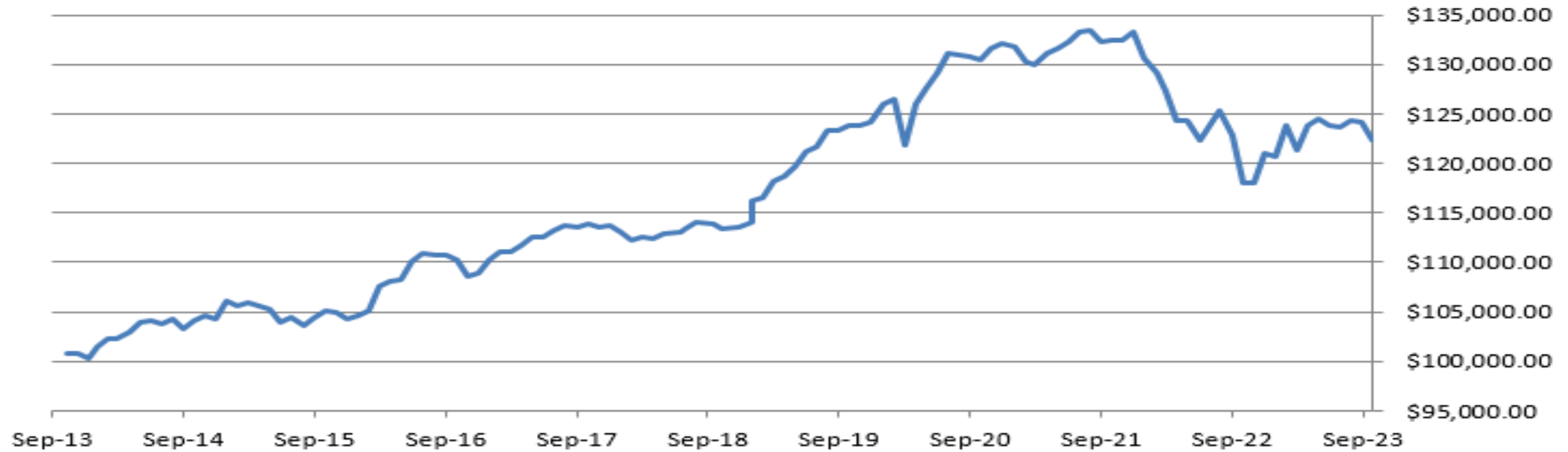


UMF Collective Funds of Michigan LLC Bond Fund



\$100,000 invested in October 2013 = \$120,237 at the end of September 2023.
A return of 1.86% annually.