



SPEND LIFE WISELY FUNDS  
INVESTMENT TRUST

SEMI-ANNUAL SHAREHOLDER REPORT  
January 31, 2025 (Unaudited)

WISDOM SHORT TERM GOVERNMENT FUND – INSTITUTIONAL CLASS  
WISTX

ADDITIONAL INFORMATION

This semi-annual shareholder report contains important information about the Wisdom Short Term Government Fund – WISTX (the “Fund”) for the period December 19, 2024 to January 31, 2025.

You can find additional information about the Fund at <https://spendlifewiselyfunds.com/documents/>. You can also request this information by contacting us at 1-866-458-4744.

MANAGEMENT’S DISCUSSION OF FUND PERFORMANCE

The start of 2025 was marked by significant market volatility, as strong economic data led to expectations of persistent inflationary pressures. This shift prompted a reassessment of Federal Reserve policy, with market expectations adjusting to only 1.5 rate cuts by year-end, a reduction from the previously expected three or more cuts. The first cut is now forecasted for September, reflecting a delay from the prior expectation of June.

As a newly established fund, our core focus has been on capital preservation, liquidity management, and generating risk-adjusted income. With our first full month of performance now recorded, we are pleased with the fund’s ability to deliver stability while capturing competitive yields.

The Wisdom Short Term Government Fund provided a 0.38% total return in January. This strong start reinforces the fund’s suitability as a high-quality liquidity solution for investors seeking low-risk, stable returns in a dynamic rate environment.

EXPENSE INFORMATION

What were the Fund costs for the past period?  
(based on a hypothetical \$10,000 investment)

Fund Name	Costs of a \$10,000 investment	Costs paid as a percentage of a \$10,000 investment*
Wisdom Short Term Government Fund	\$13.00	0.26%

\* Annualized

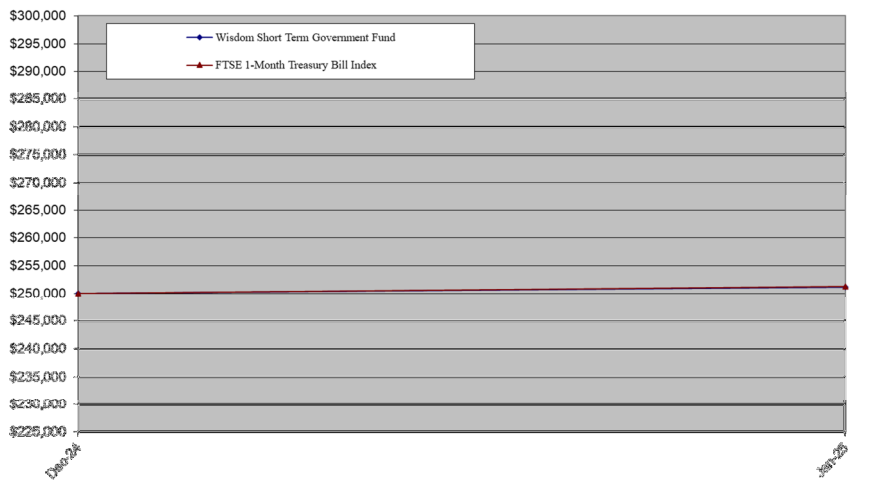
Expenses would be higher if the Fund had been in operation for the full period.

PERFORMANCE GRAPH

AVERAGE ANNUAL RETURNS

	Since Inception	Ending Value
Wisdom Short Term Government Fund	0.49%	\$ 251,226
FTSE 1-Month Treasury Bill Index	0.52%	\$ 251,303

Cumulative Performance Comparison of \$250,000 Investment



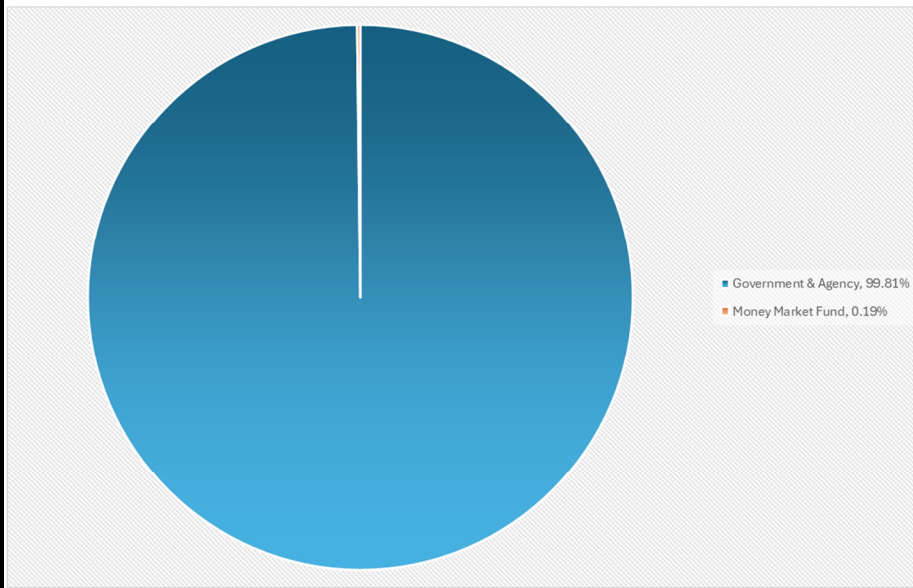
Past performance is not a good predictor of future performance. The returns shown do not reflect taxes that a shareholder would pay on Fund distributions or on the redemption of Fund shares. Updated performance data current to the most recent month-end can be obtained by calling 1-866-458-4744.

FUND STATISTICS

NET ASSETS:	PORTFOLIO HOLDINGS:	PORTFOLIO TURNOVER:	ADVISOR REIMBURSED THE FUND, NET:
\$50,253,809	20	0.11%	\$(11,527)

## SECTOR WEIGHTINGS

The following chart gives a visual breakdown of the Fund by the sectors the underlying securities represent as a percentage of the portfolio of investments.



## TOP TEN HOLDINGS (% OF NET ASSETS)

1.	Treasury Bill, 0.00%, due 2/04/25	16.31%
2.	Treasury Bill, 0.00%, due 3/04/25	15.86%
3.	US Treasury Note/Bill, 2.00%, due 2/15/25	9.15%
4.	Treasury Bill, 0.00%, due 4/15/25	9.08%
5.	Treasury Bill, 0.00%, due 6/20/25	9.01%
6.	Treasury Bill, 0.00%, due 2/18/25	4.57%
7.	Treasury Bill, 0.00%, due 3/20/25	4.55%
8.	Fed Home LN Discount NT, 0.00% due 4/16/25	4.54%
9.	Treasury Bill, 0.00%, due 4/22/25	4.54%
10.	US Treasury Note/Bill, 0.25%, due 8/31/25	4.47%
Total % of Net Assets		82.08%

\*Excludes Short-Term Investment.

## HOUSEHOLDING

To reduce Fund expenses, only one copy of most shareholder documents may be mailed to shareholders with multiple accounts at the same address (Householding). If you would prefer that your Wisdom Short Term Government Fund documents not be househanded, please contact the Fund at 1-866-458-4744, or contact your financial intermediary. Your instructions will typically be effective within 30 days of receipt by the Fund or your financial intermediary.

For additional information about the Fund; including its prospectus, financial information, holdings and proxy information, visit <https://spendlifewiselyfunds.com/documents/> or contact us at 1-866-458-4744.