992.

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Jonesboro Container (JSC):											
B0002	E441						10 yr. C&L (Hired before 03/01/1989)			01/01/2005 11/08/2007 11/08/2008 11/08/2009 11/08/2010	20.75 ⁽¹⁾ 21.75 22.75 23.75 24.75
Kansas City Reclamation (JSC):											
B4421 (formerly B0272)	B311			55/10	.5% from 65 (Hired after 10/01/1991) .5% from 65 (Hired before 10/01/1991)					01/01/2005 01/01/2008 01/01/2009 01/01/2010 01/01/2011	19.50 20.50 21.50 22.50 23.50
				55/na							
KC Carton GCIU-Boxworkers (JSC): SOLD 6/30/2006											
B0046	D221	na/ 1 mo.								01/01/2002	7.00 ⁽²⁾ 22.00 ⁽³⁾
KC Carton-Machinists (JSC): SOLD 6/30/2006											
B0046	D222	na/ 1 mo.								01/01/2006	7.00 ⁽²⁾ 26.00 ⁽³⁾
Kirkwood Container (JSC): CLOSED 2006											
B0058	E341 E342 E343									05/01/2005	21.00

⁽¹⁾ Benefit equals accrued benefit at 01/01/1980 plus a benefit factor for service after 01/01/1980.

⁽²⁾ For service prior to 01/01/1982.

⁽³⁾ For service after 01/01/1982.

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Knoxville Container (CCA): CLOSED 8/2012											
B4386 (formerly B0412)	E721					10	No service prior to 01/01/1957		250	01/01/2006 06/19/2012 06/19/2013	32.00 33.00 34.00
L.A. Mill – 57th Street (CCA): CLOSED 2007											
B0084	A351								150	04/01/2006 06/01/2006 06/01/2007	38.00 39.00 40.00
LaPorte Container (CCA): CLOSED 5/1999											
B0335	E910 E911				1/3% from 65	10				03/01/2002	23.50
Lewisburg (Mead) (JSC):											
B4391 (formerly B0521)	M400				.5% from 65		No service prior to 10/01/2002			04/01/2006 04/01/2007 04/01/2008 04/01/2009 04/01/2010	24.00 25.00 26.00 26.50 27.00
Lexington Container (JSC):											
B4315 (formerly B0042)	E591									06/01/2005 06/01/2006 06/01/2007 01/01/2009 01/01/2010 01/01/2011 01/01/2012 06/01/2014 06/01/2015	22.00 23.00 24.00 25.00 26.00 27.00 27.50 28.50 29.50

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Louisville Container (CCA): CLOSED 2006											
B0022	E800					10			250	01/01/2006	32.00
	E801										
Louisville Reclamation (JSC):											
B4407 (formerly B0029)	B361									01/01/2003	4.00 ⁽¹⁾
										01/01/2010	14.00 ⁽²⁾
										01/01/2010	15.00 ⁽²⁾
										12/01/2011	16.00 ⁽²⁾
Malt Avenue -- LA Container (CCA): CLOSED 2006											
B0126	E891								200	01/01/2006	33.00
Maywood Recycling (JSC): CLOSED 6/1999											
B0461	B840									02/23/1997	10.00
Memphis Container (CCA): CLOSED 2008											
B0344	E880					10			250	01/01/2007	26.50
	E881									01/01/2008	27.00
Memphis Reclamation (JSC): CLOSED 7/1999											
B0457	B321									07/01/2002	4.00 ⁽¹⁾
											14.00 ⁽²⁾

⁽¹⁾ For service prior to 01/01/1987.⁽²⁾ For service after 01/01/1987.

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Miami Container (JSC): CLOSED 2005											
B0343	E581			55/10	.5% from 65 (Hired after 01/01/1991) .5% from 65 (Hired before 01/01/1991)			10 yr. C&L (Hired before 01/01/1991)		01/01/2001	20.50 ⁽¹⁾
Middletown Carton – GCIU (JSC): SOLD 6/30/2006											
B0207	D082			55/10	.5% from 65 (Hired after 09/01/1987) .5% from 65 (Hired before 09/01/1987)					09/01/2005	28.00
Middletown UPIU (JSC): SOLD 6/30/2006											
B0207	DM01			55/10	.5% from 65 (Hired after 06/01/1988) .5% from 65 (Hired before 06/01/1988)					06/01/2006	30.50
B0077				55/n/a							
Milford Container (CCA): CLOSED 2004											
B0353	E920 E921	Immed.								05/01/2004	26.00
Milpitas Container (CCA):											
B4335 (formerly B0149)	E850 E851								200	01/01/2009 09/01/2012 09/01/2013	36.00 37.00 38.00

⁽¹⁾ Benefit equals accrued benefit at 01/01/1991 plus a benefit factor for service after 01/01/1991.

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Milwaukee (Mead) (JSC): CLOSED 1/2003											
B0522	M501				.5% from 65		No service prior to 10/01/2002			10/01/2002	19.00
Milwaukee Container (JSC):											
B4362 (formerly B0235)	E531			55/10	1/3% from 65			10 yr. C&L (Hired before 01/01/1991)		06/22/2008 06/22/2009 06/22/2010 06/22/2011 06/22/2014 06/22/2015	26.00 27.00 28.00 29.00 30.00 31.00
Mobile Industrial Packaging Plant (JSC): SOLD											
B0073	F760 F761									04/01/2004	19.50
Murfreesboro Container (JSC): CLOSED 8/2009											
B0373	E461			55/10	.5% from 65 (Hired after 01/01/1991) 1/3% from 65 (Hired from 03/01/1987 to 01/01/1991) 1/3% from 65 (Hired before 03/01/1987)			10 yr. C&L (Hired before 01/01/1991)		01/01/2008 02/11/2009	26.50 ⁽¹⁾ 27.50 ⁽¹⁾
				55/na							
				55 or 25							
Muskogee Container (CCA):											
B4387 (formerly B0417)	E811					10			250	01/01/2006 06/19/2012 06/19/2013	32.00 33.00 34.00

⁽¹⁾ Benefit equals accrued benefit at 01/01/1991 plus a benefit factor for service after 01/01/1991.

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
Nashville Reclamation (JSC):											
B4411 (formerly B0097)	B600									07/01/2004	12.00
	B601									07/01/2009	13.00
										06/01/2010	14.00
										06/01/2011	15.00
										06/01/2012	16.00
										06/01/2015	17.00 (new)
										06/01/2016	18.00 (new)
New Hartford Container (JSC):											
B0209	E670				.25% from 65 (Hired before 01/01/1991)	0 (Hired before 01/01/1991)				01/01/2008	26.50
North Wales Carton (CCA): SOLD											
B0285	D160								250	07/01/2005	29.50
Norwood Consumer Packaging (JSC): SOLD 6/30/2006											
B0313	H891	Immed.				Projected benefit	40 yr. max			03/07/2006	30.50
Oakland (CCA):											
B4424 (formerly B0406)	B481	21/1			Table C					01/07/2004	26.50 ⁽¹⁾
Pacific Carton (JSC): SOLD 6/30/2006											
B0161	D241			55/10	.5% from 65 (Hired after 01/01/1991)			3 yr. C&L (Hired before 01/01/1991)		08/01/2005	29.00
				55/na	1/3% from 65 (Hired before 01/01/1991)						

⁽¹⁾ Not less than 1% of Final Average Salary multiplied by years of Credited Service.

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Packaging Unlimited (JSC):											
B4218 (formerly B0388)	E380						No service prior to 06/30/1989			03/01/2005 01/01/2010	16.00 18.00
Philadelphia Container (CCA):											
B4340 (formerly B0185)	E650 E651 E652			na/30	.5% from 62	10			250	07/01/2006 06/19/2012 06/19/2013	32.00 33.00 34.00
Philadelphia Mill (CCA): SOLD 6/30/2006											
B0205	D311 D313					10			250	07/01/2006	32.00
Philadelphia Reclamation (CCA):											
B4437 (formerly B0025)	G021								150	01/01/2009 01/01/2010 01/01/2011 01/01/2012	21.50 22.50 23.50 24.50
Piscataway - ARCO (JSC): SOLD 6/30/2006											
B0532	R100						No service prior to 06/01/2003			01/01/2006	26.50

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Portage Consumer Packaging (JSC): SOLD 6/30/2006											
B0230	H800									01/01/2006	18.00
Portland Container (CCA):											
B4366 (formerly B0259)	E861								200	01/01/2009 09/01/2012 09/01/2013	36.00 37.00 38.00
Portland East (JSC):											
B4408 (formerly B0047)	B570									01/01/1995	17.00
Quality Packaging (JSC): SOLD											
B0271	FQPO FQP0	21/ 6 mos								01/01/2002	17.00
Quality Partition – Litchfield, Illinois (JSC): SOLD											
B0116	FQPO FQP0	21/ 6 mos								01/01/2002	17.00
Ravenna Container (CCA):											
B4396 (formerly B0083)	E661								250	07/01/2005 06/20/2009 06/20/2010 06/20/2011 06/20/2012	29.50 30.50 31.50 32.50 33.50
Renton Carton (CCA): SOLD 6/30/2006											
B0085	D101								250	01/01/2006	33.00

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Sacramento East (CCA):											
B4415 (formerly B0228)	B461 B460	21/1		55/15	Table C					10/01/2005	26.50 ⁽¹⁾
Sacramento West Recycling (CCA):											
B4414 (formerly B0189)	B471	21/1		55/15	Table C					04/01/2004	26.50
Saginaw (CCA): SOLD 2002											
B0137	F681						No service before 06/01/1997		250	06/01/2002	20.25
San Jose IPS (CCA):											
B4416 (formerly B0206)	B491	21/1		55/15	Table C					10/01/2005	26.50 ⁽¹⁾
Santa Clara Carlton (CCA): SOLD 6/30/2006											
B0055	D070 D071								200	01/01/2006	33.00
Santa Clara Mill (CCA): SOLD 6/30/2006											
B0035	D320								200	01/01/2006	33.00
Santa Clara Mill (CCA): SOLD 6/30/2006											
B0035	D321								200	01/01/2006	33.00

⁽¹⁾ Not less than 1% of Final Average Salary multiplied by years of Credited Service.

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Seattle Recycling (CCA):											
B4412 (formerly B0140)	B410 B411		62 (for actives)		.5% from 62 (from active)				250	06/01/2003	27.00
Shelby Container (CCA): CLOSED											
B0290	E730								250	01/01/2009	30.00
Sioux City Container (CCA):											
B4318 (formerly B0281)	E831								250	01/01/2009 01/01/2010 01/01/2014 01/01/2015	28.00 28.50 29.50 30.50
Smurfit Flexible Packaging – North (JSC): SOLD 6/30/2006											
B0158	H840						No service prior to 10/07/1992			01/01/2002	21.00
Smurfit Flexible Packaging – South (JSC): SOLD 6/30/2006											
B0183	HSIO HS10	21/1			1/15 for first 5 yrs. 1/30 for next 5 yrs.	Deferred benefit					(1)
Smurfit Laminations (JSC): SOLD 6/30/2006											
B0094	HSIO HS10	21/1			1/15 for first 5 yrs. 1/30 for next 5 yrs.	Deferred benefit				01/01/2006	25.50

(1) Benefit is the difference of (i) 42% of the Member's Average Monthly Compensation, (ii) less 57% of the Primary Social Security Benefit of the Member, (iii) multiplied by a fraction, the numerator of which is the Member's total number of years of Credited Service (but in no case more than 35) and the denominator of which is 35, and (iv) said product [(i) less (ii)] multiplied by (iii)] shall be reduced by the Actuarial Equivalent of the Member's Accrued Value from a Prior Plan, if any.

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Smurfit Pallet – Crown Point, IN (CCA): CLOSED 4/1999											
B0408	F510						No service prior to 11/01/1994			11/01/1994	15.00
Solon Carton (CCA): SOLD 6/30/2006											
B0018	D040								250	07/01/2005	29.50
	D041										
St. Charles-GCIU (JSC): SOLD 6/30/2006											
B0106	H871									07/01/2006	22.00
St. Charles Hourly Paid Non-Union (JSC): SOLD 6/30/2006											
B0106	H870			55/10	.5% from 65 (Hired after 09/01/1990)					09/01/1990	22.00
				55/na	.5% from 65 (Hired before 09/01/1990)						
St. Charles Recycling (JSC):											
B4426 (formerly B0415)	B820									02/23/1997	10.00
St. Louis Container (Chesterfield) (CCA):											
B4266 (formerly B0374)	E821								250	12/01/2008 12/01/2009 12/01/2010 01/01/2014 01/01/2015	27.50 28.00 28.50 29.50 30.50

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
St. Paul Carton (CCA): SOLD											
B0031	D130								250	07/01/2004	25.75
	D131										
Statesville Container (JSC): CLOSED 5/2004											
B0114	E171									12/01/2005	24.50
Tacoma Mill (CCA): SOLD											
B0229	F160					10			150	06/01/2003	37.00
	F161										
Tropicana – Bradenten (CCA):											
B4354 (formerly B0307)	E931			55/10	.5% from 65		No service prior to 02/01/1997		250	01/01/2009	31.00
										05/15/2009	32.00
										05/15/2010	33.00
										05/15/2011	34.00
										05/15/2012	35.00
										05/15/2015	36.00 (new)
Valley Forge Carton IBFO #473 (CCA): SOLD 6/30/2006											
B0064	D012								250	07/01/2005	29.50
Valley Forge Carton UPIU #807 (CCA): SOLD 6/30/2006											
B0064	D011								250	07/01/2005	29.50
Valley Forge Non Union (CCA): SOLD 6/30/2006											
B0064	D010								250	07/01/2005	29.50
Wabash Mill (CCA): SOLD 6/30/2006											
B0350	D301					10			250	01/01/2006	32.00

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Business Unit	Plan Code	Alt Part	Early Retirement		Early Reduction (per month)	Disability Eligibility	Benefit Service	Normal Form	Monthly Dis Min	Date Last Worked is After	Benefit Factor is
			Unred	Red							
Washington Court House (Mead) (JSC): CLOSED											
B0524	M701		62/30		Points <88 5/12% 88-89 4/12% 90-91 3/12% 92+ 2/12%		No service prior to 10/01/2002		150	10/01/2008 08/08/2010 10/01/2010 10/01/2011 10/01/2012	27.75 28.75 29.75 30.75 31.75
Wilson Container (JSC): CLOSED 2010											
B0040	E571							10 yr. C&L (Hired before 01/01/1991)		08/01/2008 08/01/2009	24.00 25.00
Winston-Salem Container (CCA):											
B4320 (formerly B0068)	E751					10			250	01/01/2006 06/19/2012 06/19/2013	32.00 33.00 34.00
York Industrial Packaging (JSC): CLOSED 5/1998											
	F690									07/01/1996	15.50

Schedule SB, Part V – Summary of Plan Provisions**Early retirement factors**

	Age	Early Retirement from Active Service	Early Retirement from Deferred Vested
Table C	65	100%	100%
	64	100%	91%
	63	100%	83%
	62	91%	75%
	61	88%	68%
	60	85%	62%
	59	82%	57%
	58	79%	52%
	57	76%	48%
	56	73%	44%
	55	70%	41%

Schedule SB, Part V – Summary of Plan Provisions**Plan provisions for the Prior Riegel Products Corporation Pension Plan for Hourly Employees at the New Jersey Plant Employees**

Participating employees	All participants in the prior plan as of 6:59 a.m. Eastern Daylight Time on September 19, 1977, continue as participants in the plan. Any employee not eligible to participate in the plan at 6:59 a.m. Eastern Daylight Time on September 19, 1977 shall not be eligible to become a participant at any time.
Service considered	An employee will receive Benefit Service and Vesting Service for each full year of service for which he completes at least 1,000 hours of service, commencing with the participant's date of employment and ending on September 19, 1977.
Normal retirement date	The later of the first day of the month coincident with or next following the month in which a participant attains age 65 and the fifth anniversary of plan participation.
Late retirement date	A participant's late retirement date is the first day of the month next following the day on which the participant retires after his or her Normal Retirement Date.
Early retirement date	A participant can retire on the first day of any month after completing 15 years of Vesting Service and attaining age 58.
Normal retirement benefit	A participant who retires on his Normal Retirement Date will receive a monthly pension benefit equal to \$9.00 multiplied by the participant's Benefit Service prior to September 18, 1977 for a maximum of 40 years.
Late retirement benefit	The amount of a participant's late retirement benefit is paid in accordance with the determination of the Normal Retirement Benefit calculated above.
Early retirement benefit	The participant may elect early commencement of his or her pension. Such monthly income shall be an amount which is based on benefit service prior to September 18, 1977 for a maximum of 40 years. Such monthly retirement income shall be reduced by five percent for each year that the benefit commences prior to age 65.
Deferred vested benefit	For a participant whose employment with an employer is terminated for any reason other than death before a participant qualifies for early retirement, but after September 19, 1977, the participant is entitled to a deferred vested benefit, starting at the participant's Normal Retirement Date in an amount equal to the benefit calculated using Benefit Service at the termination date in accordance with the normal retirement provisions. A participant can request commencement of his monthly benefit as early as age 58 with 15 years of Vesting Service. Such monthly retirement income shall be reduced by five percent for each year that the benefit commences prior to age 65.
Disability benefit	A participant is eligible for disability retirement in the event of total and permanent disability at any age after the completion of 15 years of service.

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Death benefit

A participant must have five (5) years of Vesting Service to be eligible for preretirement death benefits under the plan.

The spouse will receive 50% of the benefit the participant had accrued on the date the plan was frozen under the Qualified Joint and Survivor option reduced by one percent for each year the participant's age on his date of death exceeds his spouse's age. If he is a Deferred Vested participant, then his benefit is based on the benefit determined on his date of termination. The spouse can elect to have the benefit paid on the later of the date of death or the participant's earliest retirement age.

Optional forms

100%, 75% or 50% Contingent Annuity.

Benefits payable in a form other than a Single Life Annuity are actuarial equivalent to the Single Life Annuity benefit. The normal form of annuity applies unless an optional form is elected. For participants not married on the annuity commencement date, the normal form is a Single Life Annuity. For participants married on the annuity commencement date, the normal form is a Qualified Joint and Survivor Annuity.

Schedule SB, Part V – Summary of Plan Provisions**Plan provisions for the Prior St. Laurent Pension Plan for Non-Union Hourly Employees¹**

Participating employees	<p>All non-union hourly employees hired prior to January 1, 2008 at locations which participate in the Plan.</p> <p>Hourly and Packaging employees participate at date of employment. Latta employees participate on first day of month coincident with or next following the date he completes a 12-month period of Vesting Service.</p>
Service considered	<p><u>Benefit Service</u></p> <p>Hourly and Packaging: Years and months of service as a non-union hourly employee at a participating location commencing on date of hire. A partial month of service is treated as a full month of service.</p> <p>Latta: One year of service for each calendar year in which a participant completes at least 1,000 hours of service as a non-union hourly employee of Latta. Partial service in years of participation and termination is equal to number of months worked divided by 12.</p> <p><u>Vesting Service</u></p> <p>Hourly, Packaging, and Latta: Same as Benefit Service, except that all employment with Rock-Tenn Company and its affiliates is included.</p>
Annual earnings	Latta: Basic compensation including sales incentives for salesmen. Before 1997, compensation included a percentage of overtime.
Final average earnings	The highest average annual earnings received from any 60 consecutive month period of employment within the last 120 months preceding the participant's date of termination.
Covered compensation	Thirty-five year average of the Social Security taxable wage bases ending in the year the participant attains Social Security retirement age. Wage base in year of termination is assumed to continue for years after termination.
Normal retirement date	<p>Hourly and Packaging: First day of the month coinciding with or next following the later of the 65th birthday or the fifth anniversary of the date of participation, whichever is later.</p> <p>Latta: First day of the month coinciding with or next following 65th birthday.</p>

¹ Hourly Packaging and Latta hourly groups were spun off from the SSCC Salaried plan and merged into this plan effective December 31, 2001.

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Late retirement date	A participant's Late Retirement Date is the first day of the month next following the day on which the participant terminates after his or her Normal Retirement Date.
Early retirement date	<p>Latta: First day of any month after attaining age 55 and completing 10 years of Benefit Service.</p> <p>Hourly: First day of any month after attaining age 55 and completing 15 years of Benefit Service.</p> <p>Packaging: First day of any month after attaining:</p> <p>Richmond – age 55 and 15 years of Benefit Service.</p> <p>Baltimore – age 60 and 10 years of Benefit Service.</p> <p>North Tonawanda – age 55 and 10 years of Benefit Service.</p>
Normal retirement benefit	<p>Latta (B4372 & B4373, formerly B0309 – SNH6):</p> <p>Monthly benefit equal to one-twelfth of (a) plus (b) plus (c)</p> <p>(a) 1.50% of Final Average Earnings up to Covered Compensation multiplied by years of Benefit Service not to exceed 35.</p> <p>(b) 1.75% of Final Average Earnings in excess of Covered Compensation multiplied by years of Benefit Service not to exceed 35.</p> <p>(c) The nonvested benefit, if any, payable under the Tenneco, Inc. Retirement Plan.</p> <p>Effective 4/1/2003: Monthly benefit equal to the sum of benefit determined above based on service as of March 31, 2003 plus a benefit based on years of Benefit Service after April 1, 2003 multiplied by the appropriate benefit multiplier below:</p> <p>\$29.00 effective April 1, 2008</p> <p>Hourly: \$13.00 per month multiplied by years of Benefit Service, except Keysville (closed) which is \$13.00 per month.</p> <p>Packaging: Years of Benefit Service multiplied by:</p> <p>Richmond East Container (B0016- closed) – (for service before 1999 only).</p> <p>\$19.00 effective January 1, 2001</p> <p>Baltimore (B4339 – SNH1) (formerly B0178) –</p> <p>\$26.50 effective January 1, 2008</p> <p>North Tonawanda (B4371 – SNH5) (formerly B0299)–</p> <p>\$25.00 effective January 1, 2009</p>
Late retirement benefit	The amount of a participant's late retirement benefit is calculated in accordance with the Normal Retirement Benefit provisions based on Benefit Service and Final Average Earnings at the participant's Late Retirement Date.

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Early retirement benefit	Latta:	Reduced 3% for each of the first two years and 6% for each of the next five years that the Early Retirement Date precedes age 62.
		For benefits accrued after March 31, 2003: 6% for each year that the Early Retirement Date precedes the Normal Retirement Date.
	Hourly:	Reduced 6% for each year that the Early Retirement Date precedes the Normal Retirement Date.
	Packaging:	Reduced 6% for each year that the Early Retirement Date precedes the Normal Retirement Date. For the North Tonawanda division, the reduction above or the appropriate reduction factor as set forth below, whichever produces the greater benefit.

Number of Years Preceding Normal Retirement Date	Reduction Factor
--	---------------------

1	.9333
2	.8667
3	.8000
4	.7333
5	.6667
6	.6000
7	.5333
8	.4833
9	.4453
10	.4103

Schedule SB, Part V – Summary of Plan Provisions

Deferred vested benefit	<p>A participant whose employment terminates other than by reason of death, disability or retirement, and who has completed 5 or more years of Vesting Service is entitled to a Deferred Vested Benefit in an amount equal to the benefit calculated based on Benefit Service and Final Average Earnings at the termination date in accordance with the Normal Retirement Benefit provisions. The monthly benefit payable shall commence on the earlier of</p> <ol style="list-style-type: none">1. Normal Retirement Date2. Elected Early Retirement Date. <p>The amount of such monthly benefit under 2. above shall be reduced in accordance with the Early Retirement Benefit provisions. North Tonawanda employees may commence benefits accrued prior to December 31, 1995 upon termination.</p>
Disability retirement benefit	<p>Hourly and Packaging: Total and permanent disability at any age after completion of 15 years of Benefit Service. A benefit shall commence immediately equal to the accrued benefit as of Disability Retirement Date. Upon attainment of Early Retirement, the participant may elect to continue the benefit under the provisions for Early Retirement.</p> <p>Latta: Total and permanent disability at any age after completion of 4 years of Benefit Service. A benefit shall commence immediately equal to the accrued benefit as of the Disability Retirement Date, reduced 3% for each of the first 2 years, 6% for each of the next 5 years, 3% for each of the next 15 years, and 1% for each additional year that the Disability Retirement Date precedes age 62. Upon attainment of Early or Normal Retirement, the participant shall receive a benefit according to the provisions of Early or Normal Retirement.</p> <p>Effective April 1, 2003 for a Participant who first performs an Hour of Service after March 31, 2003 total and permanent disability at any age after completion of 10 years of Vesting Service and eligible for either Social Security Disability Award or a premium waiver/continuation from Employer's life insurance program. The benefit is payable immediately equal to the accrued benefit as of the Disability Retirement Date, reduced 6% for each year that the Disability Retirement Date precedes age 65. Upon attainment of Early or Normal Retirement, the participant shall receive a benefit according to the Early or Normal Retirement provisions.</p>

Schedule SB, Part V – Summary of Plan Provisions

Death benefit	<p>A married participant who dies with 5 or more years of Vesting Service shall be eligible for a death benefit. The spouse receives 50% of the benefit the participant has accrued on the date of death, reduced for payment under the Joint and Survivor Annuity and further reduced for early payment, if applicable. The spouse can elect to have benefits commence on the later of the date of death or the participant's earliest Early Retirement Date.</p> <p>For a participant in the prior Salaried Plan who dies before termination and after becoming eligible for Early or Normal Retirement, the spouse receives a survivor annuity under the 100% Contingent Annuitant Option.</p>
Normal forms	<ol style="list-style-type: none"> 1. Participants not married on the annuity commencement date: Single Life Annuity. 2. Participants married on the annuity commencement date: Joint and Survivor Annuity.
Optional forms	<ol style="list-style-type: none"> 1. 50%, 75%, 66-2/3% or 100% Contingent Annuity. This Contingent Annuity includes a pop-up benefit for Salaried employees. 2. Social Security Option. 3. 10-Year Certain and Life Annuity. 4. 5-Year Certain and Life Annuity. (Latta only) 5. Single Life Annuity. (Married participants) 6. Deferred Early Retirement Benefit Option. 7. Single Lump Sum Payment. (Latta participants on the portion of a benefit determined as of March 31, 2003 and North Tonawanda-only on December 31, 1995 accrued benefit.) <p>Benefits payable in a form other than a Single Life Annuity are actuarially equivalent to the Single Life Annuity benefit. The Normal Form of annuity applies unless an Optional Form is elected.</p>

Schedule SB, Part V – Summary of Plan Provisions**Plan provisions for the Prior St. Laurent Retirement Plan for Union Employees**

Participating employees	<p>All participants in one of the following plans: St. Laurent Pension Plan for Unionized Employees, Chesapeake Paper Products Company Retirement Plan for Mill Hourly Employees, DelMarVa Forest Products Company Retirement Plan for Hourly Employees, Chesapeake Packaging Company Roanoke Division Retirement Plan for Hourly Employees and the Consolidate Papers, Inc. Employees' Retirement Plan continue to be participants of the Plan. An employee covered by a collective bargaining agreement between the Company and the union providing for coverage under the plan is eligible to participate in the Plan based on the following criteria:</p> <p>A. <u>Mill Hourly</u> – Completion of 1,000 hours of service (116 days of service for Marine employees) during any 12-month period of employment that commences on his employment date or subsequent anniversary.</p> <p>B. <u>Castle Rock</u> – Completion of 1,000 hours of service during any 12-month period of employment ending on the earliest of the first anniversary date of employment or the last day of a succeeding plan year.</p>
Service considered	<p>A. <u>Mill Hourly and Roanoke</u> – Prior to September 1, 1989, Credited Service is calculated based on provisions of a prior plan. After September 1, 1989, Credited Service is based on the number of full and partial months commencing at the later of Date of Hire or September 1, 1989.</p> <p>B. <u>Richmond and DelMarVa</u> – Credited Service is based on the number of full and partial months commencing at Date of Hire.</p> <p>C. <u>Castle Rock</u> – Credited Service is based on the number of full and partial months commencing at Date of Hire. If a participant terminates during a year but completed 1,000 hours of employment during that year, a full year of Credited Service shall be earned.</p> <p>Credited Service for Benefit Accrual is calculated in the same manner as Credited Service except no service is credited prior to September 1, 1976 for Mill Hourly participants and prior to June 1, 2000 for Springfield participants.</p>
Annual earnings	Compensation for Mill Hourly is base hourly rate on September 1 multiplied by 2,080.
Normal retirement date	<p>A. <u>Richmond, Roanoke, Mill Hourly and DelMarVa</u> – First of the month coincident with or next following the attainment of age 65 or the fifth anniversary of the date of participation, whichever is later.</p> <p>B. <u>Castle Rock</u> – First of the month coincident with or next following attainment of age 65.</p>
Late retirement date	A participant's late retirement date is the first day of the month next following the day on which the participant terminates after his or her Normal Retirement Date.

Schedule SB, Part V – Summary of Plan Provisions

Early retirement date	A participant can retire after completing the following eligibility requirements.
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**Eligibility Later of
Age/Credited Service**

- | | |
|---------------------------------------|---|
| A. Roanoke | 55/15 |
| B. Castle Rock | 55/10 |
| C. Richmond, DelMarVa and Mill Hourly | Employment commenced prior to January 1, 1992: 55/no Service
Requirement Employment commenced on or after January 1, 1992: 55/10 |
-

Normal retirement benefit	A participant who retires on his Normal Retirement Date will receive a monthly pension benefit equal to:
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A. Richmond West (B0016 – SUH2)

\$22.00 per month multiplied by Credited Service for Benefit Accrual effective February 1, 2008.

\$23.00 per month multiplied by Credited Service for Benefit Accrual effective February 1, 2009.

\$24.00 per month multiplied by Credited Service for Benefit Accrual effective February 1, 2010.

B. DelMarVa (B0080) Closed

\$12.00 per month multiplied by Credited Service for Benefit Accrual effective September 1, 1998.

C. Castle Rock (B5301, B5302, B5303, B5304, B5305, & B5306, formerly B0274 – SUH1)

\$34.00 per month multiplied by years of Credited Service for Benefit Accrual effective November 1, 2008.

\$35.00 per month multiplied by years of Credited Service for Benefit Accrual effective May 18, 2010.

\$36.00 per month multiplied by years of Credited Service for Benefit Accrual effective November 1, 2010.

\$37.00 per month multiplied by years of Credited Service for Benefit Accrual effective November 1, 2011.

\$38.00 per month multiplied by years of Credited Service for Benefit Accrual effective November 1, 2012.

Schedule SB, Part V – Summary of Plan Provisions

Normal retirement benefit
(continued)

D. Mill Hourly (B4510) (formerly B0063)

Employees hired on or after July 26, 2012 will fall under the provisions of Smurfit-Stone Container Corporation Hourly Model Pension Plan. Those hired prior to this date will fall under the provisions below.

For all terminations prior to September 1, 2013, the sum of a. and b.

a. The greater of (iv) or the sum of (i), (ii), and (iii).

- (i) Accrued Benefits under preceding plans through September 1, 1976.
- (ii) For each year of Credited Service completed from September 1, 1976 until August 31, 1988, 1.3023% of compensation up to \$4,300 plus 2% of compensation in excess of \$4,300.
- (iii) For each year of Credited Service completed after September 1, 1988, 1.48% of compensation up to \$5,700 plus 2% of compensation in excess of \$5,700
- (iv) An annual minimum calculated as:

\$336 multiplied by Credited Service effective for Benefit Accrual September 8, 2003.

\$348 multiplied by Credited Service effective for Benefit Accrual September 11, 2006.

\$360 multiplied by Credited Service effective for Benefit Accrual September 10, 2007.

Schedule SB, Part V – Summary of Plan ProvisionsNormal retirement benefit
(continued)

- b. \$12.00 multiplied by Credited Service for Benefit Accrual for each completed year of Credited Service from the 10th year through his 19th year of Credited Service.

\$27.00 multiplied by Credited Service for Benefit Accrual for each completed year of Credited Service from the 20th year through his 29th year of Credited Service.

\$39.00 multiplied by Credited Service for Benefit Accrual for each completed year of Credited Service from the 30th year through his 39th year of Credited Service.

\$48.00 multiplied by Credited Service for Benefit Accrual for each completed year of Credited Service from the 40th year.

For all terminations on or after September 1, 2013, the benefit is the participant's Pension Benefit Equivalent multiplied by Credited Service, where the Pension Benefit Equivalent is defined as an employee's accrued benefit earned up through 8/31/2013 divided by service as of 8/31/2013.

E. Roanoke (B0151 – SUH3) Closed 2007

\$28.00 per month multiplied by Credited Service for Benefit Accrual up to 40 years effective July 7, 2008.

F. East Longmeadow (B0131 – S400) Closed 2004

\$25.00 per month multiplied by Credited Service for Benefit Accrual effective January 1, 2006.

G. Mansfield Graphics (B0036 – S700) Closed 2006

\$23.00 per month multiplied by Credited Service for Benefit Accrual effective January 1, 2006.

H. Mansfield Packaging (B0322 – S300) Closed 2006

\$23.00 per month multiplied by Credited Service for Benefit Accrual effective January 1, 2006.

I. Springfield Non-Union (B4326 – S800) (formerly B0262)

\$24.00 per month multiplied by Credited Service for Benefit Accrual effective January 1, 2009.

J. Innovative Packaging (B4338 – S100) (formerly B0177)

\$26.50 per month multiplied by Credited Service for Benefit Accrual effective October 1, 2010.

Schedule SB, Part V – Summary of Plan Provisions

Late retirement benefit	The amount of a participant's late retirement benefit is based on Credited Service for Benefit Accrual and the Benefit Multiplier at the participant's Deferred Retirement Date in accordance with Normal Retirement Benefit provisions.								
Early retirement benefit	<p>The participant may elect early commencement of his or her pension. Such monthly income shall be an amount which is based on Credited Service for Benefit Accrual and the Benefit Multiplier at his or her Early Retirement Date in accordance with Normal Retirement Benefit provisions. Such monthly retirement income shall be reduced by the following:</p> <table> <tr> <td></td><td>Early Reduction (Per Month)</td></tr> <tr> <td>A. Richmond, DelMarVa and Roanoke</td><td>0.5% from 65</td></tr> <tr> <td>B. Castle Rock</td><td>0.5% from 62</td></tr> <tr> <td>C. Mill Hourly</td><td>0.5% from 62</td></tr> </table>		Early Reduction (Per Month)	A. Richmond, DelMarVa and Roanoke	0.5% from 65	B. Castle Rock	0.5% from 62	C. Mill Hourly	0.5% from 62
	Early Reduction (Per Month)								
A. Richmond, DelMarVa and Roanoke	0.5% from 65								
B. Castle Rock	0.5% from 62								
C. Mill Hourly	0.5% from 62								
Deferred vested benefit	For a participant whose employment with an employer is terminated for any reason other than death before a participant qualifies for early retirement, but after five or more years of Credited Service, the participant is entitled to a deferred vested benefit, starting at the participant's Normal Retirement Date in an amount equal to the benefit calculated using Credited Service for Benefit Accrual and the Benefit Multiplier at the termination date in accordance with the Normal Retirement Benefit provisions. If a participant meets the service requirement for Early Retirement, they may commence a reduced benefit as early as age 55.								
Disability benefit	A participant is eligible for disability retirement in the event of total and permanent disability at any age after the completion of 15 years of Credited Service for Benefit Accrual. (10 years of Credited Service for participants of the Castle Rock Division.) The amount of a disability pension is determined using Credited Service for Benefit Accrual and the Benefit Multiplier in effect at the date of his disability. The benefit is payable six months after disability.								

Schedule SB, Part V – Summary of Plan Provisions

Death benefit

A participant must have five (5) years of Credited Service to be eligible for preretirement death benefits under the plan.

The spouse will receive 50% (100% for Mill Hourly if the participant dies before termination of employment and after becoming eligible for early retirement) of the benefit the participant had accrued on the date of his death, reduced for payment under the Qualified Joint and Survivor option and further reduced for early payment, if applicable. The spouse can elect to have the benefit paid on the later of the date of death or the participant's Earliest Retirement Age. For the Castle Rock Division, participants that die prior to termination and after becoming eligible for early retirement, the amount is the greater of the above amount or an annual benefit equal to \$162 multiplied by the participant's years of Credit Service for Benefit Accrual.

Optional forms

Optional forms available are 50%, 75%, 66-2/3% or 100% continuation Contingent Annuity with pop-up provision (for married participants), Level Income Option, 10-Year Certain and Life Annuity or a Life Annuity. For Roanoke, optional forms do not contain the pop-up provision.

Benefits payable in a form other than a Single Life Annuity are actuarially equivalent to the Single Life Annuity benefit. The normal form of annuity applies unless an optional form is elected.

The normal forms of retirement benefits are a life annuity (for single participants) and an actuarially reduced 50% Joint and Survivor with pop-up provision (for married participants). For Roanoke, the normal form does not contain the pop-up provision.

Schedule SB, Part V – Summary of Plan Provisions**Plan provisions for Stevenson Mill Employees (Universal Pension Plan)**

Participating employees	Stevenson Mill employees (B4508, formerly B0517) are eligible to participate on the July 1 or January 1 following the completion of one year of Vesting Service. The employee must be a “covered employee” and hired before January 1, 2008.
Service considered	An employee will receive Vesting Service for the period of employment and Benefit Service for the period of employment on and after October 1, 2002. For benefit accrual purposes, Benefit Service ends at the earlier of termination or December 31, 2008.
Annual earnings	Total cash compensation including base pay, overtime pay, commissions, bonuses and any other form of additional cash compensation paid during a plan year. Annual Earnings shall not include deferred and acquisition bonuses or incentive payments under the Management Incentive Plan or the Containerboard Mill Division Incentive Plan, any long term incentive programs or an employment contract. The compensation limit under Section 401(a)(17) of the Code will apply.
Final average earnings	The average of the highest 5 consecutive calendar years' Annual Earnings received during the 10 calendar years prior to the earlier of termination or December 31, 2008.
Covered compensation	Thirty-five year average of the Social Security taxable wage bases ending in the year the participant attains Social Security normal retirement age as defined in Section 401(l)(5)(E) of the Internal Revenue Code. Wage base in year of determination is assumed to continue for years after determination date. This amount is determined at the earlier of termination or December 31, 2008.
Normal retirement date	Normal Retirement Date is the first day of the month coincident with or next following the month in which the participant attains age 65.
Late retirement date	A participant's Late Retirement Date is the first day of the month next following the day on which the participant retires after his or her Normal Retirement Date.
Early retirement date	A participant may elect to retire early at any time after his 55th birthday and completion of 10 years of Vesting Service.
Normal retirement benefit	A participant who retires on his Normal Retirement Date will receive a monthly pension benefit equal to one-twelfth of 0.9% of Final Average Earnings plus 0.4% of Final Average Earnings in excess of Covered Compensation multiplied by years of Benefit Service (not in excess of 30 years). All benefit accruals cease effective December 31, 2008.
Late retirement benefit	The amount of a participant's Late Retirement Benefit is calculated in accordance with the Normal Retirement Benefit provisions based on Benefit Service and Final Average Earnings at the earlier of termination or December 31, 2008.

Schedule SB, Part V – Summary of Plan Provisions**Early retirement benefit**

Such monthly income shall be an amount based on Benefit Service and Final Average Earnings at the earlier of the participant's Early Retirement Date or December 31, 2008 and calculated in accordance with the Normal Retirement Benefit provisions. Such monthly income shall be reduced by 0.5% for each month by which his Early Retirement Date precedes his Normal Retirement Date.

All benefit accruals cease effective December 31, 2008.

Deferred vested benefit

A participant whose employment terminates other than by reason of death, disability or retirement, and who has completed 5 or more years of Vesting Service is entitled to a Deferred Vested Benefit in an amount equal to the benefit calculated based on Benefit Service and Final Average Earnings at the earlier of termination date or December 31, 2008 in accordance with the Normal Retirement Benefit provisions. The monthly benefit payable shall commence on the earlier of

1. Normal Retirement Date
2. Elected Early Retirement Date.

The amount of such monthly benefit under 2. above shall be reduced in accordance with the Early Retirement Benefit provisions.

All benefit accruals cease effective December 31, 2008.

Disability benefit

A participant is eligible for disability retirement in the event of total and permanent disability prior to December 31, 2008 at any age after the completion of 10 years of Vesting Service. The amount of a disability pension is determined as if the employee had continued to work to the earlier of age 65 or December 31, 2008 and is payable at age 65. Earnings are credited at the last regular pay rate prior to disability and Covered Compensation is determined at the disability date.

All benefit accruals cease effective December 31, 2008.

Death benefit

A married participant who dies with 5 years of Vesting Service shall be eligible for a death benefit. The spouse will receive 50% of the benefit the participant had accrued on the date of his death, reduced for payment under the Qualified Joint and Survivor option and further reduced for early payment, if applicable. The spouse can elect to have the benefit paid on the participant's Normal Retirement Date, or the later of the date of death or the participant's earliest retirement age.

All benefit accruals cease effective December 31, 2008.

Schedule SB, Part V – Summary of Plan Provisions

Normal forms	<ol style="list-style-type: none">1. Participants not married on the annuity commencement date: Single Life Annuity.2. Participants married on the annuity commencement date: Qualified Joint and Survivor Annuity.
Optional forms	<ol style="list-style-type: none">1. 100%, 75% or 50% Contingent Annuity2. 10 Years Certain and Life Annuity3. Single Life Annuity (for married participants) <p>Benefits payable in a form other than a Single Life Annuity are actuarially equivalent to the Single Life Annuity benefit. The Normal Form of annuity applies unless an Optional Form is elected.</p> <p>For married participants, written spousal consent is required if an Optional Form of payment is elected.</p>

Schedule SB, Part V – Summary of Plan Provisions**Plan provisions for the Prior Smurfit Newsprint Corporation Pension Plan for Hourly Employees**

Participating employees	<p>All participants in one of the following plans: Publishers Paper Company Labor Agreement Pension Plan – Newberg Division, Publishers Paper Company Retirement Plan for Certain Hourly-Rate Employees of Newberg Division, or Independent Paper Stock Co. Retirement Plan for Employees of San Jose and Mountain View Plants as in effect prior to November 1, 1987 continue as participants on the effective date of the plan (November 1, 1987). An employee is eligible to participate on the first day of the month coincident with or next following the completion of 1,000 hours of service during the 12-month period ending on the first anniversary of an employee's date of hire. If the employee does not complete 1,000 hours in his first year, he becomes a participant after the first plan year that he completes 1,000 hours. The employee must be a "covered employee."</p>
Service considered	<p>For the period prior to November 1, 1987, all "Years of Benefit Accrual Service" as defined under the prior plan. Subsequent to October 31, 1987, a member shall receive Credited Service for the period of employment from the later of their date of hire or the plan's Effective Date.</p> <p>Credited Service is retroactive to Employment Commencement Date for all participants except for the following locations: Corvallis, Oregon; Philomath, Oregon; and Sweet Home, Oregon. For these locations, Credited Service is calculated from the later of Employment Commencement Date or February 21, 1986.</p> <p>For the period prior to November 1, 1987, the "Period of Vesting Service" as defined under the prior plan. Subsequent to October 30, 1987, Vesting Service means years and fractional years of service. A member is fully vested upon attainment of his Normal Retirement Age. A member is fully vested if his employment terminates due to disability.</p>
Normal retirement date	<p>Normal Retirement Date is the first day of the month coincident with or next following the month in which the participant attains age 65.</p>
Late retirement date	<p>A participant's late retirement date is the first day of the month next following the day on which the participant retires after his or her Normal Retirement Date.</p>

Schedule SB, Part V – Summary of Plan Provisions**Early retirement date**

A participant can retire after completing the following eligibility requirements.

	<u>Location Code</u>	<u>Plan Code</u>	<u>Eligibility Age/Vesting Service</u>
A. Oregon City Mill	1030	J301	55/15
B. Newberg Mill	1040	J401	55/15
C. Sweet Home – Cladwood Philomath – Cladwood	1234 1235	L340 L350	Employment commenced prior to February 21, 1986: 55/no Service Requirement Employment commenced on or after February 21, 1986: 55/10

Normal retirement benefit

A participant who retires on his Normal Retirement Date will receive a monthly pension benefit equal to the participant's Credited Service multiplied by the benefit level as specified in the supplement applicable to the participant's location.

	<u>Location Code</u>	<u>Plan Code</u>	<u>For a Participant Who Retires on or After</u>	<u>Benefit Multiplier Times Years of Credited Service</u>
A. Oregon City Mill	1030	J301	3/15/1997 and before 3/15/1998 3/15/1998 and before 3/15/2000 3/15/2000 and before 3/15/2002 3/15/2002 and before 3/15/2003 3/15/2003	\$31.00 \$33.00 \$34.00 \$35.00 \$36.00
B. Newberg Mill	1040	J401	4/1/1997 and before 4/1/1998 4/1/1998 and before 4/1/1999 4/1/1999 and before 4/1/2000 4/1/2000 and before 4/1/2001 4/1/2001	\$30.00 \$31.00 \$32.00 \$33.00 \$34.00
C. Sweet Home – Cladwood Philomath – Cladwood	1234 1235	L340 L350	The benefit rate for purposes of determining the amount of monthly pension benefit is The sum of (a) and (b): (a) \$19.50 per year of Credited Service from February 21, 1986 to October 1, 1988. (b) \$22.00 per year of Credited Service on or after October 1, 1988.	

Schedule SB, Part V – Summary of Plan Provisions

Late retirement date	The amount of a participant's late retirement benefit is based on Credited Service and the benefit level at the participant's Deferred Retirement Date in accordance with the Normal Retirement Benefit provisions.			
Early retirement benefit	The participant may elect early commencement of his or her pension. Such monthly income shall be an amount which is based on Credited Service at his or her Early Retirement Date in accordance with the Normal Retirement Benefit provisions. Such monthly retirement income shall be reduced by the following:			
	Location	Plan	Early Reduction	
	Code	Code	(Per Year)	
	1030	J301	3% from 62	
A. Oregon City Mill	1040	J401	3% from 62	
B. Newberg Mill	1234	L340	Employment	
	1235	L350	commenced prior to	
			February 21, 1986:	3% from 62
C. Sweet Home – Cladwood			Employment	
Philomath – Cladwood			commenced on or after	
			February 21, 1986:	6% from 62
Deferred vested benefit	For a participant whose employment with an employer is terminated for any reason other than death before a participant qualifies for early retirement, but after five or more years of Vesting Service, the participant is entitled to a deferred vested benefit, starting at the participant's Normal Retirement Date in an amount equal to the benefit calculated using Credited Service and the benefit level at the termination date in accordance with the normal retirement provisions.			
Disability benefit	A participant is eligible for disability retirement at any age after the completion of 10 years of Vesting Service. Disability is determined to be (a) prevented for life from engaging in any employment for wage or profit, (b) such disability shall have continued for at least six months, and (c) such disability shall be determined by a qualified physician selected by the committee. With the exception that item (c) above does not apply to the Oregon City Mill or Newberg Mill locations. The amount of a disability pension is determined using Credited Service and the Benefit Multiplier in effect at the date of his disability. The benefit is payable immediately after disability.			

Schedule SB, Part V – Summary of Plan Provisions

Death benefit

A participant must have five (5) years of Vesting Service to be eligible for preretirement death benefits under the plan.

The spouse will receive 50% of the benefit the participant had accrued on the date of his death, reduced for payment under the qualified Joint and Survivor option and further reduced for early payment, if applicable. The spouse can elect to have the benefit paid on the participant's Normal Retirement Date, or the later of the date of death or the participant's Earliest Retirement Age.

If a participant at the Oregon City Mill or Newberg Mill dies after his Early Retirement Date, the spouse will receive 100% of the benefit the participant had accrued on the date of his death, reduced for payment under the Full Joint and Survivor option and further reduced for early payment, if applicable. The spouse can elect to have the benefit paid on the participant's Normal Retirement Date, or the later of the date of death or the participant's Earliest Retirement Age.

Optional forms

100%, 75%, 50% Contingent Annuity, 5 or 10 Years Certain and Life Annuity, Social Security Level Income Option payable until the member's 62nd or 65th birthday.

Benefits payable in a form other than a Single Life Annuity are actuarially equivalent to the Single Life Annuity benefit. The normal form of annuity applies unless an optional form is elected.

The normal form of retirement benefits is a single life annuity.

Schedule SB, Part V – Summary of Plan Provisions***Benefits Included or Excluded***

Unless noted below, all benefits provided by the plan are included in this valuation.

- **Plan amendments excluded:**
 - For funding purposes, amendments, including bargaining increases, effective after the current plan year are excluded from the valuation. Amendments adopted prior to the valuation date with an effective date after September 30, 2012 for which the plan sponsor has not made a 436 contribution are excluded from the valuation.
 - For accounting purposes, amendments adopted after the measurement date are excluded from the valuation.
- **Late retirement increases:**
 - *Active participants:* The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70½. Additional benefit accruals are assumed to be greater than the actuarial increase for current participants over age 70.
 - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued including backpayments for payments missed from normal retirement date to the valuation date (with backpayments accumulated at an annual rate of 8%) .
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.
- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* Not applicable.
 - *Plan amendments:* See above.
 - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
 - *Benefit accruals:* The plan's funding target and target normal cost do not reflect any limitation on benefit accruals.
- **Scheduled benefit increases:** Scheduled benefit increases effective after the end of the current plan year are excluded from minimum funding requirements.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Schedule SB, Part V – Summary of Plan Provisions**Plan Provision Changes Since Prior Valuation**

There were changes in plan provisions since the last actuarial valuation.

- Maximum compensation amounts and maximum benefit amounts under IRS rules were updated from 2013 to 2014.
- Mill Hourly (B4510) (formerly B0063) employees hired on or after July 26, 2012 will fall under the provisions of the Smurfit-Stone Container Corporation Hourly Model Pension Plan. For those hired prior to this date who terminate on or after September 1, 2013, the benefit under the Prior St. Laurent Retirement Plan for Union Employees is the participant's Pension Benefit Equivalent multiplied by Credited Service, where the Pension Benefit Equivalent is defined as an employee's accrued benefit earned up through 8/31/2013 divided by service as of 8/31/2013. No change to other employees.
- The following table describes current changes in the benefit rates used since the prior valuations.

Business Unit	End of Year Rate in 10/1/2013 Valuation	End of Year Rate in 1/1/2013 Valuation
B4266 (formerly B0374)	\$29.50	\$28.50
B4314 (formerly B0041)	27.25	26.25
B4315 (formerly B0042)	28.50	27.50
B4316 (formerly B0039)	32.50	31.50
B4318 (formerly B0281)	29.50	28.50
B4330 (formerly B0129)	21.50	20.50
B4353 (formerly B0071)	33.00	34.00
B4360 (formerly B0226)	30.25	29.25
B4362 (formerly B0235)	30.00	29.00
B4367 (formerly B0275)	30.50	29.50

Schedule SB, Part V – Summary of Plan Provisions

Business Unit	End of Year Rate in 10/1/2013 Valuation	End of Year Rate in 1/1/2013 Valuation
B4375 (formerly B0319)	20.50	19.50
B4502 (formerly B0377)	48.00	47.00
B4505 (formerly B0297)	41.50	40.50

- The following table describes changes in the scheduled benefit rate increases used since the prior valuations.

Business Unit	Plan Description	Plan Code	Date Last Worked is After	Benefit Factor is
B4354 (formerly B0307)	Tropicana – Bradenton (CCA)	E931	5/15/2012	35.00
			5/15/2015	36.00
			5/15/2016	37.00
B4411 (formerly B0097)	Nashville Reclamation (JSC)	B600 B601	6/1/2012	16.00
			6/1/2015	17.00
			6/1/2016	18.00

ROCK-TENN COMPANY PENSION PLAN
 FOR CERTAIN HOURLY EMPLOYEES (SSCC)
 SCHEDULE OF ASSETS (HELD AT END OF YEAR)
 FORM 5500, SCHEDULE H, PART IV, LINE 4(i)
 SEPTEMBER 30, 2014

Employer ID #62-0342590
 Plan Number 027

(b) Identity of Issue	(c) Description of Assets	(d) Cost	(e) Current Value
Equitable Life Assurance Society	Immediate Participation Guarantee Fund	\$ 401,976	\$ 401,976
Equitable Life Assurance Society	Dividend Experience Funds	<u>279,156</u>	<u>279,156</u>
		<u>\$ 681,132</u>	<u>\$ 681,132</u>

Schedule SB, Line 26 — Schedule of Active Participant Data**Distribution of active participants as of October 1, 2013**

Attained age	Years of credited service										
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Up	Total
Under 25	3	77	13								93
25–29	3	158	159	5							325
30–34	3	91	182	113	8						397
35–39	2	87	194	167	94	2					546
40–44	3	100	214	201	173	94	8				793
45–49	5	72	189	186	169	176	118	3			918
50–54	9	50	179	194	155	169	164	93	13	1	1,027
55–59	2	32	105	146	77	96	124	116	152	25	875
60–64		13	72	55	38	64	59	88	81	94	564
65–69		3	6	14	11	7	13	17	8	25	104
70+			1				3	1	2	4	11
Total	30	683	1,314	1,081	725	608	489	318	256	149	5,653

In each cell, the number shown is the count of active participants for each age/service combination.

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods**Actuarial Assumptions for October 1, 2013 Funding Valuation****Discount rate sponsor elections**

• Segment rates or full yield curve	Segment		
• Look-back months	4		
• Use stabilized rates – funding	Yes		
	<u>Stabilized rates</u>	<u>Nonstabilized rates</u>	
• First 5 years	5.23%	1.43%	
• Next 15 years	6.51%	4.10%	
• Over 20 years	7.16%	5.15%	

Mortality sponsor elections**All participants**

Section 430(h)(3) prescribed separate static annuitant and nonannuitant mortality tables. These tables are based on the RP-2000 mortality tables projected with mortality improvement to the valuation year plus 7 and 15 years based on Scale AA.

417(e) lump sums

Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.

Other economic assumptions

• Salary increases	See age-graded table
• Flat-dollar benefit increases	Not applicable
• Social Security wage base	3.75% per year
• Inflation	2.50% per year
• Expected investment return	7.00%
• Expenses	Actual prior year's administrative expenses, adjusted to reflect current year PBGC premiums, added to current year normal cost (\$8,246,411 for October 1, 2013 plan year)

Demographic assumptions

• Withdrawal	Service-based 3-year select period and ultimate rates based on modified version of Society of Actuaries 2003 turnover study. See tables of sample select and ultimate rates.
• Disability incidence	50% of the 1985 Study of disabled experience for Class 1. See table of sample rates.

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

• Retirement age

<u>Attained age</u>	<u>Percentage</u>
55	3.0%
56-59	3.0%
60	4.0%
61	15.0%
62	25.0%
63	15.0%
64	25.0%
65	35.0%
66-68	25.0%
69	20.0%
70	100.0%

• Benefit commencement age for

- Future vested deferred 62
- Current vested deferred 62 or current age, if later

• Spouse assumptions

Male participantsFemale participants

- Percentage married 85% 85%
- Spouse age difference 3 years younger 3 years older

<u>Form of payment</u>	<u>Lump sum</u>	<u>Single life</u>	<u>50% J&S</u>	<u>100% J&S</u>
• Active retirements				
◇ St. Laurent Latta pre-4/1/03 benefits	100%	0%	0%	0%
◇ All others	0%	100%	0%	0%
• Future vested deferred				
◇ St. Laurent Latta pre-4/1/03 benefits	100%	0%	0%	0%
◇ All others	0%	100%	0%	0%
• Future disabilities				
◇ St. Laurent Latta pre-4/1/03 benefits	100%	0%	0%	0%
◇ All others	0%	100%	0%	0%
• Future deaths				
◇ St. Laurent Latta & Mill Hourly	0%	0%	0%	100%
◇ All Others	0%	0%	100%	0%
• Current vested deferred	0%	100%	0%	0%
Unpredictable contingent event assumptions	Not Applicable			

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods***Table of Sample Rates***

Attained age	Percentage		
	Disability incidence		Salary increases
	Male	Female	
20	0.015%	0.015%	9.0%
25	0.019%	0.024%	9.0%
30	0.024%	0.040%	7.0%
35	0.035%	0.068%	5.0%
40	0.058%	0.106%	4.0%
45	0.101%	0.162%	3.5%
50	0.179%	0.267%	3.0%
55	0.361%	0.476%	3.0%
60	0.628%	0.580%	3.0%

Withdrawal rates

Attained Age	Completed Years of Service									
	Males					Females				
	0	1	2	3	Ultimate	0	1	2	3	Ultimate
20	34.6%	30.7%	28.1%	25.5%	23.3%	42.6%	37.8%	29.1%	26.4%	26.0%
25	30.0%	26.1%	23.5%	20.9%	17.3%	37.0%	32.2%	24.5%	21.8%	19.4%
30	26.3%	22.1%	19.5%	16.9%	12.1%	32.0%	27.2%	20.2%	17.5%	17.0%
35	24.4%	20.5%	17.9%	15.3%	10.2%	30.1%	25.3%	18.6%	15.9%	14.4%
40	23.2%	19.3%	16.7%	14.1%	7.2%	28.5%	23.7%	17.3%	14.6%	10.5%
45	21.8%	17.9%	15.3%	12.7%	6.5%	26.9%	22.1%	15.9%	13.2%	9.5%
50	20.6%	16.7%	14.1%	12.0%	5.9%	25.3%	20.5%	14.6%	12.5%	8.6%
55	19.2%	15.5%	13.4%	11.3%	5.2%	23.7%	19.0%	13.9%	11.7%	7.6%
60	18.1%	14.9%	12.8%	10.7%	4.6%	22.3%	18.3%	13.3%	11.1%	6.7%

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Actuarial Methods

Asset Methods

The market value is the asset amount provided by the plan sponsor less the fourth quarter expenses for the plan year plus discounted contributions.

The asset valuation method is an average of the adjusted market value for each year during the last 2 years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant Methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan has insurance contracts. The assets and liabilities of the Equitable and Aetna contracts are included in the valuation of the plan.

Minimum Funding Method

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

individual is the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.

- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

Schedule SB, Line 32 — Schedule of Amortization Bases

The total shortfall amortization charge is the sum of the individual shortfall amortization installment for each plan year since the IRC Section 430 changes made by the Pension Protection Act of 2006 (PPA) took effect for the plan. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be negative.

Shortfall bases			
Year established	Outstanding balance	Years remaining	Plan Year Beginning October 1, 2013 Installment
2009	\$ 49,832,344	2.25	\$ 22,900,183
2010	83,630,065	5.11	26,661,065 ¹
2011	95,446,284	4.25	24,376,883
2012	(88,519,815)	5.25	(18,796,111)
2013	(35,656,672)	6.25	(6,569,186)
2013	(7,949,156)	7	(1,337,886)
Total	\$ 96,783,050		\$ 47,234,948

¹ Consists of the original 15-year amortization installment for the 2010 plan year of \$15,803,640, plus the additional \$10,857,425 installment acceleration amount (IAA). Years remaining have been adjusted to account for this IAA, as well as IAAs previously reflected - \$3,859,307 in 2010, \$17,855,543 in 2011, \$10,857,425 in 2012 and \$8,143,069 in the 2013 short plan year.

Schedule SB, Line 24 – Change in Actuarial Assumptions

- The expense assumption included in normal cost increased from \$3,303,826 to \$8,246,411.
- Non-stabilized interest discounts were updated from those applicable to the short plan year beginning January 1, 2013 to the full plan year beginning October 1, 2013 in accordance with PPA and sponsor elections.
- The expected investment return assumption decreased from 7.50% to 7.00% to better reflect current long-term expectations.

Schedule SB, Line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 63.

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	3.00%	100.00	3.00	165.00
56	3.00%	97.00	2.91	162.96
57	3.00%	94.09	2.82	160.74
58	3.00%	91.27	2.74	158.92
59	3.00%	88.53	2.66	156.94
60	4.00%	85.87	3.43	205.80
61	15.00%	82.44	12.37	754.57
62	25.00%	70.07	17.52	1,086.24
63	15.00%	52.55	7.88	496.44
64	25.00%	44.67	11.17	714.88
65	35.00%	33.50	11.73	762.45
66	25.00%	21.77	5.44	359.04
67	25.00%	16.33	4.08	273.36
68	25.00%	12.25	3.06	208.08
69	20.00%	9.19	1.84	126.96
70	100.00%	7.35	7.35	514.50
Total			100.00	6,306.88
Average				63.07

Schedule SB, Line 43 – Explanation of Excess Installment Acceleration Amount

2014 excess compensation has not yet been specifically determined. However, based on actual and projected excess compensation reported to date from 2010 through 2014, the total excess compensation paid since 2010 exceeds the maximum funding relief available under the election made for the 2010 plan year. As such, the amount shown includes the excess amount of \$24,429,206 in funding relief that remains to be recognized via acceleration adjustments from October 1, 2014 through December 31, 2016.

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

► **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1510 - 0110
1510 - 0089**2013****This Form is Open to
Public Inspection****Part I Annual Report Identification Information**For calendar plan year 2013 or fiscal plan year beginning **10/01/2013** and ending **09/30/2014**

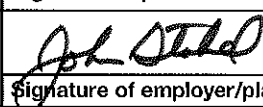
- A** This return/report is for: ☐ a multiemployer plan; ☐ a multiple-employer plan; or
☒ a single-employer plan; ☐ a DFE (specify) _____
- B** This return/report is: ☐ the first return/report; ☐ the final return/report;
☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
- C** If the plan is a collectively-bargained plan, check here ☐
- D** Check box if filing under: ☒ Form 5558; ☐ automatic extension; ☐ the DFVC program;
☐ special extension (enter description) _____

Part II Basic Plan Information - enter all requested information

1a Name of plan ROCK-TENN COMPANY PENSION PLAN FOR CERTAIN HOURLY EMPLOYEES (SSCC)	1b Three-digit plan number (PN) ► 027
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) ROCK-TENN COMPANY 504 THRASHER STREET NORCROSS GA 30071	1c Effective date of plan 09/01/1948
	2b Employer Identification Number (EIN) 62-0342590
	2c Sponsor's telephone number 770-448-2193
	2d Business code (see instructions) 322100

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		7-1-15	SVP & Treasurer
SIGN HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional) STEVEN MURPHY MOORE, COLSON & COMPANY, P.C. 1640 POWERS FERRY RD, BLDG 11 MARIETTA GA 30067			Preparer's telephone number (optional)

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form 5500 (2013)
v. 130118

3a Plan administrator's name and address ☒ Same as Plan Sponsor Name ☒ Same as Plan Sponsor Address	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
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5 Total number of participants at the beginning of the plan year	5	36,995
6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a, 6b, 6c, and 6d).		
a Active participants	6a	5,840
b Retired or separated participants receiving benefits	6b	14,862
c Other retired or separated participants entitled to future benefits	6c	14,105
d Subtotal. Add lines 6a, 6b, and 6c	6d	34,807
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	2,405
f Total. Add lines 6d and 6e	6f	37,212
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	122
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1A

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
 (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
 (3) ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- (1) ☒ **H** (Financial Information)
 (2) ☐ **I** (Financial Information - Small Plan)
 (3) ☒ **1** **A** (Insurance Information)
 (4) ☒ **C** (Service Provider Information)
 (5) ☒ **D** (DFE/Participating Plan Information)
 (6) ☐ **G** (Financial Transaction Schedules)

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection
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For calendar plan year 2013 or fiscal plan year beginning <u>10/01/2013</u> and ending <u>09/30/2014</u>			
► Round off amounts to nearest dollar.			
► Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.			
A Name of plan ROCK-TENN COMPANY PENSION PLAN FOR CERTAIN HOURLY EMPLOYEES (SSCC)	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">B Three-digit plan number (PN) ►</td> <td style="width:30%; text-align: center;">027</td> </tr> </table>	B Three-digit plan number (PN) ►	027
B Three-digit plan number (PN) ►	027		
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ROCK-TENN COMPANY	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>D Employer Identification Number (EIN) 62-0342590</td> </tr> </table>	D Employer Identification Number (EIN) 62-0342590	
D Employer Identification Number (EIN) 62-0342590			
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B ☐ Other			
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500			

Part I Basic Information			
1 Enter the valuation date: Month <u>10</u> Day <u>01</u> Year <u>2013</u>			
2 Assets:			
a Market value	2a	1125657229	
b Actuarial value	2b	1115724848	
3 Funding target/participant count breakdown:		(1) Number of participants	(2) Funding Target
a For retired participants and beneficiaries receiving payment.....	3a	14506	697037143
b For terminated vested participants.....	3b	16836	293895288
c For active participants:			
(1) Non-vested benefits	3c(1)		8088747
(2) Vested benefits	3c(2)		206812319
(3) Total active.....	3c(3)	5653	214901066
d Total.....	3d	36995	1205833497
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b		
5 Effective interest rate	5	6.67%	
6 Target normal cost	6	16682345	

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<div style="font-size: 2em; font-family: cursive;">JCH</div>	<div style="font-size: 1.5em; font-family: cursive;">6/29/2015</div>
	Signature of actuary	Date
	JOHN C. HALL, M.A.A.A	1407090
	Type or print name of actuary	Most recent enrollment number
	MERCER	202-331-2551
	Firm name	Telephone number (including area code)
	1050 CONNECTICUT AVE NW, SUITE 700	
	WASHINGTON DC 20036	
	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	105474	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	105474	0
10	Interest on line 9 using prior year's actual return of <u>2.65%</u>	2795	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		6256120
b	Interest on (a) using prior year's effective interest rate of <u>6.68%</u> except as otherwise provided (see instructions).....		310012
c	Total available at beginning of current plan year to add to prefunding balance		6566132
	d Portion of (c) to be added to prefunding balance		6566132
12	Other reductions in balances due to elections or deemed elections		0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	108269	6566132

14	Funding target attainment percentage.....	14	91.97 %
15	Adjusted funding target attainment percentage	15	91.97 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	16	88.34 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

18 Contributions made to the plan for the plan year by employer(s) and employees:						
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	
01/02/2014	1300000					
01/13/2014	20400000					
04/03/2014	20400000					
06/25/2014	8600000					
01/12/2015	1970000					
04/13/2015	1900000					
05/18/2015	8875000					
			Totals ►	18(b)	63445000	18(c) 0

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date.	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	60781113

C If 20a is "Yes," see instructions and complete the following table as applicable:

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:			
a Segment rates:	1st segment: 5.23%	2nd segment: 6.51%	3rd segment: 7.16%
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....		☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....		☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....		☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6).....	31a	16682345	
b Excess assets, if applicable, but not greater than line 31a	31b		
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment.....	96783050	47234948	
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..	34	63917293	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	108269	6566132	6674401
36 Additional cash requirement (line 34 minus line 35).....	36	57242892	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	60781113	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	3538221	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	3538221	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☒ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☒ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42	10857425	
43 Excess installment acceleration amount to be carried over to future plan years	43	24429206	