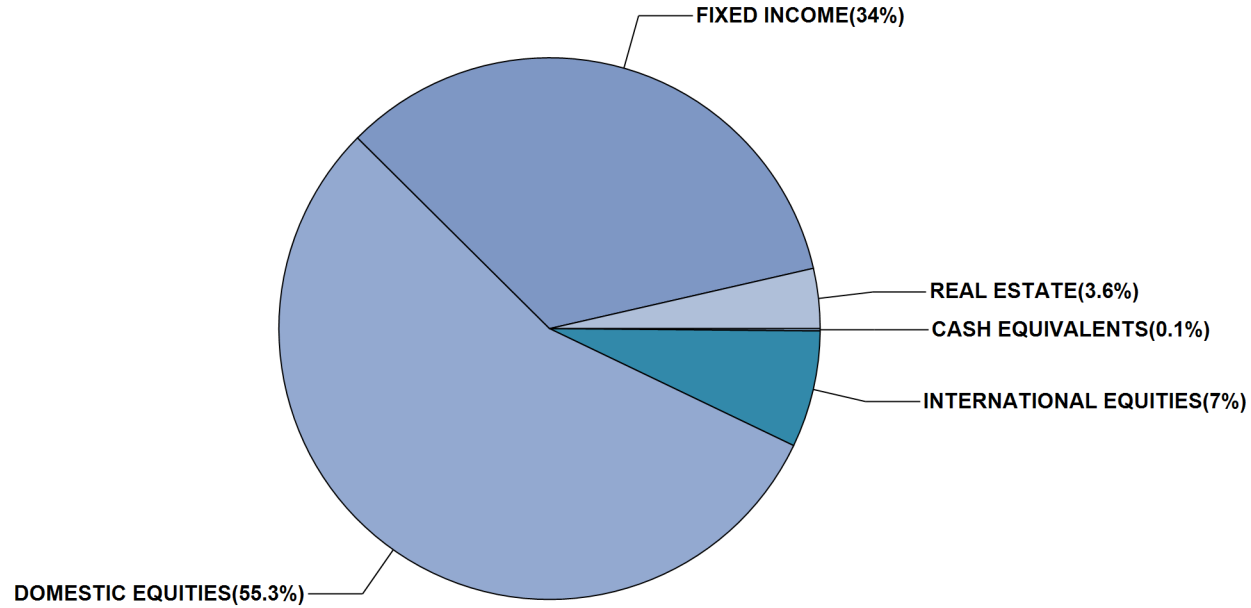


UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to November 29, 2024

Manager: AL
 IA: RBM

Asset Allocation as of November 29, 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	\$15,526	\$10,611,161	\$8,630,536	\$0	\$1,116,251	\$0	\$0	\$0	\$69,937	\$20,443,412
500112	UMF CA/NEVADA ASSET ALLOCATION EQUITY INDEX ACCOUNT	\$12,549	\$0	\$8,644,760	\$0	\$0	\$0	\$0	\$0	\$9,869	\$8,667,179
500113	UMF CA/NEVADA ASSET ALLOCATION - INTL	\$15,526	\$0	\$0	\$2,175,665	\$0	\$0	\$0	\$0	\$3,250	\$2,194,440
TOTAL ACCOUNT		\$43,602	\$10,611,161	\$17,275,296	\$2,175,665	\$1,116,251	\$0	\$0	\$0	\$83,056	\$31,305,031



UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to November 29, 2024

Manager: AL
IA: RBM

Summary of Investment Returns as of November 29, 2024

	Month to Date	Current Period	Year to Date	1 Year	Annualized Since Inception 06/16/2016
RETURNS BY ASSET CLASS					
FIXED INCOME	0.67 %	-0.93 %	4.24 %	6.71 %	1.96 %
DOMESTIC EQUITIES	5.94 %	5.41 %	26.44 %	32.86 %	15.99 %
INTERNATIONAL EQUITIES	-0.53 %	-5.37 %	5.56 %	11.09 %	5.03 %
REAL ESTATE	0.00 %	0.00 %	-3.03 %	-7.94 %	6.10 %
TOTAL PORTFOLIO	3.41 %	2.20 %	15.45 %	19.63 %	10.14 %
COMPARATIVE INDICES					
05. S&P 500 WITH INCOME	5.86 %	4.90 %	28.06 %	33.87 %	15.41 %
08. MSCI EAFE INDEX	-0.57 %	-5.97 %	6.24 %	11.88 %	7.46 %
60% SPX/ 40% INT GOV/CR BOND INDEX	3.76 %	2.54 %	17.88 %	22.18 %	10.02 %
BLOOMBERG INT US GOV/CRED BOND INDEX	0.62 %	-0.99 %	3.64 %	6.05 %	1.54 %

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to November 29, 2024

Manager: AL
IA: RBM

Performance Detail

Portfolio Value on 09/30/2024	\$31,392,191
Deposits	\$19,000
Withdrawals	(\$749,909)
Transfers	\$0
Accrued Interest	\$0
Fees & Expenses	(\$28,068)
Interest	\$73,397
Dividends	\$33,721
Capital Gains Distribution	\$0
Appreciation	\$564,063
Change in Accrued Income	\$636
Portfolio Value on 11/29/2024	\$31,305,031

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to November 29, 2024

Manager: AL
IA: RBM

Holdings Report as of November 29, 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		43,602	100.0		43,602			2	0.0
Total Money Markets				43,602	100.0		43,602			2	0.0
Total CASH EQUIVALENTS				43,602	0.1		43,602			2	0.0
FIXED INCOME											
Domestic Bonds											
<u>CORPORATE BONDS</u>											
300,000	ALPHABET INC. -SUSTAIN	02079KAD9	83.99	251,965	2.4	85.10	255,308	-3,343	-1.3	3,300	1.3
	1.1 Aug 15 2030										
280,000	BANK OF AMERICA CORP.	06051GLH0	101.27	283,569	2.7	99.24	277,877	5,692	2.0	14,806	5.2
	5.288 Apr 25 2034										
<u>CORPORATE FRN</u>											
340,000	JPMORGAN CHASE & CO.	46647PDH6	99.55	338,466	3.2	97.93	332,969	5,497	1.7	16,701	4.9
	4.912 Jul 25 2033										
<u>FINANCIALS</u>											
315,000	AMERICAN EXPRESS CO	025816DP1	100.76	317,401	3.0	99.75	314,219	3,181	1.0	16,059	5.1
	5.098 Feb 16 2028										
150,000	AMERICAN EXPRESS COMPANY	025816CA5	99.64	149,466	1.4	102.09	153,142	-3,676	-2.4	6,300	4.2
	4.2 Nov 6 2025										
150,000	FISERV INC.	337738AT5	97.64	146,458	1.4	101.43	152,140	-5,682	-3.7	4,800	3.3
	3.2 Jul 1 2026										
315,000	GOLDMAN SACHS GROUP, INC.	38141GZM9	87.87	276,800	2.6	86.39	272,141	4,659	1.7	9,771	3.5
	3.102 Feb 24 2033										
200,000	JOHN D & CATHERINE T MACARTHUR FOUNDATION -SOCIAL	477854AA1	80.42	160,843	1.5	97.69	195,379	-34,536	-17.7	2,598	1.6
	1.299 Dec 1 2030										
310,000	MORGAN STANLEY	61746BEF9	98.24	304,550	2.9	100.02	310,058	-5,508	-1.8	11,238	3.7
	3.625 Jan 20 2027										

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to November 29, 2024

Manager: AL
IA: RBM

Holdings Report as of November 29, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
FIXED INCOME											
FINANCIALS			2,113,893	19.9		2,223,040	-109,147	-4.9	78,999	3.7	
280,000	NATIONAL COMMUNITY RENAISSANCE CALIFORNIA -SOCIAL 3.27 Dec 1 2032	63548MAA6	83.46	233,686	2.2	100.01	280,017	-46,331	-16.5	9,156	3.9
225,000	STANFORD UNIVERSITY 3.089 May 1 2029	85440KAB0	93.85	211,157	2.0	103.56	232,999	-21,842	-9.4	6,950	3.3
315,000	THE CHARLES SCHWAB CORPORATION 3.85 May 21 2025	808513AX3	99.53	313,533	3.0	99.35	312,945	587	0.2	12,128	3.9
INDUSTRIALS			1,621,995	15.3		1,663,116	-41,121	-2.5	57,378	3.5	
280,000	APPLE INC.-GREEN 3 Jun 20 2027	037833CX6	97.00	271,601	2.6	97.92	274,184	-2,583	-0.9	8,400	3.1
235,000	APPLIED MATERIALS INC. 1.75 Jun 1 2030	038222AN5	86.25	202,691	1.9	99.86	234,665	-31,974	-13.6	4,113	2.0
315,000	CISCO SYSTEMS, INC. 4.95 Feb 26 2031	17275RBS0	101.79	320,629	3.0	100.31	315,970	4,659	1.5	15,593	4.9
300,000	GILEAD SCIENCES, INC. 5.25 Oct 15 2033	375558BZ5	102.27	306,802	2.9	100.11	300,323	6,479	2.2	15,750	5.1
240,000	KAISER FOUNDATION HOSPITALS/HEALTH PLAN, INC-GREEN 3.15 May 1 2027	48305QAC7	97.10	233,046	2.2	98.73	236,941	-3,896	-1.6	7,560	3.2
150,000	LOWES COMPANIES, INC. 3.1 May 3 2027	548661DP9	96.58	144,874	1.4	102.17	153,255	-8,381	-5.5	4,650	3.2
150,000	ROSS STORES INC 0.875 Apr 15 2026	778296AF0	94.90	142,354	1.3	98.52	147,779	-5,425	-3.7	1,313	0.9
MORTGAGE BACKED SECURITIES			264,702	2.5		272,831	-8,129	-3.0	7,763	2.9	
270,000	FHMS KG01 A7 GREEN BOND 2.875 Apr 25 2026	3137FMD25	98.04	264,702	2.5	101.05	272,831	-8,129	-3.0	7,763	2.9
TAXABLE GO			21,887	0.2		25,000	-3,113	-12.5	471	2.2	
25,000	SAN FRANCISCO CALIF CITY & CNTY-TXBL, SOCIAL 1.884 Jun 15 2030	79773KDH4	87.55	21,887	0.2	100.00	25,000	-3,113	-12.5	471	2.2

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to November 29, 2024

Manager: AL
IA: RBM

Holdings Report as of November 29, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
FIXED INCOME											
TAXABLE REVENUE			1,329,598	12.5		1,338,793	-9,195	-0.7	50,812	3.8	
205,000	LOS ANGELES CA DEPT WTR & PWR REV-TXBL, GREEN 5.516 Jul 1 2027	544495VX9	102.25	209,602	2.0	105.26	215,779	-6,176	-2.9	11,308	5.4
240,000	MASSACHUSETTS ST SPL OBLIG REV-TXBL, SOCIAL 3.67 Jul 15 2025	576004GZ2	99.50	238,793	2.3	99.20	238,087	706	0.3	8,808	3.7
150,000	NEW YORK N Y CITY TRANSITIONAL FIN AUTH REV-TXBL 2.85 May 1 2025	64971W6B1	99.27	148,911	1.4	100.03	150,039	-1,128	-0.8	4,275	2.9
270,000	NEW YORK ST DORM AUTH ST PERS INCOME TAX REV-TXBL 2.152 Mar 15 2031	64990FE26	87.15	235,302	2.2	85.64	231,222	4,080	1.8	5,810	2.5
225,000	NEW YORK ST URBAN DEV CORP REV-TXBL 3.32 Mar 15 2029	6500355Y0	96.20	216,443	2.0	99.40	223,645	-7,202	-3.2	7,470	3.5
280,000	UNIVERSITY CALIF REV-TXBL 4.693 May 15 2033	91412HWN9	100.20	280,546	2.6	100.01	280,021	525	0.2	13,140	4.7
US AGENCY ETF			1,354,794	12.8		1,439,730	-84,936	-5.9	68,893	5.1	
29,815	JANUS HENDERSON MORTGAGE BACKED SECURITY ETF	JMBS	45.44	1,354,794	12.8	48.29	1,439,730	-84,936	-5.9	68,893	5.1
US TREASURIES			356,703	3.4		361,394	-4,691	-1.3	9,713	2.7	
370,000	UNITED STATES TREASURY 2.625 May 31 2027	91282CET4	96.41	356,703	3.4	97.67	361,394	-4,691	-1.3	9,713	2.7
US TREASURY ETF			2,372,352	22.4		2,374,997	-2,645	-0.1	102,589	4.3	
100,035	ISHARES 2026 TERM U.S. TREASURY ETF	IBTG	22.86	2,286,300	21.5	22.89	2,289,885	-3,585	-0.2	99,439	4.3
3,030	SPDR PORT INT TERM TREASURY BOND ETF	SPTI	28.40	86,052	0.8	28.09	85,113	939	1.1	3,150	3.7
UTILITIES			301,238	2.8		321,159	-19,921	-6.2	11,970	4.0	
315,000	AVANGRID INC-GREEN 3.8 Jun 1 2029	05351WAB9	95.63	301,238	2.8	101.96	321,159	-19,921	-6.2	11,970	4.0
Total Domestic Bonds			10,611,161	100.0		10,886,215	-275,054	-2.5	423,394	4.0	
Total FIXED INCOME			10,611,161	34.0		10,886,215	-275,054	-2.5	423,394	4.0	

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to November 29, 2024

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Holdings Report as of November 29, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
Core Portfolio - Long											
COMMUNICATION SERVICES			1,505,839	8.7		935,192	570,646	61.0	17,165	1.1	
4,012	ALPHABET INC CL A (GOOGLE)	GOOGL	168.95	677,827	3.9	112.03	449,467	228,361	50.8	3,210	0.5
2,684	AT&T	T	23.16	62,161	0.4	18.04	48,430	13,731	28.4	2,979	4.8
1,434	COMCAST CORP CL A	CMCSA	43.19	61,934	0.4	31.80	45,596	16,338	35.8	1,778	2.9
359	META PLATFORMS INC - CLASS A	META	574.32	206,181	1.2	102.12	36,661	169,520	462.4	718	0.3
229	NETFLIX INC	NFLX	886.81	203,079	1.2	402.34	92,136	110,944	120.4	0	0.0
185	T-MOBILE US INC	TMUS	246.94	45,684	0.3	161.85	29,942	15,742	52.6	651	1.4
2,571	VERIZON COMMUNICATIONS INC	VZ	44.34	113,998	0.7	48.48	124,633	-10,634	-8.5	6,967	6.1
1,149	WALT DISNEY CO	DIS	117.47	134,973	0.8	94.28	108,328	26,645	24.6	862	0.6
CONSUMER DISCRETIONARY			1,511,773	8.8		848,360	663,412	78.2	15,944	1.1	
1,701	AMAZON.COM INC	AMZN	207.89	353,621	2.0	49.12	83,554	270,067	323.2	0	0.0
621	BEST BUY CO INC	BBY	90.00	55,890	0.3	83.02	51,557	4,333	8.4	2,335	4.2
11	BOOKING HOLDINGS INC	BKNG	5,202	57,222	0.3	3,124.4 7	34,369	22,853	66.5	385	0.7
524	EXPEDIA INC	EXPE	184.62	96,741	0.6	137.44	72,020	24,721	34.3	0	0.0
807	HOME DEPOT INC	HD	429.13	346,308	2.0	254.58	205,445	140,863	68.6	7,263	2.1
245	LOWES COS INC	LOW	272.43	66,745	0.4	240.53	58,930	7,816	13.3	1,127	1.7
642	NIKE INC CL B	NKE	78.77	50,570	0.3	103.30	66,320	-15,750	-23.7	1,027	2.0
201	ROYAL CARIBBEAN CRUISES LTD	RCL	244.06	49,056	0.3	153.09	30,771	18,285	59.4	322	0.7
169	STARBUCKS CORPORATION	SBUX	102.46	17,316	0.1	78.18	13,212	4,103	31.1	412	2.4
502	TESLA MOTORS INC	TSLA	345.16	173,270	1.0	209.61	105,225	68,045	64.7	0	0.0
1,620	TJX COMPANIES INC	TJX	125.69	203,618	1.2	56.12	90,914	112,704	124.0	2,430	1.2
146	TRACTOR SUPPLY COMPANY	TSCO	283.67	41,416	0.2	246.88	36,044	5,372	14.9	642	1.6
CONSUMER STAPLES			1,140,242	6.6		713,856	426,386	59.7	21,567	1.9	
1,618	COCA-COLA CO/THE	KO	64.08	103,681	0.6	46.03	74,483	29,198	39.2	3,139	3.0
340	COSTCO WHOLESALE CORP	COST	971.88	330,439	1.9	346.66	117,866	212,573	180.4	1,578	0.5
571	JM SMUCKER CO/THE	SJM	117.79	67,258	0.4	126.44	72,198	-4,939	-6.8	2,467	3.7
647	MONDELEZ INTERNATIONAL INC	MDLZ	64.95	42,023	0.2	61.08	39,521	2,502	6.3	1,216	2.9
1,596	PROCTER & GAMBLE CO	PG	179.26	286,099	1.7	110.42	176,228	109,871	62.3	6,425	2.2
1,081	SYSCO CORP	SY	77.11	83,356	0.5	66.61	72,005	11,351	15.8	2,205	2.6

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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Holdings Report as of November 29, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
CONSUMER STAPLES			1,140,242	6.6		713,856	426,386	59.7	21,567	1.9	
758	TARGET CORP	TGT	132.31	100,291	0.6	120.63	91,436	8,855	9.7	3,396	3.4
1,374	WAL-MART STORES INC	WMT	92.50	127,095	0.7	51.03	70,120	56,975	81.3	1,140	0.9
ENERGY			647,009	3.7		487,508	159,501	32.7	17,967	2.8	
501	CHENIERE ENERGY INC	LNG	224.01	112,229	0.6	153.34	76,821	35,408	46.1	1,002	0.9
478	CHEVRON CORP	CVX	161.93	77,403	0.4	123.58	59,072	18,331	31.0	3,117	4.0
1,887	CONOCOPHILLIPS	COP	108.34	204,438	1.2	85.41	161,173	43,265	26.8	5,887	2.9
1,184	EXXON MOBIL CORP	XOM	117.96	139,665	0.8	77.40	91,639	48,025	52.4	4,689	3.4
183	MARATHON PETROLEUM CORP	MPC	156.15	28,575	0.2	178.76	32,713	-4,138	-12.6	666	2.3
609	VALERO ENERGY CORP	VLO	139.08	84,700	0.5	108.52	66,090	18,610	28.2	2,607	3.1
FINANCIALS			2,651,303	15.3		1,712,048	939,255	54.9	40,555	1.5	
4,917	BANK OF AMERICA CORP	BAC	47.51	233,607	1.4	37.29	183,343	50,264	27.4	5,114	2.2
403	BERKSHIRE HATHAWAY INC	CLASS B BRK/B	483.02	194,657	1.1	314.18	126,613	68,044	53.7	0	0.0
264	BLACKROCK INC-CLASS A	BLK	1,023	270,019	1.6	630.37	166,417	103,602	62.3	5,386	2.0
566	CAPITAL ONE FINANCIAL CORP	COF	192.01	108,678	0.6	134.87	76,334	32,344	42.4	1,358	1.2
677	CHUBB LTD	CB	288.73	195,470	1.1	203.95	138,077	57,393	41.6	2,464	1.3
708	FISERV INC.	FI	220.96	156,440	0.9	108.29	76,666	79,774	104.1	0	0.0
129	GOLDMAN SACHS GROUP INC	GS	608.57	78,506	0.5	343.38	44,297	34,209	77.2	1,548	2.0
1,462	JPMORGAN CHASE & CO	JPM	249.72	365,091	2.1	139.88	204,504	160,587	78.5	7,310	2.0
207	MASTERCARD INC - CLASS A	MA	532.94	110,319	0.6	310.94	64,365	45,954	71.4	546	0.5
1,862	MORGAN STANLEY	MS	131.61	245,058	1.4	79.46	147,957	97,101	65.6	6,889	2.8
527	PNC FINANCIAL SERVICES GROUP	PNC	214.72	113,157	0.7	117.31	61,823	51,335	83.0	3,373	3.0
168	PROGRESSIVE CORP	PGR	268.88	45,172	0.3	215.64	36,228	8,944	24.7	67	0.1
216	REGENCY CENTERS CORP	REG	75.59	16,327	0.1	59.24	12,795	3,532	27.6	609	3.7
476	THE BLACKSTONE GROUP L.P.	BX	191.09	90,959	0.5	141.04	67,134	23,825	35.5	1,642	1.8
1,113	VISA INC - CLASS A SHARES	V	315.08	350,684	2.0	219.17	243,942	106,742	43.8	2,627	0.7
1,013	WELLS FARGO & CO	WFC	76.17	77,160	0.4	60.77	61,555	15,605	25.4	1,621	2.1
HEALTH CARE			1,947,466	11.3		1,447,976	499,490	34.5	25,460	1.3	
561	ABBOTT LABORATORIES	ABT	118.77	66,630	0.4	100.63	56,454	10,176	18.0	1,234	1.9
338	ABBVIE	ABBV	182.93	61,830	0.4	106.93	36,141	25,689	71.1	2,217	3.6
341	AMGEN INC	AMGN	282.87	96,459	0.6	242.84	82,807	13,651	16.5	3,069	3.2

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
HEALTH CARE			1,947,466	11.3		1,447,976	499,490	34.5	25,460	1.3	
1,607	BOSTON SCIENTIFIC CORP	BSX	90.66	145,691	0.8	56.40	90,638	55,053	60.7	0	0.0
658	DANAHER CORP	DHR	239.69	157,716	0.9	183.49	120,738	36,978	30.6	711	0.5
140	ELI LILLY & CO	LLY	795.35	111,349	0.6	373.44	52,281	59,068	113.0	728	0.7
453	GILEAD SCIENCES INC	GILD	92.58	41,939	0.2	64.81	29,359	12,580	42.8	1,395	3.3
128	INTUITIVE SURGICAL INC	ISRG	542.00	69,376	0.4	400.65	51,283	18,093	35.3	0	0.0
1,444	JOHNSON & JOHNSON	JNJ	155.01	223,834	1.3	139.43	201,339	22,495	11.2	7,162	3.2
595	MERCK & CO INC	MRK	101.64	60,476	0.4	112.82	67,126	-6,650	-9.9	1,928	3.2
104	REGENERON PHARMACEUTICALS	REGN	750.22	78,023	0.5	664.50	69,108	8,914	12.9	0	0.0
371	STRYKER CORP	SYK	392.15	145,488	0.8	312.54	115,954	29,534	25.5	1,187	0.8
156	THERMO FISHER SCIENTIFIC INC	TMO	529.63	82,622	0.5	534.75	83,421	-799	-1.0	243	0.3
617	UNITEDHEALTH GROUP INC	UNH	610.20	376,493	2.2	345.22	213,002	163,491	76.8	5,183	1.4
390	VERTEX PHARMACEUTICALS INC	VRTX	468.13	182,571	1.1	324.79	126,667	55,904	44.1	0	0.0
419	ZIMMER BIOMET HOLDINGS INC	ZBH	112.10	46,970	0.3	123.29	51,658	-4,688	-9.1	402	0.9
INDUSTRIALS			1,599,105	9.3		1,030,778	568,327	55.1	23,613	1.5	
221	AUTOMATIC DATA PROCESSING INC	ADP	306.93	67,832	0.4	230.95	51,039	16,793	32.9	1,361	2.0
892	BOOZ ALLEN HAMILTON HOLDING CORPORATION	BAH	148.18	132,177	0.8	86.04	76,751	55,426	72.2	1,820	1.4
210	CATERPILLAR INC	CAT	406.11	85,283	0.5	358.71	75,330	9,953	13.2	1,184	1.4
388	CUMMINS INC	CMI	375.04	145,516	0.8	171.16	66,412	79,104	119.1	2,825	1.9
332	DOVER CORP	DOV	205.90	68,359	0.4	184.72	61,327	7,032	11.5	684	1.0
555	EATON CORP	ETN	375.42	208,358	1.2	160.01	88,807	119,552	134.6	2,087	1.0
323	ILLINOIS TOOL WORKS INC	ITW	277.52	89,639	0.5	237.65	76,762	12,877	16.8	1,938	2.2
465	ROCKWELL AUTOMATION INC	ROK	295.14	137,240	0.8	268.82	125,004	12,237	9.8	2,437	1.8
493	TRANE TECHNOLOGIES PLC	TT	416.22	205,196	1.2	146.32	72,138	133,058	184.5	1,656	0.8
879	UBER TECHNOLOGIES INC	UBER	71.96	63,253	0.4	72.59	63,805	-552	-0.9	0	0.0
273	UNION PACIFIC CORP	UNP	244.66	66,792	0.4	223.79	61,096	5,697	9.3	1,463	2.2
486	UNITED CONTINENTAL HOLDINGS INC	UAL	96.83	47,059	0.3	52.62	25,573	21,486	84.0	0	0.0
540	UNITED PARCEL SERVICE INC/GEORGIA	UPS	135.72	73,289	0.4	132.81	71,717	1,572	2.2	3,521	4.8
23	UNITED RENTALS INC	URI	866.00	19,918	0.1	552.04	12,697	7,221	56.9	150	0.8
829	WASTE MANAGEMENT	WM	228.22	189,194	1.1	123.43	102,324	86,871	84.9	2,487	1.3

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to November 29, 2024

Manager: AL
IA: RBM

Holdings Report as of November 29, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
INFO. TECHNOLOGY			4,482,117	25.9	1,991,831	2,490,287	125.0	32,018	0.7		
580	ACCENTURE PLC	ACN	362.37	210,175	1.2	235.24	136,437	73,738	54.0	3,434	1.6
403	ADOBE SYSTEMS INC	ADBE	515.93	207,920	1.2	390.09	157,207	50,713	32.3	0	0.0
283	ADVANCED MICRO DEVICES INC	AMD	137.18	38,821	0.2	95.07	26,906	11,915	44.3	0	0.0
1,219	AMPHENOL CORP-CL A	APH	72.65	88,560	0.5	47.44	57,829	30,732	53.1	805	0.9
101	ANSYS INC	ANSS	351.10	35,461	0.2	304.85	30,790	4,671	15.2	0	0.0
4,177	APPLE INC	AAPL	237.33	991,327	5.7	54.67	228,355	762,972	334.1	4,177	0.4
966	BROADCOM LTD	AVGO	162.08	156,569	0.9	58.20	56,222	100,347	178.5	2,048	1.3
74	CROWDSTRIKE HOLDINGS INC	CRWD	345.97	25,602	0.1	232.29	17,189	8,412	48.9	0	0.0
94	INTUIT INC	INTU	641.73	60,323	0.3	546.72	51,392	8,931	17.4	391	0.6
199	KLA-TENCOR CORP	KLAC	647.03	128,759	0.7	516.15	102,713	26,046	25.4	1,353	1.1
286	MICRON TECHNOLOGY INC	MU	97.95	28,014	0.2	90.08	25,761	2,252	8.7	132	0.5
2,220	MICROSOFT CORP	MSFT	423.46	940,081	5.4	144.34	320,438	619,644	193.4	7,370	0.8
5,349	NVIDIA CORP	NVDA	138.25	739,499	4.3	31.56	168,839	570,661	338.0	214	0.0
953	ORACLE CORP	ORCL	184.84	176,153	1.0	119.20	113,600	62,552	55.1	1,525	0.9
89	PALO ALTO NETWORKS INC.	PANW	387.82	34,516	0.2	293.68	26,138	8,378	32.1	0	0.0
1,161	QUALCOMM INC.	QCOM	158.53	184,053	1.1	129.88	150,791	33,262	22.1	3,947	2.1
250	SALESFORCE.COM INC	CRM	329.99	82,498	0.5	289.51	72,378	10,120	14.0	400	0.5
69	SERVICENOW INC	NOW	1,049	72,411	0.4	794.57	54,826	17,586	32.1	0	0.0
704	TAIWAN SEMICONDUCTOR-SPONSORED ADR	TSM.SRI	184.66	130,001	0.8	119.06	83,817	46,184	55.1	2,126	1.6
753	TEXAS INSTRUMENTS INC	TXN	201.03	151,376	0.9	146.35	110,204	41,172	37.4	4,096	2.7
MATERIALS			471,833	2.7	289,601	189,907	65.6	6,099	1.3		
526	EASTMAN CHEMICAL COMPANY	EMN	104.72	55,083	0.3	88.81	46,713	8,370	17.9	1,704	3.1
560	FREEMPORT-MCMORAN INC	FCX	44.20	24,752	0.1	49.84	27,910	-3,158	-11.3	168	0.7
371	HOWMET AEROSPACE INC	HWM	118.38	43,919	0.3	93.51	34,692	9,227	26.6	119	0.3
325	LINDE PLC	LIN	460.99	149,822	0.9	235.27	76,462	81,034	106.0	1,807	1.2
233	NUCOR CORP	NUE	154.69	36,043	0.2	170.84	39,807	-3,764	-9.5	503	1.4
835	STEEL DYNAMICS INC	STLD	145.27	121,300	0.7	47.65	39,785	81,515	204.9	1,536	1.3
142	VULCAN MATERIALS CO	VMC	288.13	40,914	0.2	170.65	24,232	16,683	68.8	261	0.6

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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Manager: AL
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Holdings Report as of November 29, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
REAL ESTATE			218,794	1.3		183,965	34,830	18.9	7,436	3.4	
195	AMERICAN TOWER CORP	AMT	209.00	40,755	0.2	220.91	43,077	-2,322	-5.4	1,264	3.1
909	PROLOGIS INC	PLD.SRI	116.78	106,153	0.6	96.08	87,339	18,814	21.5	3,491	3.3
951	REGENCY CENTERS CORP	REG.SRI	75.59	71,886	0.4	56.31	53,549	18,337	34.2	2,682	3.7
UTILITIES			358,075	2.1		305,226	52,849	17.3	11,550	3.2	
1,903	ALLIANT ENERGY CORP	LNT	63.20	120,270	0.7	47.10	89,638	30,631	34.2	3,654	3.0
1,695	EVERGY INC	EVRG	64.63	109,548	0.6	57.71	97,812	11,736	12.0	4,526	4.1
1,085	NEXTERA ENERGY INC	NEE	78.67	85,357	0.5	76.69	83,206	2,151	2.6	2,235	2.6
458	SEMPRA ENERGY	SRE	93.67	42,901	0.2	75.48	34,570	8,331	24.1	1,136	2.6
Total Core Portfolio - Long				16,533,557	95.7		9,946,342	6,594,889	66.3	219,373	1.3
Long Equity REITs											
REITS			51,918	0.3			45,001	6,917	15.4	2,833	5.5
2,361	HCP INC	DOC	21.99	51,918	0.3	19.06	45,001	6,917	15.4	2,833	5.5
Total Long Equity REITs				51,918	0.3		45,001	6,917	15.4	2,833	5.5
US Small Cap											
ENERGY			27,452	0.2			38,613	-11,162	-28.9	1,212	4.4
1,212	APA CORP	APA	22.65	27,452	0.2	31.86	38,613	-11,162	-28.9	1,212	4.4
INFO. TECHNOLOGY			8,160	0.0			21,791	-13,631	-62.6	0	0.0
250	SUPER MICRO COMPUTER, INC.	SMCI	32.64	8,160	0.0	87.16	21,791	-13,631	-62.6	0	0.0
MUTUAL FUNDS			654,209	3.8			502,536	151,674	30.2	3,497	0.5
34,966	NATIONWIDE BAILARD COGNITIVE VALUE FUND	NWHFX	18.71	654,209	3.8	14.37	502,536	151,674	30.2	3,497	0.5
Total US Small Cap				689,821	4.0		562,940	126,881	22.5	4,709	0.7
Total DOMESTIC EQUITIES				17,275,296	55.3		10,554,283	6,728,687	63.8	226,915	1.3
INTERNATIONAL EQUITIES											
Developed Markets											
COMMUNICATION SERVICES			153,433	7.1			117,693	35,740		8,177	5.3
4,883	KDDI CORP	KDDIY.INTL	16.50	80,570	3.7	7.94	38,778	41,791	107.8	2,239	2.8

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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Holdings Report as of November 29, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
INTERNATIONAL EQUITIES											
COMMUNICATION SERVICES			153,433	7.1		117,693	35,740		8,177	5.3	
8,123	VODAFONE GROUP ADR	VOD	8.97	72,863	3.3	9.72	78,915	-6,052	-7.7	5,938	8.1
CONSUMER DISCRETIONARY			214,612	9.9		162,315	52,297	32.2		6,016	2.8
3,012	INDITEX-UNSPON ADR	IDEXY	27.59	83,086	3.8	14.99	45,155	37,931	84.0	2,495	3.0
7,969	PANASONIC CORP -SPON ADR	PCRHY	9.76	77,777	3.6	9.05	72,152	5,625	7.8	1,801	2.3
315	TOYOTA MOTOR CORP - SPON ADR	TM	170.63	53,748	2.5	142.88	45,008	8,741	19.4	1,720	3.2
CONSUMER STAPLES			136,901	6.3		135,152	1,749	1.3		4,657	3.4
677	NESTLE SA-SPONS ADR FOR REG	NSRGY	86.78	58,750	2.7	97.41	65,950	-7,200	-10.9	2,220	3.8
1,306	UNILEVER PLC NEW	UL	59.84	78,151	3.6	52.99	69,202	8,949	12.9	2,438	3.1
ENERGY			62,223	2.9		45,721	16,503	36.1		3,631	5.8
1,073	TOTALENERGIES SE	TTE	57.99	62,223	2.9	42.61	45,721	16,503	36.1	3,631	5.8
FINANCIALS			485,517	22.3		346,574	138,944	40.1		19,757	4.1
934	COMMONWEALTH BANK OF AUSTRALIA	CMWAY	103.40	96,576	4.4	76.73	71,666	24,910	34.8	2,907	3.0
3,635	DNB BANK ASA - ADR	DNBBY	20.92	76,044	3.5	18.32	66,599	9,445	14.2	5,322	7.0
4,779	ING GROEP N.V. (ADR)	ING	15.45	73,836	3.4	14.39	68,784	5,052	7.3	5,716	7.7
7,122	MITSUBISHI UFJ FINL - SPON ADR	MUFG	11.91	84,823	3.9	5.44	38,741	46,082	118.9	1,899	2.2
7,580	MUENCHENER RUECK ADR	MURGY	10.42	78,984	3.6	6.17	46,747	32,237	69.0	2,429	3.1
2,327	UBS GROUP AG-REG	UBS	32.34	75,255	3.5	23.22	54,037	21,218	39.3	1,483	2.0
HEALTH CARE			332,988	15.3		371,566	-38,579	-10.4		11,556	3.5
1,697	GLAXOSMITHKLINE PLC ADR	GSK	34.13	57,919	2.7	42.53	72,170	-14,251	-19.7	2,666	4.6
2,105	MERCK KGAA-SPONSORED ADR	MKKGY	29.89	62,918	2.9	40.80	85,894	-22,976	-26.7	2,012	3.2
543	NOVO NORDISK A/S (ADR)	NVO	106.80	57,992	2.7	108.98	59,177	-1,185	-2.0	785	1.4
2,216	ROCHE HOLDINGS	RHHBY	36.24	80,308	3.7	40.06	88,775	-8,467	-9.5	2,990	3.7
1,523	SANOFI - ADR	SNY	48.49	73,850	3.4	43.04	65,550	8,300	12.7	3,102	4.2
INDUSTRIALS			317,020	14.6		218,997	98,023	44.8		7,055	2.2
2,479	AKTIEBOLAGET VOLVO ADR	VLVLY	24.84	61,578	2.8	23.27	57,674	3,904	6.8	4,178	6.8
2,244	MITSUBISHI ELECTRIC- UNSPON ADR	MIELY	34.12	76,565	3.5	29.65	66,546	10,020	15.1	1,480	1.9
7,089	RECRUIT HOLDINGS CO LTD	RCRUY	13.87	98,324	4.5	7.49	53,113	45,212	85.1	214	0.2
1,562	SCHNEIDER ELECTRIC- ADR	SBGSY	51.57	80,552	3.7	26.67	41,664	38,888	93.3	1,183	1.5

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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Holdings Report as of November 29, 2024

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
INTERNATIONAL EQUITIES											
INFO. TECHNOLOGY			251,299	11.6		268,490	-17,191	-6.4	4,783	1.9	
78	ASML HLDG ADR	ASML	686.61	53,556	2.5	386.87	30,176	23,380	77.5	524	1.0
1,481	CAPGEMINI SE - UNSPONSOR ADR	CGEMY	32.11	47,555	2.2	40.29	59,670	-12,115	-20.3	1,091	2.3
7,762	MURATA MANUFACTURING - UNSPON ADR	MRAAY	8.36	64,890	3.0	12.90	100,145	-35,255	-35.2	2,310	3.6
359	SAP SE -ADR	SAP	237.60	85,298	3.9	218.66	78,499	6,800	8.7	858	1.0
MATERIALS			142,797	6.6		123,000	19,797	16.1	8,939	6.3	
1,305	BHP BILLITON ADR	BHP	52.65	68,708	3.2	44.78	58,435	10,274	17.6	3,811	5.5
1,179	RIO TINTO (ADR)	RIO	62.84	74,088	3.4	54.76	64,565	9,523	14.7	5,129	6.9
UTILITIES			78,875	3.6		72,806	6,068	8.3	5,113	6.5	
11,016	ENEL SPA - UNSPON ADR	ENLAY	7.16	78,875	3.6	6.61	72,806	6,068	8.3	5,113	6.5
Total Developed Markets			2,175,665	100.0		1,862,314	313,350	16.8	79,685	3.7	
Total INTERNATIONAL EQUITIES			2,175,665	7.0		1,862,314	313,350	16.8	79,685	3.7	
REAL ESTATE											
Private Real Estate											
REITS			1,116,251	100.0		1,148,014	-31,763	-2.8	47,268	4.2	
36,360	BAILARD REAL ESTATE FUND	BBKR	30.70	1,116,251	100.0	31.57	1,148,014	-31,763	-2.8	47,268	4.2
Total Private Real Estate			1,116,251	100.0		1,148,014	-31,763	-2.8	47,268	4.2	
Total REAL ESTATE			1,116,251	3.6		1,148,014	-31,763	-2.8	47,268	4.2	
TOTAL MANAGED ASSETS			31,221,975			24,494,429	6,735,221		777,264	2.5	
Total Accrued Income			83,056								
TOTAL MANAGED ASSETS including Accrued Income			31,305,031								

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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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
TOTAL Purchases					\$3,631,110.20

Sells

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

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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Purchases and Sales

500111

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
Sells					
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
10/18/2024	10/21/2024	43	MS MORGAN STANLEY	\$119.57	\$5,141.15

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to November 29, 2024

Manager: AL
IA: RBM

Purchases and Sales

500111

Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
10/18/2024	10/21/2024	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
11/19/2024	11/20/2024	15	BSX BOSTON SCIENTIFIC CORP	\$90.15	\$1,352.14

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110

Report Period: September 30, 2024 to November 29, 2024

Manager: AL

IA: RBM

Purchases and Sales

500111

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
Sells					
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	SYU 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
11/19/2024	11/20/2024	9	V VISA INC - CLASS A SHARES	\$311.07	\$2,799.55

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to November 29, 2024

Manager: AL
 IA: RBM

Purchases and Sales

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
500111					
Sells					
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
TOTAL Sells					\$3,801,112.33
500112					
Purchases					
10/3/2024	10/4/2024	6	BLK BLACKROCK INC-CLASS A	\$956.58	\$5,739.48
TOTAL Purchases					\$5,739.48
Sells					
10/3/2024	10/4/2024	28	AVGO BROADCOM LTD	\$170.91	\$4,785.35
10/3/2024	10/4/2024	21	BRK/B BERKSHIRE HATHAWAY INC CLASS B	\$451.37	\$9,478.41
10/3/2024	10/4/2024	5	LLY ELI LILLY & CO	\$883.57	\$4,417.73
10/3/2024	10/4/2024	15	MSFT MICROSOFT CORP	\$415.66	\$6,234.66
10/3/2024	10/4/2024	37	NVDA NVIDIA CORP	\$122.64	\$4,537.56
10/3/2024	10/4/2024	93	REG REGENCY CENTERS CORP	\$70.63	\$6,568.39
10/8/2024	10/9/2024	56	AAPL APPLE INC	\$225.26	\$12,613.96
10/8/2024	10/9/2024	22	ABBV ABBVIE	\$192.80	\$4,241.37
10/8/2024	10/9/2024	9	ADBE ADOBE SYSTEMS INC	\$496.85	\$4,471.53
10/8/2024	10/9/2024	40	AMZN AMAZON.COM INC	\$182.31	\$7,292.28
10/8/2024	10/9/2024	29	BX THE BLACKSTONE GROUP L.P.	\$149.73	\$4,342.11
10/8/2024	10/9/2024	105	CMCSA COMCAST CORP CL A	\$40.93	\$4,297.52
10/8/2024	10/9/2024	45	COP CONOCOPHILLIPS	\$110.97	\$4,993.30
10/8/2024	10/9/2024	71	EVRG EVERGY INC	\$60.00	\$4,259.59
10/8/2024	10/9/2024	42	GOOGL ALPHABET INC CL A (GOOGLE)	\$163.28	\$6,857.71
10/8/2024	10/9/2024	9	GS GOLDMAN SACHS GROUP INC	\$496.69	\$4,470.09
10/8/2024	10/9/2024	11	HD HOME DEPOT INC	\$414.48	\$4,559.15
10/8/2024	10/9/2024	42	HWM HOWMET AEROSPACE INC	\$103.24	\$4,336.14
10/8/2024	10/9/2024	28	JNJ JOHNSON & JOHNSON	\$159.48	\$4,465.32
10/8/2024	10/9/2024	9	MA MASTERCARD INC - CLASS A	\$497.09	\$4,473.69
10/8/2024	10/9/2024	8	META META PLATFORMS INC - CLASS A	\$589.63	\$4,716.87
10/8/2024	10/9/2024	39	MRK MERCK & CO INC	\$108.58	\$4,234.43
10/8/2024	10/9/2024	12	MSFT MICROSOFT CORP	\$413.92	\$4,966.88
10/8/2024	10/9/2024	68	NVDA NVIDIA CORP	\$132.95	\$9,040.00

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to November 29, 2024

Manager: AL
IA: RBM

Purchases and Sales

500112

Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
10/8/2024	10/9/2024	13	PANW PALO ALTO NETWORKS INC.	\$353.51	\$4,595.50
10/8/2024	10/9/2024	22	TSLA TESLA MOTORS INC	\$245.20	\$5,394.14
10/8/2024	10/9/2024	8	UNH UNITEDHEALTH GROUP INC	\$580.55	\$4,644.27
10/8/2024	10/9/2024	33	UPS UNITED PARCEL SERVICE INC/GEORGIA	\$130.93	\$4,320.49
10/8/2024	10/9/2024	6	URI UNITED RENTALS INC	\$797.92	\$4,787.37
10/8/2024	10/9/2024	18	VMC VULCAN MATERIALS CO	\$238.34	\$4,290.00
10/8/2024	10/9/2024	97	VZ VERIZON COMMUNICATIONS INC	\$43.95	\$4,263.28
10/8/2024	10/9/2024	54	WMT WAL-MART STORES INC	\$79.19	\$4,276.38
10/21/2024	10/22/2024	42	AAPL APPLE INC	\$236.40	\$9,928.58
10/21/2024	10/22/2024	23	ABBV ABBVIE	\$186.93	\$4,299.21
10/21/2024	10/22/2024	19	AMT AMERICAN TOWER CORP	\$220.79	\$4,194.89
10/21/2024	10/22/2024	28	AMZN AMAZON.COM INC	\$188.59	\$5,280.37
10/21/2024	10/22/2024	26	AVGO BROADCOM LTD	\$179.44	\$4,665.31
10/21/2024	10/22/2024	5	BLK BLACKROCK INC-CLASS A	\$1,000.16	\$5,000.64
10/21/2024	10/22/2024	15	CB CHUBB LTD	\$298.75	\$4,481.06
10/21/2024	10/22/2024	44	DIS WALT DISNEY CO	\$96.25	\$4,235.03
10/21/2024	10/22/2024	40	EMN EASTMAN CHEMICAL COMPANY	\$107.66	\$4,306.30
10/21/2024	10/22/2024	27	GOOGL ALPHABET INC CL A (GOOGLE)	\$163.93	\$4,426.05
10/21/2024	10/22/2024	26	JPM JPMORGAN CHASE & CO	\$223.50	\$5,810.89
10/21/2024	10/22/2024	101	KO COCA-COLA CO/THE	\$69.61	\$7,029.89
10/21/2024	10/22/2024	74	LNT ALLIANT ENERGY CORP	\$61.51	\$4,551.23
10/21/2024	10/22/2024	16	LOW LOWES COS INC	\$276.00	\$4,415.82
10/21/2024	10/22/2024	8	META META PLATFORMS INC - CLASS A	\$573.12	\$4,584.83
10/21/2024	10/22/2024	36	MS MORGAN STANLEY	\$117.98	\$4,247.00
10/21/2024	10/22/2024	22	MSFT MICROSOFT CORP	\$417.02	\$9,174.12
10/21/2024	10/22/2024	5	NOW SERVICENOW INC	\$912.13	\$4,560.51
10/21/2024	10/22/2024	69	NVDA NVIDIA CORP	\$142.02	\$9,799.05
10/21/2024	10/22/2024	25	ORCL ORACLE CORP	\$173.65	\$4,341.21
10/21/2024	10/22/2024	31	PG PROCTER & GAMBLE CO	\$169.38	\$5,250.47
10/21/2024	10/22/2024	26	QCOM QUALCOMM INC.	\$167.38	\$4,351.63
10/21/2024	10/22/2024	196	T AT&T	\$21.68	\$4,248.15
10/21/2024	10/22/2024	8	TMO THERMO FISHER SCIENTIFIC INC	\$593.57	\$4,748.43
10/21/2024	10/22/2024	55	UBER UBER TECHNOLOGIES INC	\$80.22	\$4,412.09

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to November 29, 2024

Manager: AL
 IA: RBM

Purchases and Sales

500112

Sells

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
10/21/2024	10/22/2024	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
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

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2024 to November 29, 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	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
			TOTAL Sells		\$491,948.95

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to November 29, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

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

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to November 29, 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 November 29, 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 November 29, 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 November 29, 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 November 29, 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
	Total Withdrawals	1,650,447.31

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

500112		
Withdrawals		
1/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD CUSTODIAN MONEY MARKET FUND	59,726.07

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2024 to November 29, 2024

Manager: AL
 IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500112		
Withdrawals		
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
	Total Withdrawals	1,139,179.56
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 November 29, 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 November 29, 2024

Manager: AL
IA: RBM

Year to Date Realized Gains and Losses

Gains/Loss

	Cost Basis	Proceeds	Short Term	Long Term
Total for 500111	10,150,566.42	10,306,058.58	-18,820.47	174,312.62
Total for 500112	5,490,363.23	6,168,700.99	107,521.67	570,816.09
Total for 500113	319,778.45	255,032.85	-12,379.36	-52,366.24
Total Realized Gains	15,960,708.10	16,729,792.42	76,321.85	692,762.47

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110

Report Period: September 30, 2024 to November 29, 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 November 29, 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.