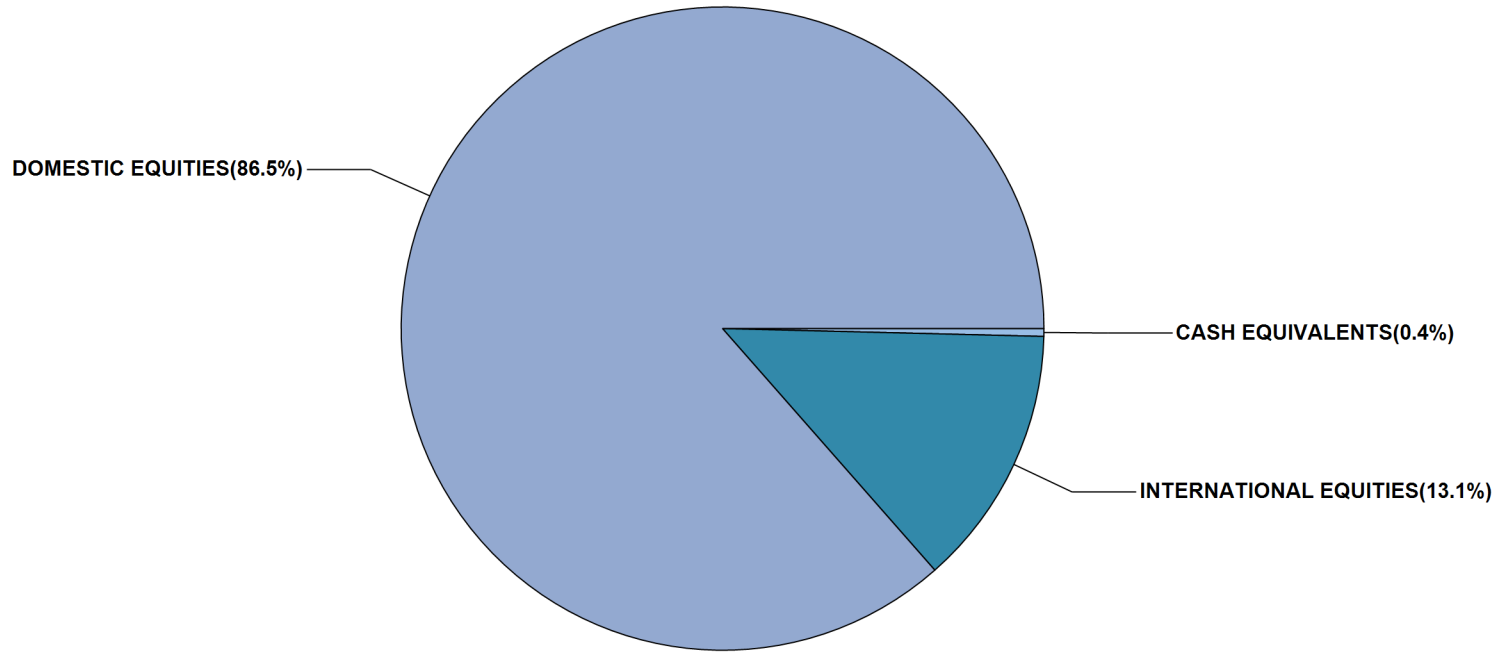


# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
 Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
 IA: YRS

Asset Allocation as of October 31, 2022



Account Number	Portfolios	Cash Equivalents	Global Fixed Income	Domestic Equities	International Equities	Real Estate	Alternative Investments	Alpha Strategies	Tactical Assets	Accrued Income	Total Assets
500121	UMF CA/NEVADA EQUITY ACCOUNT	\$1,455	\$0	\$3,037,357	\$0	\$0	\$0	\$0	\$0	\$3,312	\$3,042,124
500122	UMF CA/NEVADA EQUITY INDEX ACCOUNT	\$20,922	\$0	\$6,746,556	\$0	\$0	\$0	\$0	\$0	\$4,227	\$6,771,705
500123	UMF CA/NEVADA EQUITY ACCOUNT - INTL	\$21,441	\$0	\$0	\$1,485,447	\$0	\$0	\$0	\$0	\$0	\$1,506,888
<b>TOTAL ACCOUNT</b>		<b>\$43,818</b>	<b>\$0</b>	<b>\$9,783,913</b>	<b>\$1,485,447</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$7,539</b>	<b>\$11,320,717</b>



## UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

### Summary of Investment Returns as of October 31, 2022

	Month to Date	Current Period	Year to Date	1 Year	Annualized Since Inception 06/16/2016
<b>RETURNS BY ASSET CLASS</b>					
DOMESTIC EQUITIES	8.39 %	8.39 %	-18.05 %	-15.15 %	12.78 %
INTERNATIONAL EQUITIES	5.27 %	5.27 %	-22.74 %	-22.63 %	0.53 %
<b>TOTAL PORTFOLIO</b>	7.93 %	7.93 %	-18.72 %	-16.19 %	11.55 %
<b>COMPARATIVE INDICES</b>					
05. S&P 500 WITH INCOME	8.10 %	8.10 %	-17.72 %	-14.63 %	12.26 %
08. MSCI EAFE INDEX	5.38 %	5.38 %	-23.17 %	-23.00 %	4.38 %

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Performance Detail

Transfers	\$0
Accrued Interest	\$0
Fees & Expenses	(\$10,201)
Interest	\$24
Dividends	\$12,865
Capital Gains Distribution	\$0
Appreciation	\$822,441
Change in Accrued Income	(\$2,750)
<b>Portfolio Value on 10/31/2022</b>	<b>\$11,320,717</b>
Portfolio Value on 09/30/2022	\$10,559,676
Deposits	\$0
Withdrawals	(\$61,339)

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Holdings Report as of October 31, 2022

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income			
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield		
<b>CASH EQUIVALENTS</b>												
<b>Money Markets</b>												
	CUSTODIAN MONEY MARKET FUND	T2		43,818	100.0		43,818			5	0.0	
	Total Money Markets			43,818	100.0		43,818			5	0.0	
	Total CASH EQUIVALENTS			43,818	0.4		43,818			5	0.0	
<b>DOMESTIC EQUITIES</b>												
<b>Core Portfolio - Long</b>												
	<b>COMMUNICATION SERVICES</b>			<u>772,131</u>	<u>7.9</u>		<u>560,743</u>	<u>211,389</u>	<u>37.7</u>	<u>10,285</u>	<u>1.3</u>	
1,330	ALPHABET INC CL A (GOOGLE)	GOOGL	94.51	125,698	1.3	31.14	41,413	84,286	203.5	0	0.0	
2,390	ALPHABET INC. CL C (GOOGLE CL C)	GOOG	94.66	226,237	2.3	31.90	76,244	149,993	196.7	0	0.0	
3,274	AT&T	T	18.23	59,685	0.6	21.20	69,415	-9,730	-14.0	3,634	6.1	
1,704	COMCAST CORP CL A	CMCSA	31.74	54,085	0.6	29.84	50,852	3,233	6.4	1,840	3.4	
572	META PLATFORMS INC - CLASS A	META	93.16	53,288	0.5	79.95	45,734	7,554	16.5	0	0.0	
213	NETFLIX INC	NFLX	291.88	62,170	0.6	372.85	79,418	-17,247	-21.7	0	0.0	
1,843	VERIZON COMMUNICATIONS INC	VZ	37.37	68,873	0.7	48.28	88,984	-20,111	-22.6	4,810	7.0	
1,146	WALT DISNEY CO	DIS	106.54	122,095	1.2	94.84	108,683	13,412	12.3	0	0.0	
	<b>CONSUMER DISCRETIONARY</b>			<u>965,199</u>	<u>9.9</u>		<u>728,469</u>	<u>236,729</u>	<u>32.5</u>	<u>10,796</u>	<u>1.1</u>	
2,030	AMAZON.COM INC	AMZN	102.44	207,953	2.1	38.64	78,434	129,519	165.1	0	0.0	
311	BEST BUY CO INC	BBY	68.41	21,276	0.2	84.15	26,172	-4,896	-18.7	1,095	5.1	
22	BOOKING HOLDINGS INC	BKNG	1,869	41,129	0.4	2,022.2	5	44,489	-3,361	-7.6	0	0.0
713	BORGWARNER INC	BWA	37.53	26,759	0.3	40.82	29,103	-2,344	-8.1	485	1.8	
268	EXPEDIA INC	EXPE	93.47	25,050	0.3	164.72	44,146	-19,096	-43.3	0	0.0	
574	HOME DEPOT INC	HD	296.13	169,979	1.7	201.58	115,708	54,271	46.9	4,362	2.6	
341	MOHAWK INDUSTRIES INC	MHK	94.75	32,310	0.3	107.56	36,678	-4,369	-11.9	0	0.0	
80	OREILLY AUTOMOTIVE	ORLY	837.17	66,974	0.7	717.42	57,394	9,580	16.7	0	0.0	
262	ROYAL CARIBBEAN CRUISES LTD	RCL	53.38	13,986	0.1	34.79	9,114	4,871	53.4	0	0.0	
824	STARBUCKS CORPORATION	SBUX	86.59	71,350	0.7	103.39	85,195	-13,844	-16.3	1,747	2.4	
373	TARGET CORP	TGT	164.25	61,265	0.6	54.53	20,338	40,927	201.2	1,611	2.6	
600	TESLA MOTORS INC	TSLA	227.54	136,524	1.4	219.21	131,526	4,998	3.8	0	0.0	

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Holdings Report as of October 31, 2022

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
<b>DOMESTIC EQUITIES</b>											
<b>CONSUMER DISCRETIONARY</b>			<b>965,199</b>	<b>9.9</b>		<b>728,469</b>	<b>236,729</b>	<b>32.5</b>	<b>10,796</b>	<b>1.1</b>	
800	TJX COMPANIES INC	TJX	72.10	57,680	0.6	18.29	14,635	43,045	294.1	944	1.6
150	TRACTOR SUPPLY COMPANY	TSCO	219.77	32,966	0.3	236.91	35,537	-2,571	-7.2	552	1.7
<b>CONSUMER STAPLES</b>			<b>713,657</b>	<b>7.3</b>		<b>528,075</b>	<b>185,582</b>	<b>35.1</b>	<b>15,158</b>	<b>2.1</b>	
1,912	COCA-COLA CO/THE	KO	59.85	114,433	1.2	46.68	89,243	25,190	28.2	3,365	2.9
270	COSTCO WHOLESALE CORP	COST	501.50	135,405	1.4	233.18	62,957	72,448	115.1	972	0.7
147	ESTEE LAUDER COMPANIES-CL A	EL	200.49	29,472	0.3	289.96	42,625	-13,153	-30.9	353	1.2
274	JM SMUCKER CO/THE	SJM	150.66	41,281	0.4	97.01	26,581	14,700	55.3	1,118	2.7
1,914	MONDELEZ INTERNATIONAL INC	MDLZ	61.48	117,673	1.2	55.17	105,592	12,081	11.4	2,948	2.5
1,139	PROCTER & GAMBLE CO	PG	134.67	153,389	1.6	80.48	91,667	61,722	67.3	4,161	2.7
538	SYSCO CORP	SY	86.56	46,569	0.5	52.54	28,267	18,302	64.7	1,054	2.3
530	WAL-MART STORES INC	WMT	142.33	75,435	0.8	153.10	81,143	-5,708	-7.0	1,187	1.6
<b>ENERGY</b>			<b>528,198</b>	<b>5.4</b>		<b>308,876</b>	<b>219,322</b>	<b>71.0</b>	<b>21,166</b>	<b>4.0</b>	
459	CHEVRONTXACO CORP	CVX	180.90	83,033	0.8	99.12	45,496	37,537	82.5	2,607	3.1
874	CONOCOPHILLIPS	COP	126.09	110,203	1.1	49.24	43,040	67,163	156.0	3,881	3.5
500	DEVON ENERGY CORPORATION	DVN	77.35	38,675	0.4	58.33	29,165	9,510	32.6	2,330	6.0
761	ENBRIDGE INC	ENB	38.95	29,641	0.3	31.56	24,017	5,624	23.4	2,618	8.8
1,132	EXXON MOBIL CORP	XOM	110.81	125,437	1.3	61.12	69,184	56,253	81.3	4,120	3.3
120	PIONEER NATURAL RESOURCES CO	PXD	256.41	30,769	0.3	252.63	30,315	454	1.5	3,127	10.2
1,044	SCHLUMBERGER LIMITED	SLB	52.03	54,319	0.6	27.40	28,600	25,719	89.9	731	1.3
447	VALERO ENERGY CORP	VLO	125.55	56,121	0.6	87.38	39,059	17,062	43.7	1,752	3.1
<b>FINANCIALS</b>			<b>1,047,435</b>	<b>10.7</b>		<b>923,323</b>	<b>124,112</b>	<b>13.4</b>	<b>24,773</b>	<b>2.4</b>	
1,405	BANK OF AMERICA CORP	BAC	36.04	50,636	0.5	28.76	40,412	10,224	25.3	1,236	2.4
499	BERKSHIRE HATHAWAY INC CLASS B	BRK/B	295.09	147,250	1.5	161.64	80,656	66,594	82.6	0	0.0
135	BLACKROCK INC-CLASS A	BLK	645.91	87,198	0.9	509.96	68,844	18,354	26.7	2,635	3.0
658	CAPITAL ONE FINANCIAL CORP	COF	106.02	69,761	0.7	136.94	90,105	-20,344	-22.6	1,579	2.3
166	CHUBB LTD	CB	214.89	35,672	0.4	194.26	32,246	3,425	10.6	551	1.5
185	EVEREST RE GROUP, LTD.	RE	322.66	59,692	0.6	268.37	49,649	10,044	20.2	1,221	2.0
4,790	HUNTINGTON BANCSHARES INC	HBAN	15.18	72,712	0.7	14.93	71,491	1,221	1.7	2,970	4.1
2,130	INVESCO LTD.	IVZ	15.32	32,632	0.3	18.90	40,255	-7,624	-18.9	1,598	4.9
1,330	JPMORGAN CHASE & CO	JPM	125.88	167,420	1.7	121.32	161,349	6,071	3.8	5,320	3.2

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Holdings Report as of October 31, 2022

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
<b>DOMESTIC EQUITIES</b>											
<b>FINANCIALS</b>			<b>1,047,435</b>	<b>10.7</b>		<b>923,323</b>	<b>124,112</b>	<b>13.4</b>	<b>24,773</b>	<b>2.4</b>	
2,597	KEYCORP	KEY	17.87	46,408	0.5	21.24	55,166	-8,757	-15.9	2,026	4.4
718	MORGAN STANLEY	MS	82.17	58,998	0.6	56.27	40,401	18,598	46.0	2,226	3.8
378	NORTHERN TRUST CORP	NTRS	84.35	31,884	0.3	105.73	39,966	-8,082	-20.2	1,134	3.6
233	PNC FINANCIAL SERVICES GROUP	PNC	161.83	37,706	0.4	57.94	13,501	24,206	179.3	1,398	3.7
527	PROGRESSIVE CORP	PGR	128.40	67,667	0.7	92.68	48,841	18,826	38.5	211	0.3
760	SCHWAB (CHARLES) CORP	SCHW	79.67	60,549	0.6	76.82	58,382	2,167	3.7	669	1.1
92	SVB FINANCIAL GROUP	SIVB	230.96	21,248	0.2	348.46	32,058	-10,810	-33.7	0	0.0
<b>HEALTH CARE</b>			<b>1,534,312</b>	<b>15.7</b>		<b>1,219,599</b>	<b>314,712</b>	<b>25.8</b>	<b>28,751</b>	<b>1.9</b>	
871	ABBOTT LABORATORIES	ABT	98.94	86,177	0.9	106.93	93,134	-6,957	-7.5	1,637	1.9
545	ABBVIE	ABBV	146.40	79,788	0.8	106.93	58,275	21,513	36.9	3,226	4.0
108	ALIGN TECHNOLOGY INC	ALGN	194.30	20,984	0.2	415.94	44,921	-23,937	-53.3	0	0.0
341	AMGEN INC	AMGN	270.35	92,189	0.9	239.23	81,579	10,610	13.0	2,646	2.9
869	BRISTOL-MYERS SQUIBB CO	BMY	77.47	67,321	0.7	47.44	41,228	26,093	63.3	1,877	2.8
485	CARDINAL HEALTH INC	CAH	75.90	36,812	0.4	62.67	30,393	6,418	21.1	962	2.6
517	CVS HEALTH CORP	CVS	94.70	48,960	0.5	92.68	47,916	1,044	2.2	1,137	2.3
327	DANAHER CORP	DHR	251.67	82,296	0.8	138.11	45,164	37,133	82.2	327	0.4
210	ELI LILLY & CO	LLY	362.09	76,039	0.8	329.88	69,274	6,765	9.8	823	1.1
507	GILEAD SCIENCES INC	GILD	78.46	39,779	0.4	53.77	27,262	12,517	45.9	1,480	3.7
347	HORIZON THERAPEUTICS PLC	HZNP	62.32	21,625	0.2	91.51	31,753	-10,128	-31.9	0	0.0
942	JOHNSON & JOHNSON	JNJ	173.97	163,880	1.7	108.89	102,576	61,304	59.8	4,258	2.6
1,112	MEDTRONIC INC	MDT	87.34	97,122	1.0	91.13	101,332	-4,210	-4.2	3,025	3.1
1,744	PFIZER INC	PFE	46.55	81,183	0.8	39.10	68,186	12,997	19.1	2,790	3.4
50	REGENERON PHARMACEUTICALS	REGN	748.75	37,438	0.4	595.13	29,757	7,681	25.8	0	0.0
233	STRYKER CORP	SYK	229.24	53,413	0.5	241.71	56,319	-2,906	-5.2	648	1.2
171	THERMO FISHER SCIENTIFIC INC	TMO	513.97	87,889	0.9	515.97	88,230	-341	-0.4	205	0.2
536	UNITEDHEALTH GROUP INC	UNH	555.15	297,560	3.0	257.60	138,072	159,488	115.5	3,538	1.2
140	VERTEX PHARMACEUTICALS INC	VRTX	312.00	43,680	0.4	292.34	40,928	2,752	6.7	0	0.0
178	ZIMMER BIOMET HOLDINGS INC	ZBH	113.35	20,176	0.2	130.90	23,300	-3,124	-13.4	171	0.8
<b>INDUSTRIALS</b>			<b>857,547</b>	<b>8.8</b>		<b>738,061</b>	<b>119,486</b>	<b>16.2</b>	<b>14,874</b>	<b>1.7</b>	
853	AMETEK INC	AME	129.66	110,600	1.1	117.09	99,878	10,722	10.7	751	0.7

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
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## Holdings Report as of October 31, 2022

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
<b>DOMESTIC EQUITIES</b>											
<b>INDUSTRIALS</b>			<b>857,547</b>	<b>8.8</b>		<b>738,061</b>	<b>119,486</b>	<b>16.2</b>	<b>14,874</b>	<b>1.7</b>	
425	BOOZ ALLEN HAMILTON HOLDING CORPORATION	BAH	108.85	46,261	0.5	75.15	31,939	14,323	44.8	731	1.6
186	CUMMINS INC	CMI	244.51	45,479	0.5	98.99	18,413	27,066	147.0	1,168	2.6
643	DOVER CORP	DOV	130.69	84,034	0.9	159.24	102,390	-18,356	-17.9	1,299	1.5
327	EATON CORP	ETN	150.07	49,073	0.5	138.39	45,255	3,818	8.4	1,059	2.2
164	FACTSET RESEARCH SYSTEMS INC	FDS	425.49	69,780	0.7	460.34	75,496	-5,715	-7.6	584	0.8
226	ILLINOIS TOOL WORKS INC	ITW	213.53	48,258	0.5	92.30	20,859	27,398	131.3	1,184	2.5
204	ROCKWELL AUTOMATION INC	ROK	255.30	52,081	0.5	207.77	42,386	9,695	22.9	963	1.8
242	TRANE TECHNOLOGIES PLC	TT	159.63	38,630	0.4	96.16	23,272	15,359	66.0	649	1.7
572	UNION PACIFIC CORP	UNP	197.14	112,764	1.2	182.02	104,118	8,646	8.3	2,974	2.6
404	UNITED PARCEL SERVICE INC/GEORGIA	UPS	167.77	67,779	0.7	197.06	79,614	-11,835	-14.9	2,456	3.6
217	UNITED RENTALS INC	URI	315.71	68,509	0.7	299.69	65,034	3,475	5.3	0	0.0
406	WASTE MANAGEMENT	WM	158.37	64,298	0.7	72.43	29,408	34,890	118.6	1,056	1.6
<b>INFO. TECHNOLOGY</b>			<b>2,402,257</b>	<b>24.6</b>		<b>1,351,777</b>	<b>1,050,480</b>	<b>77.7</b>	<b>27,518</b>	<b>1.1</b>	
196	ACCENTURE PLC	ACN	283.90	55,644	0.6	58.39	11,444	44,201	386.2	878	1.6
307	ADOBE SYSTEMS INC	ADBE	318.50	97,780	1.0	315.27	96,788	992	1.0	0	0.0
705	ADVANCED MICRO DEVICES INC	AMD	60.06	42,342	0.4	84.24	59,388	-17,046	-28.7	0	0.0
257	AKAMAI TECHNOLOGIES INC	AKAM	88.33	22,701	0.2	103.20	26,522	-3,821	-14.4	0	0.0
826	AMPHENOL CORP-CL A	APH	75.83	62,636	0.6	68.29	56,404	6,231	11.0	694	1.1
179	ANSYS INC	ANSS	221.16	39,588	0.4	309.85	55,464	-15,876	-28.6	0	0.0
4,259	APPLE INC	AAPL	153.34	653,075	6.7	25.07	106,777	546,298	511.6	3,918	0.6
146	BROADCOM LTD	AVGO	470.12	68,638	0.7	625.25	91,287	-22,649	-24.8	2,394	3.5
352	FISERV INC.	FISV	102.74	36,164	0.4	115.71	40,728	-4,564	-11.2	0	0.0
1,476	INTEL CORP	INTC	28.43	41,963	0.4	35.31	52,110	-10,148	-19.5	2,155	5.1
133	INTUIT INC	INTU	427.50	56,858	0.6	541.13	71,970	-15,113	-21.0	415	0.7
1,315	IRON MOUNTAIN INC	IRM	50.07	65,842	0.7	42.96	56,499	9,343	16.5	3,253	4.9
65	KLA-TENCOR CORP	KLAC	316.45	20,569	0.2	312.58	20,317	252	1.2	338	1.6
323	MASTERCARD INC - CLASS A	MA	328.18	106,002	1.1	250.83	81,019	24,983	30.8	633	0.6
2,216	MICROSOFT CORP	MSFT	232.13	514,400	5.3	36.26	80,347	434,053	540.2	6,028	1.2
713	NVIDIA CORP	NVDA	134.97	96,234	1.0	117.23	83,583	12,651	15.1	114	0.1
494	ORACLE CORP	ORCL	78.07	38,567	0.4	86.21	42,589	-4,022	-9.4	632	1.6

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

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## Holdings Report as of October 31, 2022

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
<b>DOMESTIC EQUITIES</b>											
<b>INFO. TECHNOLOGY</b>			<b>2,402,257</b>	<b>24.6</b>		<b>1,351,777</b>	<b>1,050,480</b>	<b>77.7</b>	<b>27,518</b>	<b>1.1</b>	
940	QUALCOMM INC.	QCOM	117.66	110,600	1.1	109.39	102,831	7,770	7.6	2,820	2.5
321	SALESFORCE.COM INC	CRM	162.59	52,191	0.5	203.31	65,261	-13,070	-20.0	0	0.0
373	TEXAS INSTRUMENTS INC	TXN	160.63	59,915	0.6	109.25	40,749	19,166	47.0	1,850	3.1
775	VISA INC - CLASS A SHARES	V	207.16	160,549	1.6	141.55	109,698	50,851	46.4	1,395	0.9
<b>MATERIALS</b>			<b>354,822</b>	<b>3.6</b>		<b>312,019</b>	<b>42,803</b>	<b>13.7</b>	<b>5,680</b>	<b>1.6</b>	
108	ALBEMARLE CORP	ALB	279.87	30,226	0.3	194.73	21,031	9,195	43.7	171	0.6
211	AVERY DENNISON CORP	AVY	169.55	35,775	0.4	99.35	20,962	14,813	70.7	633	1.8
557	EASTMAN CHEMICAL COMPANY	EMN	76.81	42,783	0.4	116.95	65,143	-22,360	-34.3	1,693	4.0
1,450	HOWMET AEROSPACE INC	HWM	35.55	51,548	0.5	35.39	51,319	228	0.4	232	0.5
165	LINDE PLC	LIN	297.35	49,063	0.5	117.78	19,433	29,629	152.5	772	1.6
620	STEEL DYNAMICS INC	STLD	94.05	58,311	0.6	38.13	23,638	34,673	146.7	843	1.4
313	VULCAN MATERIALS CO	VMC	163.70	51,238	0.5	208.16	65,154	-13,916	-21.4	501	1.0
1,160	WEYERHAEUSER COMPANY	WY	30.93	35,879	0.4	39.09	45,339	-9,460	-20.9	835	2.3
<b>REAL ESTATE</b>			<b>193,552</b>	<b>2.0</b>		<b>174,406</b>	<b>19,145</b>	<b>11.0</b>	<b>7,464</b>	<b>3.9</b>	
233	CROWN CASTLE INTL CORP	CCI	133.26	31,050	0.3	177.61	41,383	-10,334	-25.0	1,459	4.7
453	PROLOGIS INC	PLD.SRI	110.75	50,170	0.5	65.76	29,791	20,379	68.4	1,431	2.9
1,497	REGENCY CENTERS CORP	REG.SRI	60.51	90,583	0.9	50.78	76,025	14,559	19.2	3,743	4.1
547	UDR INC	UDR.DE	39.76	21,749	0.2	49.74	27,208	-5,459	-20.1	831	3.8
<b>UTILITIES</b>			<b>199,519</b>	<b>2.0</b>		<b>168,959</b>	<b>30,561</b>	<b>18.1</b>	<b>6,163</b>	<b>3.1</b>	
1,093	ALLIANT ENERGY CORP	LNT	52.17	57,022	0.6	44.89	49,061	7,961	16.2	1,869	3.3
448	SEMPRA ENERGY	SRE	150.94	67,621	0.7	125.78	56,350	11,271	20.0	2,052	3.0
1,150	XCEL ENERGY INC	XEL	65.11	74,877	0.8	55.26	63,548	11,328	17.8	2,243	3.0
Total Core Portfolio - Long			9,568,628	97.8		7,014,307	2,554,321	36.4	172,629	1.8	
<b>US Small Cap</b>											
<b>MUTUAL FUNDS</b>			<b>215,285</b>	<b>2.2</b>		<b>213,547</b>	<b>1,737</b>	<b>0.8</b>	<b>1,466</b>	<b>0.7</b>	
14,655	NATIONWIDE BAILARD COGNITIVE VALUE FUND	NWHFX	14.69	215,285	2.2	14.57	213,547	1,737	0.8	1,466	0.7
Total US Small Cap			215,285	2.2		213,547	1,737	0.8	1,466	0.7	
<b>Total DOMESTIC EQUITIES</b>			<b>9,783,913</b>	<b>86.5</b>		<b>7,227,854</b>	<b>2,556,059</b>	<b>35.4</b>	<b>174,095</b>	<b>1.8</b>	



# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Holdings Report as of October 31, 2022

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
<b>INTERNATIONAL EQUITIES</b>											
<b>Developed Markets</b>											
<b>COMMUNICATION SERVICES</b>			<b>60,211</b>	<b>4.1</b>	<b>1</b>	<b>60,210</b>	<b>3,183</b>	<b>5.3</b>			
4,096	KDDI CORP	KDDIY.INTL	14.70	60,211	4.1	0.00	1	60,210	3,183	5.3	
<b>CONSUMER DISCRETIONARY</b>			<b>141,986</b>	<b>9.6</b>	<b>165,081</b>	<b>-23,095</b>	<b>-14.0</b>	<b>4,249</b>	<b>3.0</b>		
2,676	BURBERRY GROUP PLC-SPON ADR	BURBY	20.79	55,634	3.7	28.38	75,955	-20,321	-26.8	1,564	2.8
5,330	PANASONIC CORP -SPON ADR	PCRFY	7.06	37,630	2.5	8.60	45,838	-8,208	-17.9	1,804	4.8
351	TOYOTA MOTOR CORP - SPON ADR	TM	138.81	48,722	3.3	123.33	43,288	5,434	12.6	880	1.8
<b>CONSUMER STAPLES</b>			<b>165,885</b>	<b>11.2</b>	<b>221,780</b>	<b>-55,895</b>	<b>-25.2</b>	<b>6,793</b>	<b>4.1</b>		
580	NESTLE SA-SPONS ADR FOR REG	NSRGY	108.71	63,052	4.2	91.15	52,865	10,187	19.3	1,721	2.7
1,214	UNILEVER PLC NEW	UL	45.51	55,249	3.7	55.92	67,891	-12,642	-18.6	2,183	4.0
4,716	WH GROUP LTD-ADR	WHGLY	10.09	47,584	3.2	21.42	101,024	-53,440	-52.9	2,889	6.1
<b>ENERGY</b>			<b>65,669</b>	<b>4.4</b>	<b>37,303</b>	<b>28,367</b>	<b>76.0</b>	<b>3,412</b>	<b>5.2</b>		
1,199	TOTALENERGIES SE	TTE	54.77	65,669	4.4	31.11	37,303	28,367	76.0	3,412	5.2
<b>FINANCIALS</b>			<b>271,730</b>	<b>18.3</b>	<b>268,279</b>	<b>3,451</b>	<b>1.3</b>	<b>17,025</b>	<b>6.3</b>		
2,799	DNB BANK ASA - ADR	DNBBY	17.64	49,374	3.3	17.47	48,887	488	1.0	8,595	17.4
436	MACQUARIE GROUP ADR	MQBKY	108.44	47,280	3.2	128.64	56,085	-8,805	-15.7	1,876	4.0
11,145	MITSUBISHI UFJ FINL - SPON ADR	MUFG	4.71	52,493	3.5	4.67	52,002	491	0.9	1,185	2.3
2,374	MUENCHENER RUECK ADR	MURGY	26.37	62,602	4.2	26.20	62,198	405	0.7	2,746	4.4
1,527	UNITED OVERSEAS BANK ADR	UOVEY	39.28	59,981	4.0	32.16	49,107	10,874	22.1	2,623	4.4
<b>HEALTH CARE</b>			<b>213,469</b>	<b>14.4</b>	<b>247,215</b>	<b>-33,746</b>	<b>-13.7</b>	<b>7,132</b>	<b>3.3</b>		
1,227	GLAXOSMITHKLINE PLC ADR	GSK	33.17	40,700	2.7	42.35	51,968	-11,268	-21.7	2,247	5.5
1,560	MERCK KGAA-SPONSORED ADR	MKKGY	32.54	50,762	3.4	45.01	70,223	-19,460	-27.7	611	1.2
1,526	ROCHE HOLDINGS	RHHBY	41.34	63,085	4.2	46.42	70,837	-7,752	-10.9	1,893	3.0
1,363	SANOFI - ADR	SNY	43.23	58,922	4.0	39.76	54,188	4,734	8.7	2,381	4.0
<b>INDUSTRIALS</b>			<b>225,450</b>	<b>15.2</b>	<b>261,095</b>	<b>-35,645</b>	<b>-13.7</b>	<b>9,662</b>	<b>4.3</b>		
2,643	AKTIEBOLAGET VOLVO ADR	VLVLY	16.31	43,107	2.9	22.59	59,704	-16,597	-27.8	6,525	15.1
725	DSV A/S ADR	DSDVY	67.69	49,075	3.3	46.68	33,842	15,234	45.0	294	0.6
2,015	MITSUBISHI ELECTRIC- UNSPON ADR	MIELY	17.59	35,444	2.4	31.82	64,126	-28,683	-44.7	1,303	3.7
7,322	RECRUIT HOLDINGS CO LTD	RCRUY	6.10	44,664	3.0	7.17	52,499	-7,835	-14.9	248	0.6
2,102	SCHNEIDER ELECTRIC- ADR	SBGSY	25.29	53,160	3.6	24.23	50,924	2,236	4.4	1,291	2.4

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Holdings Report as of October 31, 2022

Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
<b>INTERNATIONAL EQUITIES</b>											
<b>INFO. TECHNOLOGY</b>			<b>152,882</b>	<b>10.3</b>		<b>177,201</b>	<b>-24,319</b>	<b>-13.7</b>	<b>2,690</b>	<b>1.8</b>	
80	ASML HLDG ADR	ASML	472.42	37,794	2.5	362.11	28,969	8,825	30.5	531	1.4
1,450	CAPGEMINI SE - UNSPONSOR ADR	CGEMY	32.81	47,575	3.2	38.40	55,679	-8,105	-14.6	749	1.6
631	LOGITECH INTERNATIONAL SA (USA)	LOGI	49.64	31,323	2.1	36.52	23,045	8,278	35.9	607	1.9
3,088	MURATA MANUFACTURING - UNSPON ADR	MRAAY	11.72	36,191	2.4	22.51	69,508	-33,316	-47.9	803	2.2
<b>MATERIALS</b>			<b>150,486</b>	<b>10.1</b>		<b>170,407</b>	<b>-19,921</b>	<b>-11.7</b>	<b>17,821</b>	<b>11.8</b>	
3,534	BASF ADR	BASFY	11.21	39,616	2.7	20.61	72,823	-33,206	-45.6	3,159	8.0
1,214	BHP BILLITON ADR	BHP	47.82	58,053	3.9	39.41	47,840	10,214	21.3	7,891	13.6
990	RIO TINTO (ADR)	RIO	53.35	52,817	3.6	50.25	49,745	3,072	6.2	6,772	12.8
<b>UTILITIES</b>			<b>37,677</b>	<b>2.5</b>		<b>53,616</b>	<b>-15,939</b>	<b>-29.7</b>	<b>3,490</b>	<b>9.3</b>	
8,563	ENEL SPA - UNSPON ADR	ENLAY	4.40	37,677	2.5	6.26	53,616	-15,939	-29.7	3,490	9.3
<b>Total Developed Markets</b>			<b>1,485,447</b>	<b>100.0</b>		<b>1,601,977</b>	<b>-116,530</b>	<b>-7.3</b>	<b>75,457</b>	<b>5.1</b>	
<b>Total INTERNATIONAL EQUITIES</b>			<b>1,485,447</b>	<b>13.1</b>		<b>1,601,977</b>	<b>-116,530</b>	<b>-7.3</b>	<b>75,457</b>	<b>5.1</b>	
<b>TOTAL MANAGED ASSETS</b>			<b>11,313,178</b>			<b>8,873,649</b>	<b>2,439,529</b>		<b>249,557</b>	<b>2.2</b>	
<b>Total Accrued Income</b>			<b>7,539</b>								
<b>TOTAL MANAGED ASSETS including Accrued Income</b>			<b>11,320,717</b>								

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
 Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
 IA: YRS

## Purchases and Sales

	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
<b>500121</b>						
<b>Purchases</b>						
	10/7/2022	10/12/2022	65	KLAC KLA-TENCOR CORP	\$312.58	\$20,317.38
	10/7/2022	10/12/2022	55	NFLX NETFLIX INC	\$229.24	\$12,608.20
				<b>TOTAL Purchases</b>		<b>\$32,925.58</b>
<b>Sells</b>						
	10/7/2022	10/12/2022	234	AMAT APPLIED MATERIALS INC	\$82.87	\$19,392.29
	10/7/2022	10/12/2022	35	ENB ENBRIDGE INC	\$37.00	\$1,295.02
	10/7/2022	10/12/2022	10	TXN TEXAS INSTRUMENTS INC	\$160.34	\$1,603.40
	10/7/2022	10/12/2022	7	UNP UNION PACIFIC CORP	\$194.62	\$1,362.28
				<b>TOTAL Sells</b>		<b>\$23,652.99</b>
<b>500122</b>						
<b>Purchases</b>						
	10/27/2022	10/31/2022	4,790	HBAN HUNTINGTON BANCSHARES INC	\$14.93	\$71,490.75
	10/27/2022	10/31/2022	760	SCHW SCHWAB (CHARLES) CORP	\$76.82	\$58,382.44
	10/27/2022	10/31/2022	100	UPS UNITED PARCEL SERVICE INC/GEORGIA	\$166.84	\$16,683.53
				<b>TOTAL Purchases</b>		<b>\$146,556.72</b>
<b>Sells</b>						
	10/3/2022	10/3/2022	267	CTXS CITRIX SYSTEMS INC	\$104.00	\$27,768.00
	10/27/2022	10/31/2022	2,992	BAC BANK OF AMERICA CORP	\$35.88	\$107,338.83
	10/27/2022	10/31/2022	95	CRL CHARLES RIVER LABORATORIES	\$209.16	\$19,869.34
	10/27/2022	10/31/2022	80	MSFT MICROSOFT CORP	\$226.69	\$18,134.87
				<b>TOTAL Sells</b>		<b>\$173,111.04</b>

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
 Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
 IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500121</b>		
<b>Additions</b>		
1/27/2022	Transfer from 500123 CUSTODIAN MONEY MARKET FUND	32,000.00
2/28/2022	Transfer from 500123 CUSTODIAN MONEY MARKET FUND	60,000.00
7/1/2022	Foreign Tax Reclaim CUSTODIAN MONEY MARKET FUND	355.85
8/4/2022	Rounding adjustment CUSTODIAN MONEY MARKET FUND	0.13
	<b>Total Additions</b>	<b>92,355.98</b>
<b>Withdrawals</b>		
1/5/2022	Transfer Funds CUSTODIAN MONEY MARKET FUND	25,000.00
1/13/2022	ADR Fee (GSK) CUSTODIAN MONEY MARKET FUND	18.56
1/25/2022	ADR Fee (TTE) CUSTODIAN MONEY MARKET FUND	22.20
1/26/2022	Transfer Funds CUSTODIAN MONEY MARKET FUND	153,000.00
1/26/2022	Free Delivery of BPMC PRINCIPAL CASH	12,634.14
1/26/2022	Free Delivery of AKAM PRINCIPAL CASH	15,171.72
1/26/2022	Free Delivery of HZNP PRINCIPAL CASH	15,996.03
1/26/2022	Free Delivery of BBY PRINCIPAL CASH	17,348.68
1/26/2022	Free Delivery of BWA PRINCIPAL CASH	17,555.34
1/26/2022	Free Delivery of AMAT PRINCIPAL CASH	17,760.98
1/26/2022	Free Delivery of VZ PRINCIPAL CASH	18,724.34
1/26/2022	Free Delivery of FISV PRINCIPAL CASH	19,294.21
1/26/2022	Free Delivery of ENB PRINCIPAL CASH	19,350.94
1/26/2022	Free Delivery of SBUX PRINCIPAL CASH	19,785.06
1/26/2022	Free Delivery of EXPE PRINCIPAL CASH	19,835.20
1/26/2022	Free Delivery of BAH PRINCIPAL CASH	21,052.50
1/26/2022	Free Delivery of COF PRINCIPAL CASH	22,314.60
1/26/2022	Free Delivery of SJM PRINCIPAL CASH	22,805.08
1/26/2022	Free Delivery of SYV PRINCIPAL CASH	22,886.82
1/26/2022	Free Delivery of AVY PRINCIPAL CASH	23,237.13
1/26/2022	Free Delivery of TT PRINCIPAL CASH	23,810.52

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 30, 2022 to October 31, 2022

Manager: AL

IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500121</b>		
<b>Withdrawals</b>		
1/26/2022	Free Delivery of CMI	24,617.65
1/26/2022	Free Delivery of PNC	25,133.22
1/26/2022	Free Delivery of STLD	26,560.00
1/26/2022	Free Delivery of ETN	27,375.52
1/26/2022	Free Delivery of ITW	27,729.38
1/26/2022	Free Delivery of MDT	28,312.48
1/26/2022	Free Delivery of CVS	28,626.78
1/26/2022	Free Delivery of UNP	28,650.96
1/26/2022	Free Delivery of LIN	29,348.35
1/26/2022	Free Delivery of BMY	29,626.24
1/26/2022	Free Delivery of TJX	30,749.50
1/26/2022	Free Delivery of WM	31,663.44
1/26/2022	Free Delivery of COP	32,299.26
1/26/2022	Free Delivery of DIS	32,464.80
1/26/2022	Free Delivery of BLK	35,000.68
1/26/2022	Free Delivery of ACN	35,958.01
1/26/2022	Free Delivery of QCOM	36,072.00
1/26/2022	Free Delivery of BAC	36,261.00
1/26/2022	Free Delivery of JNJ	38,559.02
1/26/2022	Free Delivery of TXN	38,697.61
1/26/2022	Free Delivery of PG	39,221.20
1/26/2022	Free Delivery of JPM	39,494.64
1/26/2022	Free Delivery of MS	40,268.34
1/26/2022	Free Delivery of ADBE	42,568.85
1/26/2022	Free Delivery of V	43,232.70
1/26/2022	Free Delivery of COST	43,995.77
1/26/2022	Free Delivery of PLD.SRI	44,302.24
1/26/2022	Free Delivery of TGT	44,459.10
1/26/2022	Free Delivery of UNH	48,135.15
1/26/2022	Free Delivery of DHR	48,818.91
1/26/2022	Free Delivery of HD	58,593.92
1/26/2022	Free Delivery of GOOGL	85,293.78
1/26/2022	Free Delivery of MSFT	86,045.90

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
 Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
 IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500121</b>		
<b>Withdrawals</b>		
1/26/2022	Free Delivery of AAPL	87,989.19
2/4/2022	ADR Fee (BURBY)	36.91
2/7/2022	Transfer Funds	202,432.38
2/17/2022	ADR Fee (ENLAY)	472.01
3/28/2022	ADR Fee (RHHBY)	45.78
4/6/2022	ADR Fee (DSDVY)	25.80
4/7/2022	ADR Fee (GSK)	11.51
4/12/2022	Income Sweep to Exchange Bank	5,000.00
4/12/2022	ADR Fee (TTE)	11.99
4/20/2022	ACH to Exchange Bank for church withdrawal	70,000.00
4/21/2022	ADR Fee (RIO)	4.95
4/28/2022	ADR Fee (ADRNY)	41.18
4/28/2022	Foreign Tax Withheld	539.44
5/4/2022	ADR Fee (MKKGY)	31.20
5/12/2022	Foreign Tax Withheld	728.51
5/16/2022	ADR Fee (BASFY)	70.68
5/18/2022	ADR Fee (MURGY)	118.70
5/24/2022	ADR Fee (NSRGY)	15.95
5/31/2022	ADR Fee (80105N105)	68.15
6/1/2022	ADR Fee (BHP)	60.70

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500121</b>		
<b>Withdrawals</b>		
6/1/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	135.32
6/3/2022	ADR Fee (MGDDY) CUSTODIAN MONEY MARKET FUND	103.90
6/3/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	322.85
6/6/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	77.32
6/9/2022	ADR Fee (PCRFY) CUSTODIAN MONEY MARKET FUND	78.93
6/21/2022	ADR Fee (MGDDY) CUSTODIAN MONEY MARKET FUND	12.47
6/27/2022	ADR Fee (80105N105) CUSTODIAN MONEY MARKET FUND	68.15
6/27/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	96.15
7/1/2022	ADR Fee (GSK) CUSTODIAN MONEY MARKET FUND	11.51
7/8/2022	Quarterly Income Withdrawal to Exchange Bank CUSTODIAN MONEY MARKET FUND	30,937.60
7/8/2022	ADR Fee (KDDIY) CUSTODIAN MONEY MARKET FUND	149.06
7/8/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	99.01
7/11/2022	ADR Fee (MUFG) CUSTODIAN MONEY MARKET FUND	95.64
7/11/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	118.53
7/14/2022	ADR Fee (TTE) CUSTODIAN MONEY MARKET FUND	11.99
7/14/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	206.33
7/22/2022	ADR Fee (37733W105) CUSTODIAN MONEY MARKET FUND	30.68
8/10/2022	ADR Fee (ENLAY) CUSTODIAN MONEY MARKET FUND	331.76
8/10/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	431.29

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description		Amount
<b>500121</b>			
<b>Withdrawals</b>			
8/12/2022	ADR Fee (BURBY)	CUSTODIAN MONEY MARKET FUND	53.52
8/12/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	16.75
9/1/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	129.99
9/22/2022	ADR Fee (RIO)	CUSTODIAN MONEY MARKET FUND	4.95
9/28/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	221.37
10/6/2022	ADR Fee (GSK)	CUSTODIAN MONEY MARKET FUND	9.20
10/13/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	201.98
	<b>Total Withdrawals</b>		<b>2,197,401.73</b>
<b>Expense</b>			
3/15/2022	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	5,260.33
4/29/2022	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	3,052.95
8/2/2022	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	2,547.49
10/26/2022	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	2,418.91
	<b>Total Expense</b>		<b>13,279.68</b>
<b>500122</b>			
<b>Additions</b>			
1/5/2022	Transfer Funds	CUSTODIAN MONEY MARKET FUND	25,000.00
	<b>Total Additions</b>		<b>25,000.00</b>
<b>Withdrawals</b>			
1/7/2022	Quarterly Income Withdrawal	CUSTODIAN MONEY MARKET FUND	107,001.71
1/21/2022	Transfer Funds	CUSTODIAN MONEY MARKET FUND	4,600.00



# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500122</b>		
<b>Withdrawals</b>		
1/21/2022	Free Delivery of MRNA	13,926.09
1/21/2022	Free Delivery of CTXS	14,359.04
1/21/2022	Free Delivery of ALGN	14,808.96
1/21/2022	Free Delivery of SIVB	15,707.52
1/21/2022	Free Delivery of RCL	20,405.22
1/21/2022	Free Delivery of AMD	26,732.25
1/21/2022	Free Delivery of MHK	27,992.02
1/21/2022	Free Delivery of MU	31,624.98
1/21/2022	Free Delivery of ALB	32,338.00
1/21/2022	Free Delivery of VLO	32,826.06
1/21/2022	Free Delivery of ANSS	32,899.74
1/21/2022	Free Delivery of MCHP	35,051.74
1/21/2022	Free Delivery of CAH	35,139.20
1/21/2022	Free Delivery of AKAM	35,246.93
1/21/2022	Free Delivery of NFLX	36,570.00
1/21/2022	Free Delivery of GILD	36,584.34
1/21/2022	Free Delivery of CRL	37,335.90
1/21/2022	Free Delivery of NOW	37,572.76
1/21/2022	Free Delivery of ORLY	38,155.20
1/21/2022	Free Delivery of PGR	39,211.26
1/21/2022	Free Delivery of ZBH	39,457.88
1/21/2022	Free Delivery of EL	39,503.66
1/21/2022	Free Delivery of IRM	39,665.25
1/21/2022	Free Delivery of AMGN	40,761.88
1/21/2022	Free Delivery of PYPL	41,375.62
1/21/2022	Free Delivery of ORCL	41,603.32
1/21/2022	Free Delivery of BKNG	42,225.48
1/21/2022	Free Delivery of URI	42,495.31
1/21/2022	Free Delivery of EMN	44,793.57
1/21/2022	Free Delivery of DAL	46,681.38
1/21/2022	Free Delivery of T	46,993.26
1/21/2022	Free Delivery of SLB	47,849.76
1/21/2022	Free Delivery of EOG	49,509.96

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500122</b>		
<b>Withdrawals</b>		
1/21/2022	Free Delivery of CVX	49,621.81
1/21/2022	Free Delivery of VMC	49,667.34
1/21/2022	Free Delivery of RE	49,705.25
1/21/2022	Free Delivery of INTU	51,269.35
1/21/2022	Free Delivery of SRE	51,531.80
1/21/2022	Free Delivery of VZ	51,831.00
1/21/2022	Free Delivery of APH	54,229.12
1/21/2022	Free Delivery of LOW	54,904.88
1/21/2022	Free Delivery of UPS	55,738.20
1/21/2022	Free Delivery of QCOM	58,385.22
1/21/2022	Free Delivery of LLY	59,306.64
1/21/2022	Free Delivery of PFE	59,969.44
1/21/2022	Free Delivery of DIS	61,271.48
1/21/2022	Free Delivery of ABBV	61,370.70
1/21/2022	Free Delivery of COF	61,977.96
1/21/2022	Free Delivery of INTC	63,696.96
1/21/2022	Free Delivery of DOW	64,207.04
1/21/2022	Free Delivery of CMCSA	64,947.38
1/21/2022	Free Delivery of CRM	65,370.37
1/21/2022	Free Delivery of FDS	65,538.72
1/21/2022	Free Delivery of UDR.DE	66,075.09
1/21/2022	Free Delivery of AVGO	66,120.52
1/21/2022	Free Delivery of BLK	66,476.36
1/21/2022	Free Delivery of MDT	66,528.00
1/21/2022	Free Delivery of XEL	66,855.60
1/21/2022	Free Delivery of ROK	67,878.00
1/21/2022	Free Delivery of SYK	67,999.56
1/21/2022	Free Delivery of NTRS	69,725.16
1/21/2022	Free Delivery of LNT	70,935.12
1/21/2022	Free Delivery of ADBE	71,487.13
1/21/2022	Free Delivery of MA	73,501.56
1/21/2022	Free Delivery of ABT	74,113.87
1/21/2022	Free Delivery of KEY	74,692.27

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
 Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
 IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500122</b>		
<b>Withdrawals</b>		
1/21/2022	Free Delivery of TMO	74,862.57
1/21/2022	Free Delivery of SBUX	76,662.76
1/21/2022	Free Delivery of REG.SRI	77,898.87
1/21/2022	Free Delivery of AME	82,806.94
1/21/2022	Free Delivery of XOM	84,294.56
1/21/2022	Free Delivery of COST	88,616.24
1/21/2022	Free Delivery of MDLZ	89,961.76
1/21/2022	Free Delivery of HD	91,464.20
1/21/2022	Free Delivery of DOV	94,920.91
1/21/2022	Free Delivery of JNJ	96,284.08
1/21/2022	Free Delivery of PG	96,433.66
1/21/2022	Free Delivery of KO	98,412.60
1/21/2022	Free Delivery of UNP	101,980.62
1/21/2022	Free Delivery of JPM	102,716.64
1/21/2022	Free Delivery of BAC	114,456.16
1/21/2022	Free Delivery of NVDA	127,855.78
1/21/2022	Free Delivery of UNH	140,195.68
1/21/2022	Free Delivery of FB	147,946.96
1/21/2022	Free Delivery of BRK/B	155,967.42
1/21/2022	Free Delivery of TSLA	160,463.00
1/21/2022	Free Delivery of AMZN	248,198.82
1/21/2022	Free Delivery of GOOG	286,202.40
1/21/2022	Free Delivery of MSFT	457,662.38
1/21/2022	Free Delivery of AAPL	495,837.73
2/7/2022	Transfer Funds	100,000.00
4/12/2022	Income Sweep to Exchange Bank	40,000.00
4/20/2022	ACH to Exchange Bank for church withdrawal	30,000.00
7/8/2022	Quarterly Income Withdrawal to Exchange Bank	25,000.00
10/12/2022	TRANSFER TO LINKED ACCT AT EXCHANGE BANK	40,000.00

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
 Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
 IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500122</b>		
	<b>Total Withdrawals</b>	<b>7,153,036.89</b>
<b>Expense</b>		
2/9/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	16,159.66
4/29/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	8,160.05
8/2/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	6,688.04
10/26/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	6,326.91
	<b>Total Expense</b>	<b>37,334.66</b>
<b>500123</b>		
<b>Withdrawals</b>		
1/25/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	419.21
1/26/2022	Free Delivery of LOGI PRINCIPAL CASH	19,038.74
1/26/2022	Free Delivery of MIELY PRINCIPAL CASH	19,193.85
1/26/2022	Free Delivery of ASML PRINCIPAL CASH	19,597.80
1/26/2022	Free Delivery of MRAAY PRINCIPAL CASH	21,306.96
1/26/2022	Free Delivery of FMS PRINCIPAL CASH	21,355.38
1/26/2022	Free Delivery of PCRFY PRINCIPAL CASH	22,363.32
1/26/2022	Free Delivery of VLVLY PRINCIPAL CASH	22,835.58
1/26/2022	Free Delivery of UL PRINCIPAL CASH	23,653.91
1/26/2022	Free Delivery of WHGLY PRINCIPAL CASH	23,883.15
1/26/2022	Free Delivery of KDDIY.INTL PRINCIPAL CASH	24,055.92
1/26/2022	Free Delivery of ENLAY PRINCIPAL CASH	24,424.96
1/26/2022	Free Delivery of ADRNY PRINCIPAL CASH	24,734.27
1/26/2022	Free Delivery of BURBY PRINCIPAL CASH	25,220.21
1/26/2022	Free Delivery of BASFY PRINCIPAL CASH	25,251.03
1/26/2022	Free Delivery of RCRUY PRINCIPAL CASH	26,418.78
1/26/2022	Free Delivery of SNY PRINCIPAL CASH	26,532.44
1/26/2022	Free Delivery of SBGSY PRINCIPAL CASH	27,052.20
1/26/2022	Free Delivery of RHHBY PRINCIPAL CASH	27,213.00
1/26/2022	Free Delivery of DSDVY PRINCIPAL CASH	27,461.50

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500123</b>		
<b>Withdrawals</b>		
1/26/2022	Free Delivery of MURGY	PRINCIPAL CASH 27,606.64
1/26/2022	Free Delivery of RIO	PRINCIPAL CASH 27,761.25
1/26/2022	Free Delivery of TM	PRINCIPAL CASH 27,960.48
1/26/2022	Free Delivery of NSRGY	PRINCIPAL CASH 27,968.60
1/26/2022	Free Delivery of UOVEY	PRINCIPAL CASH 28,980.14
1/26/2022	Free Delivery of MGDDY	PRINCIPAL CASH 29,636.88
1/26/2022	Free Delivery of BHP	PRINCIPAL CASH 29,720.67
1/26/2022	Free Delivery of GSK	PRINCIPAL CASH 30,066.15
1/26/2022	Free Delivery of MUFG	PRINCIPAL CASH 30,732.10
1/26/2022	Free Delivery of DNBBY	PRINCIPAL CASH 30,945.67
1/26/2022	Free Delivery of TTE	PRINCIPAL CASH 34,906.43
1/27/2022	Transfer to 500121	CUSTODIAN MONEY MARKET FUND 32,000.00
2/17/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 656.77
2/28/2022	Transfer to 500121	CUSTODIAN MONEY MARKET FUND 60,000.00
3/1/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 134.52
3/22/2022	ADR Fee (UL)	CUSTODIAN MONEY MARKET FUND 6.07
3/28/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 662.66
4/6/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 79.51
4/12/2022	Income Sweep to Exchange Bank	CUSTODIAN MONEY MARKET FUND 18,936.00
4/12/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 218.26
4/28/2022	ADR Fee (VLVLY)	CUSTODIAN MONEY MARKET FUND 146.69
4/28/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 174.85
5/4/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 161.14
5/12/2022	ADR Fee (DNBBY)	CUSTODIAN MONEY MARKET FUND 55.98

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500123</b>		
<b>Withdrawals</b>		
5/12/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	46.78
5/16/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	833.08
5/18/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	724.23
5/24/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	258.16
5/31/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	595.24
6/3/2022	ADR Fee (SBGSY) CUSTODIAN MONEY MARKET FUND	105.10
6/3/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	492.42
6/6/2022	ADR Fee (TM) CUSTODIAN MONEY MARKET FUND	8.78
6/9/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	61.50
6/16/2022	ADR Fee (UL) CUSTODIAN MONEY MARKET FUND	6.07
6/16/2022	ADR Fee (MIELY) CUSTODIAN MONEY MARKET FUND	112.84
6/16/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	80.54
7/1/2022	ADR Fee (RHHBY) CUSTODIAN MONEY MARKET FUND	12.21
7/7/2022	ADR Fee (RCRUJ) CUSTODIAN MONEY MARKET FUND	19.36
7/7/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	11.31
7/8/2022	Quarterly Income Withdrawal to Exchange Bank CUSTODIAN MONEY MARKET FUND	15,000.00
7/15/2022	ADR Fee (MRAAY) CUSTODIAN MONEY MARKET FUND	95.59
7/15/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	39.68
7/18/2022	ADR Fee (WHGLY) CUSTODIAN MONEY MARKET FUND	201.90

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
<b>500123</b>		
<b>Withdrawals</b>		
9/1/2022	ADR Fee (UL) CUSTODIAN MONEY MARKET FUND	6.07
9/22/2022	ADR Fee (BHP) CUSTODIAN MONEY MARKET FUND	18.21
10/11/2022	ADR Fee (WHGLY) CUSTODIAN MONEY MARKET FUND	72.09
10/12/2022	TRANSFER TO LINKED ACCT AT EXCHANGE BANK CUSTODIAN MONEY MARKET FUND	21,043.29
10/13/2022	ADR Fee (TTE) CUSTODIAN MONEY MARKET FUND	11.99
	<b>Total Withdrawals</b>	<b>931,386.11</b>
<b>Expense</b>		
2/3/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	2,899.46
4/29/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	1,918.88
8/2/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	1,643.04
10/26/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	1,455.00
	<b>Total Expense</b>	<b>7,916.38</b>

# UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120  
Report Period: September 30, 2022 to October 31, 2022

Manager: AL  
IA: YRS

## Year to Date Realized Gains and Losses

Gains/Loss

	Cost Basis	Proceeds	Short Term	Long Term
Total for 500121	335,000.72	445,703.19	1,193.56	109,508.91
Total for 500122	3,162,087.00	3,413,520.14	-195,194.52	446,627.66
Total for 500123	277,239.74	269,336.16	887.85	-8,791.42
<b>Total Realized Gains</b>	<b>3,774,327.45</b>	<b>4,128,559.49</b>	<b>-193,113.11</b>	<b>547,345.14</b>



## UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

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Account: 500120

Report Period: September 30, 2022 to October 31, 2022

Manager: AL

IA: YRS

### 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 EQUITY ACCOUNT (TOTAL ACCOUNT)

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Account: 500120

Report Period: September 30, 2022 to October 31, 2022

Manager: AL

IA: YRS

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.