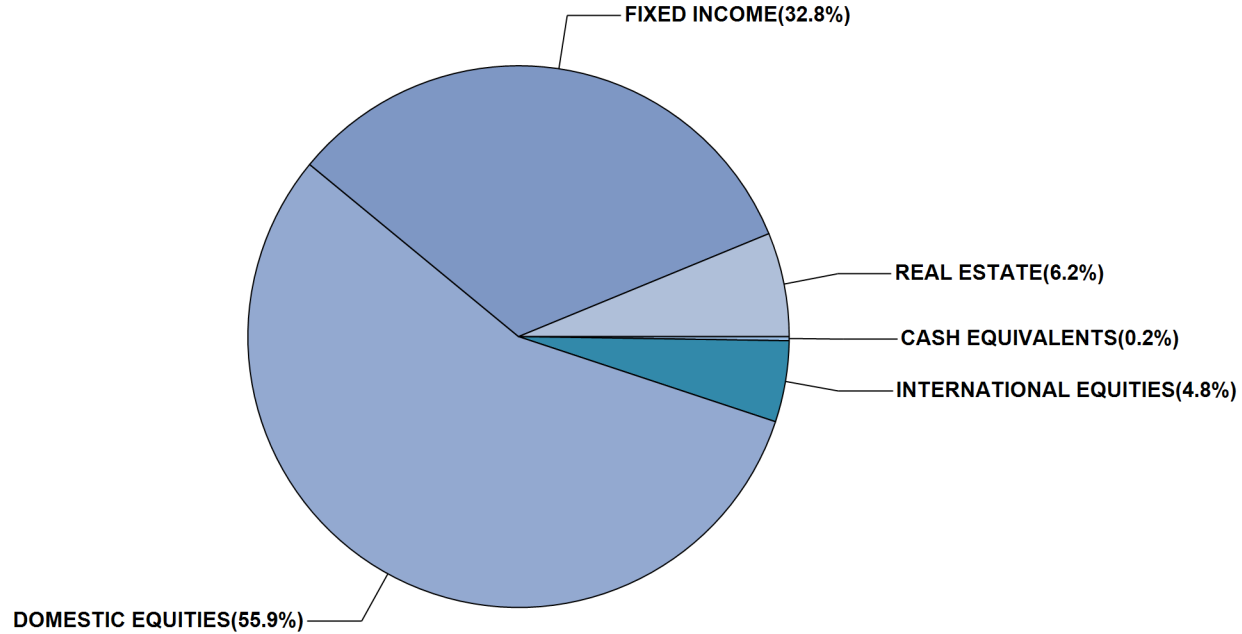


UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 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
500111	UMF CA/NEVADA ASSET ALLOCATION	\$24,644	\$8,627,009	\$5,828,913	\$0	\$1,630,762	\$0	\$0	\$0	\$55,444	\$16,166,772
500112	UMF CA/NEVADA ASSET ALLOCATION EQUITY INDEX ACCOUNT	\$30,580	\$0	\$8,854,074	\$0	\$0	\$0	\$0	\$0	\$5,560	\$8,890,215
500113	UMF CA/NEVADA ASSET ALLOCATION - INTL	\$8,535	\$0	\$0	\$1,273,070	\$0	\$0	\$0	\$0	\$0	\$1,281,605
TOTAL ACCOUNT		\$63,759	\$8,627,009	\$14,682,987	\$1,273,070	\$1,630,762	\$0	\$0	\$0	\$61,005	\$26,338,591

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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
RETURNS BY ASSET CLASS					
FIXED INCOME	-0.72 %	-0.72 %	-9.80 %	-9.83 %	0.79 %
DOMESTIC EQUITIES	8.69 %	8.69 %	-15.57 %	-12.65 %	13.34 %
INTERNATIONAL EQUITIES	4.78 %	4.78 %	-22.93 %	-22.81 %	0.44 %
REAL ESTATE	0.00 %	0.00 %	16.79 %		10.63 %
TOTAL PORTFOLIO	4.80 %	4.80 %	-12.83 %	-11.11 %	8.38 %
COMPARATIVE INDICES					
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 %
BLOOMBERG INT US GOV/CRED BOND INDEX	-0.44 %	-0.44 %	-10.02 %	-10.03 %	0.36 %
S&P 500-BARCLAYS 60/40	4.67 %	4.67 %	-14.25 %	-12.29 %	7.73 %

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2022 to October 31, 2022

Manager: AL
IA: YRS

Performance Detail

Transfers	\$0
Accrued Interest	\$0
Fees & Expenses	(\$10,005)
Interest	\$10,530
Dividends	\$20,056
Capital Gains Distribution	\$0
Appreciation	\$1,168,978
Change in Accrued Income	\$6,263
Portfolio Value on 10/31/2022	\$26,338,591
Portfolio Value on 09/30/2022	\$25,286,114
Deposits	\$440,000
Withdrawals	(\$583,344)

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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
CASH EQUIVALENTS										
Cash										
Total Cash			0	0.0					0	0.0
Money Markets										
	CUSTODIAN MONEY MARKET FUND	T2	63,759	100.0		63,759			7	0.0
Total Money Markets			63,759	100.0		63,759			7	0.0
Total CASH EQUIVALENTS			63,759	0.2		63,759			7	0.0
FIXED INCOME										
Domestic Bonds										
CORPORATE BONDS			425,000	4.9		425,000		0.0	0	0.0
425,000	ADD FI - TAXABLE BOND 0 Jan 1 2099	ADD FI - TAXABLE BOND 1.00	425,000	4.9	1.00	425,000		0.0	0	0.0
CORPORATE FRN			206,300	2.4		250,212	-43,912	-17.5	8,712	4.2
220,000	JPMorgan Fix To Float Call 3mo Libor +1.245% 3.96 Jan 29 2027	46647PBA3 93.77	206,300	2.4	113.73	250,212	-43,912	-17.5	8,712	4.2
FINANCIALS			1,800,453	20.9		2,061,536	-261,083	-12.7	59,037	3.3
150,000	AMERICAN EXPRESS CO SR UNSEC 4.2 Nov 6 2025	025816CA5 96.89	145,333	1.7	106.63	159,951	-14,618	-9.1	6,300	4.3
150,000	BARCLAYS BANK PLC SR UNSEC 1.5 Feb 24 2027	06748EPX5 80.06	120,096	1.4	96.69	145,029	-24,933	-17.2	2,250	1.9
210,000	CHARLES SCHWAB CORP 3.2 Mar 2 2027	808513AQ8 91.87	192,925	2.2	99.82	209,618	-16,693	-8.0	6,720	3.5
150,000	FISERV INC SR UNSEC 3.2 Jul 1 2026	337738AT5 91.74	137,613	1.6	103.23	154,847	-17,234	-11.1	4,800	3.5
175,000	GOLDMAN SACHS GROUP INC 3.5 Jan 23 2025	38148LAC0 95.57	167,254	1.9	100.84	176,478	-9,224	-5.2	6,125	3.7
150,000	GOLDMAN SACHS GROUP INC SR UNSEC 0.8 Jun 3 2024	38150AG41 90.88	136,314	1.6	97.81	146,718	-10,404	-7.1	1,200	0.9

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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
FIXED INCOME										
FINANCIALS										
			<u>1,800,453</u>	<u>20.9</u>		<u>2,061,536</u>	<u>-261,083</u>	<u>-12.7</u>	<u>59,037</u>	<u>3.3</u>
200,000	MACARTHUR FOUNDATION 1.299 Dec 1 2030	477854AA1 76.05	152,091	1.8	96.95	193,892	-41,801	-21.6	2,598	1.7
200,000	MORGAN STANLEY 3.75 Feb 25 2023	61746BDJ2 99.67	199,345	2.3	100.38	200,750	-1,405	-0.7	7,500	3.8
150,000	MORGAN STANLEY SR UNSEC 3.625 Jan 20 2027	61746BEF9 92.01	138,014	1.6	105.17	157,749	-19,734	-12.5	5,438	3.9
280,000	NATIONAL COMMUNITY RENAI SOCIAL BOND 3.27 Dec 1 2032	63548MAA6 74.90	209,726	2.4	100.01	280,017	-70,291	-25.1	9,156	4.4
225,000	STANFORD UNIVERSITY 3.089 May 1 2029	85440KAB0 89.66	201,741	2.3	105.11	236,486	-34,746	-14.7	6,950	3.4
INDUSTRIALS										
			<u>1,159,201</u>	<u>13.4</u>		<u>1,279,527</u>	<u>-120,327</u>	<u>-9.4</u>	<u>36,510</u>	<u>3.1</u>
235,000	APPLIED MATERIALS INC 1.75 Jun 1 2030	038222AN5 78.88	185,364	2.1	99.81	234,546	-49,183	-21.0	4,113	2.2
200,000	BURLINGTN NORTH SANTA FE 3.85 Sep 1 2023	12189LAQ4 98.97	197,932	2.3	101.52	203,045	-5,113	-2.5	7,700	3.9
150,000	GILEAD SCIENCES INC 3.7 Apr 1 2024	375558AW3 98.13	147,199	1.7	100.88	151,313	-4,114	-2.7	5,550	3.8
150,000	INTEL CORP SR UNSEC 3.75 Mar 25 2027	458140BQ2 94.90	142,353	1.7	106.72	160,083	-17,730	-11.1	5,625	4.0
240,000	KAISER FOUNDATION HOSPITAL GREEN 3.15 May 1 2027	48305QAC7 91.75	220,210	2.6	95.87	230,099	-9,889	-4.3	7,560	3.4
150,000	LOWE'S COMPANIES INC SR UNSEC 3.1 May 3 2027	548661DP9 91.33	136,999	1.6	103.94	155,906	-18,907	-12.1	4,650	3.4
150,000	ROSS STORES INC SR UNSEC 0.875 Apr 15 2026	778296AF0 86.10	129,144	1.5	96.36	144,536	-15,391	-10.6	1,313	1.0
MORTGAGE BACKED SECURITIES										
			<u>253,260</u>	<u>2.9</u>		<u>277,111</u>	<u>-23,851</u>	<u>-8.6</u>	<u>7,763</u>	<u>3.1</u>
270,000	FHMS KG01 A7 GREEN BOND 2.875 Apr 25 2026	3137FMD25 93.80	253,260	2.9	102.63	277,111	-23,851	-8.6	7,763	3.1

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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
FIXED INCOME										
TAXABLE GO			19,919	0.2		25,000	-5,081	-20.3	471	2.4
25,000	SAN FRANCISCO CA CITY & CNTY TXBL SOCIAL	79.68	19,919	0.2	100.00	25,000	-5,081	-20.3	471	2.4
	1.884 Jun 15 2030									
TAXABLE REVENUE			936,096	10.9		987,601	-51,505	-5.2	34,880	3.7
190,000	HOUSTON UTL SYS-B-TXL	99.22	188,514	2.2	100.25	190,484	-1,970	-1.0	6,513	3.5
	3.428 May 15 2023									
205,000	L A WTR/PWR-TAXABLE-C GREEN	101.24	207,536	2.4	109.17	223,802	-16,267	-7.3	11,308	5.4
	5.516 Jul 1 2027									
200,000	LOS ANGELES WSTWTR-C TAXABLE GREEN	98.50	197,004	2.3	100.00	200,000	-2,996	-1.5	5,314	2.7
	2.657 Jun 1 2023									
225,000	NEW YORK ST URBAN DEV TAXABLE	89.25	200,801	2.3	99.14	223,065	-22,263	-10.0	7,470	3.7
	3.32 Mar 15 2029									
150,000	NYC TRANS FIN AUTH-F2 TAXABLE	94.83	142,241	1.6	100.17	150,250	-8,009	-5.3	4,275	3.0
	2.85 May 1 2025									
US AGENCY ETF			812,279	9.4		969,476	-157,197	-16.2	16,172	2.0
18,340	JANUS HENDERSON MORTGAGE BACKED SECS ETF	44.29	812,279	9.4	52.86	969,476	-157,197	-16.2	16,172	2.0
US TREASURY ETF			2,839,932	32.9		2,889,781	-49,850	-1.7	26,186	0.9
53,485	SPDR PORT INT TERM TREASURY BOND ETF	27.89	1,491,697	17.3	28.15	1,505,374	-13,677	-0.9	16,730	1.1
46,765	SPDR PORTFOLIO SHORT TERM TREASURY ETF	28.83	1,348,235	15.6	29.60	1,384,407	-36,172	-2.6	9,455	0.7
UTILITIES			174,570	2.0		218,724	-44,154	-20.2	7,600	4.4
200,000	AVANGRID INC GREEN	87.28	174,570	2.0	109.36	218,724	-44,154	-20.2	7,600	4.4
	3.8 Jun 1 2029									
Total Domestic Bonds			8,627,009	100.0		9,383,968	-756,959	-8.1	197,329	2.3
Total FIXED INCOME			8,627,009	32.8		9,383,968	-756,959	-8.1	197,329	2.3

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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	
DOMESTIC EQUITIES											
Core Portfolio - Long											
COMMUNICATION SERVICES			1,057,135	7.2		1,182,022	-124,888	-10.6	13,955	1.3	
2,050	ALPHABET INC CL A (GOOGLE)	GOOGL	94.51	193,746	1.3	131.53	269,635	-75,890	-28.1	0	0.0
3,138	ALPHABET INC. CL C (GOOGLE CL C)	GOOG	94.66	297,043	2.0	65.00	203,971	93,072	45.6	0	0.0
4,340	AT&T	T	18.23	79,118	0.5	20.26	87,949	-8,831	-10.0	4,817	6.1
2,228	COMCAST CORP CL A	CMCSA	31.74	70,717	0.5	38.04	84,746	-14,029	-16.6	2,406	3.4
750	META PLATFORMS INC - CLASS A	META	93.16	69,870	0.5	149.60	112,200	-42,330	-37.7	0	0.0
288	NETFLIX INC	NFLX	291.88	84,061	0.6	384.56	110,753	-26,691	-24.1	0	0.0
2,579	VERIZON COMMUNICATIONS INC	VZ	37.37	96,377	0.7	49.81	128,464	-32,086	-25.0	6,731	7.0
1,560	WALT DISNEY CO	DIS	106.54	166,202	1.1	118.14	184,304	-18,102	-9.8	0	0.0
CONSUMER DISCRETIONARY			1,291,480	8.8		1,216,299	75,181	6.2	14,831	1.1	
2,666	AMAZON.COM INC	AMZN	102.44	273,105	1.9	80.11	213,576	59,529	27.9	0	0.0
425	BEST BUY CO INC	BBY	68.41	29,074	0.2	89.60	38,079	-9,005	-23.6	1,496	5.1
28	BOOKING HOLDINGS INC	BKNG	1,869	52,345	0.4	2,009.5	56,266	-3,921	-7.0	0	0.0
1,035	BORGWARNER INC	BWA	37.53	38,844	0.3	42.46	43,945	-5,101	-11.6	704	1.8
370	EXPEDIA INC	EXPE	93.47	34,584	0.2	173.15	64,066	-29,482	-46.0	0	0.0
778	HOME DEPOT INC	HD	296.13	230,389	1.6	252.84	196,712	33,677	17.1	5,913	2.6
445	MOHAWK INDUSTRIES INC	MHK	94.75	42,164	0.3	107.90	48,016	-5,852	-12.2	0	0.0
102	OREILLY AUTOMOTIVE	ORLY	837.17	85,391	0.6	717.42	73,177	12,215	16.7	0	0.0
348	ROYAL CARIBBEAN CRUISES LTD	RCL	53.38	18,576	0.1	34.79	12,106	6,470	53.4	0	0.0
1,083	STARBUCKS CORPORATION	SBUX	86.59	93,777	0.6	101.75	110,194	-16,417	-14.9	2,296	2.4
550	TARGET CORP	TGT	164.25	90,338	0.6	127.63	70,196	20,142	28.7	2,376	2.6
786	TESLA MOTORS INC	TSLA	227.54	178,846	1.2	245.45	192,923	-14,077	-7.3	0	0.0
1,120	TJX COMPANIES INC	TJX	72.10	80,752	0.5	44.97	50,371	30,381	60.3	1,322	1.6
197	TRACTOR SUPPLY COMPANY	TSCO	219.77	43,295	0.3	236.91	46,671	-3,377	-7.2	725	1.7
CONSUMER STAPLES			963,574	6.6		815,870	147,704	18.1	20,456	2.1	
2,491	COCA-COLA CO/THE	KO	59.85	149,086	1.0	51.11	127,313	21,774	17.1	4,384	2.9
370	COSTCO WHOLESALE CORP	COST	501.50	185,555	1.3	292.06	108,061	77,494	71.7	1,332	0.7
187	ESTEE LAUDER COMPANIES-CL A	EL	200.49	37,492	0.3	285.61	53,409	-15,918	-29.8	449	1.2
410	JM SMUCKER CO/THE	SJM	150.66	61,771	0.4	117.24	48,067	13,703	28.5	1,673	2.7

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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	
DOMESTIC EQUITIES											
CONSUMER STAPLES			963,574	6.6		815,870	147,704	18.1	20,456	2.1	
2,512	MONDELEZ INTERNATIONAL INC	MDLZ	61.48	154,438	1.1	58.47	146,873	7,565	5.2	3,868	2.5
1,558	PROCTER & GAMBLE CO	PG	134.67	209,816	1.4	112.78	175,711	34,105	19.4	5,692	2.7
760	SYSCO CORP	SYI	86.56	65,786	0.4	64.82	49,266	16,519	33.5	1,490	2.3
700	WAL-MART STORES INC	WMT	142.33	99,631	0.7	153.10	107,170	-7,539	-7.0	1,568	1.6
ENERGY			711,234	4.8		471,633	239,602	50.8	28,583	4.0	
602	CHEVRONTEXACO CORP	CVX	180.90	108,902	0.7	116.81	70,320	38,581	54.9	3,419	3.1
1,265	CONOCOPHILLIPS	COP	126.09	159,504	1.1	70.52	89,203	70,301	78.8	5,617	3.5
652	DEVON ENERGY CORPORATION	DVN	77.35	50,432	0.3	58.33	38,031	12,401	32.6	3,038	6.0
1,120	ENBRIDGE INC	ENB	38.95	43,624	0.3	35.84	40,140	3,484	8.7	3,853	8.8
1,478	EXXON MOBIL CORP	XOM	110.81	163,777	1.1	68.70	101,534	62,243	61.3	5,380	3.3
154	PIONEER NATURAL RESOURCES CO	PXD	256.41	39,487	0.3	252.63	38,905	582	1.5	4,013	10.2
1,385	SCHLUMBERGER LIMITED	SLB	52.03	72,062	0.5	28.52	39,506	32,555	82.4	970	1.3
585	VALERO ENERGY CORP	VLO	125.55	73,447	0.5	92.30	53,993	19,454	36.0	2,293	3.1
FINANCIALS			1,419,968	9.7		1,468,403	-48,435	-3.3	33,918	2.4	
2,040	BANK OF AMERICA CORP	BAC	36.04	73,522	0.5	45.75	93,330	-19,808	-21.2	1,795	2.4
650	BERKSHIRE HATHAWAY INC CLASS B	BRK/B	295.09	191,809	1.3	311.15	202,245	-10,436	-5.2	0	0.0
184	BLACKROCK INC-CLASS A	BLK	645.91	118,847	0.8	653.90	120,318	-1,471	-1.2	3,592	3.0
892	CAPITAL ONE FINANCIAL CORP	COF	106.02	94,570	0.6	137.49	122,641	-28,071	-22.9	2,141	2.3
245	CHUBB LTD	CB	214.89	52,648	0.4	194.26	47,592	5,056	10.6	813	1.5
242	EVEREST RE GROUP, LTD.	RE	322.66	78,084	0.5	267.03	64,621	13,463	20.8	1,597	2.0
6,423	HUNTINGTON BANCSHARES INC	HBAN	15.18	97,501	0.7	14.93	95,863	1,638	1.7	3,982	4.1
2,827	INVESCO LTD.	IVZ	15.32	43,310	0.3	18.90	53,428	-10,118	-18.9	2,120	4.9
1,785	JPMORGAN CHASE & CO	JPM	125.88	224,696	1.5	126.84	226,414	-1,718	-0.8	7,140	3.2
3,383	KEYCORP	KEY	17.87	60,454	0.4	21.99	74,408	-13,954	-18.8	2,639	4.4
1,035	MORGAN STANLEY	MS	82.17	85,046	0.6	77.39	80,100	4,946	6.2	3,209	3.8
494	NORTHERN TRUST CORP	NTRS	84.35	41,669	0.3	96.74	47,787	-6,118	-12.8	1,482	3.6
374	PNC FINANCIAL SERVICES GROUP	PNC	161.83	60,524	0.4	126.82	47,431	13,093	27.6	2,244	3.7
691	PROGRESSIVE CORP	PGR	128.40	88,724	0.6	100.31	69,315	19,410	28.0	276	0.3
1,009	SCHWAB (CHARLES) CORP	SCHW	79.67	80,387	0.5	76.82	77,510	2,877	3.7	888	1.1
122	SVB FINANCIAL GROUP	SIVB	230.96	28,177	0.2	372.12	45,399	-17,222	-37.9	0	0.0

UMF CA/NEVADA ASSET ALLOCATION (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	
DOMESTIC EQUITIES											
HEALTH CARE			2,090,583	14.2		1,832,150	258,433	14.1	38,960	1.9	
1,139	ABBOTT LABORATORIES	ABT	98.94	112,693	0.8	112.73	128,402	-15,709	-12.2	2,141	1.9
715	ABBVIE	ABBV	146.40	104,676	0.7	117.46	83,984	20,692	24.6	4,233	4.0
144	ALIGN TECHNOLOGY INC	ALGN	194.30	27,979	0.2	396.78	57,136	-29,157	-51.0	0	0.0
472	AMGEN INC	AMGN	270.35	127,605	0.9	239.42	113,006	14,599	12.9	3,663	2.9
1,210	BRISTOL-MYERS SQUIBB CO	BMJ	77.47	93,739	0.6	56.12	67,905	25,834	38.0	2,614	2.8
630	CARDINAL HEALTH INC	CAH	75.90	47,817	0.3	56.48	35,585	12,232	34.4	1,249	2.6
775	CVS HEALTH CORP	CVS	94.70	73,393	0.5	88.13	68,299	5,093	7.5	1,705	2.3
470	DANAHER CORP	DHR	251.67	118,285	0.8	205.17	96,432	21,853	22.7	470	0.4
279	ELI LILLY & CO	LLY	362.09	101,023	0.7	329.88	92,035	8,988	9.8	1,094	1.1
676	GILEAD SCIENCES INC	GILD	78.46	53,039	0.4	60.14	40,657	12,382	30.5	1,974	3.7
550	HORIZON THERAPEUTICS PLC	HZNP	62.32	34,276	0.2	92.39	50,816	-16,540	-32.5	0	0.0
1,297	JOHNSON & JOHNSON	JNJ	173.97	225,639	1.5	138.39	179,494	46,145	25.7	5,862	2.6
1,524	MEDTRONIC INC	MDT	87.34	133,106	0.9	94.40	143,867	-10,761	-7.5	4,145	3.1
2,281	PFIZER INC	PFE	46.55	106,181	0.7	43.46	99,132	7,048	7.1	3,650	3.4
75	REGENERON PHARMACEUTICALS	REGN	748.75	56,156	0.4	595.07	44,630	11,526	25.8	0	0.0
305	STRYKER CORP	SYK	229.24	69,918	0.5	244.34	74,525	-4,607	-6.2	848	1.2
224	THERMO FISHER SCIENTIFIC INC	TMO	513.97	115,129	0.8	524.83	117,563	-2,433	-2.1	269	0.2
730	UNITEDHEALTH GROUP INC	UNH	555.15	405,260	2.8	347.32	253,543	151,717	59.8	4,818	1.2
186	VERTEX PHARMACEUTICALS INC	VRTX	312.00	58,032	0.4	292.34	54,376	3,656	6.7	0	0.0
235	ZIMMER BIOMET HOLDINGS INC	ZBH	113.35	26,637	0.2	130.90	30,761	-4,124	-13.4	226	0.8
INDUSTRIALS				1,178,113	8.0		1,083,094	95,019	8.8	20,616	1.7
1,119	AMETEK INC	AME	129.66	145,090	1.0	118.33	132,415	12,674	9.6	985	0.7
650	BOOZ ALLEN HAMILTON HOLDING CORPORATION	BAH	108.85	70,753	0.5	76.70	49,857	20,896	41.9	1,118	1.6
280	CUMMINS INC	CMI	244.51	68,463	0.5	148.00	41,441	27,022	65.2	1,758	2.6
843	DOVER CORP	DOV	130.69	110,172	0.8	161.04	135,757	-25,585	-18.8	1,703	1.5
460	EATON CORP	ETN	150.07	69,032	0.5	146.75	67,504	1,528	2.3	1,490	2.2
217	FACTSET RESEARCH SYSTEMS INC	FDS	425.49	92,331	0.6	464.26	100,745	-8,413	-8.4	773	0.8
330	ILLINOIS TOOL WORKS INC	ITW	213.53	70,465	0.5	157.52	51,981	18,484	35.6	1,729	2.5
270	ROCKWELL AUTOMATION INC	ROK	255.30	68,931	0.5	208.62	56,326	12,605	22.4	1,274	1.8
360	TRANE TECHNOLOGIES PLC	TT	159.63	57,467	0.4	124.22	44,721	12,746	28.5	965	1.7

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2022 to October 31, 2022

Manager: AL
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Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
INDUSTRIALS			1,178,113	8.0		1,083,094	95,019	8.8	20,616	1.7	
777	UNION PACIFIC CORP	UNP	197.14	153,178	1.0	194.85	151,402	1,776	1.2	4,040	2.6
536	UNITED PARCEL SERVICE INC/GEORGIA	UPS	167.77	89,925	0.6	196.43	105,284	-15,359	-14.6	3,259	3.6
284	UNITED RENTALS INC	URI	315.71	89,662	0.6	294.15	83,538	6,123	7.3	0	0.0
585	WASTE MANAGEMENT	WM	158.37	92,646	0.6	106.19	62,123	30,523	49.1	1,521	1.6
INFO. TECHNOLOGY			3,244,377	22.1		2,723,016	521,361	19.1	37,288	1.1	
285	ACCENTURE PLC	ACN	283.90	80,912	0.6	192.19	54,774	26,138	47.7	1,277	1.6
416	ADOBE SYSTEMS INC	ADBE	318.50	132,496	0.9	389.50	162,034	-29,538	-18.2	0	0.0
920	ADVANCED MICRO DEVICES INC	AMD	60.06	55,255	0.4	88.37	81,304	-26,049	-32.0	0	0.0
342	AKAMAI TECHNOLOGIES INC	AKAM	88.33	30,209	0.2	104.66	35,792	-5,583	-15.6	0	0.0
1,064	AMPHENOL CORP-CL A	APH	75.83	80,683	0.5	71.98	76,588	4,095	5.3	894	1.1
234	ANSYS INC	ANSS	221.16	51,751	0.4	310.27	72,604	-20,852	-28.7	0	0.0
5,745	APPLE INC	AAPL	153.34	880,938	6.0	71.88	412,928	468,010	113.3	5,285	0.6
191	BROADCOM LTD	AVGO	470.12	89,793	0.6	597.42	114,106	-24,313	-21.3	3,132	3.5
515	FISERV INC.	FISV	102.74	52,911	0.4	106.30	54,745	-1,833	-3.3	0	0.0
1,958	INTEL CORP	INTC	28.43	55,666	0.4	43.03	84,255	-28,589	-33.9	2,859	5.1
177	INTUIT INC	INTU	427.50	75,668	0.5	523.99	92,746	-17,079	-18.4	552	0.7
1,744	IRON MOUNTAIN INC	IRM	50.07	87,322	0.6	42.99	74,967	12,355	16.5	4,315	4.9
90	KLA-TENCOR CORP	KLAC	316.45	28,481	0.2	312.58	28,132	349	1.2	468	1.6
424	MASTERCARD INC - CLASS A	MA	328.18	139,148	0.9	334.38	141,778	-2,630	-1.9	831	0.6
2,999	MICROSOFT CORP	MSFT	232.13	696,158	4.7	159.15	477,283	218,875	45.9	8,157	1.2
934	NVIDIA CORP	NVDA	134.97	126,062	0.9	150.05	140,148	-14,086	-10.1	149	0.1
647	ORACLE CORP	ORCL	78.07	50,511	0.3	82.19	53,180	-2,669	-5.0	828	1.6
1,296	QUALCOMM INC.	QCOM	117.66	152,487	1.0	131.62	170,585	-18,098	-10.6	3,888	2.5
419	SALESFORCE.COM INC	CRM	162.59	68,125	0.5	209.25	87,674	-19,549	-22.3	0	0.0
550	TEXAS INSTRUMENTS INC	TXN	160.63	88,347	0.6	141.40	77,768	10,578	13.6	2,728	3.1
1,069	VISA INC - CLASS A SHARES	V	207.16	221,454	1.5	214.80	229,625	-8,171	-3.6	1,924	0.9
MATERIALS			478,157	3.3		450,450	27,707	6.2	7,667	1.6	
144	ALBEMARLE CORP	ALB	279.87	40,301	0.3	194.73	28,042	12,260	43.7	228	0.6
310	AVERY DENNISON CORP	AVY	169.55	52,561	0.4	144.21	44,704	7,856	17.6	930	1.8
735	EASTMAN CHEMICAL COMPANY	EMN	76.81	56,455	0.4	117.28	86,203	-29,748	-34.5	2,234	4.0

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
MATERIALS			478,157	3.3		450,450	27,707	6.2	7,667	1.6	
1,904	HOWMET AEROSPACE INC	HWM	35.55	67,687	0.5	35.39	67,387	300	0.4	305	0.5
233	LINDE PLC	LIN	297.35	69,283	0.5	201.21	46,882	22,401	47.8	1,090	1.6
820	STEEL DYNAMICS INC	STLD	94.05	77,121	0.5	42.30	34,686	42,435	122.3	1,115	1.4
410	VULCAN MATERIALS CO	VMC	163.70	67,117	0.5	200.87	82,357	-15,240	-18.5	656	1.0
1,540	WEYERHAEUSER COMPANY	WY	30.93	47,632	0.3	39.09	60,191	-12,559	-20.9	1,109	2.3
REAL ESTATE			265,489	1.8		259,411	6,078	2.3	10,215	3.8	
345	CROWN CASTLE INTL CORP	CCI	133.26	45,975	0.3	177.61	61,275	-15,301	-25.0	2,160	4.7
655	PROLOGIS INC	PLD.SRI	110.75	72,541	0.5	97.90	64,124	8,418	13.1	2,070	2.9
1,965	REGENCY CENTERS CORP	REG.SRI	60.51	118,902	0.8	50.33	98,895	20,007	20.2	4,913	4.1
706	UDR INC	UDR.DE	39.76	28,071	0.2	49.74	35,116	-7,046	-20.1	1,073	3.8
UTILITIES			261,646	1.8		235,353	26,294	11.2	8,083	3.1	
1,437	ALLIANT ENERGY CORP	LNT	52.17	74,968	0.5	49.82	71,584	3,384	4.7	2,457	3.3
588	SEMPRA ENERGY	SRE	150.94	88,753	0.6	130.32	76,628	12,125	15.8	2,693	3.0
1,504	XCEL ENERGY INC	XEL	65.11	97,925	0.7	57.94	87,141	10,785	12.4	2,933	3.0
Total Core Portfolio - Long			12,961,756	88.3		11,737,700	1,224,055	10.4	234,571	1.8	
Large Cap Income											
COMMUNICATION SERVICES			73,515	0.5		105,452	-31,936	-30.3	3,793	5.2	
1,180	COMCAST CORP-CLASS A	CMCSA.INC	31.74	37,453	0.3	43.75	51,623	-14,170	-27.4	1,274	3.4
965	VERIZON COMMUNICATIONS INC	VZ.INC	37.37	36,062	0.2	55.78	53,829	-17,767	-33.0	2,519	7.0
CONSUMER DISCRETIONARY			112,996	0.8		110,665	2,332	2.1	2,761	2.4	
140	HOME DEPOT INC	HD.INC	296.13	41,458	0.3	336.94	47,172	-5,714	-12.1	1,064	2.6
169	MCDONALDS CORP	MCD.INC	272.66	46,080	0.3	244.73	41,359	4,720	11.4	1,028	2.2
155	TARGET CORP	TGT.INC	164.25	25,459	0.2	142.79	22,133	3,326	15.0	670	2.6
CONSUMER STAPLES			181,142	1.2		165,945	15,197	9.2	4,849	2.7	
770	COCA-COLA CO/THE	KO.INC	59.85	46,085	0.3	51.64	39,763	6,322	15.9	1,355	2.9
470	COLGATE-PALMOLIVE CO	CL.INC	73.84	34,705	0.2	75.11	35,302	-597	-1.7	884	2.5
345	PEPSICO INC	PEP.INC	181.58	62,645	0.4	146.75	50,629	12,016	23.7	1,587	2.5
280	PROCTER & GAMBLE CO	PG.INC	134.67	37,708	0.3	143.75	40,250	-2,543	-6.3	1,023	2.7

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

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			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
ENERGY			153,131	1.0		107,983	45,147	41.8	4,886	3.2	
540	CONOCOPHILLIPS	COP.INC	126.09	68,089	0.5	92.40	49,896	18,193	36.5	2,398	3.5
325	EOG RESOURCES INC	EOG.INC	136.52	44,369	0.3	95.43	31,014	13,355	43.1	975	2.2
390	PHILLIPS 66	PSX.INC	104.29	40,673	0.3	69.42	27,074	13,599	50.2	1,513	3.7
FINANCIALS			263,593	1.8		252,402	11,191	4.4	9,360	3.6	
1,035	AFLAC INC	AFL.INC	65.11	67,389	0.5	48.47	50,164	17,225	34.3	1,656	2.5
805	CITIGROUP INC	C.INC	45.86	36,917	0.3	54.73	44,058	-7,140	-16.2	1,642	4.4
915	FIFTH THIRD BANCORP	FITB.INC	35.69	32,656	0.2	33.83	30,956	1,700	5.5	1,208	3.7
335	JPMORGAN CHASE & CO	JPM.INC	125.88	42,170	0.3	113.59	38,053	4,117	10.8	1,340	3.2
570	MORGAN STANLEY	MS.INC	82.17	46,837	0.3	64.26	36,628	10,209	27.9	1,767	3.8
840	TRUIST FINANCIAL CORP	TFC.INC	44.79	37,624	0.3	62.55	52,543	-14,919	-28.4	1,747	4.6
HEALTH CARE			236,888	1.6		185,444	51,444	27.7	6,002	2.5	
150	AMGEN INC	AMGN.INC	270.35	40,553	0.3	227.27	34,090	6,462	19.0	1,164	2.9
140	ELI LILLY & CO	LLY.INC	362.09	50,693	0.3	182.58	25,562	25,131	98.3	549	1.1
235	JOHNSON AND JOHNSON	JNJ.INC	173.97	40,883	0.3	171.04	40,194	689	1.7	1,062	2.6
520	MERCK & CO. INC.	MRK.INC	101.20	52,624	0.4	74.84	38,919	13,705	35.2	1,435	2.7
1,120	PFIZER INC	PFE.INC	46.55	52,136	0.4	41.68	46,678	5,458	11.7	1,792	3.4
INDUSTRIALS			157,080	1.1		132,203	24,876	18.8	3,845	2.4	
245	CATERPILLAR INC	CAT.INC	216.46	53,033	0.4	149.62	36,656	16,377	44.7	1,176	2.2
580	EMERSON ELECTRIC CO	EMR.INC	86.60	50,228	0.3	73.30	42,513	7,715	18.1	1,206	2.4
80	LINDE PLC	LIN.INC	297.35	23,788	0.2	269.13	21,530	2,258	10.5	374	1.6
179	UNITED PARCEL SERVICES CL B	UPS.INC	167.77	30,031	0.2	176.00	31,504	-1,473	-4.7	1,088	3.6
INFO. TECHNOLOGY			99,133	0.7		134,460	-35,326	-26.3	3,487	3.5	
925	CISCO SYSTEMS INC	CSCO.INC	45.43	42,023	0.3	52.05	48,146	-6,123	-12.7	1,406	3.3
850	INTEL CORP	INTC.INC	28.43	24,166	0.2	49.58	42,146	-17,981	-42.7	1,241	5.1
280	QUALCOMM INC	QCOM.INC	117.66	32,945	0.2	157.74	44,168	-11,223	-25.4	840	2.5
MATERIALS			19,050	0.1		12,528	6,522	52.1	290	1.5	
145	NUCOR CORP	NUE.INC	131.38	19,050	0.1	86.40	12,528	6,522	52.1	290	1.5
UTILITIES			122,838	0.8		117,223	5,615	4.8	5,015	4.1	
455	DUKE ENERGY CORP	DUK.INC	93.18	42,397	0.3	89.20	40,584	1,813	4.5	1,829	4.3

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Quantity	Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income		
			Value(\$)	(%)	Avg Cost	(\$)	(\$)	%	(\$)	Yield	
DOMESTIC EQUITIES											
UTILITIES			<u>122,838</u>	<u>0.8</u>		<u>117,223</u>	<u>5,615</u>	<u>4.8</u>	<u>5,015</u>	<u>4.1</u>	
625	EVERGY INC	EVERG.INC	61.13	38,206	0.3	62.46	39,035	-829	-2.1	1,431	3.7
645	SOUTHERN CO/THE	SO.INC	65.48	42,235	0.3	58.30	37,604	4,631	12.3	1,754	4.2
Total Large Cap Income				1,419,366	9.7		1,324,304	95,062	7.2	44,288	3.1
US Small Cap											
MUTUAL FUNDS			<u>301,866</u>	<u>2.1</u>		<u>307,536</u>	<u>-5,670</u>	<u>-1.8</u>	<u>2,055</u>	<u>0.7</u>	
20,549	NATIONWIDE BAILARD COGNITIVE VALUE FUND	NWHFX	14.69	301,866	2.1	14.97	307,536	-5,670	-1.8	2,055	0.7
Total US Small Cap				301,866	2.1		307,536	-5,670	-1.8	2,055	0.7
Total DOMESTIC EQUITIES				14,682,987	55.9		13,369,540	1,313,448	9.8	280,914	1.9
INTERNATIONAL EQUITIES											
Developed Markets											
COMMUNICATION SERVICES			<u>42,924</u>	<u>3.4</u>		<u>3,777</u>	<u>39,147</u>			<u>2,269</u>	<u>5.3</u>
2,920	KDDI CORP	KDDIY.INTL	14.70	42,924	3.4	1.29	3,777	39,147	1,036.5	2,269	5.3
CONSUMER DISCRETIONARY			<u>125,030</u>	<u>9.8</u>		<u>147,866</u>	<u>-22,836</u>	<u>-15.4</u>	<u>3,893</u>	<u>3.1</u>	
2,030	BURBERRY GROUP PLC-SPON ADR	BURBY	20.79	42,204	3.3	28.80	58,471	-16,267	-27.8	1,187	2.8
5,735	PANASONIC CORP -SPON ADR	PCRFY	7.06	40,489	3.2	8.96	51,400	-10,911	-21.2	1,941	4.8
305	TOYOTA MOTOR CORP - SPON ADR	TM	138.81	42,337	3.3	124.57	37,995	4,342	11.4	765	1.8
CONSUMER STAPLES			<u>128,811</u>	<u>10.1</u>		<u>166,669</u>	<u>-37,858</u>	<u>-22.7</u>	<u>5,399</u>	<u>4.2</u>	
405	NESTLE SA-SPONS ADR FOR REG	NSRGY	108.71	44,028	3.5	91.15	36,916	7,111	19.3	1,202	2.7
985	UNILEVER PLC NEW	UL	45.51	44,827	3.5	56.51	55,664	-10,837	-19.5	1,771	4.0
3,960	WH GROUP LTD-ADR	WHGLY	10.09	39,956	3.1	18.71	74,089	-34,132	-46.1	2,426	6.1
ENERGY			<u>43,542</u>	<u>3.4</u>		<u>24,657</u>	<u>18,885</u>	<u>76.6</u>	<u>2,262</u>	<u>5.2</u>	
795	TOTALENERGIES SE	TTE	54.77	43,542	3.4	31.02	24,657	18,885	76.6	2,262	5.2
FINANCIALS			<u>218,150</u>	<u>17.1</u>		<u>216,477</u>	<u>1,673</u>	<u>0.8</u>	<u>14,094</u>	<u>6.5</u>	
2,450	DNB BANK ASA - ADR	DNBBY	17.64	43,218	3.4	17.36	42,529	689	1.6	7,523	17.4
396	MACQUARIE GROUP ADR	MQBKY	108.44	42,942	3.4	128.63	50,939	-7,997	-15.7	1,703	4.0
9,140	MITSUBISHI UFJ FINL - SPON ADR	MUFG	4.71	43,049	3.4	4.61	42,155	894	2.1	972	2.3
1,630	MUENCHENER RUECK ADR	MURGY	26.37	42,983	3.4	26.03	42,435	548	1.3	1,885	4.4

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INTERNATIONAL EQUITIES											
FINANCIALS			218,150	17.1		216,477	1,673	0.8	14,094	6.5	
1,170	UNITED OVERSEAS BANK ADR	UOVEY	39.28	45,958	3.6	32.84	38,419	7,538	19.6	2,010	4.4
HEALTH CARE			173,031	13.6		203,313	-30,282	-14.9	6,032	3.5	
1,321	GLAXOSMITHKLINE PLC ADR	GSK	33.17	43,818	3.4	42.45	56,080	-12,262	-21.9	2,419	5.5
1,255	MERCK KGAA-SPONSORED ADR	MKKGY	32.54	40,838	3.2	45.01	56,493	-15,655	-27.7	492	1.2
1,045	ROCHE HOLDINGS	RHHBY	41.34	43,200	3.4	46.42	48,509	-5,309	-10.9	1,297	3.0
1,045	SANOFI - ADR	SNY	43.23	45,175	3.5	40.41	42,232	2,943	7.0	1,825	4.0
INDUSTRIALS			205,771	16.2		246,000	-40,228	-16.4	9,482	4.6	
2,665	AKTIEBOLAGET VOLVO ADR	VLVLY	16.31	43,466	3.4	22.65	60,349	-16,883	-28.0	6,579	15.1
595	DSV A/S ADR	DSDVY	67.69	40,276	3.2	50.01	29,757	10,518	35.3	242	0.6
2,210	MITSUBISHI ELECTRIC- UNSPON ADR	MIELY	17.59	38,874	3.1	29.71	65,654	-26,780	-40.8	1,429	3.7
6,895	RECRUIT HOLDINGS CO LTD	RCRUY	6.10	42,060	3.3	7.38	50,871	-8,812	-17.3	234	0.6
1,625	SCHNEIDER ELECTRIC- ADR	SBGSY	25.29	41,096	3.2	24.23	39,368	1,728	4.4	998	2.4
INFO. TECHNOLOGY			166,730	13.1		209,885	-43,155	-20.6	2,985	1.8	
87	ASML HLDG ADR	ASML	472.42	41,101	3.2	417.61	36,332	4,769	13.1	577	1.4
1,225	CAPGEMINI SE - UNSPONSOR ADR	CGEMY	32.81	40,192	3.2	38.40	47,039	-6,847	-14.6	633	1.6
870	LOGITECH INTERNATIONAL SA (USA)	LOGI	49.64	43,187	3.4	56.16	48,857	-5,670	-11.6	837	1.9
3,605	MURATA MANUFACTURING - UNSPON ADR	MRAAY	11.72	42,251	3.3	21.54	77,657	-35,407	-45.6	938	2.2
MATERIALS			124,437	9.8		149,921	-25,483	-17.0	14,198	11.4	
3,815	BASF ADR	BASFY	11.21	42,766	3.4	20.72	79,048	-36,281	-45.9	3,410	8.0
860	BHP BILLITON ADR	BHP	47.82	41,125	3.2	37.97	32,651	8,475	26.0	5,590	13.6
760	RIO TINTO (ADR)	RIO	53.35	40,546	3.2	50.29	38,223	2,323	6.1	5,198	12.8
UTILITIES			44,642	3.5		70,421	-25,778	-36.6	4,135	9.3	
10,146	ENEL SPA - UNSPON ADR	ENLAY	4.40	44,642	3.5	6.94	70,421	-25,778	-36.6	4,135	9.3
Total Developed Markets			1,273,070	100.0		1,438,986	-165,916	-11.5	64,750	5.1	
Total INTERNATIONAL EQUITIES			1,273,070	4.8		1,438,986	-165,916	-11.5	64,750	5.1	

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 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
REAL ESTATE										
Private Real Estate										
REITS										
44,801	BAILARD REAL ESTATE FUND	36.40	1,630,762	100.0	32.37	1,450,000	180,762	12.5	58,241	3.6
Total Private Real Estate			1,630,762	100.0		1,450,000	180,762	12.5	58,241	3.6
Total REAL ESTATE			1,630,762	6.2		1,450,000	180,762	12.5	58,241	3.6
TOTAL MANAGED ASSETS			26,277,587			25,706,253		571,334		601,242 2.3
Total Accrued Income			61,005							
TOTAL MANAGED ASSETS including Accrued Income			26,338,591							

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2022 to October 31, 2022

Manager: AL
IA: YRS

Purchases and Sales

500111

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
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Purchases

10/7/2022	10/12/2022	90	KLAC KLA-TENCOR CORP	\$312.58	\$28,131.75
10/7/2022	10/12/2022	80	NFLX NETFLIX INC	\$229.24	\$18,339.20
10/26/2022	10/28/2022	46,740	SPTI SPDR PORT INT TERM TREASURY BOND ETF	\$27.92	\$1,304,980.80
TOTAL Purchases					\$1,351,451.75

Sells

10/7/2022	10/12/2022	335	AMAT APPLIED MATERIALS INC	\$82.87	\$27,762.45
10/7/2022	10/12/2022	15	JPM JPMORGAN CHASE & CO	\$105.74	\$1,586.09
10/26/2022	10/28/2022	45,240	SPTS SPDR PORTFOLIO SHORT TERM TREASURY ETF	\$28.85	\$1,305,144.11
TOTAL Sells					\$1,334,492.65

500112

Purchases

10/27/2022	10/31/2022	6,423	HBAN HUNTINGTON BANCSHARES INC	\$14.93	\$95,863.28
10/27/2022	10/31/2022	1,009	SCHW SCHWAB (CHARLES) CORP	\$76.82	\$77,510.37
10/27/2022	10/31/2022	137	UPS UNITED PARCEL SERVICE INC/GEORGIA	\$166.84	\$22,856.44
TOTAL Purchases					\$196,230.09

Sells

10/3/2022	10/3/2022	357	CTXS CITRIX SYSTEMS INC	\$104.00	\$37,128.00
10/7/2022	10/12/2022	20	AAPL APPLE INC	\$140.29	\$2,805.74
10/7/2022	10/12/2022	5	ABT ABBOTT LABORATORIES	\$102.33	\$511.62
10/7/2022	10/12/2022	5	ADBE ADOBE SYSTEMS INC	\$288.76	\$1,443.75
10/7/2022	10/12/2022	20	AMD ADVANCED MICRO DEVICES INC	\$60.50	\$1,210.04
10/7/2022	10/12/2022	15	AME AMETEK INC	\$116.91	\$1,753.62
10/7/2022	10/12/2022	15	AMZN AMAZON.COM INC	\$114.48	\$1,717.09
10/7/2022	10/12/2022	5	AVGO BROADCOM LTD	\$463.37	\$2,316.80
10/7/2022	10/12/2022	2	BKNG BOOKING HOLDINGS INC	\$1,677.68	\$3,355.27
10/7/2022	10/12/2022	5	BLK BLACKROCK INC-CLASS A	\$552.93	\$2,764.57
10/7/2022	10/12/2022	2	BRK/B BERKSHIRE HATHAWAY INC CLASS B	\$270.12	\$540.22
10/7/2022	10/12/2022	10	CRM SALESFORCE.COM INC	\$150.53	\$1,505.27
10/7/2022	10/12/2022	15	DIS WALT DISNEY CO	\$96.91	\$1,453.55
10/7/2022	10/12/2022	15	DVN DEVON ENERGY CORPORATION	\$73.13	\$1,096.92
10/7/2022	10/12/2022	10	EL ESTEE LAUDER COMPANIES-CL A	\$220.08	\$2,200.70
10/7/2022	10/12/2022	15	GOOG ALPHABET INC. CL C (GOOGLE CL C)	\$99.86	\$1,497.90

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2022 to October 31, 2022

Manager: AL
IA: YRS

Purchases and Sales

500112

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
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Sells

10/7/2022	10/12/2022	2	HD HOME DEPOT INC	\$283.35	\$566.68
10/7/2022	10/12/2022	10	JNJ JOHNSON & JOHNSON	\$160.80	\$1,607.98
10/7/2022	10/12/2022	35	JPM JPMORGAN CHASE & CO	\$105.91	\$3,706.77
10/7/2022	10/12/2022	5	MA MASTERCARD INC - CLASS A	\$295.19	\$1,475.92
10/7/2022	10/12/2022	65	MDLZ MONDELEZ INTERNATIONAL INC	\$55.40	\$3,601.12
10/7/2022	10/12/2022	25	MDT MEDTRONIC INC	\$82.75	\$2,068.81
10/7/2022	10/12/2022	5	MSFT MICROSOFT CORP	\$234.82	\$1,174.05
10/7/2022	10/12/2022	5	ORLY OREILLY AUTOMOTIVE	\$710.67	\$3,553.27
10/7/2022	10/12/2022	15	PFE PFIZER INC	\$42.41	\$636.14
10/7/2022	10/12/2022	15	PGR PROGRESSIVE CORP	\$121.96	\$1,829.39
10/7/2022	10/12/2022	10	PXD PIONEER NATURAL RESOURCES CO	\$258.27	\$2,582.64
10/7/2022	10/12/2022	5	RE EVEREST RE GROUP, LTD.	\$264.55	\$1,322.73
10/7/2022	10/12/2022	15	REG.SRI REGENCY CENTERS CORP	\$54.39	\$815.83
10/7/2022	10/12/2022	1	TMO THERMO FISHER SCIENTIFIC INC	\$527.29	\$527.28
10/7/2022	10/12/2022	3	TSLA TESLA MOTORS INC	\$223.33	\$669.97
10/7/2022	10/12/2022	35	UDR.DE UDR INC	\$38.00	\$1,329.80
10/7/2022	10/12/2022	2	UNH UNITEDHEALTH GROUP INC	\$505.23	\$1,010.43
10/7/2022	10/12/2022	10	UNP UNION PACIFIC CORP	\$194.78	\$1,947.72
10/7/2022	10/12/2022	15	V VISA INC - CLASS A SHARES	\$183.55	\$2,753.12
10/7/2022	10/12/2022	10	VLO VALERO ENERGY CORP	\$117.77	\$1,177.69
10/7/2022	10/12/2022	10	XOM EXXON MOBIL CORP	\$102.27	\$1,022.68
10/27/2022	10/31/2022	3,891	BAC BANK OF AMERICA CORP	\$35.88	\$139,590.71
10/27/2022	10/31/2022	128	CRL CHARLES RIVER LABORATORIES	\$209.16	\$26,771.33
10/27/2022	10/31/2022	105	MSFT MICROSOFT CORP	\$226.69	\$23,802.02

TOTAL Sells

\$288,845.14

500113

Sells

10/27/2022	10/31/2022	30	ASML ASML HLDG ADR	\$477.68	\$14,329.92
10/27/2022	10/31/2022	220	BASFY BASF ADR	\$11.45	\$2,511.55
10/27/2022	10/31/2022	340	BHP BHP BILLITON ADR	\$49.86	\$16,953.06
10/27/2022	10/31/2022	1,045	BURBY BURBERRY GROUP PLC-SPON ADR	\$21.54	\$22,501.83
10/27/2022	10/31/2022	450	CGEMY CAPGEMINI SE - UNSPONSOR ADR	\$33.98	\$15,281.45
10/27/2022	10/31/2022	695	DNBBY DNB BANK ASA - ADR	\$17.54	\$12,183.07

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2022 to October 31, 2022

Manager: AL
 IA: YRS

Purchases and Sales

500113

Trade Date	Settle Date	Quantity	Security	Unit Price	Amount
Sells					
10/27/2022	10/31/2022	150	DSDVY DSV A/S ADR	\$67.97	\$10,187.57
10/27/2022	10/31/2022	55	GSK GLAXOSMITHKLINE PLC ADR	\$32.69	\$1,797.64
10/27/2022	10/31/2022	1,930	KDDIY.IN KDDI CORP TL	\$14.79	\$28,537.10
10/27/2022	10/31/2022	90	LOGI LOGITECH INTERNATIONAL SA (USA)	\$51.19	\$4,606.88
10/27/2022	10/31/2022	880	MIELY MITSUBISHI ELECTRIC- UNSPON ADR	\$18.73	\$16,470.67
10/27/2022	10/31/2022	495	MKKGY MERCK KGAA-SPONSORED ADR	\$33.64	\$16,644.47
10/27/2022	10/31/2022	110	MQBKY MACQUARIE GROUP ADR	\$106.93	\$11,755.08
10/27/2022	10/31/2022	315	MRAAY MURATA MANUFACTURING - UNSPON ADR	\$12.03	\$3,782.41
10/27/2022	10/31/2022	3,435	MUFG MITSUBISHI UFJ FINL - SPON ADR	\$4.73	\$16,230.01
10/27/2022	10/31/2022	825	MURGY MUENCHENER RUECK ADR	\$26.79	\$22,090.17
10/27/2022	10/31/2022	195	NSRGY NESTLE SA-SPONS ADR FOR REG	\$106.92	\$20,841.97
10/27/2022	10/31/2022	1,300	PCRFY PANASONIC CORP -SPON ADR	\$7.19	\$9,339.84
10/27/2022	10/31/2022	990	RCRUJ RECRUIT HOLDINGS CO LTD	\$6.14	\$6,071.51
10/27/2022	10/31/2022	545	RHHBY ROCHE HOLDINGS	\$41.18	\$22,432.92
10/27/2022	10/31/2022	290	RIO RIO TINTO (ADR)	\$54.77	\$15,882.94
10/27/2022	10/31/2022	635	SBGSY SCHNEIDER ELECTRIC- ADR	\$25.42	\$16,131.21
10/27/2022	10/31/2022	460	SNY SANOFI - ADR	\$41.66	\$19,160.86
10/27/2022	10/31/2022	90	TM TOYOTA MOTOR CORP - SPON ADR	\$136.74	\$12,306.08
10/27/2022	10/31/2022	550	TTE TOTALENERGIES SE	\$54.40	\$29,916.56
10/27/2022	10/31/2022	535	UL UNILEVER PLC NEW	\$44.75	\$23,942.31
10/27/2022	10/31/2022	545	UOVEY UNITED OVERSEAS BANK ADR	\$37.06	\$20,187.57
10/27/2022	10/31/2022	740	VLVLY AKTIEBOLAGET VOLVO ADR	\$16.35	\$12,088.07
10/27/2022	10/31/2022	1,680	WHGLY WH GROUP LTD-ADR	\$10.68	\$17,935.04
TOTAL Sells					\$442,099.76

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2022 to October 31, 2022

Manager: AL
IA: YRS

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Additions		
1/7/2022	Move from 500113 CUSTODIAN MONEY MARKET FUND	20,000.00
1/20/2022	Free Receipt of DG PRINCIPAL CASH	33,569.90
1/20/2022	Free Receipt of MMM PRINCIPAL CASH	35,424.00
1/20/2022	Free Receipt of SNA PRINCIPAL CASH	47,425.50
1/20/2022	Free Receipt of JNJ PRINCIPAL CASH	51,335.55
1/20/2022	Free Receipt of AMGN PRINCIPAL CASH	56,520.00
1/20/2022	Free Receipt of JPM PRINCIPAL CASH	60,879.00
1/20/2022	Free Receipt of MDT PRINCIPAL CASH	67,736.50
1/20/2022	Free Receipt of ITW PRINCIPAL CASH	70,183.45
1/20/2022	Free Receipt of NTRS PRINCIPAL CASH	70,373.60
1/20/2022	Free Receipt of ADP PRINCIPAL CASH	76,384.00
1/20/2022	Free Receipt of HD PRINCIPAL CASH	94,590.60
1/20/2022	Free Receipt of CRM PRINCIPAL CASH	133,818.00
1/20/2022	Free Receipt of 778296AF0 PRINCIPAL CASH	143,631.30
1/20/2022	Free Receipt of 38150AG41 PRINCIPAL CASH	144,387.15
1/20/2022	Free Receipt of 06748EPX5 PRINCIPAL CASH	144,702.75
1/20/2022	Free Receipt of ZBRA PRINCIPAL CASH	144,715.20
1/20/2022	Free Receipt of 58933YQAQ8 PRINCIPAL CASH	150,122.55
1/20/2022	Free Receipt of 337738AT5 PRINCIPAL CASH	156,237.45
1/20/2022	Free Receipt of 548661DP9 PRINCIPAL CASH	156,585.15
1/20/2022	Free Receipt of 61746BEF9 PRINCIPAL CASH	159,197.55
1/20/2022	Free Receipt of 458140BQ2 PRINCIPAL CASH	161,946.75
1/20/2022	Free Receipt of 025816CA5 PRINCIPAL CASH	162,653.85
1/20/2022	Free Receipt of C PRINCIPAL CASH	165,528.00
1/20/2022	Free Receipt of ROST PRINCIPAL CASH	178,323.75
1/20/2022	Free Receipt of DIS PRINCIPAL CASH	190,382.10
1/20/2022	Free Receipt of A PRINCIPAL CASH	220,992.00
1/20/2022	Free Receipt of GWW PRINCIPAL CASH	222,322.50
1/20/2022	Free Receipt of 91731KAA8 PRINCIPAL CASH	238,750.00
1/20/2022	Free Receipt of V PRINCIPAL CASH	243,229.25
1/20/2022	Free Receipt of BAC PRINCIPAL CASH	246,807.00
1/20/2022	Free Receipt of TIP PRINCIPAL CASH	277,794.00

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2022 to October 31, 2022

Manager: AL
 IA: YRS

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Additions		
1/20/2022	Free Receipt of MA	PRINCIPAL CASH 368,638.10
1/20/2022	Free Receipt of FISV	PRINCIPAL CASH 369,864.00
1/20/2022	Free Receipt of ULTA	PRINCIPAL CASH 394,027.20
1/20/2022	Free Receipt of SCHW	PRINCIPAL CASH 451,977.45
1/20/2022	Free Receipt of FB	PRINCIPAL CASH 472,326.30
1/20/2022	Free Receipt of GOOGL	PRINCIPAL CASH 640,939.60
1/20/2022	Free Receipt of MSFT	PRINCIPAL CASH 653,495.85
1/20/2022	Free Receipt of BRK/B	PRINCIPAL CASH 736,545.25
1/20/2022	Free Receipt of LOW	PRINCIPAL CASH 776,049.00
2/2/2022	Free Receipt of JPM.INC	PRINCIPAL CASH 16,626.50
2/2/2022	Free Receipt of MDT.INC	PRINCIPAL CASH 8,805.15
2/2/2022	Free Receipt of HD.INC	PRINCIPAL CASH 16,591.50
4/5/2022	Transfer Funds	CUSTODIAN MONEY MARKET FUND 116,000.00
8/4/2022	Rounding adjustment	CUSTODIAN MONEY MARKET FUND 0.20
10/28/2022	TRANSFER FROM SUB 3	CUSTODIAN MONEY MARKET FUND 440,000.00
	Total Additions	9,788,434.50
Withdrawals		
1/5/2022	Transfer Funds	CUSTODIAN MONEY MARKET FUND 25,000.00
1/7/2022	Quarterly Income Withdrawal	CUSTODIAN MONEY MARKET FUND 51,771.47
1/13/2022	ADR Fee (GSK)	CUSTODIAN MONEY MARKET FUND 11.96
1/25/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND 238.88
2/1/2022	Free Delivery of ZBRA	PRINCIPAL CASH 150,190.40
2/1/2022	Free Delivery of C	PRINCIPAL CASH 171,916.80
2/1/2022	Free Delivery of ROST	PRINCIPAL CASH 177,416.25
2/1/2022	Free Delivery of A	PRINCIPAL CASH 222,912.00
2/1/2022	Free Delivery of ULTA	PRINCIPAL CASH 392,839.20
2/1/2022	Free Delivery of MA	PRINCIPAL CASH 407,630.90

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2022 to October 31, 2022

Manager: AL
IA: YRS

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Withdrawals		
2/1/2022	Free Delivery of SCHW	446,831.50
2/1/2022	Free Delivery of BRK/B	759,073.50
2/1/2022	Free Delivery of LOW	792,749.00
2/2/2022	Free Delivery of MDT	8,805.15
2/2/2022	Free Delivery of HD	16,591.50
2/2/2022	Free Delivery of JPM	16,626.50
2/4/2022	ADR Fee (BURBY)	22.90
2/17/2022	ADR Fee (ENLAY)	302.57
3/22/2022	ADR Fee (UL)	7.60
3/28/2022	ADR Fee (RHHBY)	47.70
3/29/2022	Wire fee	25.00
4/6/2022	Foreign Tax Withheld	81.71
4/12/2022	Income Sweep to Exchange Bank	38,350.00
4/12/2022	ADR Fee (TTE)	13.45
4/28/2022	Foreign Tax Withheld	202.96
4/28/2022	Foreign Tax Withheld	694.97
5/4/2022	ADR Fee (MKKGY)	35.00
5/12/2022	Foreign Tax Withheld	818.57
5/16/2022	ADR Fee (BASFY)	80.70
5/18/2022	Foreign Tax Withheld	748.94
5/24/2022	Foreign Tax Withheld	267.06
5/31/2022	Foreign Tax Withheld	657.25

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2022 to October 31, 2022

Manager: AL
 IA: YRS

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Withdrawals		
6/1/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	208.25
6/3/2022	ADR Fee (SBGSY) CUSTODIAN MONEY MARKET FUND	113.00
6/3/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	552.13
6/6/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	87.01
6/9/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	81.17
6/21/2022	ADR Fee (MGDDY) CUSTODIAN MONEY MARKET FUND	13.98
6/27/2022	ADR Fee (80105N105) CUSTODIAN MONEY MARKET FUND	75.25
6/27/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	106.17
7/1/2022	ADR Fee (RHHBY) CUSTODIAN MONEY MARKET FUND	12.72
7/1/2022	ADR Fee (GSK) CUSTODIAN MONEY MARKET FUND	12.90
7/8/2022	Quarterly Income Withdrawal to Exchange Bank CUSTODIAN MONEY MARKET FUND	94,741.59
7/8/2022	ADR Fee (KDDIY) CUSTODIAN MONEY MARKET FUND	176.50
7/8/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	117.24
7/11/2022	ADR Fee (MUFG) CUSTODIAN MONEY MARKET FUND	107.91
7/11/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	133.74
7/14/2022	ADR Fee (TTE) CUSTODIAN MONEY MARKET FUND	13.45
7/14/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	231.46
7/22/2022	ADR Fee (37733W105) CUSTODIAN MONEY MARKET FUND	34.40
8/10/2022	ADR Fee (ENLAY) CUSTODIAN MONEY MARKET FUND	393.09

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
 Report Period: September 30, 2022 to October 31, 2022

Manager: AL
 IA: YRS

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500111		
Withdrawals		
8/10/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	511.01
8/12/2022	ADR Fee (BURBY) CUSTODIAN MONEY MARKET FUND	61.50
8/12/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	24.50
9/1/2022	ADR Fee (UL) CUSTODIAN MONEY MARKET FUND	7.60
9/8/2022	TRANSFER TO LINKED ACCOUT AS REQUESTED CUSTODIAN MONEY MARKET FUND	80,000.00
9/22/2022	ADR Fee (BHP) CUSTODIAN MONEY MARKET FUND	18.00
10/6/2022	ADR Fee (GSK) CUSTODIAN MONEY MARKET FUND	10.32
10/12/2022	TRANSFER TO LINKED ACCT AT EXCHANGE BANK CUSTODIAN MONEY MARKET FUND	25,000.00
10/13/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	226.57
	Total Withdrawals	3,886,032.85
Expense		
2/3/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	1,875.44
4/29/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	14,313.44
8/9/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	12,215.23
10/26/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	1,643.62
	Total Expense	30,047.73
500112		
Additions		
1/5/2022	Transfer Funds CUSTODIAN MONEY MARKET FUND	25,000.00
2/1/2022	Free Receipt of ZBRA PRINCIPAL CASH	150,190.40
2/1/2022	Free Receipt of C PRINCIPAL CASH	171,916.80

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2022 to October 31, 2022

Manager: AL
IA: YRS

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500112		
Additions		
2/1/2022	Free Receipt of ROST PRINCIPAL CASH	177,416.25
2/1/2022	Free Receipt of A PRINCIPAL CASH	222,912.00
2/1/2022	Free Receipt of ULTA PRINCIPAL CASH	392,839.20
2/1/2022	Free Receipt of MA PRINCIPAL CASH	407,630.90
2/1/2022	Free Receipt of SCHW PRINCIPAL CASH	446,831.50
2/1/2022	Free Receipt of BRK/B PRINCIPAL CASH	759,073.50
2/1/2022	Free Receipt of LOW PRINCIPAL CASH	792,749.00
	Total Additions	3,546,559.55
Withdrawals		
1/7/2022	Quarterly Income Withdrawal CUSTODIAN MONEY MARKET FUND	60,000.00
4/12/2022	Income Sweep to Exchange Bank CUSTODIAN MONEY MARKET FUND	50,000.00
7/8/2022	Quarterly Income Withdrawal to Exchange Bank CUSTODIAN MONEY MARKET FUND	35,000.00
10/12/2022	TRANSFER TO LINKED ACCOUNT AT EXCHANGE BANK CUSTODIAN MONEY MARKET FUND	108,007.78
	Total Withdrawals	253,007.78
Expense		
2/3/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	7,570.76
4/29/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	10,738.30
8/2/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	8,840.27
10/26/2022	Bailard Management Fee CUSTODIAN MONEY MARKET FUND	8,361.01
	Total Expense	35,510.34

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2022 to October 31, 2022

Manager: AL
IA: YRS

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500113		
Additions		
1/20/2022	Free Receipt of KMX	89,536.00
1/20/2022	Free Receipt of BKNG	187,969.60
1/20/2022	Free Receipt of NTDOY	191,231.25
7/1/2022	Foreign Tax Reclaim	370.78
	Total Additions	469,107.63
Withdrawals		
1/7/2022	Move to 500111	20,000.00
1/25/2022	ADR Fee (TTE)	12.65
2/17/2022	Foreign Tax Withheld	421.00
3/1/2022	Foreign Tax Withheld	207.02
3/28/2022	Foreign Tax Withheld	690.45
4/6/2022	ADR Fee (DSDVY)	26.51
4/7/2022	ADR Fee (GSK)	12.90
4/12/2022	Income Sweep to Exchange Bank	20,000.00
4/12/2022	Foreign Tax Withheld	244.84
4/21/2022	ADR Fee (RIO)	5.25
4/28/2022	ADR Fee (ADARNY)	47.80
4/28/2022	ADR Fee (VLVLY)	188.98
5/4/2022	Foreign Tax Withheld	180.77
5/12/2022	ADR Fee (DNBBY)	62.90
5/12/2022	Foreign Tax Withheld	68.41

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2022 to October 31, 2022

Manager: AL
IA: YRS

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount
500113		
Withdrawals		
5/16/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	951.18
5/18/2022	ADR Fee (MURGY) CUSTODIAN MONEY MARKET FUND	122.75
5/24/2022	ADR Fee (NSRGY) CUSTODIAN MONEY MARKET FUND	16.50
5/31/2022	ADR Fee (80105N105) CUSTODIAN MONEY MARKET FUND	75.25
6/1/2022	ADR Fee (BHP) CUSTODIAN MONEY MARKET FUND	60.00
6/3/2022	ADR Fee (MGDDY) CUSTODIAN MONEY MARKET FUND	116.50
6/3/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	347.12
6/6/2022	ADR Fee (TM) CUSTODIAN MONEY MARKET FUND	9.88
6/9/2022	ADR Fee (PCRFY) CUSTODIAN MONEY MARKET FUND	104.17
6/16/2022	ADR Fee (UL) CUSTODIAN MONEY MARKET FUND	7.60
6/16/2022	ADR Fee (MIELY) CUSTODIAN MONEY MARKET FUND	173.04
6/16/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	123.51
7/7/2022	ADR Fee (RCRUY) CUSTODIAN MONEY MARKET FUND	20.85
7/7/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	12.18
7/8/2022	Quarterly Income Withdrawal to Exchange Bank CUSTODIAN MONEY MARKET FUND	25,000.00
7/15/2022	ADR Fee (MRAAY) CUSTODIAN MONEY MARKET FUND	121.34
7/15/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	50.37
7/18/2022	ADR Fee (WHGLY) CUSTODIAN MONEY MARKET FUND	241.45
9/1/2022	Foreign Tax Withheld CUSTODIAN MONEY MARKET FUND	182.90

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: September 30, 2022 to October 31, 2022

Manager: AL
IA: YRS

Year to Date Additions, Withdrawals and Expenses

Date	Description	Amount	
500113			
Withdrawals			
9/8/2022	TRANSFER TO LINKED ACCOUNT AS REQUESTED	CUSTODIAN MONEY MARKET FUND	20,000.00
9/22/2022	ADR Fee (RIO)	CUSTODIAN MONEY MARKET FUND	5.25
9/28/2022	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	336.79
10/11/2022	ADR Fee (WHGLY)	CUSTODIAN MONEY MARKET FUND	86.21
10/12/2022	TRANSFER TO LINKED ACCT AT EXCHANGE BANK	CUSTODIAN MONEY MARKET FUND	10,000.00
10/13/2022	ADR Fee (TTE)	CUSTODIAN MONEY MARKET FUND	13.45
10/28/2022	TRANSFER TO SUB 1	CUSTODIAN MONEY MARKET FUND	440,000.00
	Total Withdrawals		540,347.77
Expense			
2/9/2022	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	11,073.57
4/29/2022	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	2,205.10
8/2/2022	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	1,891.71
	Total Expense		15,170.38

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
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 500111	7,777,911.02	8,239,419.73	47,469.85	414,038.86
Total for 500112	7,416,999.64	7,456,597.96	-295,924.66	335,522.97
Total for 500113	1,222,976.52	1,121,749.90	-70,053.82	-31,172.80
Total Realized Gains	16,417,887.18	16,817,767.59	-318,508.63	718,389.04

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110

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 ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110

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.