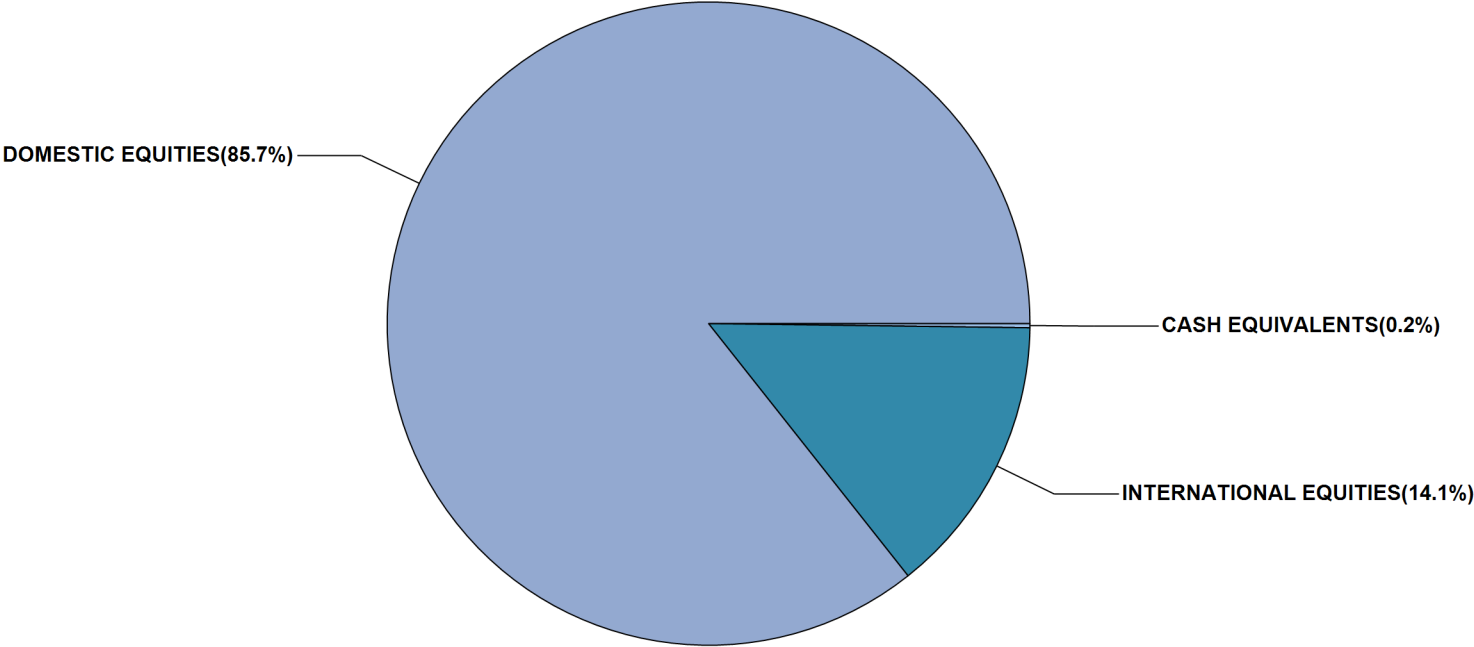


UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120
Report Period: September 29, 2023 to October 31, 2023

Manager: AL
IA: RBM

Asset Allocation as of October 31, 2023



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	\$668	\$0	\$5,007,524	\$0	\$0	\$0	\$0	\$0	\$5,664	\$5,013,856
500122	UMF CA/NEVADA EQUITY INDEX ACCOUNT	\$14,368	\$0	\$5,337,215	\$0	\$0	\$0	\$0	\$0	\$3,903	\$5,355,486
500123	UMF CA/NEVADA EQUITY ACCOUNT - INTL	\$9,877	\$0	\$0	\$1,707,413	\$0	\$0	\$0	\$0	\$908	\$1,718,198
TOTAL ACCOUNT		\$24,913	\$0	\$10,344,739	\$1,707,413	\$0	\$0	\$0	\$0	\$10,476	\$12,087,540



UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120
Report Period: September 29, 2023 to October 31, 2023

Manager: AL
IA: RBM

Summary of Investment Returns as of October 31, 2023

	Month to Date	Current Period	Year to Date	1 Year	Annualized Since Inception 06/16/2016
RETURNS BY ASSET CLASS					
DOMESTIC EQUITIES	-1.88 %	-1.88 %	10.41 %	10.35 %	12.45 %
INTERNATIONAL EQUITIES	-4.19 %	-4.19 %	5.08 %	19.40 %	2.94 %
TOTAL PORTFOLIO	-2.21 %	-2.21 %	9.55 %	11.48 %	11.55 %
COMPARATIVE INDICES					
05. S&P 500 WITH INCOME	-2.10 %	-2.10 %	10.68 %	10.12 %	11.96 %
08. MSCI EAFE INDEX	-4.05 %	-4.05 %	2.74 %	14.40 %	5.69 %

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120
Report Period: September 29, 2023 to October 31, 2023

Manager: AL
IA: RBM

Performance Detail

Portfolio Value on 09/29/2023	\$12,429,074
Deposits	\$10,000
Withdrawals	(\$70,964)
Transfers	\$0
Accrued Interest	\$0
Fees & Expenses	(\$7,298)
Interest	\$20
Dividends	\$11,100
Capital Gains Distribution	\$0
Appreciation	(\$286,178)
Change in Accrued Income	\$1,786
Portfolio Value on 10/31/2023	\$12,087,540

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Holdings Report as of October 31, 2023

				Market Value		Total Cost		Gain/Loss		Annualized Income	
						Avg					
Quantity	Symbol	Price		Value(\$)	(%)	Cost	(\$)	(\$)	%	(\$)	Yield
CASH EQUIVALENTS											
Money Markets											
	CUSTODIAN MONEY MARKET FUND	T2		24,913	100.0		24,913			1	0.0
Total Money Markets				24,913	100.0		24,913			1	0.0
Total CASH EQUIVALENTS				24,913	0.2		24,913			1	0.0
DOMESTIC EQUITIES											
Core Portfolio - Long											
COMMUNICATION SERVICES				882,224	8.5		679,452	202,772	29.8	10,683	1.2
3,465	ALPHABET INC CL A (GOOGLE)	GOOGL	124.08	429,937	4.2	84.74	293,639	136,298	46.4	0	0.0
2,341	AT&T	T	15.40	36,051	0.3	20.46	47,888	-11,836	-24.7	2,599	7.2
1,218	COMCAST CORP CL A	CMCSA	41.29	50,291	0.5	23.00	28,012	22,279	79.5	1,413	2.8
349	META PLATFORMS INC - CLASS A	META	301.27	105,143	1.0	105.05	36,662	68,481	186.8	0	0.0
188	NETFLIX INC	NFLX	411.69	77,398	0.7	355.72	66,875	10,523	15.7	0	0.0
2,508	VERIZON COMMUNICATIONS INC	VZ	35.13	88,106	0.9	47.48	119,083	-30,977	-26.0	6,671	7.6
1,168	WALT DISNEY CO	DIS	81.59	95,297	0.9	74.74	87,292	8,005	9.2	0	0.0
CONSUMER DISCRETIONARY				888,114	8.6		654,999	233,115	35.6	11,831	1.3
1,441	AMAZON.COM INC	AMZN	133.09	191,783	1.9	26.78	38,591	153,191	397.0	0	0.0
491	BEST BUY CO INC	BBY	66.82	32,809	0.3	80.68	39,615	-6,806	-17.2	1,807	5.5
9	BOOKING HOLDINGS INC	BKNG	2,790	25,106	0.2	1,895.39	17,059	8,048	47.2	0	0.0
1,798	BORGWARNER INC	BWA	36.90	66,346	0.6	38.87	69,885	-3,539	-5.1	791	1.2
418	EXPEDIA INC	EXPE	95.29	39,831	0.4	133.89	55,967	-16,136	-28.8	0	0.0
589	HOME DEPOT INC	HD	284.69	167,682	1.6	200.47	118,076	49,607	42.0	4,924	2.9
256	MOHAWK INDUSTRIES INC	MHK	80.38	20,577	0.2	98.08	25,108	-4,530	-18.0	0	0.0
500	NIKE INC CL B	NKE	102.77	51,385	0.5	103.30	51,651	-266	-0.5	680	1.3
149	ROYAL CARIBBEAN CRUISES LTD	RCL	84.73	12,625	0.1	39.37	5,867	6,758	115.2	0	0.0
644	STARBUCKS CORPORATION	SBUX	92.24	59,403	0.6	101.92	65,638	-6,235	-9.5	1,468	2.5
429	TESLA MOTORS INC	TSLA	200.84	86,160	0.8	215.68	92,525	-6,365	-6.9	0	0.0
1,290	TJX COMPANIES INC	TJX	88.07	113,610	1.1	39.54	51,007	62,604	122.7	1,716	1.5
108	TRACTOR SUPPLY COMPANY	TSCO	192.56	20,796	0.2	222.33	24,011	-3,215	-13.4	445	2.1

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Holdings Report as of October 31, 2023

				Market Value		Total Cost		Gain/Loss		Annualized Income		
						Avg						
Quantity		Symbol	Price	Value(\$)	(%)	Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES												
CONSUMER STAPLES				791,671	7.7		633,654	158,018	24.9	18,817	2.4	
1,367		COCA-COLA CO/THE	KO	56.49	77,222	0.7	44.92	61,401	15,821	25.8	2,515	3.3
335		COSTCO WHOLESALE CORP	COST	552.44	185,067	1.8	334.77	112,148	72,919	65.0	1,367	0.7
106		ESTEE LAUDER COMPANIES-CL A	EL	128.87	13,660	0.1	300.56	31,859	-18,199	-57.1	280	2.0
809		JM SMUCKER CO/THE	SJM	113.84	92,097	0.9	132.87	107,488	-15,391	-14.3	3,430	3.7
621		MONDELEZ INTERNATIONAL INC	MDLZ	66.21	41,116	0.4	59.09	36,696	4,420	12.0	1,056	2.6
1,309		PROCTER & GAMBLE CO	PG	150.03	196,389	1.9	88.74	116,155	80,234	69.1	4,926	2.5
863		SYSCO CORP	SY	66.49	57,381	0.6	60.72	52,399	4,982	9.5	1,726	3.0
603		TARGET CORP	TGT	110.79	66,806	0.6	95.33	57,482	9,324	16.2	2,653	4.0
379		WAL-MART STORES INC	WMT	163.41	61,932	0.6	153.10	58,025	3,907	6.7	864	1.4
ENERGY				452,046	4.4		340,660	111,386	32.7	20,881	4.6	
397		CHEVRON CORP	CVX	145.73	57,855	0.6	117.11	46,492	11,363	24.4	2,398	4.1
1,072		CONOCOPHILLIPS	COP	118.80	127,354	1.2	73.08	78,342	49,012	62.6	4,867	3.8
1,721		ENBRIDGE INC	ENB	32.04	55,141	0.5	33.92	58,371	-3,230	-5.5	6,110	11.1
810		EXXON MOBIL CORP	XOM	105.85	85,739	0.8	60.42	48,943	36,795	75.2	3,078	3.6
108		PIONEER NATURAL RESOURCES CO	PXD	239.00	25,812	0.2	189.31	20,446	5,366	26.2	1,779	6.9
720		SCHLUMBERGER LIMITED	SLB	55.66	40,075	0.4	51.02	36,736	3,340	9.1	720	1.8
473		VALERO ENERGY CORP	VLO	127.00	60,071	0.6	108.52	51,331	8,740	17.0	1,930	3.2
FINANCIALS				1,347,455	13.0		1,206,234	141,221	11.7	31,579	2.3	
4,035		BANK OF AMERICA CORP	BAC	26.34	106,282	1.0	32.04	129,271	-22,989	-17.8	3,874	3.6
337	CLASS B	BERKSHIRE HATHAWAY INC	BRK/B	341.33	115,028	1.1	202.79	68,339	46,689	68.3	0	0.0
195		BLACKROCK INC-CLASS A	BLK	612.28	119,395	1.2	528.06	102,972	16,423	15.9	3,900	3.3
878		CAPITAL ONE FINANCIAL CORP	COF	101.29	88,933	0.9	123.93	108,809	-19,877	-18.3	2,107	2.4
391		CHUBB LTD	CB	214.62	83,916	0.8	194.16	75,917	7,999	10.5	1,345	1.6
837		FISERV INC.	FI	113.75	95,209	0.9	117.53	98,376	-3,167	-3.2	0	0.0
158		GOLDMAN SACHS GROUP INC	GS	303.61	47,970	0.5	337.21	53,279	-5,309	-10.0	1,738	3.6
1,160		JPMORGAN CHASE & CO	JPM	139.06	161,310	1.6	116.18	134,774	26,536	19.7	4,872	3.0
2,972		KEYCORP	KEY	10.22	30,374	0.3	10.02	29,787	587	2.0	2,437	8.0
270		M & T BANK CORP	MTB	112.75	30,443	0.3	134.84	36,405	-5,963	-16.4	1,404	4.6
228		MASTERCARD INC - CLASS A	MA	376.35	85,808	0.8	292.32	66,649	19,159	28.7	520	0.6
1,158		MORGAN STANLEY	MS	70.82	82,010	0.8	68.82	79,697	2,313	2.9	3,937	4.8

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Holdings Report as of October 31, 2023

				Market Value		Total Cost		Gain/Loss		Annualized Income	
						Avg					
Quantity	Symbol	Price		Value(\$)	(%)	Cost	(\$)	(\$)	%	(\$)	Yield
DOMESTIC EQUITIES											
FINANCIALS				1,347,455	13.0		1,206,234	141,221	11.7	31,579	2.3
244	NORTHERN TRUST CORP	NTRS	65.91	16,082	0.2	74.28	18,124	-2,042	-11.3	732	4.6
423	PNC FINANCIAL SERVICES GROUP	PNC	114.47	48,421	0.5	90.21	38,158	10,262	26.9	2,623	5.4
1,005	VISA INC - CLASS A SHARES	V	235.10	236,276	2.3	164.85	165,676	70,600	42.6	2,090	0.9
HEALTH CARE				1,528,774	14.8		1,321,869	206,905	15.7	29,362	1.9
649	ABBOTT LABORATORIES	ABT	94.55	61,363	0.6	103.53	67,191	-5,828	-8.7	1,324	2.2
390	ABBVIE	ABBV	141.18	55,060	0.5	117.96	46,006	9,054	19.7	2,418	4.4
268	AMGEN INC	AMGN	255.70	68,528	0.7	246.03	65,936	2,592	3.9	2,283	3.3
1,399	BRISTOL-MYERS SQUIBB CO	BMJ	51.53	72,090	0.7	55.48	77,618	-5,527	-7.1	3,190	4.4
892	CVS HEALTH CORP	CVS	69.01	61,557	0.6	85.60	76,354	-14,797	-19.4	2,159	3.5
527	DANAHER CORP	DHR	192.02	101,195	1.0	160.83	84,759	16,436	19.4	569	0.6
640	EDWARDS LIFESCIENCES CORP	EW	63.72	40,781	0.4	63.74	40,791	-11	0.0	0	0.0
120	ELI LILLY & CO	LLY	553.93	66,472	0.6	340.04	40,805	25,667	62.9	542	0.8
612	GILEAD SCIENCES INC	GILD	78.54	48,066	0.5	61.63	37,718	10,348	27.4	1,836	3.8
1,192	JOHNSON & JOHNSON	JNJ	148.34	176,821	1.7	121.53	144,864	31,957	22.1	5,674	3.2
793	MEDTRONIC INC	MDT	70.56	55,954	0.5	82.44	65,376	-9,422	-14.4	2,189	3.9
656	MERCK & CO INC	MRK	102.70	67,371	0.7	113.96	74,758	-7,387	-9.9	1,916	2.8
100	MODERNA INC	MRNA	75.96	7,596	0.1	135.45	13,545	-5,949	-43.9	0	0.0
125	REGENERON PHARMACEUTICALS	REGN	779.89	97,486	0.9	680.03	85,004	12,482	14.7	0	0.0
177	STRYKER CORP	SYK	270.22	47,829	0.5	258.12	45,687	2,141	4.7	531	1.1
123	THERMO FISHER SCIENTIFIC INC	TMO	444.77	54,707	0.5	509.43	62,660	-7,953	-12.7	172	0.3
581	UNITEDHEALTH GROUP INC	UNH	535.56	311,160	3.0	290.12	168,561	142,599	84.6	4,369	1.4
315	VERTEX PHARMACEUTICALS INC	VRTX	362.11	114,065	1.1	312.40	98,405	15,660	15.9	0	0.0
198	ZIMMER BIOMET HOLDINGS INC	ZBH	104.41	20,673	0.2	130.46	25,831	-5,158	-20.0	190	0.9
INDUSTRIALS				1,025,671	9.9		908,333	117,338	12.9	19,886	1.9
80	AUTOMATIC DATA PROCESSING INC	ADP	218.22	17,458	0.2	214.15	17,132	325	1.9	400	2.3
715	BOOZ ALLEN HAMILTON HOLDING CORPORATION	BAH	119.93	85,750	0.8	81.44	58,233	27,517	47.3	1,344	1.6
468	COSTAR GROUP INC	CSGP	73.41	34,356	0.3	70.52	33,003	1,353	4.1	0	0.0
311	CUMMINS INC	CMI	216.30	67,269	0.7	152.05	47,288	19,981	42.3	2,090	3.1
550	DOVER CORP	DOV	129.95	71,473	0.7	157.24	86,480	-15,007	-17.4	1,122	1.6

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

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Holdings Report as of October 31, 2023

				Market Value		Total Cost		Gain/Loss		Annualized Income	
						Avg					
Quantity		Symbol	Price	Value(\$)	(%)	Cost	(\$)	(\$)	%	(\$)	Yield
DOMESTIC EQUITIES											
INDUSTRIALS				1,025,671	9.9		908,333	117,338	12.9	19,886	1.9
522	EATON CORP	ETN	207.91	108,529	1.0	148.85	77,699	30,830	39.7	1,796	1.7
500	EMERSON ELECTRIC CO	EMR	88.97	44,485	0.4	89.60	44,800	-315	-0.7	1,040	2.3
51	FACTSET RESEARCH SYSTEMS INC	FDS	431.89	22,026	0.2	390.43	19,912	2,114	10.6	200	0.9
280	NORDSON CORP	NDSN	212.59	59,525	0.6	235.44	65,923	-6,398	-9.7	762	1.3
241	ROCKWELL AUTOMATION INC	ROK	262.81	63,337	0.6	270.79	65,260	-1,923	-2.9	1,205	1.9
70	ROPER INDUSTRIES INC	ROP	488.57	34,200	0.3	487.15	34,101	99	0.3	191	0.6
692	TRANE TECHNOLOGIES PLC	TT	190.31	131,695	1.3	151.35	104,732	26,962	25.7	2,076	1.6
264	UNION PACIFIC CORP	UNP	207.61	54,809	0.5	187.98	49,627	5,182	10.4	1,373	2.5
598	UNITED PARCEL SERVICE INC/GEORGIA	UPS	141.25	84,468	0.8	178.52	106,756	-22,288	-20.9	3,875	4.6
63	UNITED RENTALS INC	URI	406.27	25,595	0.2	276.64	17,429	8,166	46.9	373	1.5
175	VERALTO CORPORATION	VLTO	69.00	12,075	0.1	61.76	10,807	1,268	11.7	189	1.6
661	WASTE MANAGEMENT	WM	164.33	108,622	1.1	104.62	69,151	39,471	57.1	1,851	1.7
INFO. TECHNOLOGY				2,421,141	23.4		1,008,911	1,412,230	140.0	23,419	1.0
326	ACCENTURE PLC	ACN	297.09	96,851	0.9	137.48	44,818	52,034	116.1	1,682	1.7
332	ADOBE SYSTEMS INC	ADBE	532.06	176,644	1.7	327.55	108,745	67,899	62.4	0	0.0
334	ADVANCED MICRO DEVICES INC	AMD	98.50	32,899	0.3	89.09	29,756	3,143	10.6	0	0.0
334	AKAMAI TECHNOLOGIES INC	AKAM	103.33	34,512	0.3	85.29	28,486	6,026	21.2	0	0.0
691	AMPHENOL CORP-CL A	APH	80.55	55,660	0.5	72.75	50,268	5,392	10.7	608	1.1
78	ANSYS INC	ANSS	278.26	21,704	0.2	273.52	21,334	370	1.7	0	0.0
3,699	APPLE INC	AAPL	170.77	631,678	6.1	19.54	72,289	559,389	773.8	3,551	0.6
81	BROADCOM LTD	AVGO	841.37	68,151	0.7	582.61	47,191	20,960	44.4	1,490	2.2
1,217	INTEL CORP	INTC	36.50	44,421	0.4	29.42	35,804	8,616	24.1	609	1.4
86	INTUIT INC	INTU	494.95	42,566	0.4	498.62	42,881	-315	-0.7	310	0.7
457	IRON MOUNTAIN INC	IRM	59.07	26,995	0.3	46.54	21,267	5,728	26.9	1,188	4.4
115	KLA-TENCOR CORP	KLAC	469.70	54,016	0.5	352.26	40,510	13,506	33.3	598	1.1
1,961	MICROSOFT CORP	MSFT	338.11	663,034	6.4	57.48	112,727	550,307	488.2	5,883	0.9
389	NVIDIA CORP	NVDA	407.80	158,634	1.5	74.41	28,946	129,688	448.0	62	0.0
800	ORACLE CORP	ORCL	103.40	82,720	0.8	111.89	89,510	-6,790	-7.6	1,280	1.5
920	QUALCOMM INC.	QCOM	108.99	100,271	1.0	108.21	99,554	716	0.7	2,944	2.9
618	TEXAS INSTRUMENTS INC	TXN	142.01	87,762	0.8	135.53	83,757	4,005	4.8	3,214	3.7

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

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Holdings Report as of October 31, 2023

			Market Value		Total Cost		Gain/Loss		Annualized Income	
					Avg					
Quantity	Symbol	Price	Value(\$)	(%)	Cost	(\$)	(\$)	%	(\$)	Yield
DOMESTIC EQUITIES										
INFO. TECHNOLOGY			2,421,141	23.4		1,008,911	1,412,230	140.0	23,419	1.0
540	TRIMBLE NAVIGATION LTD	TRMB	47.13	25,450	0.2	53.04	28,643	-3,193	-11.1	0
82	ZEBRA TECHNOLOGIES CORP-CL A	ZBRA	209.43	17,173	0.2	273.49	22,426	-5,253	-23.4	0
MATERIALS			293,970	2.8		226,059	67,911	30.0	4,999	1.7
379	EASTMAN CHEMICAL COMPANY	EMN	74.73	28,323	0.3	102.46	38,833	-10,511	-27.1	1,198
260	LINDE PLC	LIN	382.16	99,362	1.0	207.07	53,839	45,523	84.6	1,326
280	NEWMONT CORP	NEM	37.47	10,492	0.1	48.01	13,442	-2,950	-21.9	448
865	STEEL DYNAMICS INC	STLD	106.51	92,131	0.9	62.88	54,393	37,738	69.4	1,471
324	VULCAN MATERIALS CO	VMC	196.49	63,663	0.6	202.32	65,551	-1,889	-2.9	557
REAL ESTATE			126,134	1.2		112,451	13,683	12.2	4,811	3.8
728	PROLOGIS INC	PLD.SRI	100.75	73,346	0.7	88.13	64,162	9,184	14.3	2,533
876	REGENCY CENTERS CORP	REG.SRI	60.26	52,788	0.5	55.12	48,289	4,499	9.3	2,278
UTILITIES			231,202	2.2		261,944	-30,743	-11.7	7,970	3.4
1,723	ALLIANT ENERGY CORP	LNT	48.79	84,065	0.8	51.23	88,273	-4,208	-4.8	3,119
1,337	NEXTERA ENERGY INC	NEE	58.30	77,947	0.8	75.81	101,354	-23,407	-23.1	2,500
988	SEMPRA ENERGY	SRE	70.03	69,190	0.7	73.20	72,317	-3,128	-4.3	2,351
Total Core Portfolio - Long			9,988,402	96.6		7,354,565	2,633,836	35.8	184,237	1.8
Not Classified										
NOT CLASSIFIED			26,680	0.3		27,254	-574	-2.1	0	0.0
190	PTC INC.	PTC	140.42	26,680	0.3	143.44	27,254	-574	-2.1	0
Total Not Classified			26,680	0.3		27,254	-574	-2.1	0	0.0
US Small Cap										
MUTUAL FUNDS			329,657	3.2		353,547	-23,890	-6.8	2,511	0.8
25,107	NATIONWIDE BAILARD COGNITIVE VALUE FUND	NWHFX	13.13	329,657	3.2	14.08	353,547	-23,890	-6.8	2,511
Total US Small Cap			329,657	3.2		353,547	-23,890	-6.8	2,511	0.8
Total DOMESTIC EQUITIES			10,344,739	85.7		7,735,366	2,609,372	33.7	186,748	1.8

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Holdings Report as of October 31, 2023

			Market Value		Total Cost		Gain/Loss		Annualized Income		
Quantity	Symbol	Price	Value(\$)	(%)	Avg		(\$)	%	(\$)	Yield	
					Cost	(\$)					
INTERNATIONAL EQUITIES											
Developed Markets											
COMMUNICATION SERVICES			61,358	3.6		1	61,357		2,981	4.9	
4,096	KDDI CORP	KDDIY.INTL	14.98	61,358	3.6	0.00	1	61,357	2,981	4.9	
CONSUMER DISCRETIONARY			202,979	11.9		188,809	14,170	7.5	6,241	3.1	
2,216	BURBERRY GROUP PLC-SPON ADR	BURBY	20.63	45,716	2.7	28.14	62,352	-16,636	-26.7	1,707	3.7
2,850	INDITEX-UNSPON ADR	IDEXY	17.26	49,191	2.9	13.10	37,331	11,860	31.8	1,849	3.8
5,330	PANASONIC CORP -SPON ADR	PCRFY	8.74	46,584	2.7	8.60	45,838	746	1.6	1,190	2.6
351	TOYOTA MOTOR CORP - SPON ADR	TM	175.18	61,488	3.6	123.33	43,288	18,200	42.0	1,495	2.4
CONSUMER STAPLES			191,756	11.2		234,836	-43,081	-18.3	9,552	5.0	
580	NESTLE SA-SPONS ADR FOR REG	NSRGY	107.76	62,501	3.7	91.15	52,865	9,636	18.2	1,920	3.1
1,214	UNILEVER PLC NEW	UL	47.35	57,483	3.4	55.92	67,891	-10,408	-15.3	2,278	4.0
6,001	WH GROUP LTD-ADR	WHGLY	11.96	71,772	4.2	19.01	114,081	-42,309	-37.1	5,354	7.5
ENERGY			65,534	3.8		29,648	35,886	121.0	3,023	4.6	
984	TOTALENERGIES SE	TTE	66.60	65,534	3.8	30.13	29,648	35,886	121.0	3,023	4.6
FINANCIALS			294,711	17.3		236,533	58,177	24.6	12,222	4.1	
2,799	DNB BANK ASA - ADR	DNBBY	17.98	50,326	2.9	17.47	48,887	1,439	2.9	3,293	6.5
4,300	ING GROEP N.V. (ADR)	ING	12.84	55,212	3.2	14.25	61,294	-6,082	-9.9	3,853	7.0
7,925	MITSUBISHI UFJ FINL - SPON ADR	MUFG	8.40	66,570	3.9	3.93	31,109	35,461	114.0	1,808	2.7
1,589	MUENCHENER RUECK ADR	MURGY	40.07	63,671	3.7	25.80	40,991	22,680	55.3	2,019	3.2
2,512	UBS	UBS	23.46	58,932	3.5	21.60	54,253	4,678	8.6	1,249	2.1
HEALTH CARE			210,543	12.3		254,889	-44,346	-17.4	7,301	3.5	
1,752	GLAXOSMITHKLINE PLC ADR	GSK	35.70	62,546	3.7	40.13	70,311	-7,765	-11.0	2,420	3.9
1,560	MERCK KGAA-SPONSORED ADR	MKKGY	30.09	46,940	2.7	45.01	70,223	-23,282	-33.2	757	1.6
1,526	ROCHE HOLDINGS	RHHBY	32.33	49,336	2.9	46.42	70,837	-21,501	-30.4	1,952	4.0
1,143	SANOFI - ADR	SNY	45.25	51,721	3.0	38.07	43,518	8,202	18.8	2,172	4.2
INDUSTRIALS			280,341	16.4		284,342	-4,001	-1.4	5,284	1.9	
2,643	AKTIEBOLAGET VOLVO ADR	VLVLY	19.75	52,199	3.1	22.59	59,704	-7,505	-12.6	1,787	3.4
725	DSV A/S ADR	DSDVY	74.41	53,947	3.2	46.68	33,842	20,106	59.4	346	0.6
2,445	MITSUBISHI ELECTRIC- UNSPON ADR	MIELY	23.30	56,969	3.3	30.61	74,836	-17,868	-23.9	1,417	2.5
9,222	RECRUIT HOLDINGS CO LTD	RCRUY	5.73	52,842	3.1	7.05	65,036	-12,194	-18.7	290	0.5

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Holdings Report as of October 31, 2023

				Market Value		Total Cost		Gain/Loss		Annualized Income	
						Avg					
Quantity		Symbol	Price	Value(\$)	(%)	Cost	(\$)	(\$)	%	(\$)	Yield
INTERNATIONAL EQUITIES											
INDUSTRIALS				280,341	16.4		284,342	-4,001	-1.4	5,284	1.9
2,102	SCHNEIDER ELECTRIC- ADR	SBGSY	30.63	64,384	3.8	24.23	50,924	13,460	26.4	1,444	2.2
INFO. TECHNOLOGY				156,443	9.2		172,102	-15,659	-9.1	2,692	1.7
80	ASML HLDG ADR	ASML	598.81	47,905	2.8	362.11	28,969	18,936	65.4	517	1.1
1,450	CAPGEMINI SE - UNSPONSOR ADR	CGEMY	35.23	51,084	3.0	38.40	55,679	-4,596	-8.3	1,010	2.0
6,604	MURATA MANUFACTURING - UNSPON ADR	MRAAY	8.70	57,455	3.4	13.24	87,453	-29,999	-34.3	1,166	2.0
MATERIALS				189,972	11.1		187,588	2,384	1.3	12,731	6.7
4,944	BASF ADR	BASFY	11.53	57,004	3.3	18.20	90,003	-32,999	-36.7	4,624	8.1
1,214	BHP BILLITON ADR	BHP	57.06	69,271	4.1	39.41	47,840	21,431	44.8	4,128	6.0
990	RIO TINTO (ADR)	RIO	64.34	63,697	3.7	50.25	49,745	13,952	28.0	3,980	6.2
UTILITIES				53,776	3.1		53,616	160	0.3	3,751	7.0
8,563	ENEL SPA - UNSPON ADR	ENLAY	6.28	53,776	3.1	6.26	53,616	160	0.3	3,751	7.0
Total Developed Markets				1,707,413	100.0		1,642,364	65,049	4.0	65,778	3.9
Total INTERNATIONAL EQUITIES				1,707,413	14.1		1,642,364	65,049	4.0	65,778	3.9
TOTAL MANAGED ASSETS				12,077,064			9,402,643	2,674,421		252,528	2.1
Total Accrued Income				10,476							
TOTAL MANAGED ASSETS including Accrued Income				12,087,540							

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120
Report Period: September 29, 2023 to October 31, 2023

Manager: AL
IA: RBM

Purchases and Sales

	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
500121						
Purchases						
	10/2/2023	10/2/2023	527	DHR DANAHER CORP	\$219.91	\$115,894.33
	10/2/2023	10/2/2023	176	VLTO VERALTO CORPORATION	\$84.56	\$14,854.37
	10/18/2023	10/20/2023	500	NKE NIKE INC CL B	\$103.30	\$51,651.00
	10/18/2023	10/20/2023	450	ORCL ORACLE CORP	\$109.29	\$49,182.62
				TOTAL Purchases		\$231,582.32
Sells						
	10/2/2023	10/2/2023	527	DHR DANAHER CORP	\$248.10	\$130,748.70
	10/2/2023	10/2/2023	1	VLTO VERALTO CORPORATION	\$76.22	\$50.81
	10/18/2023	10/20/2023	498	CCI CROWN CASTLE INTL CORP	\$92.19	\$45,910.03
	10/18/2023	10/20/2023	180	GOOGL ALPHABET INC CL A (GOOGLE)	\$140.15	\$25,227.65
	10/18/2023	10/20/2023	30	MSFT MICROSOFT CORP	\$333.25	\$9,997.44
	10/18/2023	10/20/2023	30	V VISA INC - CLASS A SHARES	\$238.37	\$7,150.89
	10/18/2023	10/20/2023	90	VLO VALERO ENERGY CORP	\$134.87	\$12,138.50
				TOTAL Sells		\$231,224.02
500122						
Purchases						
	10/4/2023	10/6/2023	460	DIS WALT DISNEY CO	\$79.17	\$36,415.90
	10/4/2023	10/6/2023	70	ROP ROPER INDUSTRIES INC	\$487.15	\$34,100.50
	10/4/2023	10/6/2023	30	TMO THERMO FISHER SCIENTIFIC INC	\$502.17	\$15,065.11
	10/4/2023	10/6/2023	70	UNP UNION PACIFIC CORP	\$202.08	\$14,145.25
	10/26/2023	10/30/2023	160	COF CAPITAL ONE FINANCIAL CORP	\$90.42	\$14,466.69
	10/26/2023	10/30/2023	640	EW EDWARDS LIFESCIENCES CORP	\$63.74	\$40,791.42
	10/26/2023	10/30/2023	50	GS GOLDMAN SACHS GROUP INC	\$298.53	\$14,926.50
	10/26/2023	10/30/2023	650	INTC INTEL CORP	\$32.88	\$21,371.09
	10/26/2023	10/30/2023	2,010	KEY KEYCORP	\$10.27	\$20,642.70
	10/26/2023	10/30/2023	70	NDSN NORDSON CORP	\$214.47	\$15,012.90
	10/26/2023	10/30/2023	240	SLB SCHLUMBERGER LIMITED	\$55.88	\$13,410.00
				TOTAL Purchases		\$240,348.06
Sells						
	10/4/2023	10/6/2023	50	FDS FACTSET RESEARCH SYSTEMS INC	\$445.94	\$22,296.79
	10/4/2023	10/6/2023	550	INTC INTEL CORP	\$35.95	\$19,769.51
	10/4/2023	10/6/2023	250	RL POLO RALPH LAUREN CORP	\$113.74	\$28,435.08

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120
Report Period: September 29, 2023 to October 31, 2023

Manager: AL
IA: RBM

Purchases and Sales

	Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
500122						
	Sells					
	10/4/2023	10/6/2023	280	WHR WHIRLPOOL CORP	\$127.89	\$35,807.72
	10/4/2023	10/6/2023	130	ZBH ZIMMER BIOMET HOLDINGS INC	\$109.47	\$14,230.97
	10/26/2023	10/30/2023	80	AAPL APPLE INC	\$167.29	\$13,383.08
	10/26/2023	10/30/2023	110	CVX CHEVRON CORP	\$154.39	\$16,983.05
	10/26/2023	10/30/2023	70	MSFT MICROSOFT CORP	\$329.77	\$23,083.71
	10/26/2023	10/30/2023	1,247	PFE PFIZER INC	\$31.24	\$38,949.56
	10/26/2023	10/30/2023	440	REG.SRI REGENCY CENTERS CORP	\$58.96	\$25,942.70
	10/26/2023	10/30/2023	80	ROK ROCKWELL AUTOMATION INC	\$265.11	\$21,208.62
	TOTAL Sells					\$260,090.79

500123	Sells						
	10/2/2023	10/2/2023	1	MRAAY	MURATA MANUFACTURING - UNSPON ADR	\$8.94	\$4.47
				TOTAL Sells			\$4.47

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
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500121

Additions

3/8/2023	Free Receipt of VLO	CUSTODIAN MONEY MARKET FUND	132.77
3/8/2023	Free Receipt of CVX	CUSTODIAN MONEY MARKET FUND	325.98
3/8/2023	Free Receipt of QCOM	CUSTODIAN MONEY MARKET FUND	969.60
3/8/2023	Free Receipt of INTC	CUSTODIAN MONEY MARKET FUND	1,195.08
3/8/2023	Free Receipt of DVN	CUSTODIAN MONEY MARKET FUND	1,580.50
3/8/2023	Free Receipt of AMD	CUSTODIAN MONEY MARKET FUND	1,792.77
3/8/2023	Free Receipt of IRM	CUSTODIAN MONEY MARKET FUND	2,315.12
3/8/2023	Free Receipt of ALGN	CUSTODIAN MONEY MARKET FUND	2,325.82
3/8/2023	Free Receipt of NFLX	CUSTODIAN MONEY MARKET FUND	2,494.32
3/8/2023	Free Receipt of BKNG	CUSTODIAN MONEY MARKET FUND	2,582.87
3/8/2023	Free Receipt of COF	CUSTODIAN MONEY MARKET FUND	3,148.20
3/8/2023	Free Receipt of AVGO	CUSTODIAN MONEY MARKET FUND	3,161.30
3/8/2023	Free Receipt of PFE	CUSTODIAN MONEY MARKET FUND	3,490.44
3/8/2023	Free Receipt of HWM	CUSTODIAN MONEY MARKET FUND	3,979.43
3/8/2023	Free Receipt of NTRS	CUSTODIAN MONEY MARKET FUND	4,270.64
3/8/2023	Free Receipt of INTC	CUSTODIAN MONEY MARKET FUND	4,390.62
3/8/2023	Free Receipt of TMO	CUSTODIAN MONEY MARKET FUND	4,438.00
3/8/2023	Free Receipt of RCL	CUSTODIAN MONEY MARKET FUND	4,548.60
3/8/2023	Free Receipt of MHK	CUSTODIAN MONEY MARKET FUND	4,569.75

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
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500121

Additions

3/8/2023	Free Receipt of ADBE	CUSTODIAN MONEY MARKET FUND	4,841.76
3/8/2023	Free Receipt of BKNK	CUSTODIAN MONEY MARKET FUND	5,165.74
3/8/2023	Free Receipt of NTRS	CUSTODIAN MONEY MARKET FUND	5,384.72
3/8/2023	Free Receipt of AKAM	CUSTODIAN MONEY MARKET FUND	5,431.93
3/8/2023	Free Receipt of CAH	CUSTODIAN MONEY MARKET FUND	5,448.75
3/8/2023	Free Receipt of CRM	CUSTODIAN MONEY MARKET FUND	5,488.50
3/8/2023	Free Receipt of KO	CUSTODIAN MONEY MARKET FUND	5,523.68
3/8/2023	Free Receipt of PG	CUSTODIAN MONEY MARKET FUND	5,640.78
3/8/2023	Free Receipt of AME	CUSTODIAN MONEY MARKET FUND	6,053.11
3/8/2023	Free Receipt of NFLX	CUSTODIAN MONEY MARKET FUND	6,859.38
3/8/2023	Free Receipt of KEY	CUSTODIAN MONEY MARKET FUND	7,183.65
3/8/2023	Free Receipt of PGR	CUSTODIAN MONEY MARKET FUND	7,188.00
3/8/2023	Free Receipt of ALB	CUSTODIAN MONEY MARKET FUND	7,597.50
3/8/2023	Free Receipt of COF	CUSTODIAN MONEY MARKET FUND	7,765.56
3/8/2023	Free Receipt of ZBRA	CUSTODIAN MONEY MARKET FUND	8,597.96
3/8/2023	Free Receipt of FDS	CUSTODIAN MONEY MARKET FUND	9,384.92
3/8/2023	Free Receipt of TSCO	CUSTODIAN MONEY MARKET FUND	9,594.90
3/8/2023	Free Receipt of STLD	CUSTODIAN MONEY MARKET FUND	9,813.14
3/8/2023	Free Receipt of CSGP	CUSTODIAN MONEY MARKET FUND	9,991.12

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
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500121

Additions

3/8/2023	Free Receipt of BWA	CUSTODIAN MONEY MARKET FUND	10,114.14
3/8/2023	Free Receipt of UNP	CUSTODIAN MONEY MARKET FUND	10,178.50
3/8/2023	Free Receipt of EL	CUSTODIAN MONEY MARKET FUND	10,187.68
3/8/2023	Free Receipt of ADBE	CUSTODIAN MONEY MARKET FUND	10,375.20
3/8/2023	Free Receipt of AAPL	CUSTODIAN MONEY MARKET FUND	10,700.90
3/8/2023	Free Receipt of INTC	CUSTODIAN MONEY MARKET FUND	10,755.72
3/8/2023	Free Receipt of BLK	CUSTODIAN MONEY MARKET FUND	10,789.76
3/8/2023	Free Receipt of CRM	CUSTODIAN MONEY MARKET FUND	11,159.95
3/8/2023	Free Receipt of VLO	CUSTODIAN MONEY MARKET FUND	11,418.22
3/8/2023	Free Receipt of URI	CUSTODIAN MONEY MARKET FUND	11,456.64
3/8/2023	Free Receipt of ROK	CUSTODIAN MONEY MARKET FUND	11,487.40
3/8/2023	Free Receipt of ORLY	CUSTODIAN MONEY MARKET FUND	11,627.84
3/8/2023	Free Receipt of NVDA	CUSTODIAN MONEY MARKET FUND	12,090.50
3/8/2023	Free Receipt of IRM	CUSTODIAN MONEY MARKET FUND	12,652.40
3/8/2023	Free Receipt of PXD	CUSTODIAN MONEY MARKET FUND	12,667.84
3/8/2023	Free Receipt of EMN	CUSTODIAN MONEY MARKET FUND	13,349.42
3/8/2023	Free Receipt of RE	CUSTODIAN MONEY MARKET FUND	13,373.85
3/8/2023	Free Receipt of MDT	CUSTODIAN MONEY MARKET FUND	13,798.40
3/8/2023	Free Receipt of AMZN	CUSTODIAN MONEY MARKET FUND	14,088.00

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
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500121

Additions

3/8/2023	Free Receipt of PGR	CUSTODIAN MONEY MARKET FUND	14,376.00
3/8/2023	Free Receipt of DIS	CUSTODIAN MONEY MARKET FUND	14,497.80
3/8/2023	Free Receipt of MDLZ	CUSTODIAN MONEY MARKET FUND	14,515.07
3/8/2023	Free Receipt of SCHW	CUSTODIAN MONEY MARKET FUND	14,706.60
3/8/2023	Free Receipt of AMD	CUSTODIAN MONEY MARKET FUND	15,366.60
3/8/2023	Free Receipt of INTU	CUSTODIAN MONEY MARKET FUND	15,416.79
3/8/2023	Free Receipt of ANSS	CUSTODIAN MONEY MARKET FUND	15,434.13
3/8/2023	Free Receipt of LNT	CUSTODIAN MONEY MARKET FUND	15,471.00
3/8/2023	Free Receipt of DVN	CUSTODIAN MONEY MARKET FUND	15,805.00
3/8/2023	Free Receipt of ZBH	CUSTODIAN MONEY MARKET FUND	15,848.30
3/8/2023	Free Receipt of UPS	CUSTODIAN MONEY MARKET FUND	15,849.80
3/8/2023	Free Receipt of VMC	CUSTODIAN MONEY MARKET FUND	15,923.88
3/8/2023	Free Receipt of GOOG	CUSTODIAN MONEY MARKET FUND	16,090.50
3/8/2023	Free Receipt of PFE	CUSTODIAN MONEY MARKET FUND	16,449.20
3/8/2023	Free Receipt of UDR.DE	CUSTODIAN MONEY MARKET FUND	16,625.55
3/8/2023	Free Receipt of UNP	CUSTODIAN MONEY MARKET FUND	16,692.74
3/8/2023	Free Receipt of V	CUSTODIAN MONEY MARKET FUND	17,330.82
3/8/2023	Free Receipt of T	CUSTODIAN MONEY MARKET FUND	17,363.13
3/8/2023	Free Receipt of CMCSA	CUSTODIAN MONEY MARKET FUND	17,447.40

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
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500121

Additions

3/8/2023	Free Receipt of SYK	CUSTODIAN MONEY MARKET FUND	17,528.94
3/8/2023	Free Receipt of ORCL	CUSTODIAN MONEY MARKET FUND	17,698.00
3/8/2023	Free Receipt of QCOM	CUSTODIAN MONEY MARKET FUND	18,180.00
3/8/2023	Free Receipt of LLY	CUSTODIAN MONEY MARKET FUND	18,439.86
3/8/2023	Free Receipt of SBUX	CUSTODIAN MONEY MARKET FUND	18,450.00
3/8/2023	Free Receipt of APH	CUSTODIAN MONEY MARKET FUND	18,635.50
3/8/2023	Free Receipt of GILD	CUSTODIAN MONEY MARKET FUND	18,847.00
3/8/2023	Free Receipt of AMGN	CUSTODIAN MONEY MARKET FUND	18,959.69
3/8/2023	Free Receipt of VZ	CUSTODIAN MONEY MARKET FUND	19,628.19
3/8/2023	Free Receipt of AMZN	CUSTODIAN MONEY MARKET FUND	19,629.28
3/8/2023	Free Receipt of HWM	CUSTODIAN MONEY MARKET FUND	19,678.50
3/8/2023	Free Receipt of AME	CUSTODIAN MONEY MARKET FUND	19,707.80
3/8/2023	Free Receipt of HBAN	CUSTODIAN MONEY MARKET FUND	19,725.04
3/8/2023	Free Receipt of COST	CUSTODIAN MONEY MARKET FUND	19,927.64
3/8/2023	Free Receipt of V	CUSTODIAN MONEY MARKET FUND	19,997.10
3/8/2023	Free Receipt of ABT	CUSTODIAN MONEY MARKET FUND	20,078.80
3/8/2023	Free Receipt of AMZN	CUSTODIAN MONEY MARKET FUND	20,662.40
3/8/2023	Free Receipt of WMT	CUSTODIAN MONEY MARKET FUND	20,853.10
3/8/2023	Free Receipt of REG.SRI	CUSTODIAN MONEY MARKET FUND	21,128.36

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
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500121

Additions

3/8/2023	Free Receipt of SRE	CUSTODIAN MONEY MARKET FUND	21,401.28
3/8/2023	Free Receipt of PG	CUSTODIAN MONEY MARKET FUND	21,600.06
3/8/2023	Free Receipt of GS	CUSTODIAN MONEY MARKET FUND	21,655.98
3/8/2023	Free Receipt of TMO	CUSTODIAN MONEY MARKET FUND	22,190.00
3/8/2023	Free Receipt of MCD	CUSTODIAN MONEY MARKET FUND	22,553.05
3/8/2023	Free Receipt of UNH	CUSTODIAN MONEY MARKET FUND	22,588.80
3/8/2023	Free Receipt of BAC	CUSTODIAN MONEY MARKET FUND	22,629.20
3/8/2023	Free Receipt of ABBV	CUSTODIAN MONEY MARKET FUND	23,188.00
3/8/2023	Free Receipt of UNH	CUSTODIAN MONEY MARKET FUND	23,530.00
3/8/2023	Free Receipt of HD	CUSTODIAN MONEY MARKET FUND	25,359.63
3/8/2023	Free Receipt of MA	CUSTODIAN MONEY MARKET FUND	26,927.25
3/8/2023	Free Receipt of KO	CUSTODIAN MONEY MARKET FUND	27,198.12
3/8/2023	Free Receipt of DOV	CUSTODIAN MONEY MARKET FUND	27,902.01
3/8/2023	Free Receipt of MSFT	CUSTODIAN MONEY MARKET FUND	27,907.00
3/8/2023	Free Receipt of CVX	CUSTODIAN MONEY MARKET FUND	29,338.20
3/8/2023	Free Receipt of NVDA	CUSTODIAN MONEY MARKET FUND	29,984.44
3/8/2023	Free Receipt of META	CUSTODIAN MONEY MARKET FUND	30,150.11
3/8/2023	Free Receipt of TSLA	CUSTODIAN MONEY MARKET FUND	31,122.00
3/8/2023	Free Receipt of AVGO	CUSTODIAN MONEY MARKET FUND	31,613.00

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
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Additions

3/8/2023	Free Receipt of XOM	CUSTODIAN MONEY MARKET FUND	35,413.56
3/8/2023	Free Receipt of JNJ	CUSTODIAN MONEY MARKET FUND	35,945.60
3/8/2023	Free Receipt of JPM	CUSTODIAN MONEY MARKET FUND	38,170.60
3/8/2023	Free Receipt of GOOG	CUSTODIAN MONEY MARKET FUND	48,366.15
3/8/2023	Free Receipt of MSFT	CUSTODIAN MONEY MARKET FUND	98,181.90
3/8/2023	Free Receipt of AAPL	CUSTODIAN MONEY MARKET FUND	133,302.64
3/8/2023	Free Receipt of BRK/B	CUSTODIAN MONEY MARKET FUND	12,454.80
3/8/2023	Free Receipt of BRK/B	CUSTODIAN MONEY MARKET FUND	31,759.74
3/27/2023	FTR FOREIGN TX RECLAIM ROCHE HLDG AG FSPONSORED ADR 1 ADR RE 0.125 ORD SHS	CUSTODIAN MONEY MARKET FUND	392.24
8/7/2023	Funds moved from 500123	CUSTODIAN MONEY MARKET FUND	13,000.00
8/17/2023	SVC FEE - FEEA SERVICE FEE ADJ SEC Fee Adjustment	CUSTODIAN MONEY MARKET FUND	0.45
10/17/2023	contribution journal from 500123 for performance purposes	CUSTODIAN MONEY MARKET FUND	10,000.00
Total Additions			2,021,730.59

Withdrawals

1/4/2023	Quarterly Income Withdrawal to Exchange Bank	CUSTODIAN MONEY MARKET FUND	7,044.04
1/11/2023	ADR Fee (RHHBY)	CUSTODIAN MONEY MARKET FUND	45.78
1/12/2023	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	9.20
1/25/2023	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	11.99
1/25/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	222.19

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Report Period: September 29, 2023 to October 31, 2023

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Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
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Withdrawals

2/3/2023	ADR MGMT FEE BURBERRY GROUP PLC FSPONSORED ADR 1 ADR REPS 1 ORD S	CUSTODIAN MONEY MARKET FUND	26.76
2/10/2023	QUARTERLY TRANSFER TO EXCHANGE BANK	CUSTODIAN MONEY MARKET FUND	100,000.00
2/15/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	17.66
2/17/2023	ADR MGMT FEE ENEL-SOCIETA PER AZION FSPONSORED ADR 1 ADR REPS 1 O	CUSTODIAN MONEY MARKET FUND	371.37
2/17/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	482.78
3/1/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	123.97
3/21/2023	ADR MGMT FEE UNILEVER PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	6.07
3/27/2023	ADR MGMT FEE ROCHE HLDG AG FSPONSORED ADR 1 ADR RE 0.125 ORD SHS	CUSTODIAN MONEY MARKET FUND	45.78
3/27/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	683.34
3/30/2023	ADR MGMT FEE BHP GROUP LTD FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	18.21
3/31/2023	Trading adjustment	CUSTODIAN MONEY MARKET FUND	0.27
4/5/2023	ADR MGMT FEE DSV A/S FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS	CUSTODIAN MONEY MARKET FUND	29.75
4/5/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	91.71
4/11/2023	ACH TO LINKED EXCHANGE BANK ACCT FOR QUARTERLY TRANSFER	CUSTODIAN MONEY MARKET FUND	20,342.81
4/13/2023	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	9.20
4/14/2023	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	11.99
4/14/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	224.03
4/14/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	311.56
4/20/2023	ADR MGMT FEE RIO TINTO PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	4.95

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

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Year to Date Additions, Withdrawals and Expenses

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Withdrawals

4/27/2023	ADR MGMT FEE VOLVO AB FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	146.69
4/27/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	536.03
5/8/2023	ADR MGMT FEE BASF SE FSPONSORED ADR 1 ADR REP 0.25 ORD SHS	CUSTODIAN MONEY MARKET FUND	70.68
5/8/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	871.74
5/10/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	22.29
5/11/2023	ADR MGMT FEE MERCK KGAA FUNSPONSORED ADR 1 ADR REPS 0.2 ORD SHS	CUSTODIAN MONEY MARKET FUND	46.80
5/11/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	199.71
5/12/2023	ADR MGMT FEE DNB BANK ASA FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	55.98
5/12/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	823.26
5/17/2023	ADR MGMT FEE INDUSTRIA DE DISENO TE FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS	CUSTODIAN MONEY MARKET FUND	91.48
5/17/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	178.82
5/25/2023	ADR MGMT FEE MUNICH RE GROUP FSPONSORED ADR 1 ADR REPS 0.1 ORD SHS	CUSTODIAN MONEY MARKET FUND	118.70
5/25/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	795.47
6/1/2023	ADR MGMT FEE SCHNEIDER ELECTRIC SA FSPONSORED ADR 1 ADR REPS 0.2 ORD SHS	CUSTODIAN MONEY MARKET FUND	105.10
6/1/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	203.72
6/1/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	360.92
6/6/2023	ADR MGMT FEE TOYOTA MOTOR CORP FSPONSORED ADR 1 ADR REPS 10 ORD SHS	CUSTODIAN MONEY MARKET FUND	8.78

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Withdrawals

6/6/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	87.61
6/8/2023	ADR MGMT FEE NESTLE S A FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	11.60
6/8/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	672.02
6/9/2023	ADR MGMT FEE PANASONIC CORP FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	77.23
6/9/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	57.42
6/15/2023	ADR MGMT FEE UNILEVER PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	6.07
6/16/2023	ADR MGMT FEE CAPGEMINI S E FUNSPONSORED ADR 1 ADR REPS 0.2 ORD SHS	CUSTODIAN MONEY MARKET FUND	72.50
6/16/2023	ADR MGMT FEE MITSUBISHI ELECTRIC FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	112.84
6/16/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	75.22
6/16/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	250.92
6/23/2023	ADR MGMT FEE SANOFI S A FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS	CUSTODIAN MONEY MARKET FUND	68.15
6/23/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	647.46
7/5/2023	Quarterly Income Withdrawal	CUSTODIAN MONEY MARKET FUND	15,000.00
7/7/2023	ADR MGMT FEE K D D I CORP FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS	CUSTODIAN MONEY MARKET FUND	151.15
7/7/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	100.75
7/12/2023	ADR MGMT FEE RECRUIT CO. LTD. FUNSPONSORED ADR 1 ADR REPS 0.2 ORD SHS	CUSTODIAN MONEY MARKET FUND	19.32
7/12/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	11.23
7/13/2023	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	9.20

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

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Withdrawals

7/13/2023	ADR MGMT FEE MITSUBISHI U F J FINAN FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	124.03
7/13/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	123.15
7/14/2023	ADR MGMT FEE MACQUARIE BANK LIMITED FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	8.72
7/17/2023	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	11.99
7/17/2023	ADR MGMT FEE MURATA MFG CO LTD FSPONSORED ADR 1 ADR REP 0.25 ORD SHS	CUSTODIAN MONEY MARKET FUND	96.67
7/17/2023	ADR MGMT FEE WH GROUP LTD FSPONSORED ADR 1 ADR REPS 20 ORD SHS	CUSTODIAN MONEY MARKET FUND	235.80
7/17/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	40.06
7/17/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	241.12
8/7/2023	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA-NEVAD	CUSTODIAN MONEY MARKET FUND	50,000.00
8/10/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	19.12
8/11/2023	ADR MGMT FEE BURBERRY GROUP PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	53.52
8/16/2023	ADR MGMT FEE ENEL-SOCIETA PER AZION FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	378.78
8/16/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	492.42
8/31/2023	ADR MGMT FEE UNILEVER PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	6.07
9/1/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	201.38
9/21/2023	ADR MGMT FEE RIO TINTO PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	4.95
9/28/2023	ADR MGMT FEE BHP GROUP LTD FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	18.21
10/2/2023	ADR MGMT FEE MURATA MFG CO LTD F	CUSTODIAN MONEY MARKET FUND	22.02

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Year to Date Additions, Withdrawals and Expenses

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Withdrawals

10/6/2023	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA-NEVAD	CUSTODIAN MONEY MARKET FUND	12,000.00
10/6/2023	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA-NEVAD	CUSTODIAN MONEY MARKET FUND	16,000.00
10/10/2023	ADR MGMT FEE WH GROUP LTD FSPONSORED ADR 1 ADR REPS 20 ORD SHS	CUSTODIAN MONEY MARKET FUND	91.76
10/12/2023	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	9.20
10/12/2023	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	9.84
10/12/2023	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	191.77
Total Withdrawals			232,582.85

Expense

1/25/2023	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	2,679.15
4/21/2023	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	4,708.66
7/27/2023	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	1,878.55
7/27/2023	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	4,769.62
10/24/2023	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	1,802.99
Total Expense			15,838.97

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Additions

8/17/2023	SVCFEE - FEEA SERVICE FEE ADJ SEC Fee Adjustment	CUSTODIAN MONEY MARKET FUND	0.21
8/17/2023	SVCFEE - FEEA SERVICE FEE ADJ SEC Fee Adjustment	CUSTODIAN MONEY MARKET FUND	0.21
Total Additions			0.42

Withdrawals

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Withdrawals

1/4/2023	Quarterly Income Withdrawal to Exchange Bank	CUSTODIAN MONEY MARKET FUND	30,000.00
2/10/2023	QUARTERLY TRANSFER TO EXCHANGE BANK	CUSTODIAN MONEY MARKET FUND	35,250.00
3/8/2023	Free Delivery of ALGN	CUSTODIAN MONEY MARKET FUND	2,325.82
3/8/2023	Free Delivery of RCL	CUSTODIAN MONEY MARKET FUND	4,548.60
3/8/2023	Free Delivery of MHK	CUSTODIAN MONEY MARKET FUND	4,569.75
3/8/2023	Free Delivery of AKAM	CUSTODIAN MONEY MARKET FUND	5,431.93
3/8/2023	Free Delivery of CAH	CUSTODIAN MONEY MARKET FUND	5,448.75
3/8/2023	Free Delivery of KEY	CUSTODIAN MONEY MARKET FUND	7,183.65
3/8/2023	Free Delivery of ALB	CUSTODIAN MONEY MARKET FUND	7,597.50
3/8/2023	Free Delivery of BKNG	CUSTODIAN MONEY MARKET FUND	7,748.61
3/8/2023	Free Delivery of ZBRA	CUSTODIAN MONEY MARKET FUND	8,597.96
3/8/2023	Free Delivery of NFLX	CUSTODIAN MONEY MARKET FUND	9,353.70
3/8/2023	Free Delivery of FDS	CUSTODIAN MONEY MARKET FUND	9,384.92
3/8/2023	Free Delivery of TSCO	CUSTODIAN MONEY MARKET FUND	9,594.90
3/8/2023	Free Delivery of NTRS	CUSTODIAN MONEY MARKET FUND	9,655.36
3/8/2023	Free Delivery of STLD	CUSTODIAN MONEY MARKET FUND	9,813.14
3/8/2023	Free Delivery of CSGP	CUSTODIAN MONEY MARKET FUND	9,991.12
3/8/2023	Free Delivery of BWA	CUSTODIAN MONEY MARKET FUND	10,114.14
3/8/2023	Free Delivery of EL	CUSTODIAN MONEY MARKET FUND	10,187.68

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Withdrawals

3/8/2023	Free Delivery of BLK	CUSTODIAN MONEY MARKET FUND	10,789.76
3/8/2023	Free Delivery of COF	CUSTODIAN MONEY MARKET FUND	10,913.76
3/8/2023	Free Delivery of URI	CUSTODIAN MONEY MARKET FUND	11,456.64
3/8/2023	Free Delivery of ROK	CUSTODIAN MONEY MARKET FUND	11,487.40
3/8/2023	Free Delivery of VLO	CUSTODIAN MONEY MARKET FUND	11,550.99
3/8/2023	Free Delivery of ORLY	CUSTODIAN MONEY MARKET FUND	11,627.84
3/8/2023	Free Delivery of PXD	CUSTODIAN MONEY MARKET FUND	12,667.84
3/8/2023	Free Delivery of EMN	CUSTODIAN MONEY MARKET FUND	13,349.42
3/8/2023	Free Delivery of RE	CUSTODIAN MONEY MARKET FUND	13,373.85
3/8/2023	Free Delivery of MDT	CUSTODIAN MONEY MARKET FUND	13,798.40
3/8/2023	Free Delivery of DIS	CUSTODIAN MONEY MARKET FUND	14,497.80
3/8/2023	Free Delivery of MDLZ	CUSTODIAN MONEY MARKET FUND	14,515.07
3/8/2023	Free Delivery of SCHW	CUSTODIAN MONEY MARKET FUND	14,706.60
3/8/2023	Free Delivery of IRM	CUSTODIAN MONEY MARKET FUND	14,967.52
3/8/2023	Free Delivery of ADBE	CUSTODIAN MONEY MARKET FUND	15,216.96
3/8/2023	Free Delivery of INTU	CUSTODIAN MONEY MARKET FUND	15,416.79
3/8/2023	Free Delivery of ANSS	CUSTODIAN MONEY MARKET FUND	15,434.13
3/8/2023	Free Delivery of LNT	CUSTODIAN MONEY MARKET FUND	15,471.00
3/8/2023	Free Delivery of ZBH	CUSTODIAN MONEY MARKET FUND	15,848.30

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Withdrawals

3/8/2023	Free Delivery of UPS	CUSTODIAN MONEY MARKET FUND	15,849.80
3/8/2023	Free Delivery of VMC	CUSTODIAN MONEY MARKET FUND	15,923.88
3/8/2023	Free Delivery of INTC	CUSTODIAN MONEY MARKET FUND	16,341.42
3/8/2023	Free Delivery of UDR.DE	CUSTODIAN MONEY MARKET FUND	16,625.55
3/8/2023	Free Delivery of CRM	CUSTODIAN MONEY MARKET FUND	16,648.45
3/8/2023	Free Delivery of AMD	CUSTODIAN MONEY MARKET FUND	17,159.37
3/8/2023	Free Delivery of T	CUSTODIAN MONEY MARKET FUND	17,363.13
3/8/2023	Free Delivery of DVN	CUSTODIAN MONEY MARKET FUND	17,385.50
3/8/2023	Free Delivery of CMCSA	CUSTODIAN MONEY MARKET FUND	17,447.40
3/8/2023	Free Delivery of SYK	CUSTODIAN MONEY MARKET FUND	17,528.94
3/8/2023	Free Delivery of ORCL	CUSTODIAN MONEY MARKET FUND	17,698.00
3/8/2023	Free Delivery of LLY	CUSTODIAN MONEY MARKET FUND	18,439.86
3/8/2023	Free Delivery of SBUX	CUSTODIAN MONEY MARKET FUND	18,450.00
3/8/2023	Free Delivery of APH	CUSTODIAN MONEY MARKET FUND	18,635.50
3/8/2023	Free Delivery of GILD	CUSTODIAN MONEY MARKET FUND	18,847.00
3/8/2023	Free Delivery of AMGN	CUSTODIAN MONEY MARKET FUND	18,959.69
3/8/2023	Free Delivery of QCOM	CUSTODIAN MONEY MARKET FUND	19,149.60
3/8/2023	Free Delivery of VZ	CUSTODIAN MONEY MARKET FUND	19,628.19
3/8/2023	Free Delivery of HBAN	CUSTODIAN MONEY MARKET FUND	19,725.04

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Withdrawals

3/8/2023	Free Delivery of COST	CUSTODIAN MONEY MARKET FUND	19,927.64
3/8/2023	Free Delivery of PFE	CUSTODIAN MONEY MARKET FUND	19,939.64
3/8/2023	Free Delivery of ABT	CUSTODIAN MONEY MARKET FUND	20,078.80
3/8/2023	Free Delivery of WMT	CUSTODIAN MONEY MARKET FUND	20,853.10
3/8/2023	Free Delivery of REG.SRI	CUSTODIAN MONEY MARKET FUND	21,128.36
3/8/2023	Free Delivery of SRE	CUSTODIAN MONEY MARKET FUND	21,401.28
3/8/2023	Free Delivery of PGR	CUSTODIAN MONEY MARKET FUND	21,564.00
3/8/2023	Free Delivery of GS	CUSTODIAN MONEY MARKET FUND	21,655.98
3/8/2023	Free Delivery of MCD	CUSTODIAN MONEY MARKET FUND	22,553.05
3/8/2023	Free Delivery of BAC	CUSTODIAN MONEY MARKET FUND	22,629.20
3/8/2023	Free Delivery of ABBV	CUSTODIAN MONEY MARKET FUND	23,188.00
3/8/2023	Free Delivery of HWM	CUSTODIAN MONEY MARKET FUND	23,657.93
3/8/2023	Free Delivery of HD	CUSTODIAN MONEY MARKET FUND	25,359.63
3/8/2023	Free Delivery of AME	CUSTODIAN MONEY MARKET FUND	25,760.91
3/8/2023	Free Delivery of TMO	CUSTODIAN MONEY MARKET FUND	26,628.00
3/8/2023	Free Delivery of UNP	CUSTODIAN MONEY MARKET FUND	26,871.24
3/8/2023	Free Delivery of MA	CUSTODIAN MONEY MARKET FUND	26,927.25
3/8/2023	Free Delivery of PG	CUSTODIAN MONEY MARKET FUND	27,240.84
3/8/2023	Free Delivery of DOV	CUSTODIAN MONEY MARKET FUND	27,902.01

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
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500122

Withdrawals

3/8/2023	Free Delivery of CVX	CUSTODIAN MONEY MARKET FUND	29,664.18
3/8/2023	Free Delivery of META	CUSTODIAN MONEY MARKET FUND	30,150.11
3/8/2023	Free Delivery of TSLA	CUSTODIAN MONEY MARKET FUND	31,122.00
3/8/2023	Free Delivery of KO	CUSTODIAN MONEY MARKET FUND	32,721.80
3/8/2023	Free Delivery of AVGO	CUSTODIAN MONEY MARKET FUND	34,774.30
3/8/2023	Free Delivery of XOM	CUSTODIAN MONEY MARKET FUND	35,413.56
3/8/2023	Free Delivery of JNJ	CUSTODIAN MONEY MARKET FUND	35,945.60
3/8/2023	Free Delivery of V	CUSTODIAN MONEY MARKET FUND	37,327.92
3/8/2023	Free Delivery of JPM	CUSTODIAN MONEY MARKET FUND	38,170.60
3/8/2023	Free Delivery of NVDA	CUSTODIAN MONEY MARKET FUND	42,074.94
3/8/2023	Free Delivery of BRK/B	CUSTODIAN MONEY MARKET FUND	44,214.54
3/8/2023	Free Delivery of UNH	CUSTODIAN MONEY MARKET FUND	46,118.80
3/8/2023	Free Delivery of AMZN	CUSTODIAN MONEY MARKET FUND	54,379.68
3/8/2023	Free Delivery of GOOG	CUSTODIAN MONEY MARKET FUND	64,456.65
3/8/2023	Free Delivery of MSFT	CUSTODIAN MONEY MARKET FUND	126,088.90
3/8/2023	Free Delivery of AAPL	CUSTODIAN MONEY MARKET FUND	144,003.54
4/11/2023	ACH TO LINKED EXCHANGE BANK ACCT FOR QUARTERLY TRANSFER	CUSTODIAN MONEY MARKET FUND	23,264.83
7/5/2023	Quarterly Income Withdrawal	CUSTODIAN MONEY MARKET FUND	34,000.00
8/7/2023	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	50,000.00

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

Manager: AL

IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
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500122

Withdrawals

10/6/2023	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	32,639.44
Total Withdrawals			2,203,492.17

Expense

1/25/2023	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	6,771.67
4/21/2023	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	5,274.52
7/27/2023	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	5,732.43
10/24/2023	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	5,494.64
Total Expense			23,273.26

500123

Additions

4/14/2023	Return of Capital on UBS	CUSTODIAN MONEY MARKET FUND	890.18
Total Additions			890.18

Withdrawals

1/4/2023	Quarterly Income Withdrawal to Exchange Bank	CUSTODIAN MONEY MARKET FUND	20,000.00
2/10/2023	QUARTERLY TRANSFER TO EXCHANGE BANK	CUSTODIAN MONEY MARKET FUND	5,000.00
4/11/2023	ACH TO LINKED EXCHANGE BANK ACCT FOR QUARTERLY TRANSFER	CUSTODIAN MONEY MARKET FUND	8,000.00
7/5/2023	Quarterly Income Withdrawal	CUSTODIAN MONEY MARKET FUND	25,041.82
8/7/2023	Transfer to 500121	CUSTODIAN MONEY MARKET FUND	13,000.00
10/17/2023	distribution journal for performance purpose	CUSTODIAN MONEY MARKET FUND	10,000.00
Total Withdrawals			81,041.82

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120
Report Period: September 29, 2023 to October 31, 2023

Manager: AL
IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500123		
Expense		
1/25/2023	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	1,713.58
4/21/2023	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	1,804.29
Total Expense		3,517.87

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120
Report Period: September 29, 2023 to October 31, 2023

Manager: AL
IA: RBM

Year to Date Realized Gains and Losses

		Gains/Loss		
		Cost Basis	Proceeds	
				Short Term Long Term
Total for 500121		1,730,174.90	2,007,898.46	-31,258.63 308,982.19
Total for 500122		3,456,449.57	3,840,066.39	33,592.37 350,024.44
Total for 500123		194,881.88	230,337.48	2,404.21 33,051.39
Total	Realized Gains	5,381,506.36	6,078,302.33	4,737.95 692,058.02

UMF CA/NEVADA EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

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 EQUITY ACCOUNT (TOTAL ACCOUNT)

Account: 500120

Report Period: September 29, 2023 to October 31, 2023

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.