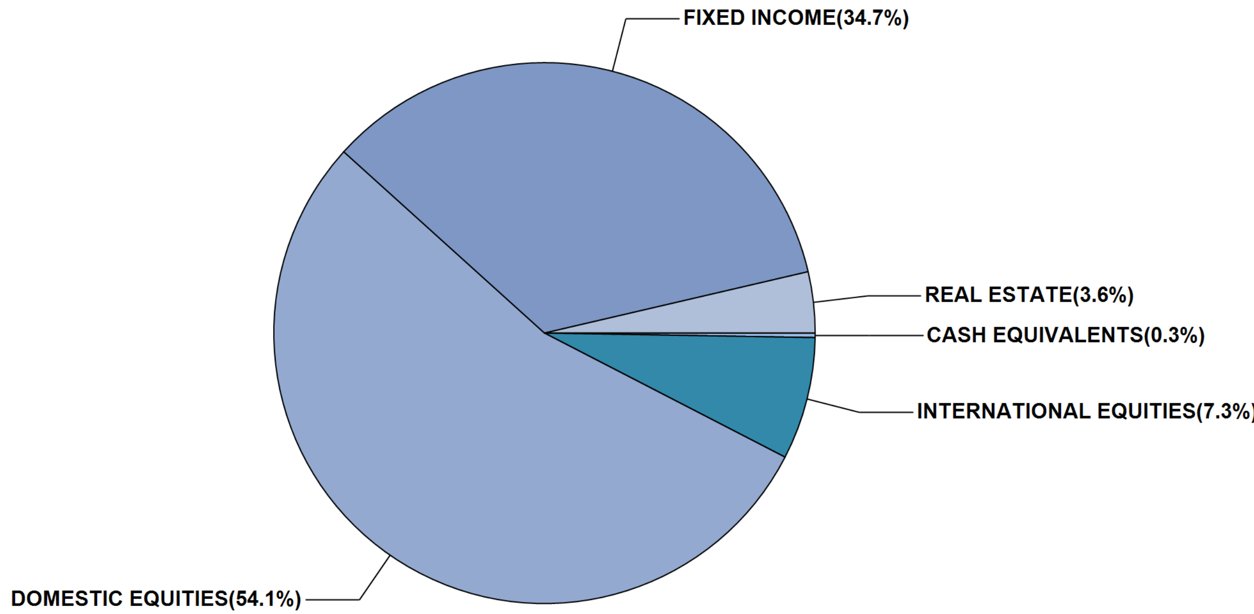
UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Asset Allocation as of July 31, 2024



Account Number	Portfolios	Cash Equivalents	Global Fixed Income	Domestic Equities	International Equities	Real Estate	Alternative Investments	Alpha Strategies	Tactical Assets	Accrued Income	Total Assets
500111	UMF CA/NEVADA ASSET ALLOCATION	$23,430	$10,634,338	$8,303,913	$0	$1,118,432	$0	$0	$0	$72,438	$20,152,551
500112	UMF CA/NEVADA ASSET ALLOCATION EQUITY INDEX ACCOUNT	$37,707	$0	$8,301,007	$0	$0	$0	$0	$0	$5,619	$8,344,333
500113	UMF CA/NEVADA ASSET ALLOCATION - INTL	$20,137	$0	$0	$2,245,498	$0	$0	$0	$0	$5,104	$2,270,739
	TOTAL ACCOUNT	**$81,274**	**$10,634,338**	**$16,604,920**	**$2,245,498**	**$1,118,432**	**$0**	**$0**	**$0**	**$83,161**	**$30,767,623**

Bailard

Summary of Investment Returns as of July 31, 2024

	Month to Date	Current Period	Year to Date	1 Year	Annualized Since Inception 06/16/2016
RETURNS BY ASSET CLASS					
FIXED INCOME	1.97 %	1.97 %	2.74 %	5.92 %	1.86 %
DOMESTIC EQUITIES	1.59 %	1.59 %	15.15 %	21.19 %	15.36 %
INTERNATIONAL EQUITIES	2.99 %	2.99 %	8.33 %	13.78 %	5.57 %
REAL ESTATE	0.00 %	0.00 %	-3.16 %	-8.82 %	6.34 %
TOTAL PORTFOLIO	1.76 %	1.76 %	9.30 %	13.55 %	9.83 %
COMPARATIVE INDICES					
05. S&P 500 WITH INCOME	1.22 %	1.22 %	16.69 %	22.13 %	14.77 %
08. MSCI EAFE INDEX	2.93 %	2.93 %	8.43 %	11.21 %	8.05 %
60% SPX/ 40% INT GOV/CR BOND INDEX	1.50 %	1.50 %	10.83 %	15.52 %	9.61 %
BLOOMBERG INT US GOV/CRED BOND INDEX	1.88 %	1.88 %	2.37 %	5.87 %	1.45 %

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Performance Detail

Portfolio Value on 06/28/2024	$30,476,595
Deposits	$26,000
Withdrawals	($239,102)
Transfers	$0
Accrued Interest	$0
Fees & Expenses	($27,233)
Interest	$35,072
Dividends	$16,727
Capital Gains Distribution	$0
Appreciation	$479,113
Change in Accrued Income	$451
Portfolio Value on 07/31/2024	**$30,767,623**

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Holdings Report as of July 31, 2024

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
CASH EQUIVALENTS											
Cash											
Total Cash				**0**	**0.0**					**0**	**0.0**
Money Markets											
	CUSTODIAN MONEY MARKET FUND	T2		81,274	100.0		81,274			4	0.0
Total Money Markets				**81,274**	**100.0**		**81,274**			**4**	**0.0**
Total CASH EQUIVALENTS				**81,274**	**0.3**		**81,274**			**4**	**0.0**
FIXED INCOME											
Domestic Bonds											
AGENCY				353,901	3.3		354,459	-558	-0.2	8,343	2.4
355,000	FEDERAL FARM CREDIT BANKS FUNDING CORP 2.35 Sep 6 2024	3133EAR59	99.69	353,901	3.3	99.85	354,459	-558	-0.2	8,343	2.4
CORPORATE BONDS				533,099	5.0		531,024	2,075	0.4	18,106	3.4
300,000	ALPHABET INC. -SUSTAIN 1.1 Aug 15 2030	02079KAD9	83.72	251,154	2.4	84.41	253,215	-2,062	-0.8	3,300	1.3
280,000	BANK OF AMERICA CORP. 5.288 Apr 25 2034	06051GLH0	100.69	281,945	2.7	99.22	277,809	4,136	1.5	14,806	5.3
CORPORATE FRN				337,422	3.2		332,793	4,629	1.4	16,701	4.9
340,000	JPMORGAN CHASE & CO. 4.912 Jul 25 2033	46647PDH6	99.24	337,422	3.2	97.88	332,793	4,629	1.4	16,701	4.9
FINANCIALS				2,105,313	19.8		2,222,225	-116,912	-5.3	78,999	3.8
150,000	AMERICAN EXPRESS COMPANY 4.2 Nov 6 2025	025816CA5	99.23	148,840	1.4	102.77	154,154	-5,314	-3.4	6,300	4.2
315,000	AMERICAN EXPRESS COMPANY 5.098 Feb 16 2028	025816DP1	100.50	316,559	3.0	99.75	314,219	2,340	0.7	16,059	5.1
150,000	FISERV INC. 3.2 Jul 1 2026	337738AT5	97.05	145,581	1.4	101.69	152,539	-6,958	-4.6	4,800	3.3
315,000	GOLDMAN SACHS GROUP, INC.	38141GZM9	86.94	273,867	2.6	86.00	270,893	2,974	1.1	9,771	3.6

Holdings Report as of July 31, 2024

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
FIXED INCOME											
FINANCIALS				2,105,313	19.8		2,222,225	-116,912	-5.3	78,999	3.8
	3.102 Feb 24 2033										
200,000	JOHN D & CATHERINE T MACARTHUR FOUNDATION -SOCIAL	477854AA1	79.19	158,371	1.5	97.58	195,156	-36,786	-18.8	2,598	1.6
	1.299 Dec 1 2030										
310,000	MORGAN STANLEY	61746BEF9	97.27	301,522	2.8	100.03	310,092	-8,570	-2.8	11,238	3.7
	3.625 Jan 20 2027										
280,000	NATIONAL COMMUNITY RENAISSANCE CALIFORNIA -SOCIAL	63548MAA6	84.32	236,101	2.2	100.00	280,009	-43,908	-15.7	9,156	3.9
	3.27 Dec 1 2032										
225,000	STANFORD UNIVERSITY	85440KAB0	94.62	212,900	2.0	103.79	233,518	-20,618	-8.8	6,950	3.3
	3.089 May 1 2029										
315,000	THE CHARLES SCHWAB CORPORATION	808513AX3	98.91	311,572	2.9	98.93	311,644	-72	0.0	12,128	3.9
	3.85 May 21 2025										
INDUSTRIALS				1,921,469	18.1		1,959,287	-37,818	-1.9	70,450	3.7
280,000	APPLE INC.-GREEN	037833CX6	96.25	269,505	2.5	97.69	273,526	-4,021	-1.5	8,400	3.1
	3 Jun 20 2027										
235,000	APPLIED MATERIALS INC.	038222AN5	86.27	202,733	1.9	99.85	234,645	-31,912	-13.6	4,113	2.0
	1.75 Jun 1 2030										
315,000	CISCO SYSTEMS INC	17275RBS0	102.06	321,481	3.0	100.33	316,028	5,453	1.7	15,593	4.9
	4.95 Feb 26 2031										
300,000	GILEAD SCIENCES, INC.	375558BZ5	102.90	308,691	2.9	100.11	300,329	8,362	2.8	15,750	5.1
	5.25 Oct 15 2033										
315,000	INTEL CORPORATION -GREEN	458140CA6	95.91	302,114	2.8	94.36	297,242	4,872	1.6	13,073	4.3
	4.15 Aug 5 2032										
240,000	KAISER FOUNDATION HOSPITALS/HEALTH PLAN, INC-GREEN	48305QAC7	96.76	232,218	2.2	98.57	236,574	-4,356	-1.8	7,560	3.3
	3.15 May 1 2027										
150,000	LOWES COMPANIES, INC.	548661DP9	96.34	144,516	1.4	102.43	153,649	-9,133	-5.9	4,650	3.2
	3.1 May 3 2027										
150,000	ROSS STORES INC	778296AF0	93.48	140,213	1.3	98.20	147,296	-7,083	-4.8	1,313	0.9
	0.875 Apr 15 2026										

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
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Holdings Report as of July 31, 2024

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
FIXED INCOME											
MORTGAGE BACKED SECURITIES				262,424	2.5		273,452	-11,028	-4.0	7,763	3.0
270,000	FHMS KG01 A7 GREEN BOND 2.875 Apr 25 2026	3137FMD25	97.19	262,424	2.5	101.28	273,452	-11,028	-4.0	7,763	3.0
TAXABLE GO				21,681	0.2		25,000	-3,319	-13.3	471	2.2
25,000	SAN FRANCISCO CALIF CITY & CNTY-TXBL, SOCIAL 1.884 Jun 15 2030	79773KDH4	86.72	21,681	0.2	100.00	25,000	-3,319	-13.3	471	2.2
TAXABLE REVENUE				1,320,559	12.4		1,337,401	-16,843	-1.3	50,812	3.8
205,000	LOS ANGELES CA DEPT WTR & PWR REV-TXBL, GREEN 5.516 Jul 1 2027	544495VX9	102.13	209,373	2.0	105.84	216,973	-7,601	-3.5	11,308	5.4
240,000	MASSACHUSETTS ST SPL OBLIG REV-TXBL, SOCIAL 3.67 Jul 15 2025	576004GZ2	98.74	236,964	2.2	98.84	237,205	-241	-0.1	8,808	3.7
150,000	NEW YORK N Y CITY TRANSITIONAL FIN AUTH REV-TXBL 2.85 May 1 2025	64971W6B1	98.31	147,468	1.4	100.05	150,071	-2,603	-1.7	4,275	2.9
270,000	NEW YORK ST DORM AUTH ST PERS INCOME TAX REV-TXBL 2.152 Mar 15 2031	64990FE26	86.68	234,036	2.2	85.04	229,605	4,431	1.9	5,810	2.5
225,000	NEW YORK ST URBAN DEV CORP REV-TXBL 3.32 Mar 15 2029	6500355Y0	94.83	213,356	2.0	99.35	223,539	-10,183	-4.6	7,470	3.5
280,000	UNIVERSITY CALIF REV-TXBL 4.693 May 15 2033	91412HNW9	99.77	279,362	2.6	100.00	280,009	-647	-0.2	13,140	4.7
US AGENCY ETF				1,074,172	10.1		1,148,445	-74,273	-6.5	52,120	4.9
23,510	JANUS HENDERSON MORTGAGE BACKED SECS ETF	JMBS	45.69	1,074,172	10.1	48.85	1,148,445	-74,273	-6.5	52,120	4.9
US TREASURIES				355,605	3.3		360,394	-4,790	-1.3	9,713	2.7
370,000	UNITED STATES TREASURY 2.625 May 31 2027	91282CET4	96.11	355,605	3.3	97.40	360,394	-4,790	-1.3	9,713	2.7
US TREASURY ETF				2,048,900	19.3		2,001,012	47,888	2.4	77,217	3.8
71,690	SPDR PORT INT TERM TREASURY BOND ETF	SPTI	28.58	2,048,900	19.3	27.91	2,001,012	47,888	2.4	77,217	3.8

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Holdings Report as of July 31, 2024

				Market Value		Total Cost		Gain/Loss		Annualized Income	
Quantity		Symbol	Price	Value($)	(%)	Avg Cost	($)	($)	%	($)	Yield
FIXED INCOME											
UTILITIES				299,794	2.8		321,572	-21,778	-6.8	11,970	4.0
315,000	AVANGRID INC-GREEN 3.8 Jun 1 2029	05351WAB9	95.17	299,794	2.8	102.09	321,572	-21,778	-6.8	11,970	4.0
Total Domestic Bonds				10,634,338	100.0		10,867,065	-232,728	-2.1	402,663	3.8
Total FIXED INCOME				10,634,338	34.7		10,867,065	-232,728	-2.1	402,663	3.8
DOMESTIC EQUITIES											
Core Portfolio - Long											
COMMUNICATION SERVICES				1,451,374	8.7		1,004,290	447,084	44.5	17,889	1.2
4,151	ALPHABET INC CL A (GOOGLE)	GOOGL	171.54	712,063	4.3	111.69	463,631	248,431	53.6	3,321	0.5
2,880	AT&T	T	19.25	55,440	0.3	18.04	51,952	3,488	6.7	3,197	5.8
1,539	COMCAST CORP CL A	CMCSA	41.27	63,515	0.4	32.83	50,530	12,984	25.7	1,908	3.0
383	META PLATFORMS INC - CLASS A	META	474.83	181,860	1.1	108.86	41,694	140,166	336.2	766	0.4
279	NETFLIX INC	NFLX	628.35	175,310	1.1	403.93	112,696	62,614	55.6	0	0.0
204	T-MOBILE US INC	TMUS	182.28	37,185	0.2	161.85	33,017	4,168	12.6	530	1.4
2,722	VERIZON COMMUNICATIONS INC	VZ	40.52	110,295	0.7	48.77	132,759	-22,463	-16.9	7,241	6.6
1,235	WALT DISNEY CO	DIS	93.69	115,707	0.7	95.56	118,011	-2,304	-2.0	926	0.8
CONSUMER DISCRETIONARY				1,402,113	8.4		985,626	416,488	42.3	18,308	1.3
1,802	AMAZON.COM INC	AMZN	186.98	336,938	2.0	54.19	97,656	239,282	245.0	0	0.0
625	BEST BUY CO INC	BBY	86.52	54,075	0.3	83.13	51,953	2,122	4.1	2,350	4.3
11	BOOKING HOLDINGS INC	BKNG	3,715	40,865	0.2	3,124.47	34,369	6,496	18.9	385	0.9
1,394	BORGWARNER INC	BWA	35.31	49,222	0.3	38.39	53,512	-4,290	-8.0	613	1.2
534	EXPEDIA INC	EXPE	127.67	68,176	0.4	138.36	73,884	-5,709	-7.7	0	0.0
854	HOME DEPOT INC	HD	368.16	314,409	1.9	257.88	220,226	94,182	42.8	7,686	2.4
261	LOWES COS INC	LOW	245.51	64,078	0.4	240.53	62,778	1,300	2.1	1,201	1.9
666	NIKE INC CL B	NKE	74.86	49,857	0.3	103.42	68,880	-19,023	-27.6	986	2.0
37	ROYAL CARIBBEAN CRUISES LTD	RCL	156.72	5,799	0.0	84.64	3,132	2,667	85.2	59	1.0
807	STARBUCKS CORPORATION	SBUX	77.95	62,906	0.4	90.09	72,706	-9,800	-13.5	1,840	2.9
541	TESLA MOTORS INC	TSLA	232.07	125,550	0.8	210.05	113,636	11,914	10.5	0	0.0
1,697	TJX COMPANIES INC	TJX	113.02	191,795	1.2	57.07	96,848	94,947	98.0	2,546	1.3

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110 Manager: AL
Report Period: June 28, 2024 to July 31, 2024 IA: RBM

Holdings Report as of July 31, 2024

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
DOMESTIC EQUITIES											
CONSUMER DISCRETIONARY				1,402,113	8.4		985,626	416,488	42.3	18,308	1.3
146	TRACTOR SUPPLY COMPANY	TSCO	263.32	38,445	0.2	246.88	36,044	2,401	6.7	642	1.7
CONSUMER STAPLES				1,094,237	6.6		757,874	336,362	44.4	22,628	2.1
1,719	COCA-COLA CO/THE	KO	66.74	114,726	0.7	46.46	79,862	34,864	43.7	3,335	2.9
351	COSTCO WHOLESALE CORP	COST	822.00	288,522	1.7	352.59	123,760	164,762	133.1	1,629	0.6
590	JM SMUCKER CO/THE	SJM	117.95	69,591	0.4	126.40	74,574	-4,984	-6.7	2,549	3.7
714	MONDELEZ INTERNATIONAL INC	MDLZ	68.35	48,802	0.3	61.66	44,027	4,775	10.8	1,342	2.8
1,669	PROCTER & GAMBLE CO	PG	160.76	268,308	1.6	112.24	187,322	80,986	43.2	6,719	2.5
1,133	SYSCO CORP	SYY	76.65	86,844	0.5	67.22	76,165	10,680	14.0	2,311	2.7
794	TARGET CORP	TGT	150.41	119,426	0.7	125.05	99,289	20,137	20.3	3,557	3.0
1,428	WAL-MART STORES INC	WMT	68.64	98,018	0.6	51.03	72,876	25,142	34.5	1,185	1.2
ENERGY				683,609	4.1		514,697	168,912	32.8	19,913	2.9
525	CHENIERE ENERGY INC	LNG	182.64	95,886	0.6	153.34	80,501	15,385	19.1	914	1.0
478	CHEVRON CORP	CVX	160.47	76,705	0.5	123.58	59,072	17,633	29.8	3,117	4.1
1,996	CONOCOPHILLIPS	COP	111.20	221,955	1.3	86.41	172,464	49,491	28.7	7,685	3.5
1,269	EXXON MOBIL CORP	XOM	118.59	150,491	0.9	76.42	96,982	53,509	55.2	4,822	3.2
210	MARATHON PETROLEUM CORP	MPC	177.02	37,174	0.2	178.76	37,540	-366	-1.0	693	1.9
627	VALERO ENERGY CORP	VLO	161.72	101,398	0.6	108.67	68,138	33,261	48.8	2,684	2.6
FINANCIALS				2,379,227	14.3		1,852,260	526,967	28.4	42,175	1.8
5,040	BANK OF AMERICA CORP	BAC	40.31	203,162	1.2	37.49	188,970	14,193	7.5	5,242	2.6
424	BERKSHIRE HATHAWAY INC CLASS B	BRK/B	438.50	185,924	1.1	314.51	133,354	52,570	39.4	0	0.0
272	BLACKROCK INC-CLASS A	BLK	876.50	238,408	1.4	632.84	172,132	66,276	38.5	5,549	2.3
580	CAPITAL ONE FINANCIAL CORP	COF	151.40	87,812	0.5	135.22	78,429	9,383	12.0	1,392	1.6
714	CHUBB LTD	CB	275.66	196,821	1.2	204.36	145,916	50,905	34.9	2,599	1.3
741	FISERV INC.	FI	163.57	121,205	0.7	108.51	80,403	40,803	50.7	0	0.0
138	GOLDMAN SACHS GROUP INC	GS	509.03	70,246	0.4	347.76	47,990	22,256	46.4	1,656	2.4
1,547	JPMORGAN CHASE & CO	JPM	212.80	329,202	2.0	141.92	219,552	109,649	49.9	7,116	2.2
225	MASTERCARD INC - CLASS A	MA	463.71	104,335	0.6	317.67	71,476	32,859	46.0	594	0.6
1,965	MORGAN STANLEY	MS	103.21	202,808	1.2	80.63	158,429	44,378	28.0	7,271	3.6
539	PNC FINANCIAL SERVICES GROUP	PNC	181.10	97,613	0.6	119.40	64,359	33,254	51.7	3,450	3.5
185	PROGRESSIVE CORP	PGR	214.12	39,612	0.2	215.64	39,893	-281	-0.7	74	0.2

Holdings Report as of July 31, 2024

Quantity		Symbol	Price	Market Value		Total Cost		Gain/Loss		Annualized Income	
				Value($)	(%)	Avg Cost	($)	($)	%	($)	Yield
DOMESTIC EQUITIES											
FINANCIALS				2,379,227	14.3		1,852,260	526,967	28.4	42,175	1.8
309	REGENCY CENTERS CORP	REG	67.34	20,808	0.1	59.24	18,304	2,504	13.7	828	4.0
689	SCHWAB (CHARLES) CORP	SCHW	65.19	44,916	0.3	70.96	48,889	-3,974	-8.1	689	1.5
505	THE BLACKSTONE GROUP L.P.	BX	142.15	71,786	0.4	141.04	71,224	562	0.8	1,712	2.4
1,146	VISA INC - CLASS A SHARES	V	265.67	304,458	1.8	219.36	251,384	53,074	21.1	2,384	0.8
1,013	WELLS FARGO & CO	WFC	59.34	60,111	0.4	60.77	61,555	-1,444	-2.3	1,621	2.7
HEALTH CARE				2,061,498	12.4		1,534,062	527,436	34.4	26,812	1.3
598	ABBOTT LABORATORIES	ABT	105.94	63,352	0.4	101.15	60,489	2,863	4.7	1,316	2.1
383	ABBVIE	ABBV	185.32	70,978	0.4	106.93	40,953	30,024	73.3	2,375	3.3
360	AMGEN INC	AMGN	332.47	119,689	0.7	243.73	87,743	31,946	36.4	3,240	2.7
1,685	BOSTON SCIENTIFIC CORP	BSX	73.88	124,488	0.7	56.44	95,095	29,393	30.9	0	0.0
690	DANAHER CORP	DHR	277.08	191,185	1.2	187.09	129,094	62,091	48.1	745	0.4
151	ELI LILLY & CO	LLY	804.27	121,445	0.7	380.14	57,401	64,044	111.6	785	0.6
502	GILEAD SCIENCES INC	GILD	76.06	38,182	0.2	65.99	33,128	5,054	15.3	1,546	4.0
136	INTUITIVE SURGICAL INC	ISRG	444.61	60,467	0.4	400.65	54,488	5,979	11.0	0	0.0
1,539	JOHNSON & JOHNSON	JNJ	157.85	242,931	1.5	141.35	217,540	25,391	11.7	7,633	3.1
634	MERCK & CO INC	MRK	113.13	71,724	0.4	113.03	71,660	65	0.1	1,953	2.7
109	REGENERON PHARMACEUTICALS	REGN	1,079	117,632	0.7	669.22	72,945	44,687	61.3	0	0.0
371	STRYKER CORP	SYK	327.45	121,484	0.7	312.54	115,954	5,530	4.8	1,187	1.0
164	THERMO FISHER SCIENTIFIC INC	TMO	613.34	100,588	0.6	538.54	88,320	12,268	13.9	256	0.3
635	UNITEDHEALTH GROUP INC	UNH	576.16	365,862	2.2	349.48	221,922	143,939	64.9	5,334	1.5
404	VERTEX PHARMACEUTICALS INC	VRTX	495.72	200,271	1.2	324.43	131,071	69,200	52.8	0	0.0
460	ZIMMER BIOMET HOLDINGS INC	ZBH	111.35	51,221	0.3	122.30	56,260	-5,039	-9.0	442	0.9
INDUSTRIALS				1,534,770	9.2		1,173,148	361,622	30.8	27,573	1.8
331	AUTOMATIC DATA PROCESSING INC	ADP	262.62	86,927	0.5	225.52	74,647	12,280	16.5	1,854	2.1
935	BOOZ ALLEN HAMILTON HOLDING CORPORATION	BAH	143.31	133,995	0.8	86.65	81,013	52,981	65.4	1,907	1.4
222	CATERPILLAR INC	CAT	346.20	76,856	0.5	358.98	79,693	-2,836	-3.6	1,252	1.6
407	CUMMINS INC	CMI	291.80	118,763	0.7	173.96	70,801	47,962	67.7	2,963	2.5
365	DOVER CORP	DOV	184.26	67,255	0.4	184.72	67,423	-168	-0.2	745	1.1
667	EATON CORP	ETN	304.79	203,295	1.2	160.64	107,150	96,145	89.7	2,508	1.2

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Holdings Report as of July 31, 2024

				Market Value		Total Cost		Gain/Loss		Annualized Income	
Quantity		Symbol	Price	Value($)	(%)	Avg Cost	($)	($)	%	($)	Yield
DOMESTIC EQUITIES											
INDUSTRIALS				1,534,770	9.2		1,173,148	361,622	30.8	27,573	1.8
346	ILLINOIS TOOL WORKS INC	ITW	247.28	85,559	0.5	237.65	82,227	3,331	4.1	1,938	2.3
5	QUANTA SERVICES INC	PWR	265.38	1,327	0.0	271.83	1,359	-32	-2.4	2	0.1
381	ROCKWELL AUTOMATION INC	ROK	278.65	106,166	0.6	269.95	102,853	3,313	3.2	1,905	1.8
517	TRANE TECHNOLOGIES PLC	TT	334.28	172,823	1.0	148.55	76,798	96,025	125.0	1,737	1.0
934	UBER TECHNOLOGIES INC	UBER	64.47	60,215	0.4	72.92	68,110	-7,895	-11.6	0	0.0
301	UNION PACIFIC CORP	UNP	246.73	74,266	0.4	223.79	67,362	6,904	10.2	1,613	2.2
486	UNITED CONTINENTAL HOLDINGS INC	UAL	45.42	22,074	0.1	52.62	25,573	-3,499	-13.7	0	0.0
974	UNITED PARCEL SERVICE INC/GEORGIA	UPS	130.37	126,980	0.8	146.54	142,731	-15,751	-11.0	6,350	5.0
29	UNITED RENTALS INC	URI	757.10	21,956	0.1	570.78	16,553	5,403	32.6	189	0.9
870	WASTE MANAGEMENT	WM	202.66	176,314	1.1	125.12	108,856	67,459	62.0	2,610	1.5
INFO. TECHNOLOGY				4,237,589	25.5		1,906,217	2,331,372	122.3	30,704	0.7
611	ACCENTURE PLC	ACN	330.62	202,009	1.2	241.03	147,272	54,737	37.2	3,153	1.6
426	ADOBE SYSTEMS INC	ADBE	551.65	235,003	1.4	398.87	169,918	65,085	38.3	0	0.0
314	ADVANCED MICRO DEVICES INC	AMD	144.48	45,367	0.3	98.14	30,815	14,552	47.2	0	0.0
1,219	AMPHENOL CORP-CL A	APH	64.26	78,333	0.5	47.44	57,829	20,504	35.5	805	1.0
34	ANSYS INC	ANSS	313.63	10,663	0.1	276.31	9,395	1,269	13.5	0	0.0
4,527	APPLE INC	AAPL	222.08	1,005,356	6.1	58.91	266,678	738,678	277.0	4,527	0.5
1,020	BROADCOM LTD	AVGO	160.68	163,894	1.0	58.24	59,402	104,491	175.9	2,142	1.3
87	CROWDSTRIKE HOLDINGS INC	CRWD	231.96	20,181	0.1	232.29	20,209	-29	-0.1	0	0.0
94	INTUIT INC	INTU	647.35	60,851	0.4	546.72	51,392	9,459	18.4	338	0.6
134	KLA-TENCOR CORP	KLAC	823.07	110,291	0.7	357.26	47,873	62,419	130.4	777	0.7
286	MICRON TECHNOLOGY INC	MU	109.82	31,409	0.2	90.08	25,761	5,647	21.9	132	0.4
2,287	MICROSOFT CORP	MSFT	418.35	956,766	5.8	144.73	331,004	625,762	189.0	6,861	0.7
4,554	NVIDIA CORP	NVDA	117.02	532,909	3.2	13.03	59,339	473,570	798.1	182	0.0
1,009	ORACLE CORP	ORCL	139.45	140,705	0.8	119.40	120,472	20,233	16.8	1,614	1.1
102	PALO ALTO NETWORKS INC.	PANW	324.73	33,122	0.2	293.68	29,955	3,167	10.6	0	0.0
1,227	QUALCOMM INC.	QCOM	180.95	222,026	1.3	132.60	162,702	59,324	36.5	4,172	1.9
174	SALESFORCE.COM INC	CRM	258.80	45,031	0.3	300.72	52,325	-7,294	-13.9	278	0.6
74	SERVICENOW INC	NOW	814.39	60,265	0.4	794.57	58,798	1,466	2.5	0	0.0
737	TAIWAN SEMICONDUCTOR-SPONSORED ADR	TSM.SRI	165.80	122,195	0.7	119.06	87,746	34,449	39.3	1,610	1.3

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Holdings Report as of July 31, 2024

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
DOMESTIC EQUITIES											
INFO. TECHNOLOGY				4,237,589	25.5		1,906,217	2,331,372	122.3	30,704	0.7
791	TEXAS INSTRUMENTS INC	TXN	203.81	161,214	1.0	148.33	117,331	43,882	37.4	4,113	2.6
MATERIALS				481,395	2.9		315,481	173,289	54.9	6,502	1.4
566	EASTMAN CHEMICAL COMPANY	EMN	103.33	58,485	0.4	88.24	49,944	8,541	17.1	1,834	3.1
560	FREEPORT-MCMORAN INC	FCX	45.41	25,430	0.2	49.84	27,910	-2,480	-8.9	168	0.7
413	HOWMET AEROSPACE INC	HWM	95.70	39,524	0.2	93.51	38,620	904	2.3	132	0.3
341	LINDE PLC	LIN	453.50	154,644	0.9	240.13	81,886	80,133	97.9	1,896	1.2
262	NUCOR CORP	NUE	162.94	42,690	0.3	171.08	44,824	-2,134	-4.8	566	1.3
876	STEEL DYNAMICS INC	STLD	133.22	116,701	0.7	50.44	44,184	72,517	164.1	1,612	1.4
160	VULCAN MATERIALS CO	VMC	274.51	43,922	0.3	175.71	28,114	15,808	56.2	294	0.7
REAL ESTATE				231,332	1.4		195,085	36,246	18.6	7,595	3.3
214	AMERICAN TOWER CORP	AMT	220.40	47,166	0.3	220.91	47,274	-108	-0.2	1,387	2.9
953	PROLOGIS INC	PLD.SRI	126.05	120,126	0.7	98.91	94,263	25,863	27.4	3,660	3.0
951	REGENCY CENTERS CORP	REG.SRI	67.34	64,040	0.4	56.31	53,549	10,492	19.6	2,549	4.0
UTILITIES				336,007	2.0		316,484	19,523	6.2	11,828	3.5
1,977	ALLIANT ENERGY CORP	LNT	55.66	110,040	0.7	47.05	93,020	17,020	18.3	3,796	3.4
1,766	EVERGY INC	EVRG	58.00	102,428	0.6	57.71	101,909	519	0.5	4,539	4.4
1,089	NEXTERA ENERGY INC	NEE	76.39	83,189	0.5	76.69	83,513	-324	-0.4	2,243	2.7
504	SEMPRA ENERGY	SRE	80.06	40,350	0.2	75.48	38,042	2,308	6.1	1,250	3.1
Total Core Portfolio - Long				15,893,151	95.7		10,555,225	5,345,301	50.6	231,927	1.5
Long Equity REITs											
REITS				51,517	0.3		45,001	6,516	14.5	2,833	5.5
2,361	HCP INC	DOC	21.82	51,517	0.3	19.06	45,001	6,516	14.5	2,833	5.5
Total Long Equity REITs				51,517	0.3		45,001	6,516	14.5	2,833	5.5
US Small Cap											
ENERGY				37,802	0.2		38,613	-811	-2.1	1,212	3.2
1,212	APA CORP	APA	31.19	37,802	0.2	31.86	38,613	-811	-2.1	1,212	3.2
INFO. TECHNOLOGY				17,541	0.1		21,791	-4,250	-19.5	0	0.0
25	SUPER MICRO COMPUTER, INC.	SMCI	701.65	17,541	0.1	871.64	21,791	-4,250	-19.5	0	0.0

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Holdings Report as of July 31, 2024

				Market Value		Total Cost		Gain/Loss		Annualized Income	
Quantity		Symbol	Price	Value($)	(%)	Avg Cost	($)	($)	%	($)	Yield
DOMESTIC EQUITIES											
	MUTUAL FUNDS			604,908	3.6		502,536	102,372	20.4	3,497	0.6
34,966	NATIONWIDE BAILARD COGNITIVE VALUE FUND	NWHFX	17.30	604,908	3.6	14.37	502,536	102,372	20.4	3,497	0.6
Total US Small Cap				660,251	4.0		562,940	97,311	17.3	4,709	0.7
Total DOMESTIC EQUITIES				16,604,920	54.1		11,163,166	5,449,128	48.8	239,469	1.4
INTERNATIONAL EQUITIES											
Developed Markets											
	COMMUNICATION SERVICES			73,245	3.3		38,778	34,467		2,239	3.1
4,883	KDDI CORP	KDDIY.INTL	15.00	73,245	3.3	7.94	38,778	34,467	88.9	2,239	3.1
	CONSUMER DISCRETIONARY			240,352	10.7		256,216	-15,864	-6.2	8,983	3.7
4,427	BURBERRY GROUP PLC-SPON ADR	BURBY	10.10	44,713	2.0	21.21	93,901	-49,188	-52.4	3,445	7.7
3,012	INDITEX-UNSPON ADR	IDEXY	24.26	73,071	3.3	14.99	45,155	27,916	61.8	2,205	3.0
7,969	PANASONIC CORP -SPON ADR	PCRHY	7.73	61,600	2.7	9.05	72,152	-10,552	-14.6	1,801	2.9
315	TOYOTA MOTOR CORP - SPON ADR	TM	193.55	60,968	2.7	142.88	45,008	15,961	35.5	1,532	2.5
	CONSUMER STAPLES			159,181	7.1		145,229	13,952	9.6	4,948	3.1
677	NESTLE SA-SPONS ADR FOR REG	NSRGY	100.99	68,370	3.0	97.41	65,950	2,420	3.7	2,220	3.2
1,479	UNILEVER PLC NEW	UL	61.40	90,811	4.0	53.60	79,279	11,531	14.5	2,729	3.0
	ENERGY			72,728	3.2		45,721	27,007	59.1	3,469	4.8
1,073	TOTALENERGIES SE	TTE	67.78	72,728	3.2	42.61	45,721	27,007	59.1	3,469	4.8
	FINANCIALS			474,299	21.1		346,574	127,726	36.9	19,578	4.1
934	COMMONWEALTH BANK OF AUSTRALIA	CMWAY	90.32	84,359	3.8	76.73	71,666	12,693	17.7	2,732	3.2
3,635	DNB BANK ASA - ADR	DNBBY	20.79	75,572	3.4	18.32	66,599	8,972	13.5	5,322	7.0
4,779	ING GROEP N.V. (ADR)	ING	18.13	86,643	3.9	14.39	68,784	17,860	26.0	5,712	6.6
7,122	MITSUBISHI UFJ FINL - SPON ADR	MUFG	11.62	82,758	3.7	5.44	38,741	44,017	113.6	1,899	2.3
1,516	MUENCHENER RUECK ADR	MURGY	49.30	74,739	3.3	30.84	46,747	27,992	59.9	2,429	3.2
2,327	UBS GROUP AG-REG	UBS	30.18	70,229	3.1	23.22	54,037	16,192	30.0	1,483	2.1
	HEALTH CARE			381,868	17.0		371,566	10,301	2.8	11,374	3.0
1,697	GLAXOSMITHKLINE PLC ADR	GSK	38.77	65,793	2.9	42.53	72,170	-6,377	-8.8	2,527	3.8

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

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Holdings Report as of July 31, 2024

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
INTERNATIONAL EQUITIES											
HEALTH CARE				381,868	17.0		371,566	10,301	2.8	11,374	3.0
2,105	MERCK KGAA-SPONSORED ADR	MKKGY	35.81	75,380	3.4	40.80	85,894	-10,514	-12.2	2,012	2.7
543	NOVO NORDISK A/S (ADR)	NVO	132.63	72,018	3.2	108.98	59,177	12,841	21.7	743	1.0
2,216	ROCHE HOLDINGS	RHHBY	40.51	89,770	4.0	40.06	88,775	995	1.1	2,990	3.3
1,523	SANOFI - ADR	SNY	51.81	78,907	3.5	43.04	65,550	13,357	20.4	3,102	3.9
INDUSTRIALS				398,726	17.8		290,077	108,649	37.5	7,582	1.9
2,479	AKTIEBOLAGET VOLVO ADR	VLVLY	25.57	63,376	2.8	23.27	57,674	5,701	9.9	4,178	6.6
939	DSV A/S ADR	DSDVY	91.93	86,322	3.8	61.49	57,736	28,586	49.5	478	0.6
2,244	MITSUBISHI ELECTRIC- UNSPON ADR	MIELY	33.00	74,052	3.3	29.65	66,546	7,506	11.3	1,480	2.0
8,750	RECRUIT HOLDINGS CO LTD	RCRUY	11.40	99,750	4.4	7.59	66,456	33,294	50.1	264	0.3
1,562	SCHNEIDER ELECTRIC- ADR	SBGSY	48.16	75,226	3.4	26.67	41,664	33,561	80.6	1,183	1.6
INFO. TECHNOLOGY				217,595	9.7		189,991	27,604	14.5	3,235	1.5
78	ASML HLDG ADR	ASML	936.70	73,063	3.3	386.87	30,176	42,887	142.1	515	0.7
1,481	CAPGEMINI SE - UNSPONSOR ADR	CGEMY	39.73	58,840	2.6	40.29	59,670	-830	-1.4	1,091	1.9
7,762	MURATA MANUFACTURING - UNSPON ADR	MRAAY	11.04	85,692	3.8	12.90	100,145	-14,453	-14.4	1,629	1.9
MATERIALS				149,290	6.6		123,000	26,291	21.4	9,096	6.1
1,305	BHP BILLITON ADR	BHP	55.53	72,467	3.2	44.78	58,435	14,032	24.0	3,967	5.5
1,179	RIO TINTO (ADR)	RIO	65.16	76,824	3.4	54.76	64,565	12,259	19.0	5,129	6.7
UTILITIES				78,214	3.5		72,806	5,407	7.4	5,137	6.6
11,016	ENEL SPA - UNSPON ADR	ENLAY	7.10	78,214	3.5	6.61	72,806	5,407	7.4	5,137	6.6
Total Developed Markets				2,245,498	100.0		1,879,958	365,540	19.4	75,643	3.4
Total INTERNATIONAL EQUITIES				2,245,498	7.3		1,879,958	365,540	19.4	75,643	3.4

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110 | **Manager: AL**
Report Period: June 28, 2024 to July 31, 2024 | **IA: RBM**

Holdings Report as of July 31, 2024

Quantity		Symbol	Price	Market Value Value($)	Market Value (%)	Total Cost Avg Cost	Total Cost ($)	Gain/Loss ($)	Gain/Loss %	Annualized Income ($)	Annualized Income Yield
REAL ESTATE											
Private Real Estate											
REITS				1,118,432	100.0		1,148,014	-29,581	-2.6	47,268	4.2
36,360	BAILARD REAL ESTATE FUND	BBKR	30.76	1,118,432	100.0	31.57	1,148,014	-29,581	-2.6	47,268	4.2
Total Private Real Estate				1,118,432	100.0		1,148,014	-29,581	-2.6	47,268	4.2
Total REAL ESTATE				1,118,432	3.6		1,148,014	-29,581	-2.6	47,268	4.2
TOTAL MANAGED ASSETS				30,684,462			25,139,478	5,552,359		765,046	2.5
Total Accrued Income				83,161							
TOTAL MANAGED ASSETS including Accrued Income				30,767,623							

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Purchases and Sales

500111

Purchases

Trade Date	Settle Date	Quantity		Security	Unit Price	Amount
7/1/2024	7/2/2024	75	GOOGL	ALPHABET INC CL A (GOOGLE)	$182.65	$13,698.74
7/8/2024	7/9/2024	160,000	61746BE F9	MORGAN STANLEY(3.63 - 01/20/27)	$97.11	$155,371.20
7/25/2024	7/26/2024	10,110	JMBS	JANUS HENDERSON MORTGAGE BACKED SECS ETF	$45.06	$455,556.60
				TOTAL Purchases		**$624,626.54**

Sells

Trade Date	Settle Date	Quantity		Security	Unit Price	Amount
7/1/2024	7/2/2024	175	AAPL	APPLE INC	$215.77	$37,759.46
7/1/2024	7/2/2024	7	COST	COSTCO WHOLESALE CORP	$846.67	$5,926.53
7/1/2024	7/2/2024	20	ETN	EATON CORP	$312.92	$6,258.23
7/1/2024	7/2/2024	10	UNH	UNITEDHEALTH GROUP INC	$494.95	$4,949.31
7/1/2024	7/2/2024	20	V	VISA INC - CLASS A SHARES	$262.32	$5,246.27
7/8/2024	7/9/2024	5,625	SPTI	SPDR PORT INT TERM TREASURY BOND ETF	$28.12	$158,169.67
7/25/2024	7/26/2024	16,140	SPTI	SPDR PORT INT TERM TREASURY BOND ETF	$28.25	$455,939.64
				TOTAL Sells		**$674,249.11**

500112

Purchases

Trade Date	Settle Date	Quantity		Security	Unit Price	Amount
7/30/2024	7/31/2024	214	AMT	AMERICAN TOWER CORP	$220.91	$47,273.76
7/30/2024	7/31/2024	505	BX	THE BLACKSTONE GROUP L.P.	$141.04	$71,223.94
7/30/2024	7/31/2024	87	CRWD	CROWDSTRIKE HOLDINGS INC	$232.29	$20,209.24
7/30/2024	7/31/2024	365	DOV	DOVER CORP	$184.72	$67,422.80
7/30/2024	7/31/2024	1,766	EVRG	EVERGY INC	$57.71	$101,909.33
7/30/2024	7/31/2024	64	HD	HOME DEPOT INC	$362.40	$23,193.60
7/30/2024	7/31/2024	413	HWM	HOWMET AEROSPACE INC	$93.51	$38,619.75
7/30/2024	7/31/2024	261	LOW	LOWES COS INC	$240.53	$62,778.33
7/30/2024	7/31/2024	39	NFLX	NETFLIX INC	$622.02	$24,258.59
7/30/2024	7/31/2024	74	NOW	SERVICENOW INC	$794.57	$58,798.39
7/30/2024	7/31/2024	224	NVDA	NVIDIA CORP	$104.79	$23,472.96
7/30/2024	7/31/2024	383	ORCL	ORACLE CORP	$135.67	$51,961.61
7/30/2024	7/31/2024	124	PG	PROCTER & GAMBLE CO	$161.40	$20,013.59
7/30/2024	7/31/2024	185	PGR	PROGRESSIVE CORP	$215.64	$39,893.40
7/30/2024	7/31/2024	121	QCOM	QUALCOMM INC.	$168.47	$20,384.87
7/30/2024	7/31/2024	1,091	T	AT&T	$19.01	$20,737.51
7/30/2024	7/31/2024	49	TMO	THERMO FISHER SCIENTIFIC INC	$612.31	$30,003.19

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Purchases and Sales

	Trade Date	Settle Date	Quantity		Security	Unit Price	Amount
500112							
	Purchases						
	7/30/2024	7/31/2024	330	UBER	UBER TECHNOLOGIES INC	$63.11	$20,826.10
	7/30/2024	7/31/2024	161	UPS	UNITED PARCEL SERVICE INC/GEORGIA	$128.97	$20,764.17
	7/30/2024	7/31/2024	187	ZBH	ZIMMER BIOMET HOLDINGS INC	$111.14	$20,783.18
					TOTAL Purchases		**$784,528.31**
	Sells						
	7/30/2024	7/31/2024	2,612	AAL	AMERICAN AIRLINES GROUP INC	$10.73	$28,031.04
	7/30/2024	7/31/2024	104	AAPL	APPLE INC	$218.60	$22,733.23
	7/30/2024	7/31/2024	80	ACN	ACCENTURE PLC	$328.78	$26,301.66
	7/30/2024	7/31/2024	283	AMAT	APPLIED MATERIALS INC	$196.68	$55,657.43
	7/30/2024	7/31/2024	149	AMGN	AMGEN INC	$333.33	$49,664.77
	7/30/2024	7/31/2024	85	ANET	ARISTA NETWORKS INC	$310.45	$26,387.52
	7/30/2024	7/31/2024	77	ANSS	ANSYS INC	$304.86	$23,473.56
	7/30/2024	7/31/2024	144	CB	CHUBB LTD	$276.66	$39,837.92
	7/30/2024	7/31/2024	172	CRL	CHARLES RIVER LABORITORIES	$245.29	$42,188.68
	7/30/2024	7/31/2024	92	CRM	SALESFORCE.COM INC	$256.76	$23,621.69
	7/30/2024	7/31/2024	213	EMN	EASTMAN CHEMICAL COMPANY	$103.73	$22,094.84
	7/30/2024	7/31/2024	124	GOOGL	ALPHABET INC CL A (GOOGLE)	$170.38	$21,126.51
	7/30/2024	7/31/2024	44	GS	GOLDMAN SACHS GROUP INC	$506.05	$22,265.57
	7/30/2024	7/31/2024	1,090	INTC	INTEL CORP	$30.22	$32,933.25
	7/30/2024	7/31/2024	458	LNT	ALLIANT ENERGY CORP	$55.93	$25,615.15
	7/30/2024	7/31/2024	49	LRCX	LAM RESEARCH	$858.15	$42,047.93
	7/30/2024	7/31/2024	317	MDLZ	MONDELEZ INTERNATIONAL INC	$67.05	$21,252.63
	7/30/2024	7/31/2024	220	MS	MORGAN STANLEY	$103.44	$22,756.15
	7/30/2024	7/31/2024	51	MSFT	MICROSOFT CORP	$420.37	$21,438.21
	7/30/2024	7/31/2024	1,004	NEE	NEXTERA ENERGY INC	$73.82	$74,117.77
	7/30/2024	7/31/2024	81	PWR	QUANTA SERVICES INC	$251.71	$20,387.93
	7/30/2024	7/31/2024	141	RCL	ROYAL CARIBBEAN CRUISES LTD	$156.67	$22,090.19
	7/30/2024	7/31/2024	563	REG	REGENCY CENTERS CORP	$68.14	$38,361.66
	7/30/2024	7/31/2024	81	ROK	ROCKWELL AUTOMATION INC	$275.00	$22,274.37
	7/30/2024	7/31/2024	301	SRE	SEMPRA ENERGY	$79.80	$24,019.08
	7/30/2024	7/31/2024	255	WAB	WABTEC CORP	$159.10	$40,569.51
					TOTAL Sells		**$811,248.25**

Year to Date Additions, Withdrawals and Expenses

500111

Additions

Date	Description		Amount
1/5/2024	BKINA bank interest adj BANK INA 010424-010424 SCHWAB BANK	CUSTODIAN MONEY MARKET FUND	0.04
4/3/2024	BKINA bank interest adj BANK INA 040224-040224 SCHWAB BANK	CUSTODIAN MONEY MARKET FUND	0.04
7/30/2024	Transfer from 500113	CUSTODIAN MONEY MARKET FUND	26,000.00
	Total Additions		**26,000.08**

Withdrawals

Date	Description		Amount
1/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	125,000.00
1/11/2024	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	9.41
1/25/2024	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	7.03
1/25/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	142.44
1/31/2024	ADR MGMT FEE BURBERRY GROUP PLC FSPONSORED ADR 1 ADR REPS 1 ORD S	CUSTODIAN MONEY MARKET FUND	17.30
2/14/2024	ADR MGMT FEE ENEL-SOCIETA PER AZION FSPONSORED ADR 1 ADR REPS 1 O	CUSTODIAN MONEY MARKET FUND	371.92
2/14/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	18.20
2/14/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	483.50
3/1/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	411.27
3/11/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	170,000.00
3/18/2024	Zero out the negative cash in sub 3 request from AL	CUSTODIAN MONEY MARKET FUND	400,000.00
3/22/2024	ADR MGMT FEE UNILEVER PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	4.61
3/28/2024	ADR MGMT FEE BHP GROUP LTD FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	12.30
4/2/2024	ADR MGMT FEE NOVO-NORDISK AS VORMAL FSPONSORED ADR 1 ADR REPS 1 O	CUSTODIAN MONEY MARKET FUND	8.15

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Year to Date Additions, Withdrawals and Expenses

500111

Withdrawals

Date	Description		Amount
4/2/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	136.25
4/3/2024	ADR MGMT FEE DSV A/S FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS	CUSTODIAN MONEY MARKET FUND	41.85
4/3/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	128.98
4/8/2024	Q1 Income for the quarter	CUSTODIAN MONEY MARKET FUND	50,000.00
4/11/2024	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	9.41
4/11/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	84.44
4/15/2024	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	10.73
4/15/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	213.50
4/18/2024	ADR MGMT FEE RIO TINTO PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	3.68
4/19/2024	ADR MGMT FEE VOLVO AB FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	161.53
4/19/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	626.72
5/2/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	150,000.00
5/3/2024	ADR MGMT FEE ROCHE HLDG AG FSPONSORED ADR 1 ADR RE 0.125 ORD SHS	CUSTODIAN MONEY MARKET FUND	81.14
5/3/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	285.06
5/3/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	391.05
5/7/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	21.92
5/9/2024	ADR MGMT FEE MERCK KGAA FUNSPONSORED ADR 1 ADR REPS 0.2 ORD SHS	CUSTODIAN MONEY MARKET FUND	63.15
5/9/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	261.31

Year to Date Additions, Withdrawals and Expenses

500111

Withdrawals

Date	Description		Amount
5/10/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	583.74
5/15/2024	ADR MGMT FEE MUNICH RE GROUP FSPONSORED ADR 1 ADR REPS 0.1 ORD SH	CUSTODIAN MONEY MARKET FUND	75.80
5/15/2024	ADR MGMT FEE DNB BANK ASA FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	109.05
5/15/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	640.61
5/15/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	1,330.60
5/17/2024	ADR MGMT FEE INDUSTRIA DE DISENO TE FSPONSORED ADR 1 ADR REPS 0.5	CUSTODIAN MONEY MARKET FUND	121.11
5/17/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	236.74
5/31/2024	ADR MGMT FEE NESTLE S A FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	18.62
5/31/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	332.94
6/3/2024	ADR MGMT FEE TOYOTA MOTOR CORP FSPONSORED ADR 1 ADR REPS 10 ORD S	CUSTODIAN MONEY MARKET FUND	7.88
6/3/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	90.11
6/6/2024	ADR MGMT FEE SANOFI S A FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS	CUSTODIAN MONEY MARKET FUND	76.15
6/6/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	774.28
6/7/2024	ADR MGMT FEE UNILEVER PLC FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	7.40
6/10/2024	ADRF PANASONIC CORP FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	215.33
6/10/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	89.10
6/17/2024	ADR MGMT FEE CAPGEMINI S E FUNSPONSORED ADR 1 ADR REPS 0.2 ORD SH	CUSTODIAN MONEY MARKET FUND	74.05
6/17/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	271.12
6/18/2024	ADR MGMT FEE MITSUBISHI ELECTRIC FSPONSORED ADR 1 ADR REPS 2 ORD	CUSTODIAN MONEY MARKET FUND	125.66

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Year to Date Additions, Withdrawals and Expenses

500111

Withdrawals

Date	Description		Amount
6/18/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	86.86
6/20/2024	ADR MGMT FEE SCHNEIDER ELECTRIC SA FSPONSORED ADR 1 ADR REPS 0.2	CUSTODIAN MONEY MARKET FUND	109.34
6/20/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	295.65
7/2/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	182,058.37
7/5/2024	ADR MGMT FEE RECRUIT CO. LTD. FUNSPONSORED ADR 1 ADR REPS 0.2 ORD	CUSTODIAN MONEY MARKET FUND	20.41
7/5/2024	ADR MGMT FEE K D D I CORP FSPONSORED ADR 1 ADR REPS 0.5 ORD SHS	CUSTODIAN MONEY MARKET FUND	165.28
7/5/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	12.66
7/5/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	107.64
7/8/2024	ADR MGMT FEE MITSUBISHI U F J FINAN FSPONSORED ADR 1 ADR REPS 1 O	CUSTODIAN MONEY MARKET FUND	89.95
7/8/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	90.57
7/11/2024	ADR MGMT FEE TOTALENERGIES SE FSPONSORED ADR 1 ADR REPS 1 ORD SHS	CUSTODIAN MONEY MARKET FUND	10.73
7/11/2024	ADR MGMT FEE GSK PLC ADR FSPONSORED ADR 1 ADR REPS 2 ORD SHS	CUSTODIAN MONEY MARKET FUND	12.73
7/11/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	83.56
7/11/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	227.32
7/15/2024	ADR MGMT FEE MURATA MFG CO LTD FSPONSORED ADR	CUSTODIAN MONEY MARKET FUND	157.60
7/15/2024	Foreign Tax Withheld	CUSTODIAN MONEY MARKET FUND	65.26
	Total Withdrawals		**1,087,781.07**

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Year to Date Additions, Withdrawals and Expenses

Date	Description		Amount
500111			
Expense			
1/25/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	16,624.72
4/19/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	2,234.88
4/19/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	16,590.33
7/23/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	2,230.63
7/23/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	16,681.29
	Total Expense		**54,361.85**
500112			
Withdrawals			
1/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	59,726.07
3/11/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	30,000.00
3/14/2024	$250k journal from the Index account to the Intl Account	CUSTODIAN MONEY MARKET FUND	250,000.00
4/8/2024	Q1 income for the Quarter	CUSTODIAN MONEY MARKET FUND	64,453.49
5/2/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	150,000.00
7/2/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	30,000.00
	Total Withdrawals		**584,179.56**
Expense			
2/1/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	7,731.67
4/19/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	8,178.87
7/23/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	8,321.30
	Total Expense		**24,231.84**

Year to Date Additions, Withdrawals and Expenses

500113

Additions

Date	Description		Amount
3/14/2024	$250k from 500112	CUSTODIAN MONEY MARKET FUND	250,000.00
3/18/2024	journal $400k from 500111 to 500113 to zero out the negative cash in sub 3 per AL	CUSTODIAN MONEY MARKET FUND	400,000.00
	Total Additions		**650,000.00**

Withdrawals

Date	Description		Amount
1/8/2024	MONEYLINK TRANSFER Tfr EXCHANGE BANK CALIFORNIA NEVAD	CUSTODIAN MONEY MARKET FUND	15,000.00
4/8/2024	Q1 income for the quarter	CUSTODIAN MONEY MARKET FUND	20,000.00
4/8/2024	ADR MGMT FEE COMMONWEALTH BK AUST FSPONSORED ADR 1 ADR REPS 1 ORD	CUSTODIAN MONEY MARKET FUND	13.06
7/30/2024	Transfer to 500111	CUSTODIAN MONEY MARKET FUND	26,000.00
	Total Withdrawals		**61,013.06**

Expense

Date	Description		Amount
1/25/2024	Bailard Management Fee	CUSTODIAN MONEY MARKET FUND	1,531.33
	Total Expense		**1,531.33**

Account: 500110
Report Period: June 28, 2024 to July 31, 2024

Manager: AL
IA: RBM

Year to Date Realized Gains and Losses

	Cost Basis	Proceeds	Gains/Loss Short Term	Gains/Loss Long Term
Total for 500111	4,934,706.90	4,986,207.45	-22,033.59	73,534.14
Total for 500112	5,013,261.36	5,513,079.10	94,557.10	405,260.64
Total for 500113	144,720.79	99,751.27	2,761.74	-47,731.26
Total Realized Gains	**10,092,689.05**	**10,599,037.82**	**75,285.25**	**431,063.52**

UMF CA/NEVADA ASSET ALLOCATION (TOTAL ACCOUNT)

Account: 500110 **Manager: AL**
Report Period: June 28, 2024 to July 31, 2024 **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.