Monetta Young Investor Growth Fund

MYIFX

Annual Shareholder Report | December 31, 2025

This annual shareholder report contains important information about the Monetta Young Investor Growth Fund for the period of January 1, 2025, to December 31, 2025. You can find additional information about the Fund at https://monetta.com/resources/. You can also request this information by contacting us at 1-800-MONETTA.

WHAT WERE THE FUND COSTS FOR THE PAST YEAR? (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
Monetta Young Investor Growth Fund	$155	1.44%

HOW DID THE FUND PERFORM THE LAST SIX MONTHS AND WHAT AFFECTED ITS PERFORMANCE?

During 2025 the S&P 500 Index posted a total annual return of 17.88%. This was slightly less than the yearly returns of 25.02% and 26.29% of 2024 and 2023 respectively, but still above historical averages. The markets were driven mainly by AI enthusiasm, higher than expected corporate earnings, a series of interest rates cuts and declining oil prices. Despite overall gains, the market was extremely volatile due to extended valuations in the AI sector and the impact of tariffs on economic growth.

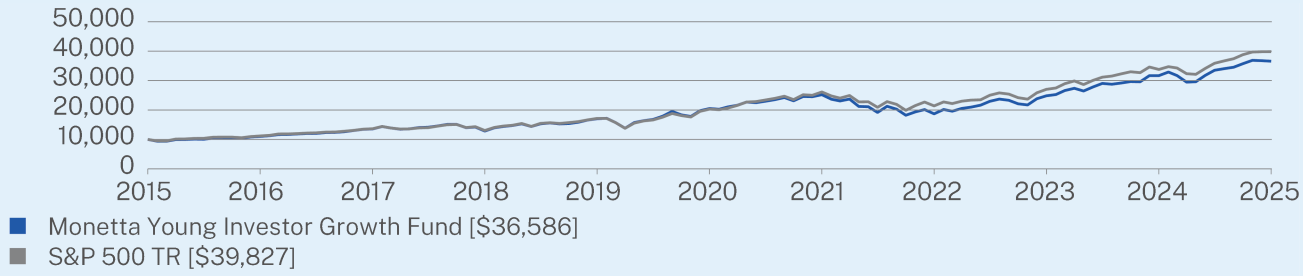
The Young Investor Growth Fund appreciated 15.46% for the year-ended December 31, 2025. This was slightly below the 17.88% return of its benchmark index, the S&P 500. The Young Investor Fund trailed the performance of its benchmark index primarily due to the lackluster performance of a few of its largest security holdings. This included Amazon.com, Microsoft Corporation and Apple, representing 8.10%, 3.96% and 3.18% respectively of the year-end net asset value. The largest contributors to Fund performance were holdings in Alphabet, JPMorgan Chase and Tesla Motors, representing 8.08%, 4.52% and 2.10% respectively of the year-end net asset value.

Will stocks "four-peat" in 2026? While AI continues to be a transformative force, it is raising concerns over ownership, stretched valuations and sustainability. The latest bull market gains have been disproportionately concentrated among a handful of mega-cap stocks. Although these stocks' earnings may need time to catch up with valuations, the key to outperformance will be to reposition into those sectors that could benefit from the next phase of AI innovation. We believe the economic outlook for 2026 appears to be supportive of stocks that could provide a tailwind for equity prices.

HOW DID THE FUND PERFORM OVER THE PAST 10 YEARS?*

The $10,000 chart reflects a hypothetical $10,000 investment in the class of shares noted. The chart uses total return NAV performance and assumes reinvestment of dividends and capital gains. Fund expenses, including management fees and other expenses were deducted.

CUMULATIVE PERFORMANCE (Initial Investment of $10,000)



ANNUAL AVERAGE TOTAL RETURN (%)

	1 Year	5 Year	10 Year
Monetta Young Investor Growth Fund	15.46	12.27	13.85
S&P 500 TR	17.88	14.42	14.82

Visit https://monetta.com/performance/ for more recent performance information.

* *The Fund's past performance is not a good predictor of how the Fund will perform in the future. The graph and table do not reflect the deduction of taxes that a shareholder would pay on Fund distributions or redemption of Fund shares.*

KEY FUND STATISTICS (as of December 31, 2025)

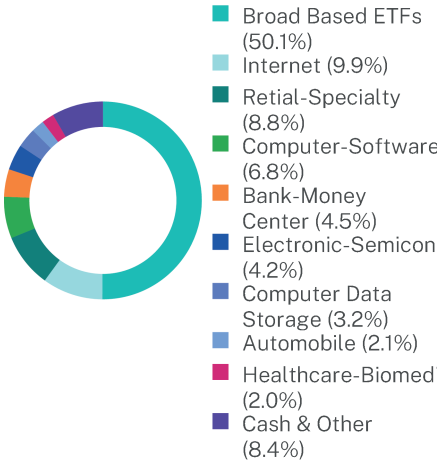
Net Assets	$42,738,280
Number of Holdings	26
Net Advisory Fee	$225,995
Portfolio Turnover	17%

WHAT DID THE FUND INVEST IN? (as of December 31, 2025)

Top 10 Issuers	(%)
SPDR S&P 500 Trust	30.3%
Vanguard S&P 500	19.8%
Amazon.com, Inc.	8.1%
Alphabet, Inc.	8.1%
JPMorgan Chase & Co.	4.5%
Microsoft Corp.	4.0%
Apple, Inc.	3.2%
NVIDIA Corp.	2.2%
Tesla, Inc.	2.1%
Meta Platforms, Inc.	1.9%

Industry	(%)
Broad Based ETFs	50.1%
Technology	24.1%
Retail	9.7%
Financial	5.5%
Consumer Cyclical	4.5%
Healthcare	2.9%
Basic Material	1.1%
Energy	0.9%
Cash & Other	1.2%

Sector Breakdown (% of net assets)



For additional information about the Fund; including its prospectus, financial information, holdings and proxy information, scan the QR code or visit https://monetta.com/resources/.

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 Monetta Financial Services, Inc. documents not be householded, please call toll-free at 1-800-MONETTA, or contact your financial intermediary. Your instructions will typically be effective within 30 days of receipt.