



SPEND LIFE WISELY FUNDS
INVESTMENT TRUST

**SEMI-ANNUAL SHAREHOLDER
REPORT
January 31, 2026
Institutional Class: WISTX**

This semi-annual shareholder report contains important information about the Wisdom Short Term Government Fund (the "Fund") Institutional Class shares for the period of August 1, 2025 to January 31, 2026. Please contact us at 1-866-458-4744 or visit our website at <https://thewisdomfunds.com/funds/wistx/> for additional information.

WISDOM SHORT TERM GOVERNMENT FUND

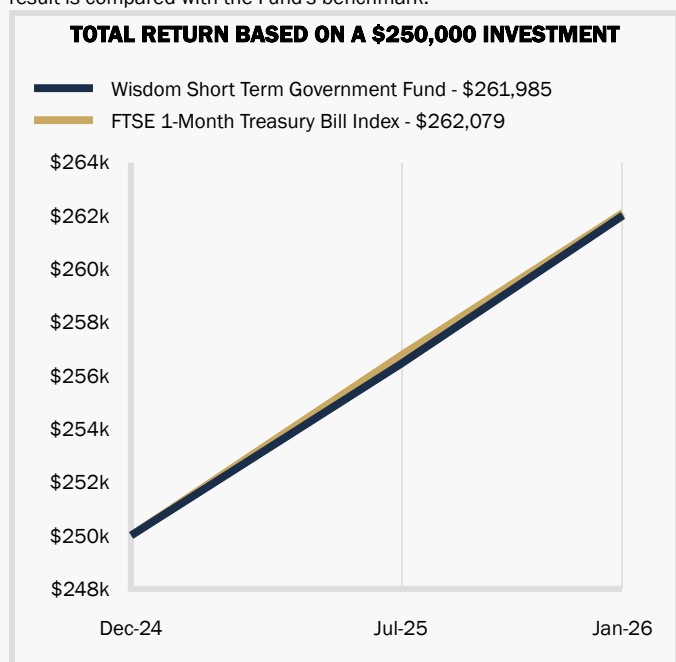
WHAT WERE THE FUND'S COSTS FOR THE PAST SIX MONTHS?

(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	\$11	0.22%

HOW DID THE FUND PERFORM SINCE INCEPTION?

This chart shows the value of a \$250,000 investment since inception. The result is compared with the Fund's benchmark.



The chart above represents historical performance of an investment of \$250,000 in the Fund since inception. **Performance data quoted represents past performance and does not guarantee future results.** Returns shown are total returns, which assume the reinvestment of dividends and capital gains. The table presented below and graph presented above do not reflect the deduction of taxes a shareholder would pay on Fund distributions or the redemption of Fund shares.

HOW DID THE FUND PERFORM THE PAST SIX MONTHS?

The semi-annual period ending January 31, 2026 encompassed a significant shift in monetary policy. The Federal Reserve cut rates three times: September, October, and December 2025, lowering the target range by 75 basis points to 3.50%–3.75% before pausing at its January meeting. December also marked the formal end of quantitative tightening, with mortgage backed securities paydowns redirected into Treasury bill purchases. While easing supported short-term yields, inflation remained above target at 2.7% Year-over-Year, and the January Federal Open Markets Committee ("FOMC") statement removed language prioritizing labor market risks over inflation, a hawkish recalibration. Two governors dissented in favor of a cut, underscoring the FOMC's internal divide. Futures markets currently anticipate at most two additional reductions through year-end.

Throughout the period, portfolio management remained anchored in capital preservation, liquidity, and high quality income generation. The Fund's allocation to short term government securities and money market instruments delivered stable, predictable returns with minimal credit or duration risk.

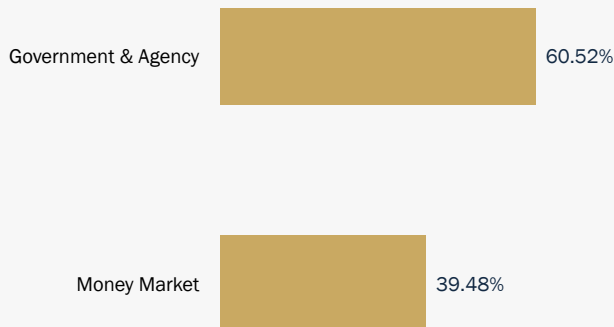
The Fund produced a 2.17% total return for the six-month period, consistent with its role as a high quality liquidity vehicle for investors prioritizing safety and principal stability.

FUND STATISTICS		AVERAGE ANNUAL TOTAL RETURNS	
Total Net Assets	\$79,090,343		
# of Portfolio Holdings	19		
Portfolio Turnover Rate	9%		
Advisor Reimbursed Fund, Net	\$(7,992)		
		1 YR	Since Inception (December 19, 2024)
		Wisdom Short Term Government Fund	4.28%
		FTSE 1-Month Treasury Bill Index	4.29%

Past performance does not guarantee future results. Call 1-866-458-4744 or visit <https://thewisdomfunds.com/funds/wistx/> for current month-end performance.

WHAT DID THE FUND INVEST IN? (as of January 31, 2026)

INDUSTRY (Expressed as % of Total Investments)



FIXED INCOME: QUALITY STRUCTURE (Expressed as a % of Total Investments)



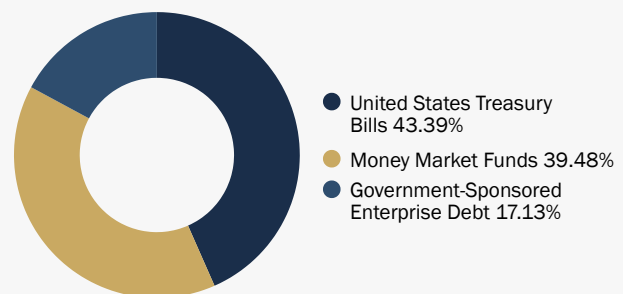
TOP 10 HOLDINGS* (Expressed as a % of Total Investments)

*Excludes Holdings in Other Registered Investment Companies

United States Treasury Bill, 2.180%, 02/05/2026	12.41%
United States Treasury Bill, 1.210%, 02/03/2026	12.41%
United States Treasury Bill, 3.440%, 03/03/2026	12.38%
United States Treasury Bill, 3.440%, 03/05/2026	6.19%
Freddie Mac Multifamily Structured Pass Through Certificates Series K065 Class A2, 3.243%, 04/25/2027	3.42%
Fannie Mae-Aces Series 2016-M10 Class FA, 4.432%, 08/25/2028	1.95%
SBA Small Business Investment Cos. Series 2017-10B, 2.518%, 09/10/2027	1.83%
Fannie Mae Pool AN7602, 2.870%, 01/01/2028	1.50%
Freddie Mac Multifamily Structured Pass Through Certificates Series K058 Class A2, 2.653%, 08/25/2026	1.23%
Freddie Mac Multifamily Structured Pass Through Certificates Series K064 Class A2, 3.224%, 12/25/2026	1.23%

Credit ratings are provided by S&P Global Ratings. A credit rating is an evaluation by a nationally recognized statistical rating organization (NRSRO) of an issuer's creditworthiness with respect to its debt obligations. Ratings are assigned on a scale generally ranging from AAA (highest) to D (lowest). Credit ratings are subject to change and those above BB are typically issued to those securities considered investment grade.

SECTOR (Expressed as % of Total Investments)



WISDOM FUNDS

WISDOM SHORT TERM GOVERNMENT FUND SEMI-ANNUAL SHAREHOLDER REPORT January 31, 2026

Institutional Class: WISTX

1-866-458-4744

If you wish to view additional information about the Fund; including but not limited to the prospectus, financial statements, holdings, or proxy voting information, please visit <https://thewisdomfunds.com/funds/wistx/>.