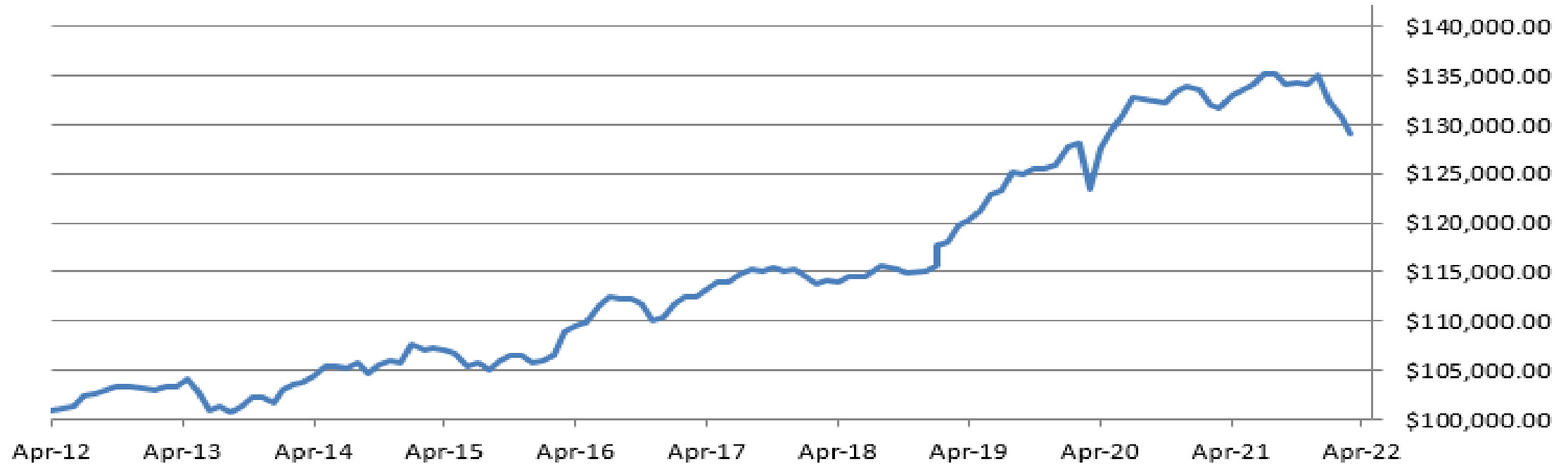


UMF Collective Funds of Michigan LLC Bond Fund



\$100,000 invested in April 2012 = \$129,388 at the end of March 2022.
A return of 2.61% annually.

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