

US Stock Express

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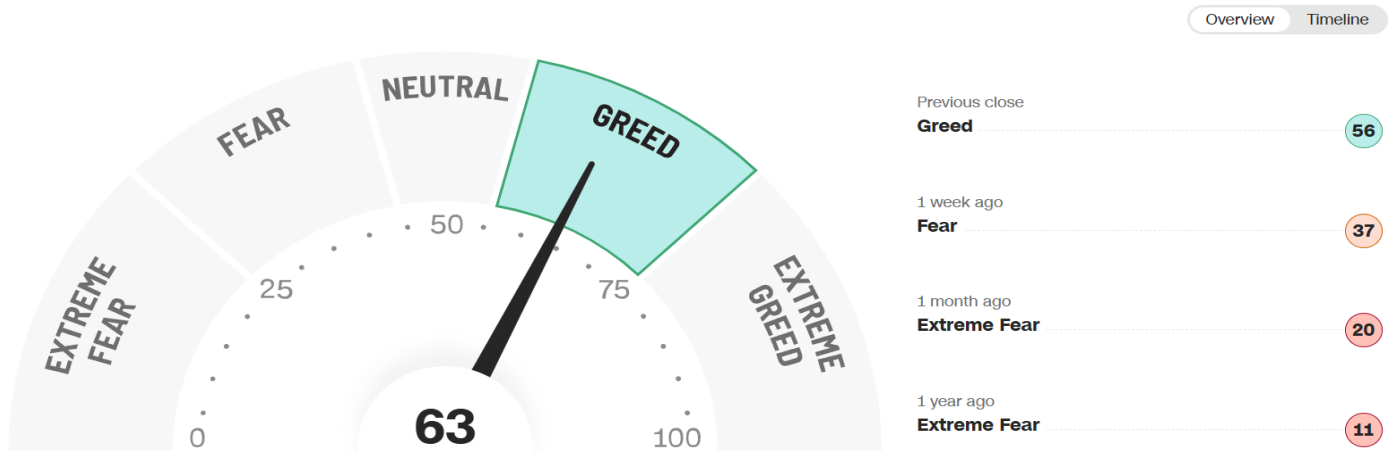
AI recommend VOO as the best all-around choice for ETF on indexes.

*Risk disclosure: Price can go up and down at any moment, use free money to trade and bear the risk according to your own capital;
 Never trade with money that has a deadline for withdrawal.
 All suggestions are for reference only, even AI cannot be 100% reliable, final decision still lies upon investors.
 Copy trading cannot replicate another trader's background or psychological state.*

Fear & Greed Index

What emotion is driving the market now?

[Learn more about the index](#)



Last updated Apr 16 at 12:23:50 PM ET

The lowest point was on March 30 @ 10, and started to rise to 63 of today.

North East West South is **NEWS**

U.S. officials say the U.S. is discussing a possible second round of peace talks with Iran in Pakistan and is optimistic about reaching an agreement. Meanwhile, Tehran has threatened to block shipping lanes in the Red Sea if the U.S. does not lift its naval blockade of Iranian ports.

International Energy Agency (IEA) Executive Director Fatih Birol warned that European aviation fuel stocks may only last about six weeks amid continued tensions in the Middle East.

U.S. Treasury Secretary Bessenter stated that the U.S. has sent letters to two Chinese banks, warning them of the risk of secondary sanctions if they are found to be supporting transactions related to Iran.

Ukraine announced the introduction of a "robot assault" operational model integrating drones, ground robotic systems, and infantry. The military has recaptured large swathes of territory in the south through more than 100 attacks launched using ground robots on the front lines. This new operational model not only successfully captured several Russian military positions but also achieved a world first in capturing enemy troops using only robots without infantry involvement.

Record first-quarter profits did not stop Wall Street's major banks from laying off employees; they cut more than 5,000 jobs in total during the quarter. The layoffs were primarily concentrated at Wells Fargo, which reduced 4,199 positions in the first three months of the year, followed by Citigroup and Bank of America, which cut 2,000 and 1,073 jobs respectively. JPMorgan Chase and Morgan Stanley, on the other hand, increased their workforce.



Dividend pay history

Ex-date	Record date	Pay date	Amount	Div. Type
2026/03/20	2026/03/20	2026/04/13	USD 0.9937	Ordinary
2026/02/20	2026/02/20	2026/03/16	USD 0.61311	Ordinary
2026/01/16	2026/01/16	2026/02/17	USD 0.17862	Ordinary
2025/12/19	2025/12/19	2026/01/12	USD 1.04445	Ordinary
2025/11/21	2025/11/21	2025/12/15	USD 0.57588	Ordinary
2025/10/17	2025/10/17	2025/11/17	USD 0.15477	Ordinary
2025/09/19	2025/09/19	2025/10/14	USD 1.31757	Ordinary
2025/08/15	2025/08/15	2025/09/15	USD 0.26563	Ordinary
2025/07/18	2025/07/18	2025/08/11	USD 0.18075	Ordinary
2025/06/20	2025/06/20	2025/07/14	USD 1.1993	Ordinary
2025/05/16	2025/05/16	2025/06/16	USD 0.32158	Ordinary
2025/04/17	2025/04/17	2025/05/12	USD 0.19691	Ordinary
2025/03/21	2025/03/21	2025/04/14	USD 0.80072	Ordinary
2025/02/21	2025/02/21	2025/03/17	USD 0.65879	Ordinary
2025/01/17	2025/01/17	2025/02/18	USD 0.16241	Ordinary
2024/12/20	2024/12/20	2025/01/13	USD 1.222693	Ordinary
2024/11/15	2024/11/15	2024/12/16	USD 0.26621	Ordinary
2024/10/18	2024/10/18	2024/11/12	USD 0.14882	Ordinary
2024/09/20	2024/09/20	2024/10/15	USD 1.24776	Ordinary
2024/08/16	2024/08/16	2024/09/16	USD 0.32675	Ordinary
2024/07/19	2024/07/19	2024/08/12	USD 0.19438	Ordinary
2024/06/21	2024/06/21	2024/07/15	USD 0.87356	Ordinary
2024/05/17	2024/05/20	2024/06/17	USD 0.59414	Ordinary
2024/04/19	2024/04/22	2024/05/13	USD 0.19769	Ordinary
2024/03/15	2024/03/18	2024/04/15	USD 0.93314	Ordinary

Those who like dividends should buy DIA for it pays out monthly.



QQQ

Dividend pay history

Ex-date	Record date	Pay date	Amount	Div. Type
2026/03/23	2026/03/23	2026/03/27	USD 0.73282	Ordinary
2025/12/22	2025/12/22	2025/12/31	USD 0.79408	Ordinary
2025/09/22	2025/09/22	2025/10/31	USD 0.69395	Ordinary
2025/06/23	2025/06/23	2025/07/31	USD 0.59111	Ordinary
2025/03/24	2025/03/24	2025/04/30	USD 0.71571	Ordinary
2024/12/23	2024/12/23	2024/12/31	USD 0.83466	Ordinary
2024/09/23	2024/09/23	2024/10/31	USD 0.67686	Ordinary
2024/06/24	2024/06/24	2024/07/31	USD 0.7615	Ordinary
2024/03/18	2024/03/19	2024/04/30	USD 0.57345	Ordinary
2023/12/27	2023/12/28	2024/01/15	USD 0.21584	Special
2023/12/18	2023/12/19	2023/12/29	USD 0.80826	Ordinary
2023/09/18	2023/09/19	2023/10/31	USD 0.53555	Ordinary
2023/06/20	2023/06/21	2023/07/31	USD 0.50395	Ordinary
2023/03/20	2023/03/21	2023/04/28	USD 0.47223	Ordinary
2022/12/19	2022/12/20	2022/12/23	USD 0.65541	Ordinary
2022/09/19	2022/09/20	2022/10/31	USD 0.51856	Ordinary
2022/06/21	2022/06/22	2022/07/29	USD 0.5274	Ordinary
2022/03/21	2022/03/22	2022/04/29	USD 0.43369	Ordinary

Historically QQQ has the highest returns among the ETF of 3 major indexes.



World Observation

Day 1514
Russia/Ukraine Conflict

ETF of 3 major indexes

Market focus has already changed, no more on *when* should we buy, but on *what* we should buy; no more on who can win or who can persist to the last minute in Hormuz Strait, but already put down the fighting in Iran. Record high of NASDAQ and S&P proved the market is realistically optimistic and skip off who is hawkish and who is dovish, putting down whatsoever terms of 15 points or 10 points of US and Iran talks, but on how many points the indexes will rise.

On March 30, that is the lowest point of the market, The Express already started to launch out special topic on Space Industry and then Quantum Computer on March 31; followed by topics on Crypto, anyway recommending a lot of potential stocks, for market sentiment gradually back to the end of 2025. That is too many potential stocks needed to buy, but too little cash in hand. On March 30, the Fear & Greed Index was at 10 points, and the writer said you can buy on 15 points and 10 points no need to wait for the low of 3 points and it really did not come back.

There is a common question for individual investors for the ETF, that is what should we buy. I have asked the AI to make a summary on the advantages and disadvantages of several ETFs. But I found one thing they had not talked about for I had not told them to do so. To list out the advantages and disadvantages is a very easy thing for AI. However, it is just a task for a working-bee or working-ant. A smart investor should know when we should buy this and when we should keep away from that. Hopefully in the future, the super-AI can make this clear initially without guidance of human needs.

What the AI lacks is that they cannot list out the market situation of buying different ETF in different market stages. Even though a lot of people wish to buy

a stock running faster than the market, when they buy the ETF of the market, superficially it means that they give up such a hope, for they are the market. But in different stages they have different performances.

Basically, during the early stages of rebound, the ETF on NASDAQ will run faster, as the rally continues, S&P will join the race. DJIA will be the last, or we can say when the market is on high, like the curved top that lasted for several months, DJIA would be exhausted first. That means if the market is on high, do not chase high on NASDAQ or even S&P, just buy DJIA for it retreat first and can make way to buy at low. DJIA is slowest but can show the bull market is near an end.

Another is concerning the dividend, the ETF on DIA pays every month, but S&P and NASDAQ every quarter, when adding together who can get more? It is as simple as all that. Practically, some people like to buy the QYLD which also pays out a dividend every month, but the price of QYLD is normally weaker than the market, even the dividend is more, and the price of the ETF is the same as market, no need to worry on this point.

One more point is the age. When the age of investors is 90+, do not try QQQ, for when it comes down, we do not know when it will go up again. The investor must have a strong heart or else would bring about heart disease. When at the age of retirement (65+), better try VOO, for it is more stable. But if you are not yet on retirement, just try QQQ. Why? Even if a crash comes, the market will rebound some other day, and you have more time to wait than those that are 90+. So, you can risk more, your health can surely stand against whatever heart disease caused by ups and downs of the market than those old people. Nothing ventures, nothing wins. Young people should risk more for in the future, life expectancy for general public will be 100+ and all people must prepare enough money to live on.

As what the AI had said, always consider your risk tolerance and don't rely on copy trade.

The three most famous ETFs tracking the major U.S. indexes are SPDR Dow Jones Industrial Average ETF (DIA), SPDR S&P 500 ETF (SPY), and Invesco QQQ Trust (QQQ). Each offers exposure to a different slice of the U.S. market: DIA to blue-chip industrials, SPY to broad large-cap equities, and QQQ to tech-heavy growth stocks. The choice depends on whether you want stability, broad diversification, or growth potential.



GPT-5 is here - OpenAI

Passed Turing Test as AGI (super AI) level

Key ETFs Overview

ETF	Index Tracked	Current Price	Net Assets	Expense Ratio	Dividend Yield	Focus
DIA (SPDR Dow Jones Industrial Average ETF)	Dow Jones Industrial Average (30 large U.S. companies)	\$484.20 USD	\$41.8B	0.16%	1.45%	Blue-chip industrials, financials, healthcare
SPY (SPDR S&P 500 ETF Trust)	S&P 500 (500 large-cap U.S. companies)	\$699.40 USD	\$651.6B	0.09%	1.08%	Broad U.S. large-cap exposure
QQQ (Invesco QQQ Trust)	NASDAQ-100 (100 largest non-financial NASDAQ companies)	HKD 5,010.00 (~USD 640)	\$372.5B	0.18%	0.44%	Tech-heavy growth stocks (Apple, Microsoft, NVIDIA etc.)

✓ Advantages



GPT-5 is here - OpenAI

- **DIA (Dow Jones ETF)**
 - Stability: Tracks 30 established blue-chip companies.
 - Lower volatility compared to QQQ.
 - Reasonable dividend yield.
- **SPY (S&P 500 ETF)**
 - Most popular ETF globally with massive liquidity.
 - Broad diversification across all sectors.
 - Very low expense ratio (0.09%).
 - Ideal for long-term wealth building.
- **QQQ (NASDAQ-100 ETF)**
 - High growth potential due to tech dominance.
 - Strong historical performance, often outpacing SPY.
 - Exposure to innovation leaders (AI, semiconductors, cloud).

⚠ Disadvantages

- **DIA**
 - Limited diversification (only 30 companies).
 - Heavy weighting in industrials and financials, less tech exposure.
- **SPY**
 - Broad exposure means slower growth compared to QQQ.
 - Lower dividend yield than DIA.
- **QQQ**
 - Higher volatility, especially during tech downturns.
 - Lower dividend yield (0.44%).
 - Concentrated in tech, less defensive sectors.

🕒 How to Decide

- Choose **DIA** if you want **stability and dividends** from blue-chip companies.
- Choose **SPY** if you want **broad diversification** and a core portfolio holding.
- Choose **QQQ** if you want **growth exposure to tech and innovation**, accepting higher risk.

👉 A balanced strategy often involves holding **SPY as a core**, with **QQQ for growth tilt** and **DIA for defensive balance.**

Would you like me to build a **scenario matrix** showing how these ETFs perform under different market conditions (e.g., recession, tech boom, inflationary cycle)? That could help you visualize risk/reward trade-offs more clearly.

The three major U.S. market indexes are the Dow Jones Industrial Average (DJIA), S&P 500, and Nasdaq (typically represented by the Nasdaq-100 for ETF purposes). Each has one or more flagship ETFs that track it closely. These ETFs are among the most popular and liquid in the world, offering low-cost, diversified exposure to large-cap U.S. stocks without needing to buy individual shares.

Nerdwallet +1

Here's a brief introduction to the most famous and popular ones (data is approximate as of mid-April 2026):

1. DJIA → DIA (SPDR Dow Jones Industrial Average ETF Trust)

- **Issuer:** State Street Global Advisors
- **Launch:** 1998 (first ETF to track the DJIA)
- **AUM:** ~\$42–44 billion
- **Expense Ratio:** 0.16%
- **What it tracks:** The DJIA — a price-weighted index of just 30 large “blue-chip” U.S. companies (e.g., Goldman Sachs, Caterpillar, Microsoft). It is the oldest continuous U.S. market index. Ssga +1



2. S&P 500 → The “Big Three” ETFs

These are the three largest and most popular S&P 500 trackers (combined AUM well over \$2 trillion). They all hold essentially the same 500 large-cap stocks, weighted by market capitalization.

- **SPY (SPDR S&P 500 ETF Trust)** — State Street
 - Oldest ETF in the U.S. (1993)
 - Highest liquidity (by far the most traded ETF globally)
 - Expense Ratio: ~0.0945% (higher than the others)
 - AUM: Hundreds of billions; massive daily volume. Fool
- **VOO (Vanguard S&P 500 ETF)** — Vanguard
 - Expense Ratio: 0.03%
 - Extremely popular with long-term buy-and-hold investors. Nerdwallet
- **IVV (iShares Core S&P 500 ETF)** — BlackRock
 - Expense Ratio: 0.03%
 - Very similar to VOO in cost and performance. Nerdwallet

3. Nasdaq → QQQ (Invesco QQQ Trust)



- **Issuer:** Invesco
- **Launch:** 1999
- **AUM:** Well over \$300 billion (dominant in its category)
- **Expense Ratio:** ~0.20% (recently lowered slightly from 0.20%)
- **What it tracks:** The Nasdaq-100 Index — 100 of the largest non-financial companies on the Nasdaq exchange. It is **not** the full Nasdaq Composite index; it is heavily tilted toward technology and growth stocks (e.g., Apple, Microsoft, Nvidia, Amazon). This is the ETF people mean when they say “Nasdaq ETF.” Investopedia +1

(Note: There is a lower-cost sibling called QQQM, but QQQ remains the flagship and most famous.)

Key Differences Between the ETFs and the Indexes They Track

Feature	DIA (DJIA)	SPY / VOO / IVV (S&P 500)	QQQ (Nasdaq-100)
Number of stocks	30	500	100
Weighting	Price-weighted (higher-priced stocks dominate)	Market-cap weighted	Market-cap weighted
Sector tilt	Blue-chip / industrial / value-leaning	Broad large-cap U.S. market	Tech & growth-heavy (~50%+ tech)
Diversification	Lowest	Highest	Moderate (concentrated in tech)
Volatility	Moderate	Moderate	Highest
Historical returns	Solid but usually lags S&P 500 & Nasdaq in growth periods	Benchmark for U.S. equities	Highest long-term growth (but with bigger drawdowns)
Expense ratios	0.16%	SPY 0.0945% / VOO & IVV 0.03%	~0.20%
Liquidity / Trading volume	Very good	SPY = best in world; VOO/IVV excellent	Extremely high

Main differences in a nutshell:

- **DIA** gives you a concentrated basket of iconic American companies but uses an old-fashioned price-weighting method that can feel “unfair” (e.g., a \$400 stock influences the index more than a \$100 stock regardless of company size).
- **S&P 500 ETFs** are the most balanced and widely used benchmark for the overall U.S. stock market.
- **QQQ** offers the highest growth potential but with significantly more volatility and sector concentration risk (tech).

Advantages and Disadvantages of Buying These ETFs



General advantages (all of them):

- Extremely low costs compared with mutual funds or active management.
- High liquidity — easy to buy/sell any time the market is open with tiny bid-ask spreads.
- Instant diversification across dozens or hundreds of companies.
- Transparent and passive (they simply mirror the index).
- Pay dividends (DIA pays monthly; others quarterly).
- Tax-efficient in taxable accounts (especially VOO/IVV/IVV due to structure).

General disadvantages:

- They can (and will) drop sharply in market crashes — you get market returns, good and bad.
- No guarantee of beating the market (they are the market).
- Currency and geopolitical risk if you are not a U.S. investor.

Specific pros/cons:

- **DIA**
Pros: Pure blue-chip exposure, monthly dividends, tracks the most famous index.
Cons: Least diversified (only 30 stocks), price-weighting distorts performance, expense ratio higher than VOO/IVV.
- **SPY**
Pros: Unmatched liquidity and trading volume (ideal for large trades, options, or institutions).
Cons: Slightly higher expense ratio than VOO or IVV (costs you more over decades for buy-and-hold).
- **VOO or IVV**
Pros: Lowest fees (0.03%), excellent for long-term investors; almost identical performance.
Cons: Slightly less liquid than SPY (still extremely liquid for retail investors).
- **QQQ**
Pros: Exposure to the world's leading tech and growth companies; historically the highest returns among the three.
Cons: Highest volatility and biggest losses in bear markets; heavy concentration in a few mega-cap tech stocks ("Magnificent 7" risk).

Quick recommendation:

- Long-term, low-cost investor → VOO or IVV (S&P 500) is usually the best all-around choice.
- Want the classic "Dow" feel and monthly dividends → DIA.
- Want maximum growth and don't mind extra volatility → QQQ.
- Day trader or institution needing maximum liquidity → SPY.

All three indexes/ETFs have delivered strong long-term returns, but they behave differently in different market environments. Most investors use the S&P 500 ETFs as their core holding and may add QQQ for growth or DIA for blue-chip stability. Always consider your risk tolerance, time horizon, and overall portfolio before buying.