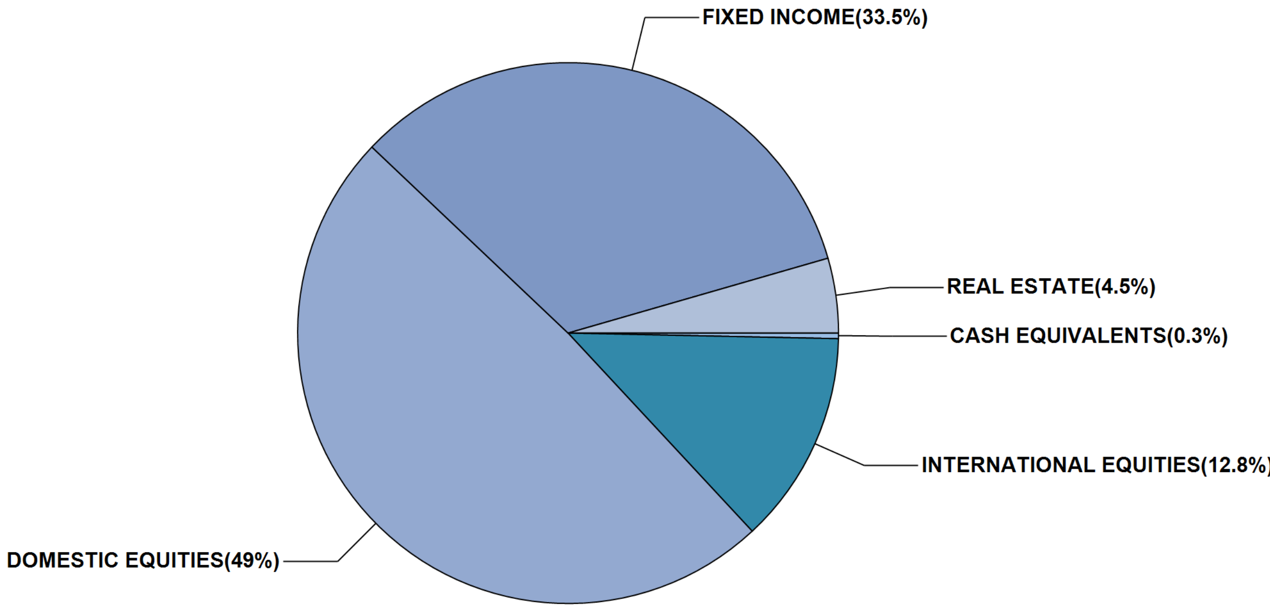
UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Asset Allocation as of July 31, 2026



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	$1,126	$12,011,268	$8,899,338	$0	$1,603,080	$0	$0	$0	$65,344	$22,580,157
500112	UMF CA/NEVADA ASSET ALLOCATION EQUITY INDEX ACCOUNT	$113,221	$0	$8,689,749	$0	$0	$0	$0	$0	$3,663	$8,806,633
500113	UMF CA/NEVADA ASSET ALLOCATION - INTL	$4,450	$0	$0	$4,577,930	$0	$0	$0	$0	$7,926	$4,590,305
	TOTAL ACCOUNT	**$118,797**	**$12,011,268**	**$17,589,087**	**$4,577,930**	**$1,603,080**	**$0**	**$0**	**$0**	**$76,933**	**$35,977,095**

Bailard

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Summary of Investment Returns as of July 31, 2026

	Month to Date	Current Period	Year to Date	1 Year	Annualized Since Inception 06/16/2016
RETURNS BY ASSET CLASS					
FIXED INCOME	-0.36 %	-0.36 %	0.21 %	3.21 %	2.28 %
DOMESTIC EQUITIES	-0.22 %	-0.22 %	11.69 %	20.48 %	15.65 %
INTERNATIONAL EQUITIES	2.34 %	2.34 %	13.38 %	27.85 %	7.71 %
REAL ESTATE	0.00 %	0.00 %	2.19 %	3.94 %	5.63 %
TOTAL PORTFOLIO	0.06 %	0.06 %	7.40 %	14.19 %	10.20 %
COMPARATIVE INDICES					
05. S&P 500 WITH INCOME	-0.06 %	-0.06 %	10.12 %	19.53 %	15.38 %
08. MSCI EAFE INDEX	1.96 %	1.96 %	11.59 %	24.33 %	10.02 %
10. NCREIF FUND INDEX (NFI - ODCE)	0.00 %	0.00 %	2.70 %	4.20 %	4.77 %
60% SPX/ 40% INT GOV/CR BOND INDEX	-0.20 %	-0.20 %	6.07 %	12.77 %	10.16 %
BLOOMBERG INT US GOV/CRED BOND INDEX	-0.43 %	-0.43 %	-0.02 %	2.84 %	1.90 %

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Performance Detail

Portfolio Value on 06/30/2026	$36,210,306
Deposits	$55,000
Withdrawals	($278,809)
Transfers	$0
Accrued Interest	$0
Fees & Expenses	($32,128)
Interest	$38,914
Dividends	$23,473
Capital Gains Distribution	$0
Appreciation	($33,451)
Change in Accrued Income	($6,210)
Portfolio Value on 07/31/2026	**$35,977,095**

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Holdings Report as of July 31, 2026

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
CASH EQUIVALENTS											
Money Markets											
	CUSTODIAN MONEY MARKET FUND	T2		118,797	100.0		118,797			59	0.1
Total Money Markets				**118,797**	**100.0**		**118,797**			**59**	**0.1**
Total CASH EQUIVALENTS				**118,797**	**0.3**		**118,797**			**59**	**0.1**
FIXED INCOME											
Domestic Bonds											
AGENCY				879,989	7.3		892,786	-12,797	-1.4	30,281	3.4
405,000	FEDERAL NATIONAL MORTGAGE ASSOCIATION 6.625 Nov 15 2030	31359MGK3	108.28	438,548	3.7	110.95	449,352	-10,805	-2.4	26,831	6.1
460,000	FEDERAL NATIONAL MORTGAGE ASSOCIATION 0.75 Oct 8 2027	3135G05Y5	95.97	441,441	3.7	96.40	443,434	-1,992	-0.4	3,450	0.8
CORPORATE BONDS				260,603	2.2		267,387	-6,784	-2.5	3,300	1.3
300,000	ALPHABET INC. SUSTAIN 1.1 Aug 15 2030	02079KAD9	86.87	260,603	2.2	89.13	267,387	-6,784	-2.5	3,300	1.3
CORPORATE ETF				147,874	1.2		150,014	-2,140	-1.4	6,799	4.6
2,835	ISHARES 1-5YR INVESTMENT GRADE CORPORATE BOND ETF	IGSB	52.16	147,874	1.2	52.92	150,014	-2,140	-1.4	6,799	4.6
CORPORATE FRN				335,525	2.8		334,100	1,425	0.4	16,701	5.0
340,000	JPMORGAN CHASE & CO. 4.912 Jul 25 2033	46647PDH6	98.68	335,525	2.8	98.26	334,100	1,425	0.4	16,701	5.0
ETF				587,909	4.9		586,633	1,277	0.2	22,523	3.8
11,605	ISHARES TREASURY FLOATING RATE ETF	TFLO	50.66	587,909	4.9	50.55	586,633	1,277	0.2	22,523	3.8
FINANCIALS				1,381,478	11.5		1,464,599	-83,121	-5.7	47,949	3.5
315,000	AMERICAN EXPRESS COMPANY 5.098 Feb 16 2028	025816DP1	100.23	315,724	2.6	99.75	314,219	1,505	0.5	16,059	5.1
350,000	JOHN D & CATHERINE T MACARTHUR FOUNDATION SOCIAL	477854AA1	86.07	301,259	2.5	94.39	330,357	-29,098	-8.8	4,547	1.5

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Holdings Report as of July 31, 2026

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
FIXED INCOME											
FINANCIALS				1,381,478	11.5		1,464,599	-83,121	-5.7	47,949	3.5
	1.299 Dec 1 2030										
310,000	MORGAN STANLEY	61746BEF9	99.76	309,254	2.6	99.99	309,965	-710	-0.2	11,238	3.6
	3.625 Jan 20 2027										
280,000	NATIONAL COMMUNITY RENAISSANCE CALIFORNIA SOCIAL	63548MAA6	85.47	239,306	2.0	100.00	280,006	-40,699	-14.5	9,156	3.8
	3.27 Dec 1 2032										
225,000	STANFORD UNIVERSITY	85440KAB0	95.97	215,934	1.8	102.25	230,053	-14,119	-6.1	6,950	3.2
	3.089 May 1 2029										
INDUSTRIALS				1,776,603	14.8		1,809,122	-32,519	-1.8	60,518	3.4
280,000	APPLE INC. GREEN	037833CX6	98.99	277,161	2.3	99.26	277,934	-772	-0.3	8,400	3.0
	3 Jun 20 2027										
350,000	APPLIED MATERIALS INC.	038222AN5	89.42	312,981	2.6	97.06	339,721	-26,740	-7.9	6,125	2.0
	1.75 Jun 1 2030										
345,000	GILEAD SCIENCES INC.	375558BZ5	100.74	347,536	2.9	100.60	347,069	467	0.1	18,113	5.2
	5.25 Oct 15 2033										
240,000	KAISER FOUNDATION HOSPITALS GREEN	48305QAC7	99.06	237,739	2.0	99.59	239,028	-1,289	-0.5	7,560	3.2
	3.15 May 1 2027										
320,000	MASTERCARD INCORPORATED SUSTAIN	57636QAS3	88.18	282,168	2.3	89.14	285,263	-3,095	-1.1	6,080	2.2
	1.9 Mar 15 2031										
320,000	PFIZER INVESTMENT ENTERPRISES PTE LTD.	716973AC6	99.69	319,018	2.7	100.03	320,108	-1,090	-0.3	14,240	4.5
	4.45 May 19 2028										
TAXABLE GO				618,143	5.1		628,618	-10,476	-1.7	27,916	4.5
315,000	CONNECTICUT ST TXBL	20772KZN2	100.16	315,508	2.6	100.13	315,407	100	0.0	15,404	4.9
	4.89 Mar 15 2032										
320,000	GEORGIA ST TXBL	373385LC5	94.57	302,635	2.5	97.88	313,211	-10,576	-3.4	12,512	4.1
	3.91 Jul 1 2033										
TAXABLE REVENUE				944,855	7.9		953,407	-8,552	-0.9	37,729	4.0
205,000	LOS ANGELES CALIF DEPT WTR & PWR REV TXBL	544495VX9	100.63	206,294	1.7	101.88	208,860	-2,565	-1.2	11,308	5.5
	5.516 Jul 1 2027										

Holdings Report as of July 31, 2026

Quantity		Symbol	Price	Market Value Value($)	(%)	Total Cost Avg Cost	($)	Gain/Loss ($)	%	Annualized Income ($)	Yield
FIXED INCOME											
	TAXABLE REVENUE			944,855	7.9		953,407	-8,552	-0.9	37,729	4.0
270,000	NEW YORK ST DORM AUTH ST PERS INCOME TAX REV TXBL 2.152 Mar 15 2031	64990FE26	89.79	242,424	2.0	89.04	240,415	2,009	0.8	5,810	2.4
225,000	NEW YORK ST URBAN DEV CORP REV TXBL 3.32 Mar 15 2029	6500355Y0	97.24	218,784	1.8	99.61	224,129	-5,345	-2.4	7,470	3.4
280,000	UNIVERSITY CALIF REVS TXBL 4.693 May 15 2033	91412HNW9	99.05	277,352	2.3	100.00	280,004	-2,652	-0.9	13,140	4.7
	US AGENCY ETF			1,633,669	13.6		1,645,427	-11,758	-0.7	66,645	4.1
6,315	ISHARES U.S. AGENCY BOND ETF	AGZ	108.44	684,799	5.7	109.13	689,156	-4,357	-0.6	25,476	3.7
18,985	JPMORGAN MORTGAGE-BACKED SEC ETF	JMTG	49.98	948,870	7.9	50.37	956,271	-7,401	-0.8	41,169	4.3
	US TREASURIES			1,873,879	15.6		1,895,087	-21,208	-1.1	62,123	3.3
838,000	UNITED STATES TREASURY 2.625 May 31 2027	91282CET4	98.78	827,787	6.9	99.13	830,694	-2,907	-0.3	21,998	2.7
1,070,000	UNITED STATES TREASURY 3.75 May 31 2030	91282CHF1	97.77	1,046,092	8.7	99.48	1,064,394	-18,301	-1.7	40,125	3.8
	US TREASURY ETF			1,570,743	13.1		1,593,182	-22,439	-1.4	61,083	3.9
36,035	SPDR PORT INT TERM TREASURY BOND ETF	SPTI	28.08	1,011,863	8.4	28.59	1,030,248	-18,385	-1.8	39,386	3.9
19,305	SPDR SHORT-TERM U.S. TREASURY BOND ETF	SPTS	28.95	558,880	4.7	29.16	562,934	-4,054	-0.7	21,696	3.9
Total Domestic Bonds				12,011,268	100.0		12,220,362	-209,094	-1.7	443,565	3.7
Total FIXED INCOME				12,011,268	33.5		12,220,362	-209,094	-1.7	443,565	3.7
DOMESTIC EQUITIES											
Core Portfolio - Long											
	COMMUNICATION SERVICES			1,395,473	7.9		711,827	683,646	96.0	9,813	0.7
1,876	ALPHABET INC CL A (GOOGLE)	GOOGL	356.13	668,100	3.8	114.95	215,650	452,450	209.8	1,651	0.2
673	ALPHABET INC. CL C (GOOGLE CL C)	GOOG	356.65	240,025	1.4	335.35	225,691	14,335	6.4	592	0.2
1,704	AT&T	T	23.25	39,618	0.2	17.60	29,983	9,635	32.1	1,891	4.8
2,902	COMCAST CORP CL A	CMCSA	23.96	69,532	0.4	26.70	77,495	-7,963	-10.3	3,831	5.5
317	META PLATFORMS INC - CLASS A	META	556.71	176,477	1.0	87.86	27,853	148,624	533.6	666	0.4

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Holdings Report as of July 31, 2026

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
DOMESTIC EQUITIES											
COMMUNICATION SERVICES				1,395,473	7.9		711,827	683,646	96.0	9,813	0.7
1,756	NETFLIX INC	NFLX	71.71	125,923	0.7	35.84	62,936	62,987	100.1	0	0.0
788	WALT DISNEY CO	DIS	96.19	75,798	0.4	91.65	72,218	3,580	5.0	1,182	1.6
CONSUMER DISCRETIONARY				1,305,553	7.4		692,771	612,782	88.5	12,191	0.9
1,378	AMAZON.COM INC	AMZN	271.58	374,237	2.1	32.66	45,011	329,226	731.4	0	0.0
56	APPLOVIN CORP	APP	395.90	22,170	0.1	498.56	27,919	-5,749	-20.6	0	0.0
250	BOOKING HOLDINGS INC	BKNG	192.90	48,225	0.3	124.93	31,232	16,993	54.4	420	0.9
1,563	CHIPOTLE MEXICAN GRILL, INC.	CMG	37.22	58,175	0.3	38.14	59,608	-1,433	-2.4	0	0.0
281	DR HORTON INC	DHI	143.06	40,200	0.2	144.29	40,547	-347	-0.9	506	1.3
446	EXPEDIA INC	EXPE	294.74	131,454	0.7	130.92	58,388	73,066	125.1	856	0.7
342	HOME DEPOT INC	HD	331.96	113,530	0.6	178.09	60,907	52,624	86.4	3,187	2.8
224	LOWES COS INC	LOW	207.81	46,549	0.3	241.56	54,110	-7,561	-14.0	1,120	2.4
1,027	NIKE INC CL B	NKE	41.71	42,836	0.2	75.15	77,179	-34,343	-44.5	1,684	3.9
132	ROYAL CARIBBEAN CRUISES LTD	RCL	318.30	42,016	0.2	310.18	40,944	1,071	2.6	792	1.9
368	STARBUCKS CORPORATION	SBUX	105.25	38,732	0.2	95.77	35,245	3,487	9.9	913	2.4
402	TESLA MOTORS INC	TSLA	311.21	125,106	0.7	208.10	83,657	41,449	49.5	0	0.0
1,413	TJX COMPANIES INC	TJX	157.34	222,321	1.3	55.22	78,024	144,298	184.9	2,713	1.2
CONSUMER STAPLES				793,860	4.5		451,695	342,166	75.8	14,891	1.9
1,068	COCA-COLA CO/THE	KO	87.59	93,546	0.5	54.42	58,117	35,429	61.0	2,264	2.4
286	COSTCO WHOLESALE CORP	COST	951.89	272,241	1.5	339.01	96,958	175,283	180.8	1,682	0.6
493	JM SMUCKER CO/THE	SJM	119.26	58,795	0.3	121.03	59,667	-872	-1.5	2,209	3.8
1,328	PROCTER & GAMBLE CO	PG	144.49	191,883	1.1	98.85	131,277	60,605	46.2	5,782	3.0
954	SYSCO CORP	SYY	85.24	81,319	0.5	64.55	61,583	19,736	32.0	2,099	2.6
864	WAL-MART STORES INC	WMT	111.20	96,077	0.5	51.03	44,093	51,984	117.9	855	0.9
ENERGY				534,471	3.0		296,063	238,408	80.5	11,993	2.2
182	CHENIERE ENERGY INC	LNG	263.57	47,970	0.3	159.98	29,116	18,854	64.8	404	0.8
353	CHEVRON CORP	CVX	196.83	69,481	0.4	208.77	73,696	-4,215	-5.7	2,513	3.6
1,015	CONOCOPHILLIPS	COP	120.48	122,287	0.7	65.51	66,490	55,797	83.9	3,350	2.7
693	EXXON MOBIL HOLDINGS CORP	XOM	155.44	107,720	0.6	61.46	42,593	65,127	152.9	2,855	2.7
1	PHILLIPS 66	PSX	211.68	212	0.0	154.98	155	57	36.6	5	2.4
597	VALERO ENERGY CORP	VLO	312.90	186,801	1.1	140.73	84,014	102,788	122.3	2,866	1.5

Holdings Report as of July 31, 2026

				Market Value		Total Cost		Gain/Loss		Annualized Income	
Quantity		Symbol	Price	Value($)	(%)	Avg Cost	($)	($)	%	($)	Yield
DOMESTIC EQUITIES											
FINANCIALS				2,426,550	13.8		1,411,505	1,015,045	71.9	39,562	1.6
300	ARES MANAGEMENT CORPORATION	ARES	128.09	38,427	0.2	118.08	35,424	3,003	8.5	1,620	4.2
3,236	BANK OF AMERICA CORP	BAC	61.95	200,470	1.1	34.54	111,763	88,707	79.4	4,142	2.1
317	BERKSHIRE HATHAWAY INC CLASS B	BRK/B	511.54	162,158	0.9	313.48	99,374	62,784	63.2	0	0.0
138	BLACKROCK INC-CLASS A	BLK	1,090	150,474	0.9	534.96	73,824	76,650	103.8	3,163	2.1
330	CAPITAL ONE FINANCIAL CORP	COF	209.01	68,973	0.4	126.54	41,758	27,215	65.2	1,056	1.5
575	CHUBB LTD	CB	350.68	201,641	1.1	247.08	142,073	59,568	41.9	2,346	1.2
599	FISERV INC.	FISV	53.94	32,310	0.2	64.58	38,686	-6,376	-16.5	0	0.0
79	GOLDMAN SACHS GROUP INC	GS	1,018	80,452	0.5	366.81	28,978	51,474	177.6	1,580	2.0
1,122	JPMORGAN CHASE & CO	JPM	351.79	394,708	2.2	132.79	148,994	245,714	164.9	6,732	1.7
145	MASTERCARD INC - CLASS A	MA	573.10	83,100	0.5	291.41	42,255	40,845	96.7	505	0.6
1,107	MORGAN STANLEY	MS	210.42	232,935	1.3	72.60	80,370	152,565	189.8	5,092	2.2
792	NASDAQ, INC.	NDAQ	94.19	74,598	0.4	84.24	66,718	7,880	11.8	982	1.3
278	PNC FINANCIAL SERVICES GROUP	PNC	249.87	69,464	0.4	88.24	24,531	44,933	183.2	2,224	3.2
209	PROGRESSIVE CORP	PGR	211.42	44,187	0.3	223.90	46,795	-2,609	-5.6	84	0.2
1,340	REGENCY CENTERS CORP	REG	80.29	107,589	0.6	75.36	100,976	6,613	6.5	3,980	3.7
219	ROBINHOOD MARKETS INC	HOOD	86.56	18,957	0.1	87.26	19,110	-153	-0.8	0	0.0
338	THE BLACKSTONE GROUP L.P.	BX	127.75	43,180	0.2	126.91	42,896	284	0.7	1,768	4.1
949	VISA INC - CLASS A SHARES	V	366.13	347,457	2.0	217.96	206,846	140,612	68.0	2,543	0.7
873	WELLS FARGO & CO	WFC	86.45	75,471	0.4	68.88	60,135	15,336	25.5	1,746	2.3
HEALTH CARE				1,523,337	8.7		1,148,237	375,101	32.7	23,638	1.6
273	ABBVIE	ABBV	250.94	68,507	0.4	209.69	57,244	11,263	19.7	1,889	2.8
318	AGILENT TECHNOLOGIES INC	A	138.37	44,002	0.3	142.03	45,164	-1,162	-2.6	324	0.7
385	AMGEN INC	AMGN	385.16	148,287	0.8	272.04	104,735	43,551	41.6	3,881	2.6
1,417	BOSTON SCIENTIFIC CORP	BSX	46.73	66,216	0.4	56.27	79,738	-13,522	-17.0	0	0.0
128	CENCORA INC	COR	311.34	39,852	0.2	288.48	36,925	2,926	7.9	307	0.8
583	DANAHER CORP	DHR	194.98	113,673	0.6	172.36	100,488	13,186	13.1	933	0.8
105	ELI LILLY & CO	LLY	1,149	120,628	0.7	342.78	35,992	84,636	235.2	727	0.6
907	GILEAD SCIENCES INC	GILD	130.21	118,100	0.7	128.60	116,638	1,463	1.3	2,975	2.5
76	HUMANA INC	HUM	363.86	27,653	0.2	292.80	22,253	5,401	24.3	269	1.0
57	INTUITIVE SURGICAL INC	ISRG	353.33	20,140	0.1	400.64	22,837	-2,697	-11.8	0	0.0

Holdings Report as of July 31, 2026

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
DOMESTIC EQUITIES											
HEALTH CARE				1,523,337	8.7		1,148,237	375,101	32.7	23,638	1.6
1,290	JOHNSON & JOHNSON	JNJ	256.35	330,692	1.9	138.38	178,506	152,185	85.3	6,914	2.1
431	MERCK & CO INC	MRK	130.20	56,116	0.3	131.17	56,533	-417	-0.7	1,465	2.6
330	STRYKER CORP	SYK	325.70	107,481	0.6	315.59	104,146	3,335	3.2	1,162	1.1
93	THERMO FISHER SCIENTIFIC INC	TMO	574.30	53,410	0.3	505.05	46,970	6,440	13.7	175	0.3
246	UNITEDHEALTH GROUP INC	UNH	414.40	101,942	0.6	237.87	58,517	43,426	74.2	2,283	2.2
155	VERTEX PHARMACEUTICALS INC	VRTX	477.10	73,951	0.4	333.88	51,751	22,199	42.9	0	0.0
348	ZIMMER BIOMET HOLDINGS INC	ZBH	93.93	32,688	0.2	85.63	29,800	2,888	9.7	334	1.0
INDUSTRIALS				1,475,096	8.4		914,497	560,599	61.3	18,420	1.2
238	3M CO	MMM	176.28	41,955	0.2	145.78	34,696	7,258	20.9	743	1.8
745	BOOZ ALLEN HAMILTON HOLDING CORPORATION	BAH	69.72	51,941	0.3	81.23	60,514	-8,572	-14.2	1,758	3.4
109	CATERPILLAR INC	CAT	814.81	88,814	0.5	373.36	40,697	48,118	118.2	711	0.8
397	CUMMINS INC	CMI	634.20	251,777	1.4	247.30	98,177	153,600	156.5	3,494	1.4
309	DOVER CORP	DOV	204.62	63,228	0.4	185.85	57,428	5,800	10.1	643	1.0
506	EATON CORP	ETN	415.20	210,091	1.2	157.23	79,556	130,535	164.1	2,226	1.1
335	EMERSON ELECTRIC CO	EMR	149.82	50,190	0.3	128.51	43,049	7,141	16.6	744	1.5
56	GE VERNOVA INC	GEV	990.29	55,456	0.3	674.17	37,753	17,703	46.9	112	0.2
43	PARKER HANNIFIN CORP	PH	976.53	41,991	0.2	907.90	39,040	2,951	7.6	344	0.8
242	REPUBLIC SERVICES INC	RSG	210.55	50,953	0.3	213.70	51,714	-761	-1.5	649	1.3
175	SNAP-ON INC	SNA	410.41	71,822	0.4	339.94	59,489	12,333	20.7	1,708	2.4
384	TRANE TECHNOLOGIES PLC	TT	454.95	174,701	1.0	141.25	54,239	120,462	222.1	1,613	0.9
1,635	UBER TECHNOLOGIES INC	UBER	70.36	115,039	0.7	64.58	105,584	9,455	9.0	0	0.0
274	UNION PACIFIC CORP	UNP	292.13	80,044	0.5	266.58	73,044	6,999	9.6	1,556	1.9
561	WASTE MANAGEMENT	WM	226.55	127,095	0.7	141.74	79,517	47,578	59.8	2,121	1.7
INFO. TECHNOLOGY				6,313,734	35.9		3,120,983	3,192,752	102.3	41,116	0.7
239	ACCENTURE PLC	ACN	165.92	39,655	0.2	133.22	31,839	7,816	24.5	1,558	3.9
166	ADOBE SYSTEMS INC	ADBE	250.41	41,568	0.2	426.16	70,743	-29,175	-41.2	0	0.0
237	ADVANCED MICRO DEVICES INC	AMD	476.15	112,848	0.6	89.05	21,105	91,742	434.7	0	0.0
336	AMPHENOL CORP-CL A	APH	160.70	53,995	0.3	153.15	51,458	2,537	4.9	336	0.6
3,413	APPLE INC	AAPL	308.91	1,054,310	6.0	61.01	208,216	846,093	406.4	3,686	0.3

Holdings Report as of July 31, 2026

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
DOMESTIC EQUITIES											
INFO. TECHNOLOGY				6,313,734	35.9		3,120,983	3,192,752	102.3	41,116	0.7
136	APPLIED MATERIALS INC	AMAT	507.67	69,043	0.4	343.46	46,710	22,333	47.8	288	0.4
477	ARISTA NETWORKS INC	ANET	180.35	86,027	0.5	171.32	81,717	4,310	5.3	0	0.0
1,640	BROADCOM LTD	AVGO	389.28	638,419	3.6	210.10	344,571	293,848	85.3	4,264	0.7
745	CISCO SYSTEMS INC	CSCO	115.99	86,413	0.5	78.70	58,632	27,781	47.4	1,252	1.4
923	COGNIZANT TECH SOLUTIONS-A	CTSH	55.35	51,088	0.3	53.76	49,624	1,464	3.0	1,218	2.4
158	CORNING INC.	GLW	138.25	21,844	0.1	137.86	21,782	62	0.3	177	0.8
1,927	EVERPURE INC	P	77.17	148,707	0.8	72.29	139,294	9,412	6.8	0	0.0
900	GEN DIGITAL INC	GEN	27.45	24,705	0.1	23.48	21,128	3,577	16.9	450	1.8
706	INTEL CORP	INTC	90.20	63,681	0.4	39.58	27,941	35,740	127.9	0	0.0
216	INTL BUSINESS MACHINES CORP	IBM	223.65	48,308	0.3	233.35	50,404	-2,095	-4.2	1,460	3.0
258	INTUIT INC	INTU	316.07	81,546	0.5	476.80	123,015	-41,468	-33.7	1,238	1.5
1,780	KLA-TENCOR CORP	KLAC	182.82	325,420	1.9	77.59	138,112	187,308	135.6	1,638	0.5
251	LAM RESEARCH	LRCX	293.02	73,548	0.4	260.62	65,414	8,134	12.4	261	0.4
159	MARVELL TECHNOLOGY INC.	MRVL	187.56	29,822	0.2	173.50	27,587	2,236	8.1	38	0.1
153	MICRON TECHNOLOGY INC	MU	823.03	125,924	0.7	295.43	45,201	80,723	178.6	92	0.1
2,075	MICROSOFT CORP	MSFT	464.72	964,294	5.5	185.74	385,419	578,875	150.2	7,553	0.8
5,267	NVIDIA CORP	NVDA	200.75	1,057,350	6.0	57.31	301,840	755,510	250.3	5,267	0.5
394	ORACLE CORP	ORCL	129.87	51,169	0.3	142.03	55,959	-4,790	-8.6	788	1.5
808	PALO ALTO NETWORKS INC.	PANW	331.83	268,119	1.5	198.62	160,487	107,632	67.1	0	0.0
900	QUALCOMM INC.	QCOM	147.61	132,849	0.8	144.45	130,003	2,846	2.2	3,312	2.5
290	SALESFORCE.COM INC	CRM	184.02	53,366	0.3	212.23	61,545	-8,180	-13.3	510	1.0
33	SANDISK CORP	SNDK	1,215	40,089	0.2	639.49	21,103	18,986	90.0	32	0.1
44	SEAGATE TECHNOLOGY HOLDINGS	STX	856.13	37,670	0.2	758.23	33,362	4,308	12.9	130	0.3
937	SERVICENOW INC	NOW	111.23	104,223	0.6	102.49	96,032	8,191	8.5	0	0.0
88	SYNOPSYS INC	SNPS	388.76	34,211	0.2	443.31	39,011	-4,800	-12.3	0	0.0
405	TAIWAN SEMICONDUCTOR-SPONSORED ADR	TSM.SRI	404.25	163,721	0.9	124.12	50,270	113,451	225.7	1,534	0.9
703	TEXAS INSTRUMENTS INC	TXN	275.74	193,845	1.1	166.40	116,977	76,868	65.7	3,993	2.1
66	WESTERN DIGITAL CORP	WDC	544.84	35,959	0.2	673.97	44,482	-8,523	-19.2	40	0.1
MATERIALS				526,255	3.0		299,599	235,026	78.4	7,546	1.4
888	DOW INC	DOW	30.29	26,898	0.2	31.14	27,652	-755	-2.7	1,243	4.6

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Holdings Report as of July 31, 2026

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
DOMESTIC EQUITIES											
MATERIALS				526,255	3.0		299,599	235,026	78.4	7,546	1.4
190	HOWMET AEROSPACE INC	HWM	282.26	53,629	0.3	213.37	40,540	13,089	32.3	106	0.2
1,130	INTERNATIONAL PAPER CO	IP	40.83	46,138	0.3	43.35	48,980	-2,842	-5.8	2,091	4.5
283	LINDE PLC	LIN	478.38	135,382	0.8	226.42	64,078	79,673	124.3	1,811	1.3
397	NEWMONT CORP	NEM	93.71	37,203	0.2	96.86	38,452	-1,249	-3.2	413	1.1
710	STEEL DYNAMICS INC	STLD	251.26	178,395	1.0	44.49	31,589	146,805	464.7	1,505	0.8
181	VULCAN MATERIALS CO	VMC	268.57	48,611	0.3	266.89	48,307	304	0.6	376	0.8
REAL ESTATE				116,700	0.7		73,860	42,841	58.0	3,357	2.9
807	PROLOGIS INC	PLD.SRI	144.61	116,700	0.7	91.52	73,860	42,841	58.0	3,357	2.9
UTILITIES				280,262	1.6		226,705	53,558	23.6	8,303	3.0
1,739	ALLIANT ENERGY CORP	LNT	70.78	123,086	0.7	47.38	82,392	40,695	49.4	3,721	3.0
978	NEXTERA ENERGY INC	NEE	86.92	85,008	0.5	77.13	75,430	9,578	12.7	2,438	2.9
815	SEMPRA ENERGY	SRE	88.55	72,168	0.4	84.52	68,883	3,285	4.8	2,143	3.0
Total Core Portfolio - Long				16,691,292	94.9		9,347,739	7,351,923	78.6	190,831	1.1
Long Equity REITs											
FINANCIALS				86,210	0.5		83,671	2,539	3.0	3,283	3.8
778	CAMDEN PROPERTY TRUST	CPT	110.81	86,210	0.5	107.55	83,671	2,539	3.0	3,283	3.8
Total Long Equity REITs				86,210	0.5		83,671	2,539	3.0	3,283	3.8
US Small Cap											
CONSUMER DISCRETIONARY				23,770	0.1		22,599	1,171	5.2	250	1.1
156	TAPESTRY INC	TPR	152.37	23,770	0.1	144.87	22,599	1,171	5.2	250	1.1
INDUSTRIALS				53,620	0.3		48,411	5,210	10.8	112	0.2
31	COMFORT SYSTEMS USA INC	FIX	1,730	53,620	0.3	1,561.64	48,411	5,210	10.8	112	0.2
INFO. TECHNOLOGY				22,769	0.1		22,948	-179	-0.8	0	0.0
279	ON SEMICONDUCTOR CORP	ON	81.61	22,769	0.1	82.25	22,948	-179	-0.8	0	0.0

Holdings Report as of July 31, 2026

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
DOMESTIC EQUITIES											
MUTUAL FUNDS				711,426	4.0		555,455	155,970	28.1	3,839	0.5
38,393	NATIONWIDE BAILARD SMALL CAP VALUE FUND	NWHFX	18.53	711,426	4.0	14.47	555,455	155,970	28.1	3,839	0.5
Total US Small Cap				811,585	4.6		649,412	162,172	25.0	4,201	0.5
Total DOMESTIC EQUITIES				17,589,087	49.0		10,080,823	7,516,634	74.6	198,314	1.1
INTERNATIONAL EQUITIES											
Developed Markets											
COMMUNICATION SERVICES				102,863	2.2		52,351	50,512		2,845	2.8
5,624	KDDI CORP	KDDIY.INTL	18.29	102,863	2.2	9.31	52,351	50,512	96.5	2,845	2.8
CONSUMER DISCRETIONARY				416,800	9.1		431,076	-14,276	-3.3	10,841	2.6
5,831	MICHELIN (CGDE)-UNSPON ADR	MGDDY	20.15	117,485	2.6	17.70	103,181	14,304	13.9	4,670	4.0
5,876	SEKISUI HOUSE SPON ADR	SKHSY	21.79	128,038	2.8	22.86	134,345	-6,307	-4.7	2,648	2.1
3,301	SONY CORPORATION - ADR	SONY	23.26	76,781	1.7	26.97	89,031	-12,249	-13.8	523	0.7
500	TOYOTA MOTOR CORP - SPON ADR	TM	188.99	94,495	2.1	209.04	104,519	-10,024	-9.6	3,000	3.2
FINANCIALS				1,590,299	34.7		1,290,220	300,079	23.3	64,563	4.1
2,965	ALLIANZ SE - UNSP ADR	ALIZY	49.76	147,538	3.2	42.24	125,254	22,284	17.8	5,941	4.0
2,669	AXA ADR	AXAHY	51.80	138,254	3.0	47.00	125,437	12,817	10.2	7,231	5.2
2,491	BANK OF NOVA SCOTIA ADR	BNS	87.77	218,635	4.8	68.63	170,968	47,667	27.9	11,359	5.2
1,176	COMMONWEALTH BANK OF AUSTRALIA	CMWAY	125.51	147,600	3.2	95.94	112,821	34,778	30.8	3,893	2.6
5,015	DNB BANK ASA - ADR	DNBBY	32.18	161,383	3.5	22.18	111,211	50,172	45.1	9,682	6.0
1,377	HONG KONG EXCHANGES-UNSP ADR	HKXCY	51.95	71,535	1.6	56.27	77,482	-5,946	-7.7	2,205	3.1
3,794	INTESA SANPAOLO ADR	ISNPY	45.22	171,565	3.7	40.23	152,631	18,934	12.4	9,900	5.8
8,096	MIZUHO FINANCIAL GROUP-ADR	MFG	10.44	84,522	1.8	6.67	54,000	30,522	56.5	1,486	1.8
7,525	NATIONAL AUSTRALIA BK	NABZY	14.41	108,435	2.4	14.48	108,983	-548	-0.5	4,338	4.0
5,117	SOCIETE GENERALE-SPONS ADR	SCGLY	18.73	95,841	2.1	13.73	70,278	25,563	36.4	1,186	1.2
4,546	SUMITOMO MITSUI FINANCIAL GRP (ADR)	SMFG	25.88	117,650	2.6	16.83	76,493	41,157	53.8	2,693	2.3
1,906	UNITED OVERSEAS BANK ADR	UOVEY	66.81	127,340	2.8	54.91	104,662	22,678	21.7	4,649	3.7

Holdings Report as of July 31, 2026

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
INTERNATIONAL EQUITIES											
HEALTH CARE				337,356	7.4		306,199	31,157	10.2	8,246	2.4
723	ASTRAZENECA GROUP PLC	AZN	169.64	122,650	2.7	180.60	130,576	-7,926	-6.1	1,728	1.4
1,375	NOVARTIS AG - ADR	NVS.INTL	156.15	214,706	4.7	127.73	175,623	39,083	22.3	6,518	3.0
INDUSTRIALS				852,059	18.6		720,201	131,858	18.3	14,687	1.7
1,591	ABB LTD	ABBNY	98.62	156,904	3.4	71.75	114,147	42,758	37.5	1,897	1.2
2,627	AKTIEBOLAGET VOLVO ADR	VLVLY	38.30	100,601	2.2	27.50	72,235	28,366	39.3	1,285	1.3
2,069	HITACHI ADR	HTHIY	32.70	67,656	1.5	28.24	58,430	9,226	15.8	652	1.0
8,224	ITOCHU CORP ADR	ITOCY	12.51	102,882	2.2	11.70	96,204	6,678	6.9	2,168	2.1
163	MITSUI & CO LTD-SPONS ADR	MITSY	615.08	100,258	2.2	724.38	118,074	-17,816	-15.1	2,363	2.4
1,610	RELX PLC -ADR	RELX	35.42	57,026	1.2	42.62	68,614	-11,588	-16.9	1,470	2.6
1,485	SCHNEIDER ELECTRIC- ADR	SBGSY	67.08	99,614	2.2	45.21	67,142	32,472	48.4	1,460	1.5
821	SIEMENS AG-SPONS ADR	SIEGY	162.90	133,741	2.9	122.14	100,278	33,462	33.4	2,600	1.9
5,392	UMICORE SA	UMICY	6.19	33,376	0.7	4.65	25,078	8,299	33.1	791	2.4
INFO. TECHNOLOGY				596,396	13.0		485,363	111,034	22.9	6,501	1.1
256	ADVANTEST CORPORATION ADR	ATEYY	197.67	50,604	1.1	127.27	32,582	18,021	55.3	96	0.2
116	ASML HLDG ADR	ASML	1,629	188,964	4.1	780.63	90,553	98,411	108.7	1,053	0.6
2,442	FUJITSU LTD - UNSPON ADR	FJTSY	22.87	55,849	1.2	25.38	61,972	-6,124	-9.9	770	1.4
2,500	MURATA MANUFACTURING - UNSPON ADR	MRAAY	23.25	58,125	1.3	27.61	69,019	-10,894	-15.8	509	0.9
1,330	SAGE GROUP PLC- UNSPON ADR	SGPYY	52.67	70,051	1.5	56.92	75,698	-5,647	-7.5	1,596	2.3
561	SAP SE -ADR	SAP	183.62	103,011	2.3	211.89	118,873	-15,862	-13.3	1,650	1.6
417	TOKYO ELECTON LTD-UNSP ADR	TOELY	167.37	69,793	1.5	87.93	36,665	33,128	90.4	827	1.2
MATERIALS				214,487	4.7		217,943	-3,456	-1.6	5,904	2.8
4,208	AKZO NOBEL NV-SPON ADR	AKZOY	23.32	98,131	2.1	23.55	99,087	-956	-1.0	3,252	3.3
1,453	GIVAUDAN-UNSPON ADR	GVDNY	80.08	116,356	2.5	81.80	118,856	-2,500	-2.1	2,651	2.3
REAL ESTATE				121,812	2.7		97,896	23,917	24.4	6,991	5.7
12,702	LAND SECURITIES GROUP PLC	LDSCY	9.59	121,812	2.7	7.71	97,896	23,917	24.4	6,991	5.7
UTILITIES				345,858	7.6		309,761	36,096	11.7	6,239	1.8
2,019	IBERDROLA SA - ADR	IBDRY	95.53	192,875	4.2	80.08	161,685	31,190	19.3	42	0.0
1,913	NATIONAL GRID PLD - SP ADR	NGG	79.97	152,983	3.3	77.41	148,076	4,907	3.3	6,197	4.1
Total Developed Markets				4,577,930	100.0		3,911,010	666,920	17.1	126,815	2.8

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Holdings Report as of July 31, 2026

Quantity		Symbol	Price	Market Value: Value($)	Market Value: (%)	Total Cost: Avg Cost	Total Cost: ($)	Gain/Loss: ($)	Gain/Loss: %	Annualized Income: ($)	Annualized Income: Yield
Total INTERNATIONAL EQUITIES				4,577,930	12.8		3,911,010	666,920	17.1	126,815	2.8
REAL ESTATE											
Private Real Estate											
REITS				1,603,080	100.0		1,598,014	5,066	0.3	25,478	1.6
50,956	BAILARD REAL ESTATE FUND	BBKR	31.46	1,603,080	100.0	31.36	1,598,014	5,066	0.3	25,478	1.6
Total Private Real Estate				1,603,080	100.0		1,598,014	5,066	0.3	25,478	1.6
Total REAL ESTATE				1,603,080	4.5		1,598,014	5,066	0.3	25,478	1.6
TOTAL MANAGED ASSETS				35,900,162			27,929,007	7,979,525		794,232	2.2
Total Accrued Income				76,933							
TOTAL MANAGED ASSETS including Accrued Income				35,977,095							

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Purchases and Sales

500111

	Trade Date	Settle Date	Quantity		Security	Unit Price	Amount
	Sells						
	7/7/2026	7/8/2026	10	AAPL	APPLE INC	$313.32	$3,133.14
	7/7/2026	7/8/2026	10	AMGN	AMGEN INC	$370.45	$3,704.37
	7/7/2026	7/8/2026	20	ANET	ARISTA NETWORKS INC	$163.97	$3,279.23
	7/7/2026	7/8/2026	40	BAC	BANK OF AMERICA CORP	$60.15	$2,405.74
	7/7/2026	7/8/2026	5	BLK	BLACKROCK INC-CLASS A	$1,008.27	$5,041.23
	7/7/2026	7/8/2026	45	BSX	BOSTON SCIENTIFIC CORP	$45.95	$2,067.70
	7/7/2026	7/8/2026	4	CB	CHUBB LTD	$363.53	$1,454.09
	7/7/2026	7/8/2026	15	COF	CAPITAL ONE FINANCIAL CORP	$204.99	$3,074.72
	7/7/2026	7/8/2026	5	COST	COSTCO WHOLESALE CORP	$958.79	$4,793.83
	7/7/2026	7/8/2026	15	DHR	DANAHER CORP	$193.59	$2,903.79
	7/7/2026	7/8/2026	25	DIS	WALT DISNEY CO	$97.92	$2,447.95
	7/7/2026	7/8/2026	9	ETN	EATON CORP	$390.74	$3,516.55
	7/7/2026	7/8/2026	15	EXPE	EXPEDIA INC	$274.23	$4,113.30
	7/7/2026	7/8/2026	20	GILD	GILEAD SCIENCES INC	$135.33	$2,706.44
	7/7/2026	7/8/2026	5	GOOGL	ALPHABET INC CL A (GOOGLE)	$367.63	$1,838.11
	7/7/2026	7/8/2026	10	HD	HOME DEPOT INC	$347.73	$3,477.23
	7/7/2026	7/8/2026	12	JNJ	JOHNSON & JOHNSON	$268.87	$3,226.31
	7/7/2026	7/8/2026	15	JPM	JPMORGAN CHASE & CO	$338.85	$5,082.65
	7/7/2026	7/8/2026	25	KLAC	KLA-TENCOR CORP	$213.62	$5,340.27
	7/7/2026	7/8/2026	4	LIN	LINDE PLC	$540.18	$2,160.66
	7/7/2026	7/8/2026	25	MS	MORGAN STANLEY	$221.30	$5,532.27
	7/7/2026	7/8/2026	25	NDAQ	NASDAQ, INC.	$85.13	$2,128.21
	7/7/2026	7/8/2026	25	NEE	NEXTERA ENERGY INC	$89.02	$2,225.33
	7/7/2026	7/8/2026	35	NFLX	NETFLIX INC	$77.27	$2,704.38
	7/7/2026	7/8/2026	20	NOW	SERVICENOW INC	$110.51	$2,210.05
	7/7/2026	7/8/2026	20	NVDA	NVIDIA CORP	$192.62	$3,852.32
	7/7/2026	7/8/2026	11	PANW	PALO ALTO NETWORKS INC.	$345.84	$3,804.16
	7/7/2026	7/8/2026	20	PG	PROCTER & GAMBLE CO	$152.85	$3,056.94
	7/7/2026	7/8/2026	20	PLD.SRI	PROLOGIS INC	$142.54	$2,850.74
	7/7/2026	7/8/2026	10	PNC	PNC FINANCIAL SERVICES GROUP	$254.96	$2,549.55
	7/7/2026	7/8/2026	15	QCOM	QUALCOMM INC.	$180.98	$2,714.64
	7/7/2026	7/8/2026	20	SJM	JM SMUCKER CO/THE	$114.36	$2,287.15
	7/7/2026	7/8/2026	15	STLD	STEEL DYNAMICS INC	$226.18	$3,392.63

Purchases and Sales

500111

Sells

Trade Date	Settle Date	Quantity		Security	Unit Price	Amount
7/7/2026	7/8/2026	30	SYY	SYSCO CORP	$85.02	$2,550.39
7/7/2026	7/8/2026	30	TJX	TJX COMPANIES INC	$155.17	$4,654.99
7/7/2026	7/8/2026	7	TSM.SRI	TAIWAN SEMICONDUCTOR-SPONSORED ADR	$430.93	$3,016.42
7/7/2026	7/8/2026	7	TT	TRANE TECHNOLOGIES PLC	$468.77	$3,281.32
7/7/2026	7/8/2026	11	TXN	TEXAS INSTRUMENTS INC	$288.04	$3,168.37
7/7/2026	7/8/2026	30	UBER	UBER TECHNOLOGIES INC	$73.62	$2,208.39
7/7/2026	7/8/2026	15	V	VISA INC - CLASS A SHARES	$353.69	$5,305.24
7/7/2026	7/8/2026	10	VLO	VALERO ENERGY CORP	$268.83	$2,688.19
7/7/2026	7/8/2026	5	WM	WASTE MANAGEMENT	$236.47	$1,182.33
				TOTAL Sells		**$133,131.32**

500112

Purchases

Trade Date	Settle Date	Quantity		Security	Unit Price	Amount
7/29/2026	7/30/2026	336	APH	AMPHENOL CORP-CL A	$153.15	$51,458.40
7/29/2026	7/30/2026	35	APP	APPLOVIN CORP	$411.53	$14,403.55
7/29/2026	7/30/2026	25	CRM	SALESFORCE.COM INC	$185.07	$4,626.75
7/29/2026	7/30/2026	923	CTSH	COGNIZANT TECH SOLUTIONS-A	$53.76	$49,623.90
7/29/2026	7/30/2026	31	FIX	COMFORT SYSTEMS USA INC	$1,561.64	$48,410.69
7/29/2026	7/30/2026	5	GS	GOLDMAN SACHS GROUP INC	$992.93	$4,964.63
7/29/2026	7/30/2026	166	HOOD	ROBINHOOD MARKETS INC	$90.97	$15,101.35
7/29/2026	7/30/2026	1,130	IP	INTERNATIONAL PAPER CO	$43.35	$48,979.85
7/29/2026	7/30/2026	431	MRK	MERCK & CO INC	$131.17	$56,533.24
7/29/2026	7/30/2026	159	MRVL	MARVELL TECHNOLOGY INC.	$173.50	$27,586.50
7/29/2026	7/30/2026	14	MSFT	MICROSOFT CORP	$390.86	$5,471.97
7/29/2026	7/30/2026	163	NEM	NEWMONT CORP	$90.10	$14,685.49
7/29/2026	7/30/2026	279	ON	ON SEMICONDUCTOR CORP	$82.25	$22,947.72
7/29/2026	7/30/2026	151	PANW	PALO ALTO NETWORKS INC.	$311.00	$46,960.59
7/29/2026	7/30/2026	30	RCL	ROYAL CARIBBEAN CRUISES LTD	$324.50	$9,734.85
7/29/2026	7/30/2026	44	STX	SEAGATE TECHNOLOGY HOLDINGS	$758.23	$33,362.12
				TOTAL Purchases		**$454,851.60**

Sells

Trade Date	Settle Date	Quantity		Security	Unit Price	Amount
7/29/2026	7/30/2026	97	A	AGILENT TECHNOLOGIES INC	$142.01	$13,774.19
7/29/2026	7/30/2026	64	AAPL	APPLE INC	$342.48	$21,918.26
7/29/2026	7/30/2026	144	ALB	ALBEMARLE CORP	$114.79	$16,529.39

Purchases and Sales

	Trade Date	Settle Date	Quantity		Security	Unit Price	Amount
500112							
	Sells						
	7/29/2026	7/30/2026	46	AMD	ADVANCED MICRO DEVICES INC	$441.78	$20,321.22
	7/29/2026	7/30/2026	55	AVGO	BROADCOM LTD	$376.38	$20,700.19
	7/29/2026	7/30/2026	112	BAC	BANK OF AMERICA CORP	$61.82	$6,923.68
	7/29/2026	7/30/2026	107	BX	THE BLACKSTONE GROUP L.P.	$129.36	$13,841.22
	7/29/2026	7/30/2026	408	CMCSA	COMCAST CORP CL A	$24.32	$9,920.24
	7/29/2026	7/30/2026	87	COIN	COINBASE GLOBAL INC	$167.63	$14,583.07
	7/29/2026	7/30/2026	39	CPT	CAMDEN PROPERTY TRUST	$115.64	$4,509.86
	7/29/2026	7/30/2026	275	CVNA	CARVANA CO	$67.43	$18,542.44
	7/29/2026	7/30/2026	130	DECK	DECKERS OUTDOOR CORP	$102.48	$13,321.84
	7/29/2026	7/30/2026	25	DOV	DOVER CORP	$200.78	$5,019.28
	7/29/2026	7/30/2026	341	FCX	FREEPORT-MCMORAN INC	$59.89	$20,422.03
	7/29/2026	7/30/2026	11	GEV	GE VERNOVA INC	$924.36	$10,167.73
	7/29/2026	7/30/2026	67	GLW	CORNING INC.	$127.60	$8,549.01
	7/29/2026	7/30/2026	15	GOOGL	ALPHABET INC CL A (GOOGLE)	$333.03	$4,995.35
	7/29/2026	7/30/2026	103	INTC	INTEL CORP	$84.89	$8,743.47
	7/29/2026	7/30/2026	33	INTU	INTUIT INC	$324.31	$10,702.00
	7/29/2026	7/30/2026	30	JPM	JPMORGAN CHASE & CO	$350.83	$10,524.70
	7/29/2026	7/30/2026	20	META	META PLATFORMS INC - CLASS A	$587.73	$11,754.36
	7/29/2026	7/30/2026	10	MU	MICRON TECHNOLOGY INC	$797.53	$7,975.14
	7/29/2026	7/30/2026	786	NCLH	NORWEGIAN CRUISE LINE HOLDINGS LTD	$21.14	$16,615.55
	7/29/2026	7/30/2026	73	NFLX	NETFLIX INC	$72.17	$5,268.29
	7/29/2026	7/30/2026	233	NUE	NUCOR CORP	$263.55	$61,406.21
	7/29/2026	7/30/2026	120	NVDA	NVIDIA CORP	$193.54	$23,224.74
	7/29/2026	7/30/2026	363	PLTR	PALANTIR TECHNOLOGIES INC	$123.00	$44,648.59
	7/29/2026	7/30/2026	89	PWR	QUANTA SERVICES INC	$573.99	$51,083.60
	7/29/2026	7/30/2026	33	UNP	UNION PACIFIC CORP	$292.86	$9,664.01
	7/29/2026	7/30/2026	18	VLO	VALERO ENERGY CORP	$307.56	$5,535.97
	7/29/2026	7/30/2026	9	VRTX	VERTEX PHARMACEUTICALS INC	$491.51	$4,423.50
					TOTAL Sells		**$495,609.13**
500113							
	Purchases						
	7/15/2026	7/16/2026	450	BNS	BANK OF NOVA SCOTIA ADR	$89.63	$40,331.39

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110 | **Manager: AL**
Report Period: June 30, 2026 to July 31, 2026 | **IA: NH**

Purchases and Sales

	Trade Date	Settle Date	Quantity		Security	Unit Price	Amount
500113							
	Purchases						
	7/15/2026	7/16/2026	2,500	MRAAY	MURATA MANUFACTURING - UNSPON ADR	$27.60	$69,018.95
					TOTAL Purchases		**$109,350.34**
	Sells						
	7/15/2026	7/16/2026	200	NGG	NATIONAL GRID PLD - SP ADR	$83.49	$16,696.62
	7/15/2026	7/16/2026	5,657	NOK	NOKIA CORP	$11.20	$63,354.86
					TOTAL Sells		**$80,051.48**

Year to Date Additions, Withdrawals and Expenses

500111

Additions

Date	Description		Amount
1/30/2026	Transfer funds	CUSTODIAN MONEY MARKET FUND	146,000.00
4/10/2026	Transfer from sub 3	CUSTODIAN MONEY MARKET FUND	22,000.00
5/6/2026	FTR FOREIGN TX RECLAIM NOVARTIS AG F	CUSTODIAN MONEY MARKET FUND	1,186.13
5/27/2026	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFOR	CUSTODIAN MONEY MARKET FUND	816,000.00
6/9/2026	FTR FOREIGN TX RECLAIM 06082023 NESTLE S A FUNSPONSORED ADR	CUSTODIAN MONEY MARKET FUND	304.25
7/10/2026	Transfer from sub 3	CUSTODIAN MONEY MARKET FUND	55,000.00
	Total Additions		**1,040,490.38**

Withdrawals

Date	Description		Amount
1/5/2026	ADR MGMT FEE ITOCHU CORP F	CUSTODIAN MONEY MARKET FUND	148.40
1/8/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	108.07
1/13/2026	ADR MGMT FEE NTNL GRID PLC ADR FSPONSORED ADR	CUSTODIAN MONEY MARKET FUND	12.14
1/26/2026	ADR MGMT FEE LAND SECS GROUP PLC FUNSPONSORED	CUSTODIAN MONEY MARKET FUND	598.68
1/26/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	429.32
1/28/2026	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFOR	CUSTODIAN MONEY MARKET FUND	60,000.00
1/28/2026	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFOR	CUSTODIAN MONEY MARKET FUND	154,230.22
1/28/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	427.41
2/10/2026	ADR MGMT FEE SIEMENS A G FSPONSORED ADR 1 ADR	CUSTODIAN MONEY MARKET FUND	17.08
2/18/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	30.60
2/19/2026	ADR MGMT FEE IBERDROLA S A FSPONSORED ADR 1 A	CUSTODIAN MONEY MARKET FUND	98.61
2/19/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	343.56

Year to Date Additions, Withdrawals and Expenses

500111

Withdrawals

Date	Description		Amount
2/20/2026	ADR MGMT FEE SAGE GROUP PLC FSPONSORED ADR 1	CUSTODIAN MONEY MARKET FUND	96.81
2/24/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	686.51
3/16/2026	FOREIGN TAX	CUSTODIAN MONEY MARKET FUND	2,103.72
3/30/2026	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFOR	CUSTODIAN MONEY MARKET FUND	150,000.00
4/6/2026	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFOR	CUSTODIAN MONEY MARKET FUND	22,548.79
4/8/2026	ADR MGMT FEE GIVAUDAN SA FSPONSORED ADR 1 ADR	CUSTODIAN MONEY MARKET FUND	85.33
4/8/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	778.57
4/9/2026	ADR MGMT FEE COMMONWEALTH BK AUSTRA FSPONSORE	CUSTODIAN MONEY MARKET FUND	24.76
4/9/2026	ADR MGMT FEE HONG KONG EXCHANGES & F	CUSTODIAN MONEY MARKET FUND	88.27
4/9/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	121.27
4/28/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	410.08
4/29/2026	ADR MGMT FEE VOLVO AB FSPONSORED ADR 1 ADR RE	CUSTODIAN MONEY MARKET FUND	183.69
4/29/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	515.54
5/4/2026	ADR MGMT FEE SEKISUI HOUSE LTD FSPONSORED ADR	CUSTODIAN MONEY MARKET FUND	152.46
5/4/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	228.99
5/5/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	61.31
5/6/2026	ADR MGMT FEE NOVARTIS AG F	CUSTODIAN MONEY MARKET FUND	15.22
5/7/2026	ADR MGMT FEE ABB LTD FSPONSORED ADR 1 ADR REP	CUSTODIAN MONEY MARKET FUND	128.63
5/7/2026	ADR MGMT FEE DNB BK ASA FSPONSORED ADR 1 ADR	CUSTODIAN MONEY MARKET FUND	134.64

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Year to Date Additions, Withdrawals and Expenses

500111

Withdrawals

Date	Description		Amount
5/7/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	364.99
5/7/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	2,166.07
5/13/2026	ADR MGMT FEE AKZO NOBEL N V FUNSPONSORED ADR	CUSTODIAN MONEY MARKET FUND	99.78
5/13/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	451.70
5/15/2026	ADR MGMT FEE SAP SE FSPONSORED ADR 1 ADR REPS	CUSTODIAN MONEY MARKET FUND	17.67
5/15/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	456.84
5/27/2026	ADR MGMT FEE ALLIANZ SE FUNSPONSORED ADR 1 AD	CUSTODIAN MONEY MARKET FUND	216.48
5/27/2026	ADR MGMT FEE UMICORE GROUP FSPONSORED ADR 1 A	CUSTODIAN MONEY MARKET FUND	217.18
5/27/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	325.78
5/27/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	1,430.05
5/28/2026	ADR MGMT FEE AXA SA FSPONSORED ADR 1 ADR REPS	CUSTODIAN MONEY MARKET FUND	117.10
5/28/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	1,586.29
5/29/2026	Transfer funds to sub 3	CUSTODIAN MONEY MARKET FUND	200,000.00
6/1/2026	ADR MGMT FEE INTESA SANPAOLO S P A FSPONSORED	CUSTODIAN MONEY MARKET FUND	71.10
6/1/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	1,219.87
6/2/2026	ADR MGMT FEE SCHNEIDER ELEC SA FSPONSORED ADR	CUSTODIAN MONEY MARKET FUND	101.08
6/2/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	354.90
6/8/2026	ADR MGMT FEE SONY GROUP CORP FSPONSORED ADR 1	CUSTODIAN MONEY MARKET FUND	35.04
6/8/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	8.20

Year to Date Additions, Withdrawals and Expenses

500111

Withdrawals

Date	Description		Amount
6/8/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	24.73
6/9/2026	ADR MGMT FEE 06082023 NESTLE S A FUNSPONSORED ADR 1 AD	CUSTODIAN MONEY MARKET FUND	3.04
6/9/2026	ADR MGMT FEE ADVANTEST CORP FSPONSORED ADR 1	CUSTODIAN MONEY MARKET FUND	7.04
6/9/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	4.74
6/11/2026	ADR MGMT FEE HITACHI LTD FSPONSORED ADR 1 ADR	CUSTODIAN MONEY MARKET FUND	52.67
6/11/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	32.84
6/12/2026	ADR MGMT FEE HOYA CORP FSPONSORED ADR 1 ADR R	CUSTODIAN MONEY MARKET FUND	10.51
6/12/2026	ADR MGMT FEE MICHELIN COMPAGNIE GEN FSPONSORE	CUSTODIAN MONEY MARKET FUND	392.07
6/12/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	40.52
6/12/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	1,121.38
6/16/2026	ADR MGMT FEE CRODA INTL PLC FUNSPONSORED ADR	CUSTODIAN MONEY MARKET FUND	261.10
6/17/2026	ADR MGMT FEE TOKYO ELECTRON LTD FSPONSORED AD	CUSTODIAN MONEY MARKET FUND	39.53
6/17/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	58.07
6/18/2026	ADR MGMT FEE SOCIETE GENERALE FSPONSORED ADR	CUSTODIAN MONEY MARKET FUND	69.83
6/18/2026	ADR MGMT FEE MIZUHO FINL GROUP INC FSPONSORED	CUSTODIAN MONEY MARKET FUND	125.21
6/18/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	77.81
6/18/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	269.65
6/23/2026	ADR MGMT FEE FUJITSU LTD FSPONSORED ADR 1 ADR	CUSTODIAN MONEY MARKET FUND	105.14
6/23/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	43.56

Year to Date Additions, Withdrawals and Expenses

500111

Withdrawals

Date	Description		Amount
6/26/2026	ADR MGMT FEE MITSUI & CO LTD FSPONSORED ADR 1	CUSTODIAN MONEY MARKET FUND	1.17
6/26/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	87.18
7/6/2026	ADR MGMT FEE KDDI CORP FSPONSORED ADR 1 ADR R	CUSTODIAN MONEY MARKET FUND	305.16
7/6/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	132.58
7/7/2026	ADR MGMT FEE SUMITOMO MITSUI FINL G FUNSPONSO	CUSTODIAN MONEY MARKET FUND	46.50
7/7/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	135.96
7/8/2026	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFOR	CUSTODIAN MONEY MARKET FUND	221,898.11
7/8/2026	ADR MGMT FEE SOMPO HLDGS INC FUNSPONSORED ADR	CUSTODIAN MONEY MARKET FUND	119.48
7/8/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	49.49
7/9/2026	ADR MGMT FEE NTNL AUSTRALIA BK LT A FSPONSORE	CUSTODIAN MONEY MARKET FUND	123.10
7/9/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	122.50
7/13/2026	ADR MGMT FEE ITOCHU CORP F	CUSTODIAN MONEY MARKET FUND	235.95
7/13/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	98.10
7/20/2026	ADR MGMT FEE SAGE GROUP PLC FSPONSORED ADR 1	CUSTODIAN MONEY MARKET FUND	93.10
7/23/2026	ADR MGMT FEE NTNL GRID PLC ADR FSPONSORED ADR	CUSTODIAN MONEY MARKET FUND	36.76
7/29/2026	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	412.67
	Total Withdrawals		**830,686.05**

Expense

Date	Description		Amount
1/26/2026	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	4,082.18

Year to Date Additions, Withdrawals and Expenses

Date	Description		Amount
500111			
Expense			
1/26/2026	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	17,127.81
4/17/2026	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	3,910.37
4/17/2026	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	17,046.64
7/29/2026	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	18,709.30
	Total Expense		**60,876.30**
500112			
Withdrawals			
1/28/2026	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFOR	CUSTODIAN MONEY MARKET FUND	25,000.00
4/6/2026	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFOR	CUSTODIAN MONEY MARKET FUND	120,000.00
	Total Withdrawals		**145,000.00**
Expense			
1/26/2026	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	8,089.93
4/17/2026	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	7,772.53
7/20/2026	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	8,874.82
	Total Expense		**24,737.28**
500113			
Additions			
5/29/2026	Transfer funds from sub 1	CUSTODIAN MONEY MARKET FUND	200,000.00
	Total Additions		**200,000.00**

Year to Date Additions, Withdrawals and Expenses

500113

Withdrawals

Date	Description		Amount
1/30/2026	Transfer funds	CUSTODIAN MONEY MARKET FUND	146,000.00
4/10/2026	Transfer to sub 1	CUSTODIAN MONEY MARKET FUND	22,000.00
7/10/2026	Transfer to sub 1	CUSTODIAN MONEY MARKET FUND	55,000.00
	Total Withdrawals		**223,000.00**

Expense

Date	Description		Amount
7/29/2026	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	4,543.54
	Total Expense		**4,543.54**

Account: 500110
Report Period: June 30, 2026 to July 31, 2026

Manager: AL
IA: NH

Year to Date Realized Gains and Losses

	Cost Basis	Proceeds	Gains/Loss Short Term	Gains/Loss Long Term
Total for 500111	4,542,669.07	4,853,549.50	-5,446.01	316,326.43
Total for 500112	2,284,862.69	2,887,059.01	167,347.68	434,848.64
Total for 500113	1,072,807.52	1,228,263.73	46,470.69	108,985.52
Total Realized Gains	**7,900,339.28**	**8,968,872.24**	**208,372.36**	**860,160.59**

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.