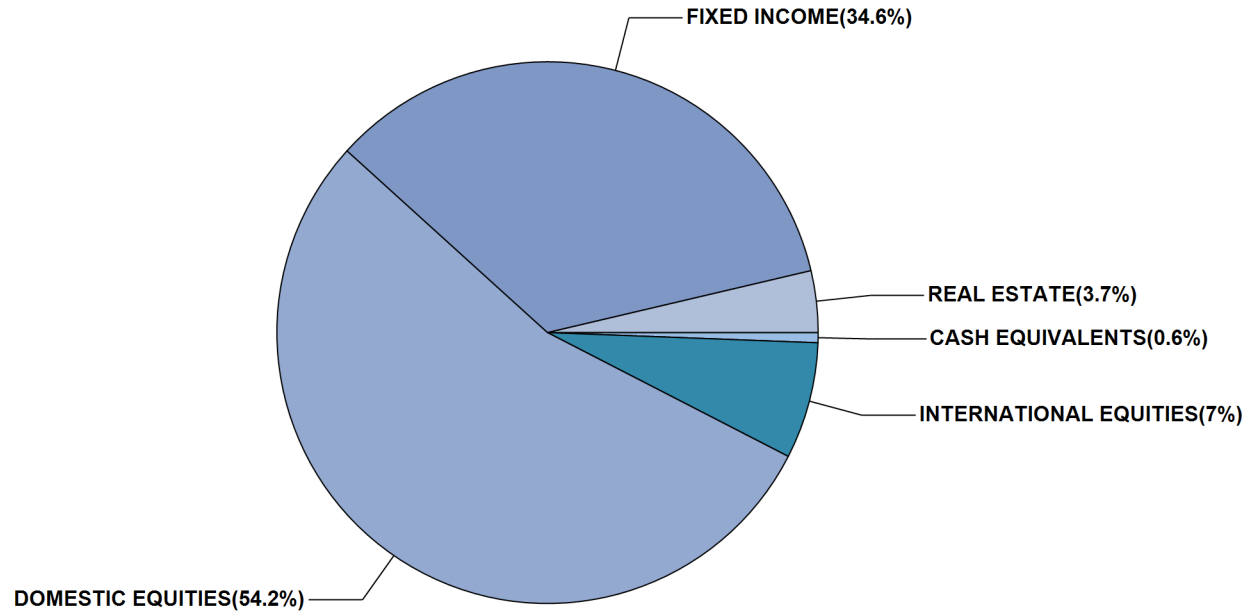


UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
 IA: RBM

Asset Allocation as of December 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	\$136,590	\$10,508,349	\$8,072,295	\$0	\$1,115,524	\$0	\$0	\$0	\$65,577	\$19,898,334
500112	UMF CA/NEVADA ASSET ALLOCATION EQUITY INDEX ACCOUNT	\$23,603	\$0	\$8,370,148	\$0	\$0	\$0	\$0	\$0	\$4,893	\$8,398,644
500113	UMF CA/NEVADA ASSET ALLOCATION - INTL	\$21,739	\$0	\$0	\$2,111,954	\$0	\$0	\$0	\$0	\$3,520	\$2,137,214
TOTAL ACCOUNT		\$181,933	\$10,508,349	\$16,442,442	\$2,111,954	\$1,115,524	\$0	\$0	\$0	\$73,990	\$30,434,192



UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Summary of Investment Returns as of December 31, 2024

	Month to Date	Current Period	Year to Date	1 Year	Annualized Since Inception 06/16/2016
RETURNS BY ASSET CLASS					
FIXED INCOME	-0.46 %	-1.39 %	3.77 %	3.77 %	1.89 %
DOMESTIC EQUITIES	-3.51 %	1.72 %	22.00 %	22.00 %	15.33 %
INTERNATIONAL EQUITIES	-2.89 %	-8.09 %	2.78 %	2.78 %	4.65 %
REAL ESTATE	0.26 %	0.26 %	-2.78 %	-2.78 %	6.07 %
TOTAL PORTFOLIO	-2.28 %	-0.13 %	12.84 %	12.84 %	9.73 %
COMPARATIVE INDICES					
05. S&P 500 WITH INCOME	-2.39 %	2.39 %	25.00 %	25.00 %	14.92 %
08. MSCI EAFE INDEX	-2.27 %	-8.11 %	3.82 %	3.82 %	7.10 %
60% SPX/ 40% INT GOV/CR BOND INDEX	-1.67 %	0.83 %	15.91 %	15.91 %	9.69 %
BLOOMBERG INT US GOV/CRED BOND INDEX	-0.62 %	-1.60 %	3.00 %	3.00 %	1.45 %

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Performance Detail

Portfolio Value on 09/30/2024	\$31,397,783
Deposits	\$19,000
Withdrawals	(\$921,579)
Transfers	\$0
Accrued Interest	\$0
Fees & Expenses	(\$28,068)
Interest	\$128,908
Dividends	\$143,853
Capital Gains Distribution	\$0
Appreciation	(\$291,685)
Change in Accrued Income	(\$14,022)
Portfolio Value on 12/31/2024	\$30,434,192

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
 IA: RBM

Holdings Report as of December 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	181,933	100.0	181,933				8	0.0	
Total Money Markets			181,933	100.0	181,933				8	0.0	
Total CASH EQUIVALENTS			181,933	0.6	181,933				8	0.0	
FIXED INCOME											
Domestic Bonds											
<u>CORPORATE BONDS</u>			<u>527,532</u>	<u>5.0</u>	<u>533,574</u>	<u>-6,042</u>	<u>-1.1</u>		<u>18,106</u>	<u>3.4</u>	
300,000	ALPHABET INC. SUSTAIN 1.1 Aug 15 2030	02079KAD9	83.12	249,356	2.4	85.29	255,882	-6,526	-2.6	3,300	1.3
280,000	BANK OF AMERICA CORP. 5.288 Apr 25 2034	06051GLH0	99.35	278,176	2.6	99.18	277,692	484	0.2	14,806	5.3
<u>CORPORATE FRN</u>			<u>331,262</u>	<u>3.2</u>	<u>333,083</u>	<u>-1,822</u>	<u>-0.5</u>		<u>16,701</u>	<u>5.0</u>	
340,000	JPMORGAN CHASE & CO. 4.912 Jul 25 2033	46647PDH6	97.43	331,262	3.2	97.97	333,083	-1,822	-0.5	16,701	5.0
<u>FINANCIALS</u>			<u>2,099,736</u>	<u>20.0</u>	<u>2,223,223</u>	<u>-123,487</u>	<u>-5.6</u>		<u>78,999</u>	<u>3.8</u>	
150,000	AMERICAN EXPRESS COMPANY 4.2 Nov 6 2025	025816CA5	99.71	149,572	1.4	101.90	152,851	-3,280	-2.1	6,300	4.2
315,000	AMERICAN EXPRESS COMPANY 5.098 Feb 16 2028	025816DP1	100.47	316,471	3.0	99.75	314,219	2,252	0.7	16,059	5.1
150,000	FISERV INC. 3.2 Jul 1 2026	337738AT5	97.78	146,675	1.4	101.36	152,036	-5,361	-3.5	4,800	3.3
315,000	GOLDMAN SACHS GROUP, INC. 3.102 Feb 24 2033	38141GZM9	85.79	270,250	2.6	86.50	272,467	-2,217	-0.8	9,771	3.6
200,000	JOHN D & CATHERINE T MACARTHUR FOUNDATION SOCIAL 1.299 Dec 1 2030	477854AA1	79.27	158,550	1.5	97.72	195,434	-36,884	-18.9	2,598	1.6
310,000	MORGAN STANLEY 3.625 Jan 20 2027	61746BEF9	98.07	304,018	2.9	100.03	310,087	-6,068	-2.0	11,238	3.7

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
 IA: RBM

Holdings Report as of December 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
FIXED INCOME											
FINANCIALS			2,099,736	20.0		2,223,223	-123,487	-5.6	78,999	3.8	
280,000	NATIONAL COMMUNITY RENAISSANCE CALIFORNIA SOCIAL 3.27 Dec 1 2032	63548MAA6	81.49	228,164	2.2	100.00	279,986	-51,823	-18.5	9,156	4.0
225,000	STANFORD UNIVERSITY 3.089 May 1 2029	85440KAB0	94.32	212,215	2.0	103.49	232,849	-20,634	-8.9	6,950	3.3
315,000	THE CHARLES SCHWAB CORPORATION 3.85 May 21 2025	808513AX3	99.63	313,822	3.0	99.46	313,294	527	0.2	12,128	3.9
INDUSTRIALS			1,607,120	15.3		1,663,339	-56,219	-3.4	57,378	3.6	
280,000	APPLE INC. GREEN 3 Jun 20 2027	037833CX6	96.70	270,757	2.6	97.98	274,349	-3,592	-1.3	8,400	3.1
235,000	APPLIED MATERIALS INC. 1.75 Jun 1 2030	038222AN5	85.35	200,573	1.9	99.85	234,657	-34,085	-14.5	4,113	2.1
315,000	CISCO SYSTEMS, INC. 4.95 Feb 26 2031	17275RBS0	100.39	316,214	3.0	100.29	315,918	296	0.1	15,593	4.9
300,000	GILEAD SCIENCES, INC. 5.25 Oct 15 2033	375558BZ5	99.94	299,813	2.9	100.10	300,315	-502	-0.2	15,750	5.3
240,000	KAISER FOUNDATION HOSPITALS/HEALTH PLAN INC GREEN 3.15 May 1 2027	48305QAC7	96.67	232,009	2.2	98.77	237,043	-5,034	-2.1	7,560	3.3
150,000	LOWES COMPANIES, INC. 3.1 May 3 2027	548661DP9	96.68	145,023	1.4	102.09	153,141	-8,117	-5.3	4,650	3.2
150,000	ROSS STORES INC 0.875 Apr 15 2026	778296AF0	95.15	142,732	1.4	98.61	147,917	-5,185	-3.5	1,313	0.9
MORTGAGE BACKED SECURITIES			265,379	2.5		272,627	-7,247	-2.7	7,763	2.9	
270,000	FHMS KG01 A7 GREEN BOND 2.875 Apr 25 2026	3137FMD25	98.29	265,379	2.5	100.97	272,627	-7,247	-2.7	7,763	2.9
TAXABLE GO			21,580	0.2		25,000	-3,420	-13.7	471	2.2	
25,000	SAN FRANCISCO CALIF CITY & CNTY SOCIAL TXBL 1.884 Jun 15 2030	79773KDH4	86.32	21,580	0.2	100.00	25,000	-3,420	-13.7	471	2.2

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Holdings Report as of December 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
FIXED INCOME											
TAXABLE REVENUE			1,317,113	12.5		1,339,231	-22,118	-1.7	50,812	3.9	
205,000	LOS ANGELES CALIF DEPT WTR & PWR REV TXBL 5.516 Jul 1 2027	544495VX9	101.89	208,875	2.0	105.10	215,459	-6,585	-3.1	11,308	5.4
240,000	MASSACHUSETTS ST SPL OBLIG REV SOCIAL TXBL 3.67 Jul 15 2025	576004GZ2	99.64	239,146	2.3	99.33	238,383	763	0.3	8,808	3.7
150,000	NEW YORK N Y CITY TRANSITIONAL FIN AUTH REV TXBL 2.85 May 1 2025	64971W6B1	99.47	149,198	1.4	100.02	150,028	-830	-0.6	4,275	2.9
270,000	NEW YORK ST DORM AUTH ST PERS INCOME TAX REV TXBL 2.152 Mar 15 2031	64990FE26	85.72	231,449	2.2	85.81	231,679	-229	-0.1	5,810	2.5
225,000	NEW YORK ST URBAN DEV CORP REV TXBL 3.32 Mar 15 2029	6500355Y0	95.51	214,900	2.0	99.41	223,670	-8,771	-3.9	7,470	3.5
280,000	UNIVERSITY CALIF REVS TXBL 4.693 May 15 2033	91412HNW9	97.70	273,546	2.6	100.00	280,012	-6,466	-2.3	13,140	4.8
US AGENCY ETF			1,317,227	12.5		1,439,730	-122,503	-8.5	72,793	5.5	
29,815	JANUS HENDERSON MORTGAGE BACKED SECURITY ETF	JMBS	44.18	1,317,227	12.5	48.29	1,439,730	-122,503	-8.5	72,793	5.5
US TREASURIES			356,241	3.4		361,678	-5,438	-1.5	9,713	2.7	
370,000	UNITED STATES TREASURY 2.625 May 31 2027	91282CET4	96.28	356,241	3.4	97.75	361,678	-5,438	-1.5	9,713	2.7
US TREASURY ETF			2,366,275	22.5		2,374,997	-8,722	-0.4	96,254	4.1	
100,035	ISHARES 2026 TERM U.S. TREASURY ETF	IBTG	22.81	2,281,798	21.7	22.89	2,289,885	-8,086	-0.4	93,074	4.1
3,030	SPDR PORT INT TERM TREASURY BOND ETF	SPTI	27.88	84,476	0.8	28.09	85,113	-636	-0.7	3,181	3.8
UTILITIES			298,886	2.8		320,998	-22,113	-6.9	11,970	4.0	
315,000	AVANGRID INC GREEN 3.8 Jun 1 2029	05351WAB9	94.88	298,886	2.8	101.90	320,998	-22,113	-6.9	11,970	4.0
Total Domestic Bonds			10,508,349	100.0		10,887,481	-379,132	-3.5	420,959	4.0	
Total FIXED INCOME			10,508,349	34.6		10,887,481	-379,132	-3.5	420,959	4.0	

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
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Holdings Report as of December 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
Core Portfolio - Long											
COMMUNICATION SERVICES			1,549,892	9.4		928,614	621,278	66.9	17,373	1.1	
3,970	ALPHABET INC CL A (GOOGLE)	GOOGL	189.30	751,521	4.6	112.10	445,028	306,493	68.9	3,176	0.4
2,684	AT&T	T	22.77	61,115	0.4	18.04	48,430	12,685	26.2	2,979	4.9
1,434	COMCAST CORP CL A	CMCSA	37.53	53,818	0.3	31.80	45,596	8,222	18.0	1,778	3.3
359	META PLATFORMS INC - CLASS A	META	585.51	210,198	1.3	102.12	36,661	173,537	473.4	718	0.3
227	NETFLIX INC	NFLX	891.32	202,330	1.2	400.49	90,912	111,418	122.6	0	0.0
185	T-MOBILE US INC	TMUS	220.73	40,835	0.2	161.85	29,942	10,893	36.4	651	1.6
2,554	VERIZON COMMUNICATIONS INC	VZ	39.99	102,134	0.6	48.44	123,717	-21,582	-17.4	6,921	6.8
1,149	WALT DISNEY CO	DIS	111.35	127,941	0.8	94.28	108,328	19,613	18.1	1,149	0.9
CONSUMER DISCRETIONARY			1,491,793	9.1		841,277	650,517	77.3	15,990	1.1	
1,674	AMAZON.COM INC	AMZN	219.39	367,259	2.2	47.66	79,785	287,474	360.3	0	0.0
610	BEST BUY CO INC	BBY	85.80	52,338	0.3	82.73	50,467	1,871	3.7	2,294	4.4
11	BOOKING HOLDINGS INC	BKNG	4,968	54,653	0.3	3,124.4 7	34,369	20,283	59.0	385	0.7
521	EXPEDIA INC	EXPE	186.33	97,078	0.6	137.16	71,460	25,617	35.8	0	0.0
805	HOME DEPOT INC	HD	388.99	313,137	1.9	254.30	204,710	108,427	53.0	7,245	2.3
245	LOWES COS INC	LOW	246.80	60,466	0.4	240.53	58,930	1,536	2.6	1,127	1.9
633	NIKE INC CL B	NKE	75.67	47,899	0.3	103.30	65,390	-17,491	-26.7	1,013	2.1
201	ROYAL CARIBBEAN CRUISES LTD	RCL	230.69	46,369	0.3	153.09	30,771	15,598	50.7	442	1.0
169	STARBUCKS CORPORATION	SBUX	91.25	15,421	0.1	78.18	13,212	2,209	16.7	412	2.7
502	TESLA MOTORS INC	TSLA	403.84	202,728	1.2	209.61	105,225	97,503	92.7	0	0.0
1,620	TJX COMPANIES INC	TJX	120.81	195,712	1.2	56.12	90,914	104,799	115.3	2,430	1.2
730	TRACTOR SUPPLY COMPANY	TSCO	53.06	38,734	0.2	49.38	36,044	2,690	7.5	642	1.7
CONSUMER STAPLES			1,081,946	6.6		707,473	374,473	52.9	21,438	2.0	
1,618	COCA-COLA CO/THE	KO	62.26	100,737	0.6	46.03	74,483	26,254	35.2	3,139	3.1
339	COSTCO WHOLESALE CORP	COST	916.27	310,616	1.9	345.92	117,267	193,349	164.9	1,573	0.5
560	JM SMUCKER CO/THE	SJM	110.12	61,667	0.4	126.47	70,822	-9,154	-12.9	2,419	3.9
647	MONDELEZ INTERNATIONAL INC	MDLZ	59.73	38,645	0.2	61.08	39,521	-876	-2.2	1,216	3.1
1,596	PROCTER & GAMBLE CO	PG	167.65	267,569	1.6	110.42	176,228	91,342	51.8	6,425	2.4
1,081	SYSCO CORP	SY	76.46	82,653	0.5	66.61	72,005	10,648	14.8	2,205	2.7

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Holdings Report as of December 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
CONSUMER STAPLES			1,081,946	6.6		707,473	374,473	52.9	21,438	2.0	
753	TARGET CORP	TGT	135.18	101,791	0.6	119.98	90,346	11,445	12.7	3,373	3.3
1,309	WAL-MART STORES INC	WMT	90.35	118,268	0.7	51.03	66,803	51,466	77.0	1,086	0.9
ENERGY			585,339	3.6		481,174	104,166	21.6	17,714	3.0	
498	CHENIERE ENERGY INC	LNG	214.87	107,005	0.7	153.34	76,361	30,644	40.1	996	0.9
442	CHEVRON CORP	CVX	144.84	64,019	0.4	121.09	53,523	10,496	19.6	2,882	4.5
1,887	CONOCOPHILLIPS	COP	99.17	187,134	1.1	85.41	161,173	25,961	16.1	5,887	3.1
1,184	EXXON MOBIL CORP	XOM	107.57	127,363	0.8	77.40	91,639	35,724	39.0	4,689	3.7
183	MARATHON PETROLEUM CORP	MPC	139.50	25,529	0.2	178.76	32,713	-7,185	-22.0	666	2.6
606	VALERO ENERGY CORP	VLO	122.59	74,290	0.5	108.52	65,764	8,525	13.0	2,594	3.5
FINANCIALS			2,508,992	15.3		1,693,166	815,826	48.2	40,711	1.6	
4,904	BANK OF AMERICA CORP	BAC	43.95	215,531	1.3	37.27	182,748	32,783	17.9	5,100	2.4
383	BERKSHIRE HATHAWAY INC	CLASS B BRK/B	453.28	173,606	1.1	313.82	120,194	53,412	44.4	0	0.0
264	BLACKROCK INC-CLASS A	BLK	1,025	270,629	1.6	630.37	166,417	104,212	62.6	5,386	2.0
566	CAPITAL ONE FINANCIAL CORP	COF	178.32	100,929	0.6	134.87	76,334	24,595	32.2	1,358	1.3
674	CHUBB LTD	CB	276.30	186,226	1.1	203.89	137,420	48,807	35.5	2,453	1.3
705	FISERV INC.	FI	205.42	144,821	0.9	108.21	76,291	68,531	89.8	0	0.0
129	GOLDMAN SACHS GROUP INC	GS	572.62	73,868	0.4	343.38	44,297	29,571	66.8	1,548	2.1
1,459	JPMORGAN CHASE & CO	JPM	239.71	349,737	2.1	139.85	204,042	145,695	71.4	7,295	2.1
207	MASTERCARD INC - CLASS A	MA	526.57	109,000	0.7	310.94	64,365	44,635	69.3	629	0.6
1,862	MORGAN STANLEY	MS	125.72	234,091	1.4	79.46	147,957	86,133	58.2	6,889	2.9
525	PNC FINANCIAL SERVICES GROUP	PNC	192.85	101,246	0.6	116.95	61,400	39,846	64.9	3,360	3.3
168	PROGRESSIVE CORP	PGR	239.61	40,254	0.2	215.64	36,228	4,027	11.1	67	0.2
216	REGENCY CENTERS CORP	REG	73.93	15,969	0.1	59.24	12,795	3,174	24.8	609	3.8
450	THE BLACKSTONE GROUP L.P.	BX	172.42	77,589	0.5	141.04	63,467	14,122	22.3	1,913	2.5
1,108	VISA INC - CLASS A SHARES	V	316.04	350,172	2.1	219.04	242,701	107,471	44.3	2,615	0.7
930	WELLS FARGO & CO	WFC	70.24	65,323	0.4	60.77	56,511	8,812	15.6	1,488	2.3
HEALTH CARE			1,785,535	10.9		1,439,626	345,909	24.0	25,780	1.4	
561	ABBOTT LABORATORIES	ABT	113.11	63,455	0.4	100.63	56,454	7,000	12.4	1,324	2.1
338	ABBVIE	ABBV	177.70	60,063	0.4	106.93	36,141	23,921	66.2	2,217	3.7
341	AMGEN INC	AMGN	260.64	88,878	0.5	242.84	82,807	6,071	7.3	3,246	3.7

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

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Holdings Report as of December 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income	
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield
DOMESTIC EQUITIES										
HEALTH CARE			1,785,535	10.9	1,439,626	345,909	24.0	25,780	1.4	
1,607	BOSTON SCIENTIFIC CORP	BSX	89.32	143,537	0.9	56.40	90,638	52,900	58.4	0 0.0
654	DANAHER CORP	DHR	229.55	150,126	0.9	183.02	119,693	30,432	25.4	706 0.5
140	ELI LILLY & CO	LLY	772.00	108,080	0.7	373.44	52,281	55,799	106.7	840 0.8
453	GILEAD SCIENCES INC	GILD	92.37	41,844	0.3	64.81	29,359	12,485	42.5	1,395 3.3
128	INTUITIVE SURGICAL INC	ISRG	521.96	66,811	0.4	400.65	51,283	15,528	30.3	0 0.0
1,441	JOHNSON & JOHNSON	JNJ	144.62	208,397	1.3	139.37	200,826	7,571	3.8	7,147 3.4
595	MERCK & CO INC	MRK	99.48	59,191	0.4	112.82	67,126	-7,935	-11.8	1,928 3.3
104	REGENERON PHARMACEUTICALS	REGN	712.33	74,082	0.5	664.50	69,108	4,974	7.2	0 0.0
369	STRYKER CORP	SYK	360.05	132,858	0.8	312.37	115,266	17,592	15.3	1,240 0.9
156	THERMO FISHER SCIENTIFIC INC	TMO	520.23	81,156	0.5	534.75	83,421	-2,266	-2.7	243 0.3
606	UNITEDHEALTH GROUP INC	UNH	505.86	306,551	1.9	342.58	207,606	98,945	47.7	5,090 1.7
388	VERTEX PHARMACEUTICALS INC	VRTX	402.70	156,248	1.0	324.63	125,958	30,289	24.0	0 0.0
419	ZIMMER BIOMET HOLDINGS INC	ZBH	105.63	44,259	0.3	123.29	51,658	-7,399	-14.3	402 0.9
INDUSTRIALS			1,443,686	8.8	1,037,764	405,923	39.1	22,173	1.5	
221	AUTOMATIC DATA PROCESSING INC	ADP	292.73	64,693	0.4	230.95	51,039	13,654	26.8	1,361 2.1
892	BOOZ ALLEN HAMILTON HOLDING CORPORATION	BAH	128.70	114,800	0.7	86.04	76,751	38,050	49.6	1,820 1.6
210	CATERPILLAR INC	CAT	362.76	76,180	0.5	358.71	75,330	850	1.1	1,184 1.6
386	CUMMINS INC	CMI	348.60	134,560	0.8	170.85	65,950	68,610	104.0	2,810 2.1
332	DOVER CORP	DOV	187.60	62,283	0.4	184.72	61,327	956	1.6	684 1.1
555	EATON CORP	ETN	331.87	184,188	1.1	160.01	88,807	95,381	107.4	2,087 1.1
323	ILLINOIS TOOL WORKS INC	ITW	253.56	81,900	0.5	237.65	76,762	5,138	6.7	1,938 2.4
243	ROCKWELL AUTOMATION INC	ROK	285.79	69,447	0.4	245.94	59,763	9,684	16.2	1,273 1.8
415	TRANE TECHNOLOGIES PLC	TT	369.35	153,280	0.9	134.47	55,804	97,476	174.7	1,394 0.9
2,343	UBER TECHNOLOGIES INC	UBER	60.32	141,330	0.9	65.23	152,826	-11,497	-7.5	0 0.0
273	UNION PACIFIC CORP	UNP	228.04	62,255	0.4	223.79	61,096	1,159	1.9	1,463 2.4
486	UNITED CONTINENTAL HOLDINGS INC	UAL	97.10	47,191	0.3	52.62	25,573	21,618	84.5	0 0.0
540	UNITED PARCEL SERVICE INC/GEORGIA	UPS	126.10	68,094	0.4	132.81	71,717	-3,623	-5.1	3,521 5.2
23	UNITED RENTALS INC	URI	704.44	16,202	0.1	552.04	12,697	3,505	27.6	150 0.9
829	WASTE MANAGEMENT	WM	201.79	167,284	1.0	123.43	102,324	64,960	63.5	2,487 1.5

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Holdings Report as of December 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
INFO. TECHNOLOGY			4,440,788	27.0		1,964,853	2,475,934	126.0		31,874	0.7
578	ACCENTURE PLC	ACN	351.79	203,335	1.2	234.80	135,717	67,617	49.8	3,422	1.7
401	ADOBE SYSTEMS INC	ADBE	444.68	178,317	1.1	389.38	156,143	22,174	14.2	0	0.0
283	ADVANCED MICRO DEVICES INC	AMD	120.79	34,184	0.2	95.07	26,906	7,278	27.0	0	0.0
1,219	AMPHENOL CORP-CL A	APH	69.45	84,660	0.5	47.44	57,829	26,831	46.4	805	1.0
101	ANSYS INC	ANSS	337.33	34,070	0.2	304.85	30,790	3,280	10.7	0	0.0
4,083	APPLE INC	AAPL	250.42	1,022,465	6.2	52.94	216,139	806,326	373.1	4,083	0.4
928	BROADCOM LTD	AVGO	231.84	215,148	1.3	58.17	53,984	161,164	298.5	2,190	1.0
74	CROWDSTRIKE HOLDINGS INC	CRWD	342.16	25,320	0.2	232.29	17,189	8,130	47.3	0	0.0
94	INTUIT INC	INTU	628.50	59,079	0.4	546.72	51,392	7,687	15.0	391	0.7
197	KLA-TENCOR CORP	KLAC	630.12	124,134	0.8	515.84	101,620	22,513	22.2	1,340	1.1
286	MICRON TECHNOLOGY INC	MU	84.16	24,070	0.1	90.08	25,761	-1,692	-6.6	132	0.5
2,183	MICROSOFT CORP	MSFT	421.50	920,135	5.6	143.31	312,837	607,298	194.1	7,248	0.8
5,299	NVIDIA CORP	NVDA	134.29	711,603	4.3	31.79	168,467	543,136	322.4	212	0.0
950	ORACLE CORP	ORCL	166.64	158,308	1.0	119.23	113,272	45,036	39.8	1,520	1.0
178	PALO ALTO NETWORKS INC.	PANW	181.96	32,389	0.2	146.84	26,138	6,251	23.9	0	0.0
1,161	QUALCOMM INC.	QCOM	153.62	178,353	1.1	129.88	150,791	27,562	18.3	3,947	2.2
250	SALESFORCE.COM INC	CRM	334.33	83,583	0.5	289.51	72,378	11,205	15.5	400	0.5
69	SERVICENOW INC	NOW	1,060	73,148	0.4	794.57	54,826	18,323	33.4	0	0.0
699	TAIWAN SEMICONDUCTOR-SPONSORED ADR	TSM.SRI	197.49	138,046	0.8	119.06	83,222	54,824	65.9	2,111	1.5
749	TEXAS INSTRUMENTS INC	TXN	187.51	140,445	0.9	146.13	109,454	30,991	28.3	4,075	2.9
MATERIALS			404,134	2.5		288,923	121,193	41.9		6,139	1.5
526	EASTMAN CHEMICAL COMPANY	EMN	91.32	48,034	0.3	88.81	46,713	1,322	2.8	1,746	3.6
560	FREEMPORT-MCMORAN INC	FCX	38.08	21,325	0.1	49.84	27,910	-6,585	-23.6	168	0.8
371	HOWMET AEROSPACE INC	HWM	109.37	40,576	0.2	93.51	34,692	5,884	17.0	119	0.3
323	LINDE PLC	LIN	418.67	135,230	0.8	234.63	75,785	65,428	86.3	1,796	1.3
233	NUCOR CORP	NUE	116.71	27,193	0.2	170.84	39,807	-12,613	-31.7	513	1.9
835	STEEL DYNAMICS INC	STLD	114.07	95,248	0.6	47.65	39,785	55,463	139.4	1,536	1.6
142	VULCAN MATERIALS CO	VMC	257.23	36,527	0.2	170.65	24,232	12,295	50.7	261	0.7

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Holdings Report as of December 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
REAL ESTATE			202,154	1.2		183,965	18,189	9.9	7,436	3.7	
195	AMERICAN TOWER CORP	AMT	183.41	35,765	0.2	220.91	43,077	-7,312	-17.0	1,264	3.5
909	PROLOGIS INC	PLD.SRI	105.70	96,081	0.6	96.08	87,339	8,742	10.0	3,491	3.6
951	REGENCY CENTERS CORP	REG.SRI	73.93	70,307	0.4	56.31	53,549	16,759	31.3	2,682	3.8
UTILITIES			329,044	2.0		299,802	29,242	9.8	11,299	3.4	
1,903	ALLIANT ENERGY CORP	LNT	59.14	112,543	0.7	47.10	89,638	22,905	25.6	3,654	3.2
1,601	EVERGY INC	EVRG	61.55	98,542	0.6	57.71	92,388	6,154	6.7	4,275	4.3
1,085	NEXTERA ENERGY INC	NEE	71.69	77,784	0.5	76.69	83,206	-5,423	-6.5	2,235	2.9
458	SEMPRA ENERGY	SRE	87.72	40,176	0.2	75.48	34,570	5,606	16.2	1,136	2.8
Total Core Portfolio - Long				15,823,304	96.2		9,866,637	5,962,649	60.4	217,928	1.4
Long Equity REITs											
REITS			47,857	0.3			45,001	2,856	6.3	2,833	5.9
2,361	HCP INC	DOC	20.27	47,857	0.3	19.06	45,001	2,856	6.3	2,833	5.9
Total Long Equity REITs				47,857	0.3		45,001	2,856	6.3	2,833	5.9
US Small Cap											
ENERGY			27,985	0.2			38,613	-10,628	-27.5	1,212	4.3
1,212	APA CORP	APA	23.09	27,985	0.2	31.86	38,613	-10,628	-27.5	1,212	4.3
INFO. TECHNOLOGY			7,620	0.0			21,791	-14,171	-65.0	0	0.0
250	SUPER MICRO COMPUTER, INC.	SMCI	30.48	7,620	0.0	87.16	21,791	-14,171	-65.0	0	0.0
MUTUAL FUNDS			535,675	3.3			502,536	33,140	6.6	3,497	0.7
34,966	NATIONWIDE BAILARD COGNITIVE VALUE FUND	NWHFX	15.32	535,675	3.3	14.37	502,536	33,140	6.6	3,497	0.7
Total US Small Cap				571,281	3.5		562,940	8,340	1.5	4,709	0.8
Total DOMESTIC EQUITIES				16,442,442	54.2		10,474,578	5,973,846	57.0	225,470	1.4
INTERNATIONAL EQUITIES											
Developed Markets											
COMMUNICATION SERVICES			146,555	6.9			117,693	28,862		8,156	5.6
4,883	KDDI CORP	KDDIY.INTL	15.89	77,591	3.7	7.94	38,778	38,813	100.1	2,218	2.9

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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Holdings Report as of December 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
INTERNATIONAL EQUITIES											
COMMUNICATION SERVICES			146,555	6.9		117,693	28,862		8,156	5.6	
8,123	VODAFONE GROUP ADR	VOD	8.49	68,964	3.3	9.72	78,915	-9,951	-12.6	5,938	8.6
CONSUMER DISCRETIONARY			219,821	10.4		162,315	57,505	35.4		5,270	2.4
3,012	INDITEX-UNSPON ADR	IDEXY	25.51	76,836	3.6	14.99	45,155	31,681	70.2	2,495	3.2
7,969	PANASONIC CORP -SPON ADR	PCRHY	10.25	81,682	3.9	9.05	72,152	9,530	13.2	1,055	1.3
315	TOYOTA MOTOR CORP - SPON ADR	TM	194.61	61,302	2.9	142.88	45,008	16,294	36.2	1,720	2.8
CONSUMER STAPLES			129,361	6.1		135,152	-5,791	-4.3		4,657	3.6
677	NESTLE SA-SPONS ADR FOR REG	NSRGY	81.70	55,311	2.6	97.41	65,950	-10,639	-16.1	2,220	4.0
1,306	UNILEVER PLC NEW	UL	56.70	74,050	3.5	52.99	69,202	4,848	7.0	2,438	3.3
ENERGY			58,479	2.8		45,721	12,758	27.9		3,594	6.1
1,073	TOTALENERGIES SE	TTE	54.50	58,479	2.8	42.61	45,721	12,758	27.9	3,594	6.1
FINANCIALS			466,546	22.1		346,574	119,972	34.6		19,944	4.3
934	COMMONWEALTH BANK OF AUSTRALIA	CMWAY	95.66	89,346	4.2	76.73	71,666	17,680	24.7	2,907	3.3
3,635	DNB BANK ASA - ADR	DNBBY	19.90	72,337	3.4	18.32	66,599	5,737	8.6	5,322	7.4
4,779	ING GROEP N.V. (ADR)	ING	15.67	74,887	3.5	14.39	68,784	6,103	8.9	5,716	7.6
7,122	MITSUBISHI UFJ FINL - SPON ADR	MUFG	11.72	83,470	4.0	5.44	38,741	44,729	115.5	2,087	2.5
7,580	MUENCHENER RUECK ADR	MURGY	10.02	75,952	3.6	6.17	46,747	29,205	62.5	2,429	3.2
2,327	UBS GROUP AG-REG	UBS	30.32	70,555	3.3	23.22	54,037	16,518	30.6	1,483	2.1
HEALTH CARE			315,116	14.9		371,566	-56,450	-15.2		11,556	3.7
1,697	GLAXOSMITHKLINE PLC ADR	GSK	33.82	57,393	2.7	42.53	72,170	-14,777	-20.5	2,666	4.6
2,105	MERCK KGAA-SPONSORED ADR	MKKGY	28.63	60,266	2.9	40.80	85,894	-25,628	-29.8	2,012	3.3
543	NOVO NORDISK A/S (ADR)	NVO	86.02	46,709	2.2	108.98	59,177	-12,468	-21.1	785	1.7
2,216	ROCHE HOLDINGS	RHHBY	34.88	77,294	3.7	40.06	88,775	-11,481	-12.9	2,990	3.9
1,523	SANOFI - ADR	SNY	48.23	73,454	3.5	43.04	65,550	7,904	12.1	3,102	4.2
INDUSTRIALS			312,482	14.8		218,997	93,485	42.7		7,046	2.3
2,479	AKTIEBOLAGET VOLVO ADR	VLVLY	24.15	59,868	2.8	23.27	57,674	2,193	3.8	4,178	7.0
2,244	MITSUBISHI ELECTRIC- UNSPON ADR	MIELY	33.89	76,044	3.6	29.65	66,546	9,498	14.3	1,470	1.9
7,089	RECRUIT HOLDINGS CO LTD	RCRUY	13.97	99,033	4.7	7.49	53,113	45,921	86.5	215	0.2
1,562	SCHNEIDER ELECTRIC- ADR	SBGSY	49.64	77,538	3.7	26.67	41,664	35,873	86.1	1,183	1.5

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
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Holdings Report as of December 31, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
INTERNATIONAL EQUITIES											
INFO. TECHNOLOGY			252,541	12.0		268,490	-15,949	-5.9	4,783	1.9	
78	ASML HLDG ADR	ASML	693.08	54,060	2.6	386.87	30,176	23,884	79.2	524	1.0
1,481	CAPGEMINI SE - UNSPONSOR ADR	CGEMY	32.46	48,073	2.3	40.29	59,670	-11,596	-19.4	1,091	2.3
7,762	MURATA MANUFACTURING - UNSPON ADR	MRAAY	7.99	62,018	2.9	12.90	100,145	-38,127	-38.1	2,310	3.7
359	SAP SE -ADR	SAP	246.21	88,389	4.2	218.66	78,499	9,891	12.6	858	1.0
MATERIALS			133,060	6.3		123,000	10,060	8.2	8,939	6.7	
1,305	BHP BILLITON ADR	BHP	48.83	63,723	3.0	44.78	58,435	5,288	9.1	3,811	6.0
1,179	RIO TINTO (ADR)	RIO	58.81	69,337	3.3	54.76	64,565	4,772	7.4	5,129	7.4
UTILITIES			77,993	3.7		72,806	5,187	7.1	5,113	6.6	
11,016	ENEL SPA - UNSPON ADR	ENLAY	7.08	77,993	3.7	6.61	72,806	5,187	7.1	5,113	6.6
Total Developed Markets			2,111,954	100.0		1,862,314	249,640	13.4	79,060	3.7	
Total INTERNATIONAL EQUITIES			2,111,954	7.0		1,862,314	249,640	13.4	79,060	3.7	
REAL ESTATE											
Private Real Estate											
REITS			1,115,524	100.0		1,148,014	-32,490	-2.8	47,268	4.2	
36,360	BAILARD REAL ESTATE FUND	BBKR	30.68	1,115,524	100.0	31.57	1,148,014	-32,490	-2.8	47,268	4.2
Total Private Real Estate			1,115,524	100.0		1,148,014	-32,490	-2.8	47,268	4.2	
Total REAL ESTATE			1,115,524	3.7		1,148,014	-32,490	-2.8	47,268	4.2	
TOTAL MANAGED ASSETS			30,360,202			24,554,319	5,811,864		772,765	2.5	
Total Accrued Income			73,990								
TOTAL MANAGED ASSETS including Accrued Income			30,434,192								

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to December 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
11/18/2024	11/19/2024	9,170	IBTG ISHARES 2026 TERM U.S. TREASURY ETF	\$22.80	\$209,076.00
11/18/2024	11/19/2024	3,030	SPTI SPDR PORT INT TERM TREASURY BOND ETF	\$28.09	\$85,112.70
12/11/2024	12/12/2024	1,464	UBER UBER TECHNOLOGIES INC	\$60.81	\$89,021.89

TOTAL Purchases

\$3,720,132.09

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

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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Manager: AL
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Purchases and Sales

500111

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
Sells					
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
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

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Purchases and Sales

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Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
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
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	SYU 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
11/18/2024	11/19/2024	315,000	458140C INTEL CORPORATION -GREEN(4.15 - 08/05/32) A6	\$92.68	\$291,938.45
11/19/2024	11/20/2024	7	ACN ACCENTURE PLC	\$352.54	\$2,467.72
11/19/2024	11/20/2024	5	ADBE ADOBE SYSTEMS INC	\$499.42	\$2,497.03
11/19/2024	11/20/2024	6	AMGN AMGEN INC	\$279.44	\$1,676.56
11/19/2024	11/20/2024	10	BAH BOOZ ALLEN HAMILTON HOLDING CORPORATION	\$138.90	\$1,388.96
11/19/2024	11/20/2024	4	BLK BLACKROCK INC-CLASS A	\$1,033.51	\$4,133.93

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Purchases and Sales

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Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
11/19/2024	11/20/2024	15	BSX BOSTON SCIENTIFIC CORP	\$90.15	\$1,352.14
11/19/2024	11/20/2024	7	CB CHUBB LTD	\$283.52	\$1,984.55
11/19/2024	11/20/2024	6	CMI CUMMINS INC	\$362.56	\$2,175.30
11/19/2024	11/20/2024	8	COF CAPITAL ONE FINANCIAL CORP	\$181.24	\$1,449.88
11/19/2024	11/20/2024	13	COP CONOCOPHILLIPS	\$112.63	\$1,464.20
11/19/2024	11/20/2024	5	COST COSTCO WHOLESALE CORP	\$928.36	\$4,641.68
11/19/2024	11/20/2024	8	DHR DANAHER CORP	\$230.21	\$1,841.63
11/19/2024	11/20/2024	11	DIS WALT DISNEY CO	\$111.82	\$1,229.99
11/19/2024	11/20/2024	6	EXPE EXPEDIA INC	\$176.32	\$1,057.89
11/19/2024	11/20/2024	9	FI FISERV INC.	\$214.69	\$1,932.16
11/19/2024	11/20/2024	167	GOOGL ALPHABET INC CL A (GOOGLE)	\$177.54	\$29,647.55
11/19/2024	11/20/2024	8	HD HOME DEPOT INC	\$407.15	\$3,257.11
11/19/2024	11/20/2024	9	JNJ JOHNSON & JOHNSON	\$152.41	\$1,371.69
11/19/2024	11/20/2024	9	JPM JPMORGAN CHASE & CO	\$243.12	\$2,188.04
11/19/2024	11/20/2024	5	LIN LINDE PLC	\$443.77	\$2,218.77
11/19/2024	11/20/2024	6	LNG CHENIERE ENERGY INC	\$218.32	\$1,309.88
11/19/2024	11/20/2024	14	MS MORGAN STANLEY	\$132.70	\$1,857.68
11/19/2024	11/20/2024	3	NFLX NETFLIX INC	\$871.50	\$2,614.43
11/19/2024	11/20/2024	12	NVDA NVIDIA CORP	\$146.21	\$1,754.41
11/19/2024	11/20/2024	9	ORCL ORACLE CORP	\$187.97	\$1,691.68
11/19/2024	11/20/2024	10	PG PROCTER & GAMBLE CO	\$170.64	\$1,706.30
11/19/2024	11/20/2024	11	PLD.SRI PROLOGIS INC	\$114.85	\$1,263.32
11/19/2024	11/20/2024	6	PNC PNC FINANCIAL SERVICES GROUP	\$205.01	\$1,230.06
11/19/2024	11/20/2024	12	QCOM QUALCOMM INC.	\$164.66	\$1,975.87
11/19/2024	11/20/2024	2	REGN REGENERON PHARMACEUTICALS	\$746.53	\$1,493.02
11/19/2024	11/20/2024	12	STLD STEEL DYNAMICS INC	\$140.03	\$1,680.36
11/19/2024	11/20/2024	14	SYN SYSCO CORP	\$74.47	\$1,042.55
11/19/2024	11/20/2024	8	TGT TARGET CORP	\$154.90	\$1,239.20
11/19/2024	11/20/2024	14	TJX TJX COMPANIES INC	\$119.39	\$1,671.43
11/19/2024	11/20/2024	9	TSM.SRI TAIWAN SEMICONDUCTOR-SPONSORED ADR	\$189.66	\$1,706.85
11/19/2024	11/20/2024	7	TT TRANE TECHNOLOGIES PLC	\$413.05	\$2,891.27
11/19/2024	11/20/2024	10	TXN TEXAS INSTRUMENTS INC	\$202.31	\$2,023.04
11/19/2024	11/20/2024	6	UNH UNITEDHEALTH GROUP INC	\$578.63	\$3,471.66

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
 IA: RBM

Purchases and Sales

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Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
Sells					
11/19/2024	11/20/2024	9	V VISA INC - CLASS A SHARES	\$311.07	\$2,799.55
11/19/2024	11/20/2024	9	VLO VALERO ENERGY CORP	\$141.89	\$1,276.98
11/19/2024	11/20/2024	4	VRTX VERTEX PHARMACEUTICALS INC	\$452.56	\$1,810.19
11/19/2024	11/20/2024	9	WM WASTE MANAGEMENT	\$218.91	\$1,970.10
12/5/2024	12/6/2024	62	AAPL APPLE INC	\$242.89	\$15,058.75
12/5/2024	12/6/2024	2	ACN ACCENTURE PLC	\$357.64	\$715.26
12/5/2024	12/6/2024	2	ADBE ADOBE SYSTEMS INC	\$539.24	\$1,078.46
12/5/2024	12/6/2024	13	BAC BANK OF AMERICA CORP	\$47.10	\$612.34
12/5/2024	12/6/2024	11	BBY BEST BUY CO INC	\$90.05	\$990.51
12/5/2024	12/6/2024	3	CB CHUBB LTD	\$286.29	\$858.85
12/5/2024	12/6/2024	2	CMI CUMMINS INC	\$381.03	\$762.04
12/5/2024	12/6/2024	1	COST COSTCO WHOLESALE CORP	\$986.88	\$986.85
12/5/2024	12/6/2024	4	DHR DANAHER CORP	\$229.07	\$916.25
12/5/2024	12/6/2024	3	EXPE EXPEDIA INC	\$190.77	\$572.29
12/5/2024	12/6/2024	3	FI FISERV INC.	\$204.77	\$614.29
12/5/2024	12/6/2024	2	HD HOME DEPOT INC	\$427.76	\$855.49
12/5/2024	12/6/2024	3	JNJ JOHNSON & JOHNSON	\$149.35	\$448.04
12/5/2024	12/6/2024	3	JPM JPMORGAN CHASE & CO	\$246.10	\$738.29
12/5/2024	12/6/2024	2	KLAC KLA-TENCOR CORP	\$648.51	\$1,296.98
12/5/2024	12/6/2024	2	LIN LINDE PLC	\$450.54	\$901.05
12/5/2024	12/6/2024	3	LNG CHENIERE ENERGY INC	\$226.79	\$680.36
12/5/2024	12/6/2024	18	MSFT MICROSOFT CORP	\$443.97	\$7,991.24
12/5/2024	12/6/2024	2	NFLX NETFLIX INC	\$924.00	\$1,847.95
12/5/2024	12/6/2024	9	NKE NIKE INC CL B	\$78.53	\$706.71
12/5/2024	12/6/2024	3	ORCL ORACLE CORP	\$187.28	\$561.82
12/5/2024	12/6/2024	2	PNC PNC FINANCIAL SERVICES GROUP	\$209.78	\$419.54
12/5/2024	12/6/2024	11	SJM JM SMUCKER CO/THE	\$116.36	\$1,279.94
12/5/2024	12/6/2024	2	SYK STRYKER CORP	\$382.11	\$764.20
12/5/2024	12/6/2024	5	TGT TARGET CORP	\$129.42	\$647.09
12/5/2024	12/6/2024	5	TSM.SRI TAIWAN SEMICONDUCTOR-SPONSORED ADR	\$204.99	\$1,024.92
12/5/2024	12/6/2024	3	TT TRANE TECHNOLOGIES PLC	\$415.35	\$1,246.01
12/5/2024	12/6/2024	4	TXN TEXAS INSTRUMENTS INC	\$193.59	\$774.35
12/5/2024	12/6/2024	2	UNH UNITEDHEALTH GROUP INC	\$587.33	\$1,174.62

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Purchases and Sales

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Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
12/5/2024	12/6/2024	5	V VISA INC - CLASS A SHARES	\$309.83	\$1,549.09
12/5/2024	12/6/2024	3	VLO VALERO ENERGY CORP	\$133.50	\$400.49
12/5/2024	12/6/2024	2	VRTX VERTEX PHARMACEUTICALS INC	\$460.15	\$920.27
12/5/2024	12/6/2024	17	VZ VERIZON COMMUNICATIONS INC	\$42.78	\$727.27
12/11/2024	12/12/2024	222	ROK ROCKWELL AUTOMATION INC	\$298.52	\$66,270.12
12/11/2024	12/12/2024	75	TT TRANE TECHNOLOGIES PLC	\$399.78	\$29,982.99

TOTAL Sells

\$3,947,487.05

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Purchases

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

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Purchases and Sales

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Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
Sells					
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	26	PANW PALO ALTO NETWORKS INC.	\$176.76	\$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
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

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
IA: RBM

Purchases and Sales

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Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
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
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
11/22/2024	11/25/2024	23	AAPL APPLE INC	\$229.12	\$5,269.61
11/22/2024	11/25/2024	37	ABT ABBOTT LABORATORIES	\$117.62	\$4,351.85
11/22/2024	11/25/2024	12	ACN ACCENTURE PLC	\$360.77	\$4,329.07
11/22/2024	11/25/2024	31	AMD ADVANCED MICRO DEVICES INC	\$138.71	\$4,299.95
11/22/2024	11/25/2024	33	AMZN AMAZON.COM INC	\$198.41	\$6,547.50
11/22/2024	11/25/2024	12	CAT CATERPILLAR INC	\$388.58	\$4,662.80
11/22/2024	11/25/2024	13	CRWD CROWDSTRIKE HOLDINGS INC	\$362.55	\$4,712.96
11/22/2024	11/25/2024	49	GILD GILEAD SCIENCES INC	\$89.42	\$4,381.21
11/22/2024	11/25/2024	8	ISRG INTUITIVE SURGICAL INC	\$550.35	\$4,402.67
11/22/2024	11/25/2024	28	JNJ JOHNSON & JOHNSON	\$155.91	\$4,365.36
11/22/2024	11/25/2024	25	JPM JPMORGAN CHASE & CO	\$244.51	\$6,112.61
11/22/2024	11/25/2024	6	LLY ELI LILLY & CO	\$756.63	\$4,539.66
11/22/2024	11/25/2024	67	MDLZ MONDELEZ INTERNATIONAL INC	\$64.78	\$4,340.14
11/22/2024	11/25/2024	8	META META PLATFORMS INC - CLASS A	\$558.36	\$4,466.76
11/22/2024	11/25/2024	27	MPC MARATHON PETROLEUM CORP	\$159.04	\$4,293.96

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
 IA: RBM

Purchases and Sales

500112

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
Sells					
11/22/2024	11/25/2024	11	MSFT MICROSOFT CORP	\$413.31	\$4,546.24
11/22/2024	11/25/2024	5	NFLX NETFLIX INC	\$898.77	\$4,493.73
11/22/2024	11/25/2024	29	NUE NUCOR CORP	\$150.51	\$4,364.55
11/22/2024	11/25/2024	42	NVDA NVIDIA CORP	\$145.85	\$6,125.31
11/22/2024	11/25/2024	17	PGR PROGRESSIVE CORP	\$263.83	\$4,484.99
11/22/2024	11/25/2024	46	SRE SEMPRA ENERGY	\$94.99	\$4,369.49
11/22/2024	11/25/2024	19	TMUS T-MOBILE US INC	\$237.35	\$4,509.43
11/22/2024	11/25/2024	17	TSLA TESLA MOTORS INC	\$340.03	\$5,780.27
12/5/2024	12/6/2024	32	AAPL APPLE INC	\$243.04	\$7,776.97
12/5/2024	12/6/2024	27	AMZN AMAZON.COM INC	\$221.69	\$5,985.49
12/5/2024	12/6/2024	38	AVGO BROADCOM LTD	\$171.20	\$6,505.41
12/5/2024	12/6/2024	20	BRK/B BERKSHIRE HATHAWAY INC CLASS B	\$470.46	\$9,408.94
12/5/2024	12/6/2024	26	BX THE BLACKSTONE GROUP L.P.	\$188.34	\$4,896.77
12/5/2024	12/6/2024	36	CVX CHEVRON CORP	\$160.13	\$5,764.51
12/5/2024	12/6/2024	94	EVRG EVERGY INC	\$63.57	\$5,975.40
12/5/2024	12/6/2024	42	GOOGL ALPHABET INC CL A (GOOGLE)	\$173.45	\$7,284.69
12/5/2024	12/6/2024	19	MSFT MICROSOFT CORP	\$444.01	\$8,435.99
12/5/2024	12/6/2024	50	NVDA NVIDIA CORP	\$145.88	\$7,294.00
12/5/2024	12/6/2024	9	UNH UNITEDHEALTH GROUP INC	\$587.96	\$5,291.49
12/5/2024	12/6/2024	83	WFC WELLS FARGO & CO	\$74.37	\$6,172.12
12/5/2024	12/6/2024	65	WMT WAL-MART STORES INC	\$95.56	\$6,211.42
TOTAL Sells					\$578,952.15

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to December 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
12/17/2024	Rounding adjustment	CUSTODIAN MONEY MARKET FUND 0.22
	Total Additions	45,000.30
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 December 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 December 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 December 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 December 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 AUSTRALIA 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 December 31, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Withdrawals		
10/11/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	234.72
10/30/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD CUSTODIAN MONEY MARKET FUND	30,000.00
11/7/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	19.20
11/19/2024	ADR MGMT FEE INDUSTRIA DE DISENO TE FSPONSORED ADR 1 ADR REPS 0.5 CUSTODIAN MONEY MARKET FUND	150.60
11/19/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	237.25
11/25/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD CUSTODIAN MONEY MARKET FUND	145,000.00
12/6/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD CUSTODIAN MONEY MARKET FUND	80,000.00
12/6/2024	ADR MGMT FEE UNILEVER PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS CUSTODIAN MONEY MARKET FUND	6.53
12/6/2024	ADR MGMT FEE TOYOTA MTR CORP FSPONSORED ADR 1 ADR REPS 10 ORD SHS CUSTODIAN MONEY MARKET FUND	7.88
12/6/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	81.93
12/10/2024	ADR MGMT FEE SANOFI FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS CUSTODIAN MONEY MARKET FUND	45.68
12/10/2024	ADR MGMT FEE ROCHE HLDG LTD FSPONSORED ADR 1 ADR RE 0.125 ORD SHS CUSTODIAN MONEY MARKET FUND	66.16
12/10/2024	ADR MGMT FEE ING GROEP ADR REP 1 OR FSPONSORED ADR 1 ADR REPS 1 O CUSTODIAN MONEY MARKET FUND	141.55
12/10/2024	ADR MGMT FEE MURATA MFG CO LTD FSPONSORED ADR 1 ADR REPS 0.5 ORD CUSTODIAN MONEY MARKET FUND	164.21
12/10/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	68.08
12/16/2024	ADR MGMT FEE MITSUBISHI UFJ FINL GR FSPONSORED ADR 1 ADR REPS 1 O CUSTODIAN MONEY MARKET FUND	106.46
12/16/2024	ADR MGMT FEE PANASONIC HLDGS CORP FUNSPONSORED ADR 1 ADR REPS 1 O CUSTODIAN MONEY MARKET FUND	255.03
12/16/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	105.53

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Withdrawals		
12/16/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	118.09
12/17/2024	ADR MGMT FEE MITSUBISHI ELEC CORP FSPONSORED ADR 1 ADR REPS 2 ORD CUSTODIAN MONEY MARKET FUND	125.66
12/17/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	60.12
12/18/2024	ADR MGMT FEE KDDI CORP FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS CUSTODIAN MONEY MARKET FUND	173.11
12/18/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	114.19
12/23/2024	ADR MGMT FEE RECRUIT HLDGS CO LTD FUNSPONSORED ADR 1 ADR REPS 0.2 CUSTODIAN MONEY MARKET FUND	18.18
12/23/2024	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	11.28
	Total Withdrawals	1,732,116.98
Expense		
1/25/2024	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	16,624.72
4/19/2024	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	2,234.88
4/19/2024	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	16,590.33
7/23/2024	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	2,230.63
7/23/2024	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	16,681.29
10/24/2024	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	2,337.20
10/24/2024	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	17,046.29
	Total Expense	73,745.34

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500112		
Withdrawals		
1/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 59,726.07
3/11/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 30,000.00
3/14/2024	\$250k journal from the Index account to the Intl Account	CUSTODIAN MONEY MARKET FUND 250,000.00
4/8/2024	Q1 income for the Quarter	CUSTODIAN MONEY MARKET FUND 64,453.49
5/2/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 150,000.00
7/2/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 30,000.00
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
11/25/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 110,000.00
12/6/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND 90,000.00
	Total Withdrawals	1,229,179.56
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

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description		Amount
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
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 December 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	10,273,183.89	10,515,922.38	11,490.41	231,248.07
Total for 500112	5,536,472.97	6,255,704.19	110,431.09	608,800.13
Total for 500113	319,778.45	255,032.85	-12,379.36	-52,366.24
Total Realized Gains	16,129,435.31	17,026,659.42	109,542.15	787,681.96

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110

Report Period: September 30, 2024 to December 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 December 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.