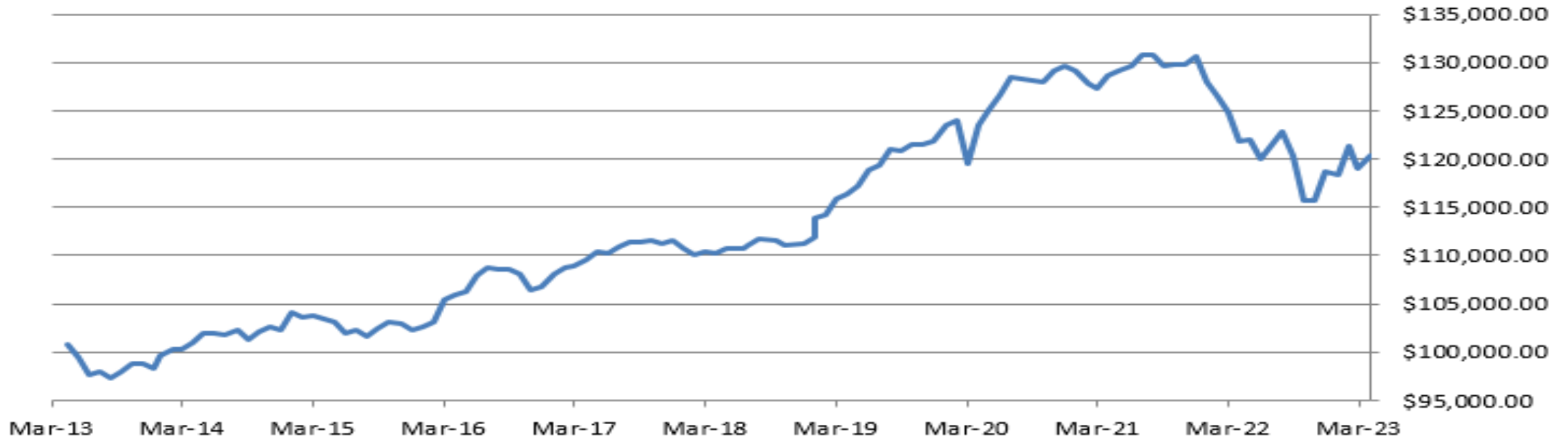


UMF Collective Funds of Michigan LLC Bond Fund



\$100,000 invested in April 2013 = \$120,355 at the end of March 2023.
A return of 1.87% annually.

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