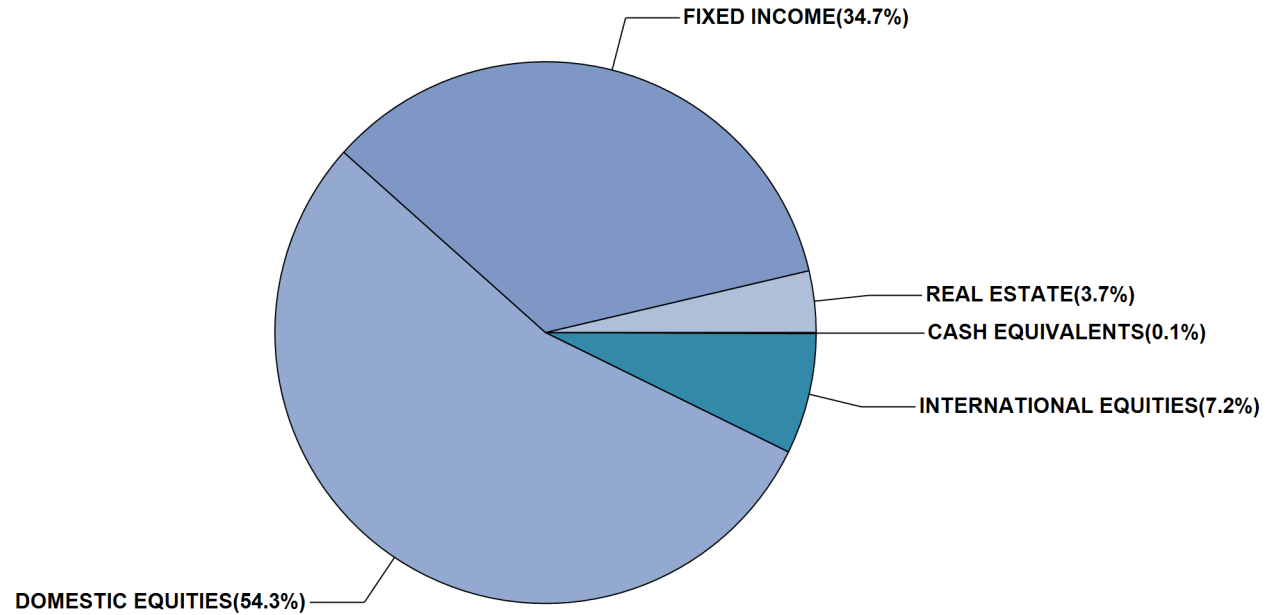


UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Asset Allocation as of October 31, 2024



Account Number	Portfolios	Cash Equivalents	Global Fixed Income	Domestic Equities	International Equities	Real Estate	Alternative Investments	Alpha Strategies	Tactical Assets	Accrued Income	Total Assets
500111	UMF CA/NEVADA ASSET ALLOCATION	\$181	\$10,570,975	\$8,276,316	\$0	\$1,116,251	\$0	\$0	\$0	\$81,666	\$20,045,389
500112	UMF CA/NEVADA ASSET ALLOCATION EQUITY INDEX ACCOUNT	\$4,715	\$0	\$8,262,708	\$0	\$0	\$0	\$0	\$0	\$6,405	\$8,273,829
500113	UMF CA/NEVADA ASSET ALLOCATION - INTL	\$14,150	\$0	\$0	\$2,191,873	\$0	\$0	\$0	\$0	\$128	\$2,206,151
TOTAL ACCOUNT		\$19,046	\$10,570,975	\$16,539,024	\$2,191,873	\$1,116,251	\$0	\$0	\$0	\$88,199	\$30,525,369



UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
IA: RBM

Summary of Investment Returns as of October 31, 2024

	Month to Date	Current Period	Year to Date	1 Year	Annualized Since Inception 06/16/2016
RETURNS BY ASSET CLASS					
FIXED INCOME	-1.59 %	-1.59 %	3.55 %	9.00 %	1.90 %
DOMESTIC EQUITIES	-0.50 %	-0.50 %	19.34 %	36.30 %	15.35 %
INTERNATIONAL EQUITIES	-4.86 %	-4.86 %	6.13 %	22.07 %	5.14 %
REAL ESTATE	0.00 %	0.00 %	-3.03 %	-7.94 %	6.16 %
TOTAL PORTFOLIO	-1.17 %	-1.17 %	11.64 %	22.82 %	9.80 %
COMPARATIVE INDICES					
05. S&P 500 WITH INCOME	-0.91 %	-0.91 %	20.97 %	38.00 %	14.79 %
08. MSCI EAFE INDEX	-5.44 %	-5.44 %	6.85 %	22.97 %	7.61 %
60% SPX/ 40% INT GOV/CR BOND INDEX	-1.18 %	-1.18 %	13.61 %	25.43 %	9.63 %
BLOOMBERG INT US GOV/CRED BOND INDEX	-1.60 %	-1.60 %	3.00 %	8.20 %	1.48 %

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
IA: RBM

Performance Detail

Portfolio Value on 09/30/2024	\$31,392,191
Deposits	\$19,000
Withdrawals	(\$494,502)
Transfers	\$0
Accrued Interest	\$0
Fees & Expenses	(\$28,068)
Interest	\$28,538
Dividends	\$16,573
Capital Gains Distribution	\$0
Appreciation	(\$414,143)
Change in Accrued Income	\$5,780
Portfolio Value on 10/31/2024	\$30,525,369

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
IA: RBM

Holdings Report as of October 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income	
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield
CASH EQUIVALENTS										
Money Markets										
	CUSTODIAN MONEY MARKET FUND	T2	19,046	100.0		19,046			1	0.0
Total Money Markets			19,046	100.0		19,046			1	0.0
Total CASH EQUIVALENTS			19,046	0.1		19,046			1	0.0
FIXED INCOME										
Domestic Bonds										
<u>CORPORATE BONDS</u>			<u>531,293</u>	<u>5.0</u>		<u>532,754</u>	<u>-1,460</u>	<u>-0.3</u>	<u>18,106</u>	<u>3.4</u>
300,000	ALPHABET INC. -SUSTAIN 1.1 Aug 15 2030	02079KAD9 83.38	250,147	2.4	84.97	254,922	-4,774	-1.9	3,300	1.3
280,000	BANK OF AMERICA CORP. 5.288 Apr 25 2034	06051GLH0 100.41	281,146	2.7	99.23	277,832	3,314	1.2	14,806	5.3
<u>CORPORATE FRN</u>			<u>335,629</u>	<u>3.2</u>		<u>332,979</u>	<u>2,650</u>	<u>0.8</u>	<u>16,701</u>	<u>5.0</u>
340,000	JPMORGAN CHASE & CO. 4.912 Jul 25 2033	46647PDH6 98.71	335,629	3.2	97.93	332,979	2,650	0.8	16,701	5.0
<u>FINANCIALS</u>			<u>2,108,519</u>	<u>19.9</u>		<u>2,222,934</u>	<u>-114,416</u>	<u>-5.1</u>	<u>78,999</u>	<u>3.7</u>
315,000	AMERICAN EXPRESS CO 5.098 Feb 16 2028	025816DP1 100.60	316,886	3.0	99.75	314,219	2,667	0.8	16,059	5.1
150,000	AMERICAN EXPRESS COMPANY 4.2 Nov 6 2025	025816CA5 99.67	149,501	1.4	102.22	153,330	-3,829	-2.5	6,300	4.2
150,000	FISERV INC. 3.2 Jul 1 2026	337738AT5 97.63	146,441	1.4	101.48	152,223	-5,781	-3.8	4,800	3.3
315,000	GOLDMAN SACHS GROUP, INC. 3.102 Feb 24 2033	38141GZM9 87.45	275,466	2.6	86.32	271,909	3,557	1.3	9,771	3.5
200,000	JOHN D & CATHERINE T MACARTHUR FOUNDATION -SOCIAL 1.299 Dec 1 2030	477854AA1 79.71	159,416	1.5	97.67	195,338	-35,922	-18.4	2,598	1.6
310,000	MORGAN STANLEY 3.625 Jan 20 2027	61746BEF9 97.99	303,762	2.9	100.03	310,092	-6,330	-2.0	11,238	3.7

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
IA: RBM

Holdings Report as of October 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
FIXED INCOME											
FINANCIALS			2,108,519	19.9		2,222,934	-114,416	-5.1	78,999	3.7	
280,000	NATIONAL COMMUNITY RENAISSANCE CALIFORNIA -SOCIAL 3.27 Dec 1 2032	63548MAA6	83.15	232,827	2.2	100.00	280,014	-47,187	-16.9	9,156	3.9
225,000	STANFORD UNIVERSITY 3.089 May 1 2029	85440KAB0	93.69	210,804	2.0	103.60	233,097	-22,293	-9.6	6,950	3.3
315,000	THE CHARLES SCHWAB CORPORATION 3.85 May 21 2025	808513AX3	99.50	313,415	3.0	99.27	312,714	702	0.2	12,128	3.9
INDUSTRIALS			1,906,932	18.0		1,960,555	-53,623	-2.7	70,450	3.7	
280,000	APPLE INC.-GREEN 3 Jun 20 2027	037833CX6	96.66	270,638	2.6	97.88	274,060	-3,422	-1.2	8,400	3.1
235,000	APPLIED MATERIALS INC. 1.75 Jun 1 2030	038222AN5	85.65	201,267	1.9	99.86	234,661	-33,394	-14.2	4,113	2.0
315,000	CISCO SYSTEMS, INC. 4.95 Feb 26 2031	17275RBS0	101.39	319,376	3.0	100.31	315,978	3,398	1.1	15,593	4.9
300,000	GILEAD SCIENCES, INC. 5.25 Oct 15 2033	375558BZ5	101.98	305,929	2.9	100.10	300,288	5,641	1.9	15,750	5.1
315,000	INTEL CORPORATION -GREEN 4.15 Aug 5 2032	458140CA6	92.24	290,544	2.7	94.50	297,676	-7,132	-2.4	13,073	4.5
240,000	KAISER FOUNDATION HOSPITALS/HEALTH PLAN, INC-GREEN 3.15 May 1 2027	48305QAC7	96.92	232,618	2.2	98.70	236,877	-4,259	-1.8	7,560	3.2
150,000	LOWES COMPANIES, INC. 3.1 May 3 2027	548661DP9	96.48	144,719	1.4	102.22	153,329	-8,610	-5.6	4,650	3.2
150,000	ROSS STORES INC 0.875 Apr 15 2026	778296AF0	94.56	141,841	1.3	98.46	147,687	-5,845	-4.0	1,313	0.9
MORTGAGE BACKED SECURITIES			264,466	2.5		272,928	-8,462	-3.1	7,763	2.9	
270,000	FHMS KG01 A7 GREEN BOND 2.875 Apr 25 2026	3137FMD25	97.95	264,466	2.5	101.08	272,928	-8,462	-3.1	7,763	2.9
TAXABLE GO			21,743	0.2		25,000	-3,257	-13.0	471	2.2	
25,000	SAN FRANCISCO CALIF CITY & CNTY-TXBL, SOCIAL	79773KDH4	86.97	21,743	0.2	100.00	25,000	-3,257	-13.0	471	2.2

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Holdings Report as of October 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
FIXED INCOME											
TAXABLE GO			<u>21,743</u>	<u>0.2</u>		<u>25,000</u>	<u>-3,257</u>	<u>-13.0</u>	<u>471</u>	<u>2.2</u>	
1.884 Jun 15 2030											
TAXABLE REVENUE			<u>1,325,326</u>	<u>12.5</u>		<u>1,338,604</u>	<u>-13,278</u>	<u>-1.0</u>	<u>50,812</u>	<u>3.8</u>	
205,000	LOS ANGELES CA DEPT WTR & PWR REV-TXBL, GREEN	544495VX9	102.32	209,762	2.0	105.37	216,019	-6,256	-2.9	11,308	5.4
5.516 Jul 1 2027											
240,000	MASSACHUSETTS ST SPL OBLIG REV-TXBL, SOCIAL	576004GZ2	99.45	238,685	2.3	99.15	237,953	732	0.3	8,808	3.7
3.67 Jul 15 2025											
150,000	NEW YORK N Y CITY TRANSITIONAL FIN AUTH REV-TXBL	64971W6B1	99.14	148,704	1.4	100.03	150,047	-1,343	-0.9	4,275	2.9
2.85 May 1 2025											
270,000	NEW YORK ST DORM AUTH ST PERS INCOME TAX REV-TXBL	64990FE26	86.46	233,437	2.2	85.53	230,930	2,507	1.1	5,810	2.5
2.152 Mar 15 2031											
225,000	NEW YORK ST URBAN DEV CORP REV-TXBL	6500355Y0	96.20	216,455	2.0	99.39	223,630	-7,175	-3.2	7,470	3.5
3.32 Mar 15 2029											
280,000	UNIVERSITY CALIF REV-TXBL	91412HNW9	99.39	278,284	2.6	100.01	280,026	-1,743	-0.6	13,140	4.7
4.693 May 15 2033											
US AGENCY ETF			<u>1,341,377</u>	<u>12.7</u>		<u>1,439,730</u>	<u>-98,353</u>	<u>-6.8</u>	<u>68,598</u>	<u>5.1</u>	
29,815	JANUS HENDERSON MORTGAGE BACKED SECURITY ETF	JMBS	44.99	1,341,377	12.7	48.29	1,439,730	-98,353	-6.8	68,598	5.1
US TREASURIES			<u>356,414</u>	<u>3.4</u>		<u>361,211</u>	<u>-4,797</u>	<u>-1.3</u>	<u>9,713</u>	<u>2.7</u>	
370,000	UNITED STATES TREASURY	91282CET4	96.33	356,414	3.4	97.62	361,211	-4,797	-1.3	9,713	2.7
2.625 May 31 2027											
US TREASURY ETF			<u>2,078,537</u>	<u>19.7</u>		<u>2,080,809</u>	<u>-2,272</u>	<u>-0.1</u>	<u>82,425</u>	<u>4.0</u>	
90,865	ISHARES 2026 TERM U.S. TREASURY ETF	IBTG	22.88	2,078,537	19.7	22.90	2,080,809	-2,272	-0.1	82,425	4.0
UTILITIES			<u>300,741</u>	<u>2.8</u>		<u>321,233</u>	<u>-20,492</u>	<u>-6.4</u>	<u>11,970</u>	<u>4.0</u>	
315,000	AVANGRID INC-GREEN	05351WAB9	95.47	300,741	2.8	101.98	321,233	-20,492	-6.4	11,970	4.0
3.8 Jun 1 2029											
Total Domestic Bonds			10,570,975	100.0		10,888,736	-317,761	-2.9	416,006	3.9	

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
IA: RBM

Holdings Report as of October 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
Total FIXED INCOME			10,570,975	34.7		10,888,736	-317,761	-2.9	416,006	3.9	
DOMESTIC EQUITIES											
Core Portfolio - Long											
COMMUNICATION SERVICES			1,491,103	9.0		968,476	522,626	54.0	17,390	1.2	
4,179	ALPHABET INC CL A (GOOGLE)	GOOGL	171.11	715,069	4.3	113.10	472,630	242,438	51.3	3,343	0.5
2,684	AT&T	T	22.54	60,497	0.4	18.04	48,430	12,067	24.9	2,979	4.9
1,434	COMCAST CORP CL A	CMCSA	43.67	62,623	0.4	31.80	45,596	17,027	37.3	1,778	2.8
367	META PLATFORMS INC - CLASS A	META	567.58	208,302	1.3	104.46	38,338	169,964	443.3	734	0.4
237	NETFLIX INC	NFLX	756.03	179,179	1.1	404.55	95,879	83,300	86.9	0	0.0
204	T-MOBILE US INC	TMUS	223.16	45,525	0.3	161.85	33,017	12,507	37.9	718	1.6
2,571	VERIZON COMMUNICATIONS INC	VZ	42.13	108,316	0.7	48.48	124,633	-16,316	-13.1	6,967	6.4
1,160	WALT DISNEY CO	DIS	96.20	111,592	0.7	94.79	109,952	1,640	1.5	870	0.8
CONSUMER DISCRETIONARY			1,359,345	8.2		861,952	497,393	57.7	15,959	1.2	
1,734	AMAZON.COM INC	AMZN	186.40	323,218	2.0	50.84	88,162	235,056	266.6	0	0.0
621	BEST BUY CO INC	BBY	90.43	56,157	0.3	83.02	51,557	4,600	8.9	2,335	4.2
11	BOOKING HOLDINGS INC	BKNG	4,676	51,439	0.3	3,124.47	34,369	17,070	49.7	385	0.7
530	EXPEDIA INC	EXPE	156.31	82,844	0.5	138.00	73,139	9,706	13.3	0	0.0
815	HOME DEPOT INC	HD	393.75	320,906	1.9	255.69	208,386	112,521	54.0	7,335	2.3
245	LOWES COS INC	LOW	261.83	64,148	0.4	240.53	58,930	5,219	8.9	1,127	1.8
642	NIKE INC CL B	NKE	77.13	49,517	0.3	103.30	66,320	-16,802	-25.3	950	1.9
201	ROYAL CARIBBEAN CRUISES LTD	RCL	206.35	41,476	0.3	153.09	30,771	10,706	34.8	322	0.8
169	STARBUCKS CORPORATION	SBUX	97.70	16,511	0.1	78.18	13,212	3,299	25.0	412	2.5
519	TESLA MOTORS INC	TSLA	249.85	129,672	0.8	209.81	108,891	20,781	19.1	0	0.0
1,634	TJX COMPANIES INC	TJX	113.03	184,691	1.1	56.41	92,172	92,519	100.4	2,451	1.3
146	TRACTOR SUPPLY COMPANY	TSCO	265.51	38,764	0.2	246.88	36,044	2,720	7.5	642	1.7
CONSUMER STAPLES			1,095,852	6.6		725,865	369,987	51.0	21,820	2.0	
1,618	COCA-COLA CO/THE	KO	65.31	105,672	0.6	46.03	74,483	31,189	41.9	3,139	3.0
345	COSTCO WHOLESALE CORP	COST	874.18	301,592	1.8	350.32	120,862	180,730	149.5	1,601	0.5
571	JM SMUCKER CO/THE	SJM	113.51	64,814	0.4	126.44	72,198	-7,383	-10.2	2,467	3.8
714	MONDELEZ INTERNATIONAL INC	MDLZ	68.48	48,895	0.3	61.66	44,027	4,868	11.1	1,342	2.7
1,606	PROCTER & GAMBLE CO	PG	165.18	265,279	1.6	110.75	177,870	87,409	49.1	6,466	2.4

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
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Holdings Report as of October 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income	
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield
DOMESTIC EQUITIES										
CONSUMER STAPLES			1,095,852	6.6		725,865	369,987	51.0	21,820	2.0
1,095	SYSCO CORP	74.95	82,070	0.5	66.78	73,125	8,945	12.2	2,234	2.7
766	TARGET CORP	150.04	114,931	0.7	121.65	93,181	21,749	23.3	3,432	3.0
1,374	WAL-MART STORES INC	81.95	112,599	0.7	51.03	70,120	42,480	60.6	1,140	1.0
ENERGY			625,300	3.8		495,570	129,729	26.2	17,967	2.9
507	CHENIERE ENERGY INC	191.38	97,030	0.6	153.34	77,741	19,288	24.8	1,014	1.0
478	CHEVRON CORP	148.82	71,136	0.4	123.58	59,072	12,064	20.4	3,117	4.4
1,900	CONOCOPHILLIPS	109.54	208,126	1.3	85.48	162,417	45,709	28.1	5,928	2.8
1,184	EXXON MOBIL CORP	116.78	138,268	0.8	77.40	91,639	46,628	50.9	4,499	3.3
210	MARATHON PETROLEUM CORP	145.47	30,549	0.2	178.76	37,540	-6,991	-18.6	764	2.5
618	VALERO ENERGY CORP	129.76	80,192	0.5	108.67	67,161	13,031	19.4	2,645	3.3
FINANCIALS			2,430,605	14.7		1,734,014	696,591	40.2	40,939	1.7
4,917	BANK OF AMERICA CORP	41.82	205,629	1.2	37.29	183,343	22,286	12.2	5,114	2.5
403	BERKSHIRE HATHAWAY INC CLASS B	450.92	181,721	1.1	314.18	126,613	55,107	43.5	0	0.0
268	BLACKROCK INC-CLASS A	981.03	262,916	1.6	633.24	169,710	93,206	54.9	5,467	2.1
574	CAPITAL ONE FINANCIAL CORP	162.79	93,441	0.6	135.07	77,531	15,910	20.5	1,378	1.5
684	CHUBB LTD	282.44	193,189	1.2	204.11	139,611	53,578	38.4	2,490	1.3
717	FISERV INC.	197.90	141,894	0.9	108.50	77,792	64,102	82.4	0	0.0
129	GOLDMAN SACHS GROUP INC	517.79	66,795	0.4	343.38	44,297	22,498	50.8	1,548	2.3
1,496	JPMORGAN CHASE & CO	221.92	331,992	2.0	140.84	210,701	121,292	57.6	7,480	2.3
207	MASTERCARD INC - CLASS A	499.59	103,415	0.6	310.94	64,365	39,050	60.7	546	0.5
1,876	MORGAN STANLEY	116.25	218,085	1.3	79.64	149,410	68,675	46.0	6,941	3.2
533	PNC FINANCIAL SERVICES GROUP	188.27	100,348	0.6	118.37	63,091	37,257	59.1	3,411	3.4
185	PROGRESSIVE CORP	242.83	44,924	0.3	215.64	39,893	5,030	12.6	74	0.2
216	REGENCY CENTERS CORP	71.44	15,431	0.1	59.24	12,795	2,636	20.6	579	3.8
476	THE BLACKSTONE GROUP L.P.	167.75	79,849	0.5	141.04	67,134	12,715	18.9	1,642	2.1
1,122	VISA INC - CLASS A SHARES	289.85	325,212	2.0	219.41	246,174	79,038	32.1	2,648	0.8
1,013	WELLS FARGO & CO	64.92	65,764	0.4	60.77	61,555	4,209	6.8	1,621	2.5
HEALTH CARE			1,969,848	11.9		1,478,536	491,312	33.2	25,925	1.3
598	ABBOTT LABORATORIES	113.37	67,795	0.4	101.15	60,489	7,306	12.1	1,316	1.9
338	ABBVIE	203.87	68,908	0.4	106.93	36,141	32,767	90.7	2,217	3.2

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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Holdings Report as of October 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
HEALTH CARE			1,969,848	11.9		1,478,536	491,312	33.2	25,925	1.3	
347	AMGEN INC	AMGN	320.16	111,096	0.7	243.13	84,366	26,730	31.7	3,123	2.8
1,622	BOSTON SCIENTIFIC CORP	BSX	84.02	136,280	0.8	56.40	91,484	44,797	49.0	0	0.0
666	DANAHER CORP	DHR	245.66	163,610	1.0	184.42	122,827	40,783	33.2	719	0.4
146	ELI LILLY & CO	LLY	829.74	121,142	0.7	377.22	55,074	66,068	120.0	759	0.6
502	GILEAD SCIENCES INC	GILD	88.82	44,588	0.3	65.99	33,128	11,459	34.6	1,546	3.5
136	INTUITIVE SURGICAL INC	ISRG	503.84	68,522	0.4	400.65	54,488	14,035	25.8	0	0.0
1,481	JOHNSON & JOHNSON	JNJ	159.86	236,753	1.4	140.14	207,554	29,199	14.1	7,346	3.1
595	MERCK & CO INC	MRK	102.32	60,880	0.4	112.82	67,126	-6,245	-9.3	1,833	3.0
106	REGENERON PHARMACEUTICALS	REGN	838.20	88,849	0.5	667.02	70,704	18,145	25.7	0	0.0
371	STRYKER CORP	SYK	356.28	132,180	0.8	312.54	115,954	16,226	14.0	1,187	0.9
156	THERMO FISHER SCIENTIFIC INC	TMO	546.32	85,226	0.5	534.75	83,421	1,804	2.2	243	0.3
623	UNITEDHEALTH GROUP INC	UNH	564.50	351,684	2.1	346.77	216,038	135,646	62.8	5,233	1.5
394	VERTEX PHARMACEUTICALS INC	VRTX	475.98	187,536	1.1	325.09	128,085	59,451	46.4	0	0.0
419	ZIMMER BIOMET HOLDINGS INC	ZBH	106.92	44,799	0.3	123.29	51,658	-6,858	-13.3	402	0.9
INDUSTRIALS			1,517,934	9.2		1,040,935	476,999	45.8	23,671	1.6	
221	AUTOMATIC DATA PROCESSING INC	ADP	289.24	63,922	0.4	230.95	51,039	12,883	25.2	1,238	1.9
902	BOOZ ALLEN HAMILTON HOLDING CORPORATION	BAH	181.66	163,857	1.0	86.50	78,021	85,836	110.0	1,840	1.1
222	CATERPILLAR INC	CAT	376.20	83,516	0.5	358.98	79,693	3,824	4.8	1,252	1.5
394	CUMMINS INC	CMI	328.98	129,618	0.8	172.07	67,798	61,821	91.2	2,868	2.2
332	DOVER CORP	DOV	189.33	62,858	0.4	184.72	61,327	1,531	2.5	684	1.1
555	EATON CORP	ETN	331.58	184,027	1.1	160.01	88,807	95,220	107.2	2,087	1.1
323	ILLINOIS TOOL WORKS INC	ITW	261.13	84,345	0.5	237.65	76,762	7,583	9.9	1,938	2.3
465	ROCKWELL AUTOMATION INC	ROK	266.71	124,020	0.7	268.82	125,004	-983	-0.8	2,437	2.0
500	TRANE TECHNOLOGIES PLC	TT	370.16	185,080	1.1	147.46	73,731	111,349	151.0	1,680	0.9
879	UBER TECHNOLOGIES INC	UBER	72.05	63,332	0.4	72.59	63,805	-473	-0.7	0	0.0
273	UNION PACIFIC CORP	UNP	232.07	63,355	0.4	223.79	61,096	2,260	3.7	1,463	2.3
486	UNITED CONTINENTAL HOLDINGS INC	UAL	78.26	38,034	0.2	52.62	25,573	12,461	48.7	0	0.0
540	UNITED PARCEL SERVICE INC/GEORGIA	UPS	134.06	72,392	0.4	132.81	71,717	676	0.9	3,521	4.9
23	UNITED RENTALS INC	URI	812.80	18,694	0.1	552.04	12,697	5,998	47.2	150	0.8
838	WASTE MANAGEMENT	WM	215.85	180,882	1.1	123.95	103,868	77,014	74.1	2,514	1.4

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
IA: RBM

Holdings Report as of October 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
INFO. TECHNOLOGY			4,354,411	26.3		2,016,668	2,337,743	115.9	31,636	0.7	
599	ACCENTURE PLC	ACN	344.82	206,547	1.2	238.66	142,956	63,591	44.5	3,546	1.7
408	ADOBE SYSTEMS INC	ADBE	478.08	195,057	1.2	391.83	159,866	35,190	22.0	0	0.0
314	ADVANCED MICRO DEVICES INC	AMD	144.07	45,238	0.3	98.14	30,815	14,423	46.8	0	0.0
1,219	AMPHENOL CORP-CL A	APH	67.02	81,697	0.5	47.44	57,829	23,869	41.3	805	1.0
101	ANSYS INC	ANSS	320.41	32,361	0.2	304.85	30,790	1,571	5.1	0	0.0
4,200	APPLE INC	AAPL	225.91	948,822	5.7	54.46	228,719	720,103	314.8	4,200	0.4
966	BROADCOM LTD	AVGO	169.77	163,998	1.0	58.20	56,222	107,776	191.7	2,048	1.2
87	CROWDSTRIKE HOLDINGS INC	CRWD	296.87	25,828	0.2	232.29	20,209	5,618	27.8	0	0.0
94	INTUIT INC	INTU	610.30	57,368	0.3	546.72	51,392	5,976	11.6	391	0.7
199	KLA-TENCOR CORP	KLAC	666.23	132,580	0.8	516.15	102,713	29,867	29.1	1,154	0.9
286	MICRON TECHNOLOGY INC	MU	99.65	28,500	0.2	90.08	25,761	2,738	10.6	132	0.5
2,231	MICROSOFT CORP	MSFT	406.35	906,567	5.5	143.88	320,986	585,580	182.4	7,407	0.8
5,403	NVIDIA CORP	NVDA	132.76	717,302	4.3	31.54	170,420	546,882	320.9	216	0.0
962	ORACLE CORP	ORCL	167.84	161,462	1.0	119.16	114,630	46,832	40.9	1,539	1.0
89	PALO ALTO NETWORKS INC.	PANW	360.33	32,069	0.2	293.68	26,138	5,932	22.7	0	0.0
1,173	QUALCOMM INC.	QCOM	162.77	190,929	1.2	130.48	153,050	37,879	24.7	3,988	2.1
250	SALESFORCE.COM INC	CRM	291.37	72,843	0.4	289.51	72,378	465	0.6	400	0.5
69	SERVICENOW INC	NOW	932.99	64,376	0.4	794.57	54,826	9,551	17.4	0	0.0
713	TAIWAN SEMICONDUCTOR-SPONSORED ADR	TSM.SRI	190.54	135,855	0.8	119.06	84,888	50,967	60.0	1,659	1.2
763	TEXAS INSTRUMENTS INC	TXN	203.16	155,011	0.9	146.89	112,079	42,932	38.3	4,151	2.7
MATERIALS			454,608	2.7		297,651	164,438	55.2	6,211	1.4	
526	EASTMAN CHEMICAL COMPANY	EMN	105.09	55,277	0.3	88.81	46,713	8,565	18.3	1,704	3.1
560	FREEMPORT-MCMORAN INC	FCX	45.02	25,211	0.2	49.84	27,910	-2,699	-9.7	168	0.7
371	HOWMET AEROSPACE INC	HWM	99.72	36,996	0.2	93.51	34,692	2,304	6.6	119	0.3
330	LINDE PLC	LIN	456.15	150,530	0.9	236.84	78,157	79,853	102.2	1,835	1.2
262	NUCOR CORP	NUE	141.84	37,162	0.2	171.08	44,824	-7,662	-17.1	566	1.5
847	STEEL DYNAMICS INC	STLD	130.50	110,534	0.7	48.55	41,123	69,410	168.8	1,558	1.4
142	VULCAN MATERIALS CO	VMC	273.93	38,898	0.2	170.65	24,232	14,666	60.5	261	0.7

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
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Holdings Report as of October 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
REAL ESTATE			213,485	1.3		185,695	27,789	15.0	7,345	3.4	
195	AMERICAN TOWER CORP	AMT	213.54	41,640	0.3	220.91	43,077	-1,436	-3.3	1,264	3.0
920	PROLOGIS INC	PLD.SRI	112.94	103,905	0.6	96.82	89,070	14,835	16.7	3,533	3.4
951	REGENCY CENTERS CORP	REG.SRI	71.44	67,939	0.4	56.31	53,549	14,391	26.9	2,549	3.8
UTILITIES			344,631	2.1		308,699	35,932	11.6	11,495	3.3	
1,903	ALLIANT ENERGY CORP	LNT	60.00	114,180	0.7	47.10	89,638	24,542	27.4	3,654	3.2
1,695	EVERGY INC	EVRG	60.44	102,446	0.6	57.71	97,812	4,634	4.7	4,356	4.3
1,085	NEXTERA ENERGY INC	NEE	79.25	85,986	0.5	76.69	83,206	2,780	3.3	2,235	2.6
504	SEMPRA ENERGY	SRE	83.37	42,018	0.3	75.48	38,042	3,977	10.5	1,250	3.0
Total Core Portfolio - Long				15,857,120	95.9		10,114,060	5,750,540	56.9	220,359	1.4
Long Equity REITs											
REITS			53,004	0.3			45,001	8,003	17.8	2,833	5.3
2,361	HCP INC	DOC	22.45	53,004	0.3	19.06	45,001	8,003	17.8	2,833	5.3
Total Long Equity REITs				53,004	0.3		45,001	8,003	17.8	2,833	5.3
US Small Cap											
ENERGY			28,603	0.2			38,613	-10,010	-25.9	1,212	4.2
1,212	APA CORP	APA	23.60	28,603	0.2	31.86	38,613	-10,010	-25.9	1,212	4.2
INFO. TECHNOLOGY			7,278	0.0			21,791	-14,513	-66.6	0	0.0
250	SUPER MICRO COMPUTER, INC.	SMCI	29.11	7,278	0.0	87.16	21,791	-14,513	-66.6	0	0.0
MUTUAL FUNDS			593,019	3.6			502,536	90,484	18.0	3,497	0.6
34,966	NATIONWIDE BAILARD COGNITIVE VALUE FUND	NWHFX	16.96	593,019	3.6	14.37	502,536	90,484	18.0	3,497	0.6
Total US Small Cap				628,900	3.8		562,940	65,960	11.7	4,709	0.7
Total DOMESTIC EQUITIES				16,539,024	54.3		10,722,002	5,824,503	54.3	227,901	1.4
INTERNATIONAL EQUITIES											
Developed Markets											
COMMUNICATION SERVICES			151,280	6.9			117,693	33,586		10,179	6.7
4,883	KDDI CORP	KDDIY.INTL	15.56	75,979	3.5	7.94	38,778	37,201	95.9	2,239	2.9

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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Holdings Report as of October 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
INTERNATIONAL EQUITIES											
COMMUNICATION SERVICES			151,280	6.9		117,693	33,586		10,179	6.7	
8,123	VODAFONE GROUP ADR	VOD	9.27	75,300	3.4	9.72	78,915	-3,615	-4.6	7,940	10.5
CONSUMER DISCRETIONARY			206,879	9.4		162,315	44,564	27.5		5,852	2.8
3,012	INDITEX-UNSPON ADR	IDEXY	28.71	86,475	3.9	14.99	45,155	41,319	91.5	2,518	2.9
7,969	PANASONIC CORP -SPON ADR	PCRHY	8.27	65,904	3.0	9.05	72,152	-6,248	-8.7	1,801	2.7
315	TOYOTA MOTOR CORP - SPON ADR	TM	173.02	54,501	2.5	142.88	45,008	9,494	21.1	1,532	2.8
CONSUMER STAPLES			143,539	6.5		135,152	8,387	6.2		4,657	3.2
677	NESTLE SA-SPONS ADR FOR REG	NSRGY	94.52	63,990	2.9	97.41	65,950	-1,960	-3.0	2,220	3.5
1,306	UNILEVER PLC NEW	UL	60.91	79,548	3.6	52.99	69,202	10,346	15.0	2,438	3.1
ENERGY			67,127	3.1		45,721	21,406	46.8		3,572	5.3
1,073	TOTALENERGIES SE	TTE	62.56	67,127	3.1	42.61	45,721	21,406	46.8	3,572	5.3
FINANCIALS			467,078	21.3		346,574	120,504	34.8		19,757	4.2
934	COMMONWEALTH BANK OF AUSTRALIA	CMWAY	93.56	87,385	4.0	76.73	71,666	15,719	21.9	2,907	3.3
3,635	DNB BANK ASA - ADR	DNBBY	20.51	74,554	3.4	18.32	66,599	7,954	11.9	5,322	7.1
4,779	ING GROEP N.V. (ADR)	ING	16.95	81,004	3.7	14.39	68,784	12,220	17.8	5,716	7.1
7,122	MITSUBISHI UFJ FINL - SPON ADR	MUFG	10.58	75,351	3.4	5.44	38,741	36,610	94.5	1,899	2.5
7,580	MUENCHENER RUECK ADR	MURGY	10.21	77,392	3.5	6.17	46,747	30,645	65.6	2,429	3.1
2,327	UBS GROUP AG-REG	UBS	30.68	71,392	3.3	23.22	54,037	17,355	32.1	1,483	2.1
HEALTH CARE			359,259	16.4		371,566	-12,307	-3.3		11,556	3.2
1,697	GLAXOSMITHKLINE PLC ADR	GSK	36.76	62,382	2.8	42.53	72,170	-9,788	-13.6	2,666	4.3
2,105	MERCK KGAA-SPONSORED ADR	MKKGY	33.04	69,549	3.2	40.80	85,894	-16,345	-19.0	2,012	2.9
543	NOVO NORDISK A/S (ADR)	NVO	111.95	60,789	2.8	108.98	59,177	1,612	2.7	785	1.3
2,216	ROCHE HOLDINGS	RHHBY	38.81	86,003	3.9	40.06	88,775	-2,772	-3.1	2,990	3.5
1,523	SANOFI - ADR	SNY	52.88	80,536	3.7	43.04	65,550	14,986	22.9	3,102	3.9
INDUSTRIALS			309,203	14.1		218,997	90,205	41.2		7,055	2.3
2,479	AKTIEBOLAGET VOLVO ADR	VLVLY	25.94	64,305	2.9	23.27	57,674	6,631	11.5	4,178	6.5
2,244	MITSUBISHI ELECTRIC- UNSPON ADR	MIELY	34.55	77,530	3.5	29.65	66,546	10,984	16.5	1,480	1.9
7,089	RECRUIT HOLDINGS CO LTD	RCRUY	12.22	86,628	4.0	7.49	53,113	33,515	63.1	214	0.2
1,562	SCHNEIDER ELECTRIC- ADR	SBGSY	51.69	80,740	3.7	26.67	41,664	39,075	93.8	1,183	1.5

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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Holdings Report as of October 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
INTERNATIONAL EQUITIES											
INFO. TECHNOLOGY			255,348	11.6		268,490	-13,142	-4.9	4,103	1.6	
78	ASML HLDG ADR	ASML	672.55	52,459	2.4	386.87	30,176	22,283	73.8	524	1.0
1,481	CAPGEMINI SE - UNSPONSOR ADR	CGEMY	34.50	51,095	2.3	40.29	59,670	-8,575	-14.4	1,091	2.1
7,762	MURATA MANUFACTURING - UNSPON ADR	MRAAY	8.75	67,918	3.1	12.90	100,145	-32,228	-32.2	1,629	2.4
359	SAP SE -ADR	SAP	233.64	83,877	3.8	218.66	78,499	5,378	6.9	858	1.0
MATERIALS			148,881	6.8		123,000	25,881	21.0	8,939	6.0	
1,305	BHP BILLITON ADR	BHP	55.46	72,375	3.3	44.78	58,435	13,941	23.9	3,811	5.3
1,179	RIO TINTO (ADR)	RIO	64.89	76,505	3.5	54.76	64,565	11,940	18.5	5,129	6.7
UTILITIES			83,281	3.8		72,806	10,475	14.4	5,137	6.2	
11,016	ENEL SPA - UNSPON ADR	ENLAY	7.56	83,281	3.8	6.61	72,806	10,475	14.4	5,137	6.2
Total Developed Markets			2,191,873	100.0		1,862,314	329,559	17.7	80,806	3.7	
Total INTERNATIONAL EQUITIES			2,191,873	7.2		1,862,314	329,559	17.7	80,806	3.7	
REAL ESTATE											
Private Real Estate											
REITS			1,116,251	100.0		1,148,014	-31,763	-2.8	47,268	4.2	
36,360	BAILARD REAL ESTATE FUND	BBKR	30.70	1,116,251	100.0	31.57	1,148,014	-31,763	-2.8	47,268	4.2
Total Private Real Estate			1,116,251	100.0		1,148,014	-31,763	-2.8	47,268	4.2	
Total REAL ESTATE			1,116,251	3.7		1,148,014	-31,763	-2.8	47,268	4.2	
TOTAL MANAGED ASSETS			30,437,169			24,640,112	5,804,539		771,983	2.5	
Total Accrued Income			88,199								
TOTAL MANAGED ASSETS including Accrued Income			30,525,369								

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Purchases and Sales

500111

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
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Purchases

10/3/2024	10/4/2024	37,410	SPTS SPDR SHORT-TERM U.S. TREASURY BOND ETF	\$29.30	\$1,096,113.00
10/18/2024	10/21/2024	160,000	ADD FI ADD FI	\$1.00	\$160,000.00
10/21/2024	10/22/2024	90,865	IBTG ISHARES 2026 TERM U.S. TREASURY ETF	\$22.90	\$2,080,808.50
TOTAL Purchases					\$3,336,921.50

Sells

10/3/2024	10/4/2024	38,080	SPTI SPDR PORT INT TERM TREASURY BOND ETF	\$28.92	\$1,101,236.66
10/4/2024	10/7/2024	5	ACN ACCENTURE PLC	\$360.29	\$1,801.40
10/4/2024	10/7/2024	5	ADBE ADOBE SYSTEMS INC	\$505.80	\$2,528.92
10/4/2024	10/7/2024	6	AMGN AMGEN INC	\$318.99	\$1,913.88
10/4/2024	10/7/2024	10	BAH BOOZ ALLEN HAMILTON HOLDING CORPORATION	\$160.53	\$1,605.26
10/4/2024	10/7/2024	3	BLK BLACKROCK INC-CLASS A	\$938.64	\$2,815.85
10/4/2024	10/7/2024	14	BSX BOSTON SCIENTIFIC CORP	\$83.89	\$1,174.43
10/4/2024	10/7/2024	6	CB CHUBB LTD	\$290.05	\$1,740.26
10/4/2024	10/7/2024	6	CMI CUMMINS INC	\$328.93	\$1,973.50
10/4/2024	10/7/2024	12	COP CONOCOPHILLIPS	\$113.99	\$1,367.85
10/4/2024	10/7/2024	8	DHR DANAHER CORP	\$269.17	\$2,153.26
10/4/2024	10/7/2024	7	FI FISERV INC.	\$184.10	\$1,288.66
10/4/2024	10/7/2024	60	GOOGL ALPHABET INC CL A (GOOGLE)	\$166.02	\$9,960.92
10/4/2024	10/7/2024	6	HD HOME DEPOT INC	\$406.85	\$2,441.00
10/4/2024	10/7/2024	9	JNJ JOHNSON & JOHNSON	\$159.73	\$1,437.51
10/4/2024	10/7/2024	7	JPM JPMORGAN CHASE & CO	\$210.03	\$1,470.20
10/4/2024	10/7/2024	2	KLAC KLA-TENCOR CORP	\$779.88	\$1,559.72
10/4/2024	10/7/2024	4	LIN LINDE PLC	\$465.24	\$1,860.91
10/4/2024	10/7/2024	7	LNG CHENIERE ENERGY INC	\$187.74	\$1,314.14
10/4/2024	10/7/2024	10	MS MORGAN STANLEY	\$107.19	\$1,071.83
10/4/2024	10/7/2024	63	NVDA NVIDIA CORP	\$124.09	\$7,817.48
10/4/2024	10/7/2024	8	ORCL ORACLE CORP	\$169.70	\$1,357.56
10/4/2024	10/7/2024	9	PG PROCTER & GAMBLE CO	\$169.04	\$1,521.28
10/4/2024	10/7/2024	12	PLD.SRI PROLOGIS INC	\$122.21	\$1,466.49
10/4/2024	10/7/2024	11	QCOM QUALCOMM INC.	\$166.96	\$1,836.46
10/4/2024	10/7/2024	1	REGN REGENERON PHARMACEUTICALS	\$1,011.71	\$1,011.68
10/4/2024	10/7/2024	11	STLD STEEL DYNAMICS INC	\$128.03	\$1,408.24
10/4/2024	10/7/2024	8	TGT TARGET CORP	\$153.01	\$1,224.01

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Purchases and Sales

500111

Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
10/4/2024	10/7/2024	11	TJX TJX COMPANIES INC	\$114.40	\$1,258.37
10/4/2024	10/7/2024	8	TSM.SRI TAIWAN SEMICONDUCTOR-SPONSORED ADR	\$179.36	\$1,434.84
10/4/2024	10/7/2024	7	TT TRANE TECHNOLOGIES PLC	\$384.59	\$2,692.09
10/4/2024	10/7/2024	11	TXN TEXAS INSTRUMENTS INC	\$202.02	\$2,222.11
10/4/2024	10/7/2024	4	VRTX VERTEX PHARMACEUTICALS INC	\$453.75	\$1,814.95
10/4/2024	10/7/2024	11	WM WASTE MANAGEMENT	\$207.96	\$2,287.46
10/18/2024	10/21/2024	49	AAPL APPLE INC	\$234.88	\$11,509.01
10/18/2024	10/21/2024	7	ACN ACCENTURE PLC	\$375.32	\$2,627.14
10/18/2024	10/21/2024	4	ADBE ADOBE SYSTEMS INC	\$494.00	\$1,975.95
10/18/2024	10/21/2024	7	AMGN AMGEN INC	\$320.27	\$2,241.84
10/18/2024	10/21/2024	123	BAC BANK OF AMERICA CORP	\$42.16	\$5,185.53
10/18/2024	10/21/2024	23	BAH BOOZ ALLEN HAMILTON HOLDING CORPORATION	\$162.88	\$3,746.23
10/18/2024	10/21/2024	4	BBY BEST BUY CO INC	\$96.09	\$384.35
10/18/2024	10/21/2024	2	BLK BLACKROCK INC-CLASS A	\$1,003.08	\$2,006.10
10/18/2024	10/21/2024	49	BSX BOSTON SCIENTIFIC CORP	\$86.08	\$4,217.79
10/18/2024	10/21/2024	9	CB CHUBB LTD	\$300.16	\$2,701.36
10/18/2024	10/21/2024	7	CMI CUMMINS INC	\$338.53	\$2,369.67
10/18/2024	10/21/2024	6	COF CAPITAL ONE FINANCIAL CORP	\$157.08	\$942.42
10/18/2024	10/21/2024	39	COP CONOCOPHILLIPS	\$105.74	\$4,123.74
10/18/2024	10/21/2024	16	DHR DANAHER CORP	\$272.96	\$4,367.24
10/18/2024	10/21/2024	31	DIS WALT DISNEY CO	\$96.74	\$2,998.79
10/18/2024	10/21/2024	1	ETN EATON CORP	\$347.91	\$347.90
10/18/2024	10/21/2024	4	EXPE EXPEDIA INC	\$158.13	\$632.50
10/18/2024	10/21/2024	17	FI FISERV INC.	\$196.47	\$3,339.90
10/18/2024	10/21/2024	6	HD HOME DEPOT INC	\$415.65	\$2,493.80
10/18/2024	10/21/2024	21	JNJ JOHNSON & JOHNSON	\$164.72	\$3,459.10
10/18/2024	10/21/2024	18	JPM JPMORGAN CHASE & CO	\$223.77	\$4,027.72
10/18/2024	10/21/2024	3	KLAC KLA-TENCOR CORP	\$668.51	\$2,005.46
10/18/2024	10/21/2024	7	LIN LINDE PLC	\$482.78	\$3,379.37
10/18/2024	10/21/2024	11	LNG CHENIERE ENERGY INC	\$182.58	\$2,008.29
10/18/2024	10/21/2024	43	MS MORGAN STANLEY	\$119.57	\$5,141.15
10/18/2024	10/21/2024	4	NEE NEXTERA ENERGY INC	\$83.93	\$335.69
10/18/2024	10/21/2024	3	NFLX NETFLIX INC	\$744.81	\$2,234.37

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
IA: RBM

Purchases and Sales

500111

Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
10/18/2024	10/21/2024	24	NKE NIKE INC CL B	\$83.60	\$2,006.34
10/18/2024	10/21/2024	27	NVDA NVIDIA CORP	\$137.77	\$3,719.80
10/18/2024	10/21/2024	14	ORCL ORACLE CORP	\$176.04	\$2,464.49
10/18/2024	10/21/2024	23	PG PROCTER & GAMBLE CO	\$170.63	\$3,924.49
10/18/2024	10/21/2024	21	PLD.SRI PROLOGIS INC	\$122.70	\$2,576.63
10/18/2024	10/21/2024	6	PNC PNC FINANCIAL SERVICES GROUP	\$189.40	\$1,136.39
10/18/2024	10/21/2024	17	QCOM QUALCOMM INC.	\$171.80	\$2,920.54
10/18/2024	10/21/2024	2	REGN REGENERON PHARMACEUTICALS	\$994.30	\$1,988.54
10/18/2024	10/21/2024	19	SJM JM SMUCKER CO/THE	\$120.74	\$2,294.00
10/18/2024	10/21/2024	18	STLD STEEL DYNAMICS INC	\$137.02	\$2,466.29
10/18/2024	10/21/2024	38	SYX SYSCO CORP	\$75.63	\$2,873.70
10/18/2024	10/21/2024	20	TGT TARGET CORP	\$156.02	\$3,120.41
10/18/2024	10/21/2024	52	TJX TJX COMPANIES INC	\$117.93	\$6,131.92
10/18/2024	10/21/2024	16	TSM.SRI TAIWAN SEMICONDUCTOR-SPONSORED ADR	\$203.02	\$3,248.23
10/18/2024	10/21/2024	10	TT TRANE TECHNOLOGIES PLC	\$398.58	\$3,985.69
10/18/2024	10/21/2024	17	TXN TEXAS INSTRUMENTS INC	\$199.29	\$3,387.87
10/18/2024	10/21/2024	4	UNH UNITEDHEALTH GROUP INC	\$567.99	\$2,271.90
10/18/2024	10/21/2024	9	V VISA INC - CLASS A SHARES	\$290.02	\$2,610.13
10/18/2024	10/21/2024	9	VLO VALERO ENERGY CORP	\$137.08	\$1,233.69
10/18/2024	10/21/2024	6	VRTX VERTEX PHARMACEUTICALS INC	\$497.51	\$2,984.95
10/18/2024	10/21/2024	54	VZ VERIZON COMMUNICATIONS INC	\$43.87	\$2,368.63
10/18/2024	10/21/2024	21	WM WASTE MANAGEMENT	\$213.01	\$4,473.17
10/21/2024	10/22/2024	160,000	ADD FI ADD FI	\$1.00	\$160,000.00
10/21/2024	10/22/2024	65,880	SPTS SPDR SHORT-TERM U.S. TREASURY BOND ETF	\$29.17	\$1,921,657.88
TOTAL Sells					\$3,398,717.27

500112

Purchases

10/3/2024	10/4/2024	6	BLK BLACKROCK INC-CLASS A	\$956.58	\$5,739.48
TOTAL Purchases					\$5,739.48

Sells

10/3/2024	10/4/2024	28	AVGO BROADCOM LTD	\$170.91	\$4,785.35
10/3/2024	10/4/2024	21	BRK/B BERKSHIRE HATHAWAY INC CLASS B	\$451.37	\$9,478.41
10/3/2024	10/4/2024	5	LLY ELI LILLY & CO	\$883.57	\$4,417.73

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Purchases and Sales

500112

Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
10/3/2024	10/4/2024	15	MSFT MICROSOFT CORP	\$415.66	\$6,234.66
10/3/2024	10/4/2024	37	NVDA NVIDIA CORP	\$122.64	\$4,537.56
10/3/2024	10/4/2024	93	REG REGENCY CENTERS CORP	\$70.63	\$6,568.39
10/8/2024	10/9/2024	56	AAPL APPLE INC	\$225.26	\$12,613.96
10/8/2024	10/9/2024	22	ABBV ABBVIE	\$192.80	\$4,241.37
10/8/2024	10/9/2024	9	ADBE ADOBE SYSTEMS INC	\$496.85	\$4,471.53
10/8/2024	10/9/2024	40	AMZN AMAZON.COM INC	\$182.31	\$7,292.28
10/8/2024	10/9/2024	29	BX THE BLACKSTONE GROUP L.P.	\$149.73	\$4,342.11
10/8/2024	10/9/2024	105	CMCSA COMCAST CORP CL A	\$40.93	\$4,297.52
10/8/2024	10/9/2024	45	COP CONOCOPHILLIPS	\$110.97	\$4,993.30
10/8/2024	10/9/2024	71	EVRG EVERGY INC	\$60.00	\$4,259.59
10/8/2024	10/9/2024	42	GOOGL ALPHABET INC CL A (GOOGLE)	\$163.28	\$6,857.71
10/8/2024	10/9/2024	9	GS GOLDMAN SACHS GROUP INC	\$496.69	\$4,470.09
10/8/2024	10/9/2024	11	HD HOME DEPOT INC	\$414.48	\$4,559.15
10/8/2024	10/9/2024	42	HWM HOWMET AEROSPACE INC	\$103.24	\$4,336.14
10/8/2024	10/9/2024	28	JNJ JOHNSON & JOHNSON	\$159.48	\$4,465.32
10/8/2024	10/9/2024	9	MA MASTERCARD INC - CLASS A	\$497.09	\$4,473.69
10/8/2024	10/9/2024	8	META META PLATFORMS INC - CLASS A	\$589.63	\$4,716.87
10/8/2024	10/9/2024	39	MRK MERCK & CO INC	\$108.58	\$4,234.43
10/8/2024	10/9/2024	12	MSFT MICROSOFT CORP	\$413.92	\$4,966.88
10/8/2024	10/9/2024	68	NVDA NVIDIA CORP	\$132.95	\$9,040.00
10/8/2024	10/9/2024	13	PANW PALO ALTO NETWORKS INC.	\$353.51	\$4,595.50
10/8/2024	10/9/2024	22	TSLA TESLA MOTORS INC	\$245.20	\$5,394.14
10/8/2024	10/9/2024	8	UNH UNITEDHEALTH GROUP INC	\$580.55	\$4,644.27
10/8/2024	10/9/2024	33	UPS UNITED PARCEL SERVICE INC/GEORGIA	\$130.93	\$4,320.49
10/8/2024	10/9/2024	6	URI UNITED RENTALS INC	\$797.92	\$4,787.37
10/8/2024	10/9/2024	18	VMC VULCAN MATERIALS CO	\$238.34	\$4,290.00
10/8/2024	10/9/2024	97	VZ VERIZON COMMUNICATIONS INC	\$43.95	\$4,263.28
10/8/2024	10/9/2024	54	WMT WAL-MART STORES INC	\$79.19	\$4,276.38
10/21/2024	10/22/2024	42	AAPL APPLE INC	\$236.40	\$9,928.58
10/21/2024	10/22/2024	23	ABBV ABBVIE	\$186.93	\$4,299.21
10/21/2024	10/22/2024	19	AMT AMERICAN TOWER CORP	\$220.79	\$4,194.89
10/21/2024	10/22/2024	28	AMZN AMAZON.COM INC	\$188.59	\$5,280.37

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
IA: RBM

Purchases and Sales

500112

Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
10/21/2024	10/22/2024	26	AVGO BROADCOM LTD	\$179.44	\$4,665.31
10/21/2024	10/22/2024	5	BLK BLACKROCK INC-CLASS A	\$1,000.16	\$5,000.64
10/21/2024	10/22/2024	15	CB CHUBB LTD	\$298.75	\$4,481.06
10/21/2024	10/22/2024	44	DIS WALT DISNEY CO	\$96.25	\$4,235.03
10/21/2024	10/22/2024	40	EMN EASTMAN CHEMICAL COMPANY	\$107.66	\$4,306.30
10/21/2024	10/22/2024	27	GOOGL ALPHABET INC CL A (GOOGLE)	\$163.93	\$4,426.05
10/21/2024	10/22/2024	26	JPM JPMORGAN CHASE & CO	\$223.50	\$5,810.89
10/21/2024	10/22/2024	101	KO COCA-COLA CO/THE	\$69.61	\$7,029.89
10/21/2024	10/22/2024	74	LNT ALLIANT ENERGY CORP	\$61.51	\$4,551.23
10/21/2024	10/22/2024	16	LOW LOWES COS INC	\$276.00	\$4,415.82
10/21/2024	10/22/2024	8	META META PLATFORMS INC - CLASS A	\$573.12	\$4,584.83
10/21/2024	10/22/2024	36	MS MORGAN STANLEY	\$117.98	\$4,247.00
10/21/2024	10/22/2024	22	MSFT MICROSOFT CORP	\$417.02	\$9,174.12
10/21/2024	10/22/2024	5	NOW SERVICENOW INC	\$912.13	\$4,560.51
10/21/2024	10/22/2024	69	NVDA NVIDIA CORP	\$142.02	\$9,799.05
10/21/2024	10/22/2024	25	ORCL ORACLE CORP	\$173.65	\$4,341.21
10/21/2024	10/22/2024	31	PG PROCTER & GAMBLE CO	\$169.38	\$5,250.47
10/21/2024	10/22/2024	26	QCOM QUALCOMM INC.	\$167.38	\$4,351.63
10/21/2024	10/22/2024	196	T AT&T	\$21.68	\$4,248.15
10/21/2024	10/22/2024	8	TMO THERMO FISHER SCIENTIFIC INC	\$593.57	\$4,748.43
10/21/2024	10/22/2024	55	UBER UBER TECHNOLOGIES INC	\$80.22	\$4,412.09
10/21/2024	10/22/2024	15	V VISA INC - CLASS A SHARES	\$287.47	\$4,311.99
10/21/2024	10/22/2024	38	XOM EXXON MOBIL CORP	\$120.20	\$4,567.50
10/21/2024	10/22/2024	41	ZBH ZIMMER BIOMET HOLDINGS INC	\$105.08	\$4,308.15
10/29/2024	10/30/2024	25	AAPL APPLE INC	\$233.98	\$5,849.34
10/29/2024	10/30/2024	6	COST COSTCO WHOLESALE CORP	\$886.51	\$5,318.91
10/29/2024	10/30/2024	33	DOV DOVER CORP	\$191.24	\$6,310.73
10/29/2024	10/30/2024	27	GOOGL ALPHABET INC CL A (GOOGLE)	\$169.37	\$4,572.74
10/29/2024	10/30/2024	16	HD HOME DEPOT INC	\$395.91	\$6,334.38
10/29/2024	10/30/2024	23	ITW ILLINOIS TOOL WORKS INC	\$256.16	\$5,891.52
10/29/2024	10/30/2024	9	MA MASTERCARD INC - CLASS A	\$508.99	\$4,580.74
10/29/2024	10/30/2024	16	MSFT MICROSOFT CORP	\$431.00	\$6,895.77
10/29/2024	10/30/2024	43	NVDA NVIDIA CORP	\$141.35	\$6,077.87

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
IA: RBM

Purchases and Sales

500112

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
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Sells

10/29/2024	10/30/2024	5	PWR QUANTA SERVICES INC	\$312.14	\$1,560.64
10/29/2024	10/30/2024	28	UNP UNION PACIFIC CORP	\$233.82	\$6,546.78
10/29/2024	10/30/2024	47	XOM EXXON MOBIL CORP	\$117.10	\$5,503.54
TOTAL Sells					\$382,198.83

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Additions		
1/5/2024	BKINA bank interest adj BANK INA 010424-010424 SCHWAB BANK	CUSTODIAN MONEY MARKET FUND 0.04
4/3/2024	BKINA bank interest adj BANK INA 040224-040224 SCHWAB BANK	CUSTODIAN MONEY MARKET FUND 0.04
7/30/2024	Transfer from 500113	CUSTODIAN MONEY MARKET FUND 26,000.00
10/30/2024	Transfer from 500113	CUSTODIAN MONEY MARKET FUND 19,000.00
	Total Additions	45,000.08
Withdrawals		
1/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 125,000.00
1/11/2024	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND 9.41
1/25/2024	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND 7.03
1/25/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 142.44
1/31/2024	ADR MGMT FEE BURBERRY GROUP PLC FSPONSORED ADR 1 ADR REPS 1 ORD S	CUSTODIAN MONEY MARKET FUND 17.30
2/14/2024	ADR MGMT FEE ENEL-SOCIETA PER AZION FSPONSORED ADR 1 ADR REPS 1 O	CUSTODIAN MONEY MARKET FUND 371.92
2/14/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 18.20
2/14/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 483.50
3/1/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 411.27
3/11/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 170,000.00
3/18/2024	Zero out the negative cash in sub 3 request from AL	CUSTODIAN MONEY MARKET FUND 400,000.00
3/22/2024	ADR MGMT FEE UNILEVER PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND 4.61
3/28/2024	ADR MGMT FEE BHP GROUP LTD FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND 12.30

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Withdrawals		
4/2/2024	ADR MGMT FEE NOVO-NORDISK AS VORMAL FSPONSORED ADR 1 ADR REPS 1 O	CUSTODIAN MONEY MARKET FUND 8.15
4/2/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 136.25
4/3/2024	ADR MGMT FEE DSV A/S FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS	CUSTODIAN MONEY MARKET FUND 41.85
4/3/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 128.98
4/8/2024	Q1 Income for the quarter	CUSTODIAN MONEY MARKET FUND 50,000.00
4/11/2024	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND 9.41
4/11/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 84.44
4/15/2024	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND 10.73
4/15/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 213.50
4/18/2024	ADR MGMT FEE RIO TINTO PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND 3.68
4/19/2024	ADR MGMT FEE VOLVO AB FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND 161.53
4/19/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 626.72
5/2/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 150,000.00
5/3/2024	ADR MGMT FEE ROCHE HLDG AG FSPONSORED ADR 1 ADR RE 0.125 ORD SHS	CUSTODIAN MONEY MARKET FUND 81.14
5/3/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 285.06
5/3/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 391.05
5/7/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 21.92
5/9/2024	ADR MGMT FEE MERCK KGAA FUNSPONSORED ADR 1 ADR REPS 0.2 ORD SHS	CUSTODIAN MONEY MARKET FUND 63.15

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Withdrawals		
5/9/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	261.31
5/10/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	583.74
5/15/2024	ADR MGMT FEE MUNICH RE GROUP FSPONSORED ADR 1 ADR REPS 0.1 ORD SH CUSTODIAN MONEY MARKET FUND	75.80
5/15/2024	ADR MGMT FEE DNB BANK ASA FSPONSORED ADR 1 ADR REPS 1 ORD SHS CUSTODIAN MONEY MARKET FUND	109.05
5/15/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	640.61
5/15/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	1,330.60
5/17/2024	ADR MGMT FEE INDUSTRIA DE DISENO TE FSPONSORED ADR 1 ADR REPS 0.5 CUSTODIAN MONEY MARKET FUND	121.11
5/17/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	236.74
5/31/2024	ADR MGMT FEE NESTLE S A FSPONSORED ADR 1 ADR REPS 1 ORD SHS CUSTODIAN MONEY MARKET FUND	18.62
5/31/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	332.94
6/3/2024	ADR MGMT FEE TOYOTA MOTOR CORP FSPONSORED ADR 1 ADR REPS 10 ORD S CUSTODIAN MONEY MARKET FUND	7.88
6/3/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	90.11
6/6/2024	ADR MGMT FEE SANOFI S A FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS CUSTODIAN MONEY MARKET FUND	76.15
6/6/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	774.28
6/7/2024	ADR MGMT FEE UNILEVER PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS CUSTODIAN MONEY MARKET FUND	7.40
6/10/2024	ADRF PANASONIC CORP FSPONSORED ADR 1 ADR REPS 1 ORD SHS CUSTODIAN MONEY MARKET FUND	215.33
6/10/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	89.10
6/17/2024	ADR MGMT FEE CAPGEMINI S E FUNSPONSORED ADR 1 ADR REPS 0.2 ORD SH CUSTODIAN MONEY MARKET FUND	74.05
6/17/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	271.12

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Withdrawals		
6/18/2024	ADR MGMT FEE MITSUBISHI ELECTRIC FSPONSORED ADR 1 ADR REPS 2 ORD	125.66
6/18/2024	Foreign Tax Withheld	86.86
6/20/2024	ADR MGMT FEE SCHNEIDER ELECTRIC SA FSPONSORED ADR 1 ADR REPS 0.2	109.34
6/20/2024	Foreign Tax Withheld	295.65
7/2/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	182,058.37
7/5/2024	ADR MGMT FEE RECRUIT CO. LTD. FUNSPONSORED ADR 1 ADR REPS 0.2 ORD	20.41
7/5/2024	ADR MGMT FEE K D D I CORP FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS	165.28
7/5/2024	Foreign Tax Withheld	12.66
7/5/2024	Foreign Tax Withheld	107.64
7/8/2024	ADR MGMT FEE MITSUBISHI U F J FINAN FSPONSORED ADR 1 ADR REPS 1 O	89.95
7/8/2024	Foreign Tax Withheld	90.57
7/11/2024	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	10.73
7/11/2024	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	12.73
7/11/2024	Foreign Tax Withheld	83.56
7/11/2024	Foreign Tax Withheld	227.32
7/15/2024	ADR MGMT FEE MURATA MFG CO LTD FSPONSORED ADR	157.60
7/15/2024	Foreign Tax Withheld	65.26
8/7/2024	ADR MGMT FEE BURBERRY GROUP PLC FSPONSORED ADR 1 ADR REPS 1 ORD S	88.54
8/7/2024	Foreign Tax Withheld	19.23

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Withdrawals		
8/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 40,000.00
8/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 210,100.00
8/14/2024	ADR MGMT FEE ENEL-SOCIETA PER AZION FSPONSORED ADR 1 ADR REPS 1 O	CUSTODIAN MONEY MARKET FUND 512.50
8/14/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 666.25
8/19/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 273.61
8/26/2024	ADR MGMT FEE NOVO-NORDISK AS VORMAL FSPONSORED ADR 1 ADR REPS 1 O	CUSTODIAN MONEY MARKET FUND 8.15
8/26/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 75.78
9/6/2024	ADR MGMT FEE UNILEVER PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND 7.40
9/16/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 50,000.00
9/25/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 20,000.00
9/26/2024	ADR MGMT FEE RIO TINTO PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND 5.90
10/3/2024	ADR MGMT FEE BHP GROUP LTD FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND 19.58
10/4/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 16,600.00
10/7/2024	ADR MGMT FEE COMMONWEALTH BK AUSTRA FSPONSORED ADR 1 ADR REPS 1 O	CUSTODIAN MONEY MARKET FUND 18.68
10/9/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 48,508.68
10/9/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 96.71
10/10/2024	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND 12.73
10/11/2024	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND 10.73

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Withdrawals		
10/11/2024	Foreign Tax Withheld	234.72
10/30/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	30,000.00
	Total Withdrawals	1,505,040.26
Expense		
1/25/2024	Bailard Management Fee	16,624.72
4/19/2024	Bailard Management Fee	2,234.88
4/19/2024	Bailard Management Fee	16,590.33
7/23/2024	Bailard Management Fee	2,230.63
7/23/2024	Bailard Management Fee	16,681.29
10/24/2024	Bailard Management Fee	2,337.20
10/24/2024	Bailard Management Fee	17,046.29
	Total Expense	73,745.34
500112		
Withdrawals		
1/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	59,726.07
3/11/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	30,000.00
3/14/2024	\$250k journal from the Index account to the Intl Account	250,000.00
4/8/2024	Q1 income for the Quarter	64,453.49
5/2/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	150,000.00
7/2/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	30,000.00

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500112		
Withdrawals		
8/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 35,000.00
9/25/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 30,000.00
10/4/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 35,000.00
10/9/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 125,000.00
10/30/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 220,000.00
	Total Withdrawals	1,029,179.56
Expense		
2/1/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND 7,731.67
4/19/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND 8,178.87
7/23/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND 8,321.30
10/24/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND 8,684.57
	Total Expense	32,916.41
500113		
Additions		
3/14/2024	\$250k from 500112	CUSTODIAN MONEY MARKET FUND 250,000.00
3/18/2024	journal \$400k from 500111 to 500113 to zero out the negative cash in sub 3 per AL	CUSTODIAN MONEY MARKET FUND 400,000.00
	Total Additions	650,000.00

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to October 31, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500113		
Withdrawals		
1/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 15,000.00
4/8/2024	Q1 income for the quarter	CUSTODIAN MONEY MARKET FUND 20,000.00
4/8/2024	ADR MGMT FEE COMMONWEALTH BK AUST FSPONSORED ADR 1 ADR REPS 1 ORD	CUSTODIAN MONEY MARKET FUND 13.06
7/30/2024	Transfer to 500111	CUSTODIAN MONEY MARKET FUND 26,000.00
10/30/2024	Transfer to 500111	CUSTODIAN MONEY MARKET FUND 19,000.00
	Total Withdrawals	80,013.06
Expense		
1/25/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND 1,531.33
	Total Expense	1,531.33

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to October 31, 2024

Manager: AL
IA: RBM

Year to Date Realized Gains and Losses

Gains/Loss

	Cost Basis	Proceeds	Short Term	Long Term
Total for 500111	9,761,371.45	9,903,663.52	-14,992.09	157,284.16
Total for 500112	5,414,132.92	6,058,950.87	101,230.87	543,587.08
Total for 500113	319,778.45	255,032.85	-12,379.36	-52,366.24
Total Realized Gains	15,495,282.82	16,217,647.24	73,859.42	648,504.99

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110

Report Period: September 30, 2024 to October 31, 2024

Manager: AL

IA: RBM

Summary of Investment Returns Notes:

1. Due to data availability, the Consumer Price Index (CPI) may reflect return for one month prior to report date.
2. As of 5/30/94, the Shearson Muni Index became the Lehman Muni Bond Index, which in 2009 became the Barclays Muni Bond Index. To more accurately reflect our change in management style as of 6/30/2013, we changed the index to the Barclays 1-15 Year Municipal Blend Index effective 12/31/2014 and restated the index returns to that back to 6/30/2013.
3. The Barclays Aggregate Bond Index was previously labeled the Bailard Global Bond Index. For the time period 1/1/2001 – 02/28/2006 the index consisted of 80% Merrill Lynch Corporate-Government Markets and 20% Citigroup World Government Bond Index, 100% hedged. Prior to 12/31/2000, the historical index used is the Merrill Lynch 7 – 10 Year Treasury Index.
4. As of 12/15/2000, we no longer consider international bonds a separate category. Past international bond performance is reflected in the Total Portfolio Return. Prior to 12/15/2000 the Global Bonds asset class consisted of only domestic bonds.
5. As of 6/1/2013, the Russell 2000 index is being used instead of the S&P Small Cap 600 Value Index, which was previously labeled the Bailard Small Value Index. Prior to 7/1/2004 the Wilshire Small Cap Value Index was used.
6. After 12/31/2014, the S&P North American Technology Index was used. Prior to that date, the NASDAQ 100 Index was used.
7. Effective September 2002, we are using the MSCI (Morgan Stanley Capital International) EAFE Index, which includes developed country stock markets in Europe, Australasia and the Far East. We are also using the MSCI All-Country World ex-USA Index, which includes developed and emerging stock markets worldwide.
8. As of 12/31/2009, the NCREIF Fund Index – Open End Diversified Core Equity Index was added. Data for the Index is lagged by one quarter.
9. Reported returns on the Nationwide Bailard Class M mutual funds (formerly the HighMark mutual funds) and the Bailard REIT are reported net of fees, while the comparable indices are gross of fees.
10. As of 1/1/94, we no longer consider precious metals a separate asset category. Past precious metals performance is reflected in the Total Portfolio Return.
11. Index performance since inception will not correspond to the time period of asset class performance since inception if the account did not hold the asset class continuously since account inception.
12. From time to time, cash equivalents may include short-term fixed-income securities with maturities of up to 3 years that are considered cash equivalents for asset allocation purposes.

Last Four Quarter Account Summary Notes:

1. The dollar weighted summary may not equal the time weighted performance return shown on the previous page. Per Investment Counsel Association of America Standards, the performance reported must be time weighted.
2. Total Return is a combination of income received and market appreciation. The Total Return shown above does not include any Real Estate Cash Flow or Return of Principal that may be applicable to the last four quarters.
3. In addition to cash transactions, the Net Additions/(Withdrawals) figure also contains any market value adjustments needed to properly reflect asset additions or withdrawals for performance calculations.

Holdings and Realized Gains and Losses Report

1. The number of shares shown of each asset is rounded to the nearest whole share. The dollar value of the asset is based on the actual holding including fractional shares.
2. For IRS reporting purposes, use purchase date, cost and capital gain/loss information as shown by your account custodian or your personal records and not what is reflected on this report.

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110

Report Period: September 30, 2024 to October 31, 2024

Manager: AL

IA: RBM

Pursuant to SEC regulations, you are urged to compare the account statements from your custodians with those from Bailard.
This report has been provided to you as a part of your Bailard client service. Additional handouts and discussions may supplement the information provided herein. Past performance does not guarantee future performance.