

US Stock Express

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ETF Expense Ratio Comparison (as of mid-2026)

ETF	Index Tracked	Expense Ratio	Notes
VOO (Vanguard S&P 500 ETF)	S&P 500	0.03%	Ultra-low cost, popular long-term holding Vanguard
SPY (SPDR S&P 500 ETF Trust)	S&P 500	0.09%	First U.S. ETF, most liquid globally, but pricier SSGA
QQQ (Invesco QQQ Trust)	NASDAQ-100	0.18%	Tech-heavy growth exposure, higher fee due to structure Invesco
IVV (iShares Core S&P 500 ETF)	S&P 500	0.03%	BlackRock's low-cost S&P 500 tracker BlackRock
VTI (Vanguard Total Stock Market ETF)	CRSP US Total Market	0.03%	Covers ~4,000 U.S. stocks (large, mid, small caps) Vanguard
DIA (SPDR Dow Jones Industrial Average ETF)	Dow Jones Industrial Average (30 blue-chip stocks)	0.16%	Concentrated in 30 companies, higher fee SSGA
SPYM (SPDR Portfolio S&P 500 ETF)	S&P 500	0.02%	Cheapest option among S&P 500 ETFs SSGA

Key Insights

- Lowest Fee: SPYM (0.02%)** – unbeatable for cost-conscious investors seeking S&P 500 exposure.
- Standard Low-Cost Options: VOO, IVV, VTI (0.03%)** – all excellent for long-term investors; VTI adds broader diversification beyond the S&P 500.
- Most Expensive: QQQ (0.18%)** – investors accept the higher fee for concentrated exposure to tech and innovation leaders.
- Liquidity vs. Cost Trade-off: SPY (0.09%)** is the most liquid ETF globally, favored by traders, but long-term investors often prefer cheaper alternatives like VOO or IVV.
- DIA (0.16%)** – higher fee, but provides exposure to 30 established blue-chip companies, often seen as a defensive play.

GPT-5 is here - OpenAI

*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.*

Vix Index of CBOE

16.37 +0.80 +5.14%)

- 1) Calm Period : between 10 to 20 points
- 2) Normal Period : between 20 to 30 points
- 3) Warning Period : between 30 to 40 points
- 4) Fear Period : between 40 to 50 points
- 5) Panic Period : Over 50 points

The CBOE Volatility Index (VIX) measures the market's expectation of 30-day volatility for the S&P 500 and is probably the most popular index concerning the fear of investors.

North East West South is NEWS

Microsoft's Xbox division plans to cut 3,200 jobs over the next year, approximately 20% of its workforce. Xbox will also spin off four game development studios and initiate the sale of a fifth.

Amazon seeks to raise at least \$25 billion through a latest round of dollar-denominated bonds to increase investment in artificial intelligence infrastructure. Barclays, Goldman Sachs, JPMorgan Chase, and Morgan Stanley are arranging the bond issuance.

US President Trump recently made a surprise announcement before an interview, publicly declaring himself a "Big Crypto Guy." This statement successfully spurred a strong rebound in Bitcoin prices from their lows, surging to around \$61,400 and currently hovering around \$63,000.

RBC Capital Markets released a research report raising its target price for Tesla from \$475 to \$500. This upward revision not only incorporates the premium associated with a potential merger with SpaceX but also updates its independent intrinsic value assessment of the electric vehicle manufacturer.

The U.S. Commerce Department reported that the trade deficit in goods and services widened by 42.2% from the previous month to \$77.6 billion. Economists' median forecast was a deficit of \$78.4 billion.



I just moved into my new studio in Kwun Tong (on Kowloon side) and ready to have first shooting on July 18 (Sat) and release on July 19 (Sun).

My YouTube video channel

will be resumed at 1:30am New York time on July 19th (Sun) 2026

Channel Name: "Daniel Yue & US stocks weekly"



Sakura Festival, Kumamoto 2025

[Sakura Festival in Kumamoto 2025 光輝歲月、刀劍若夢。福岡縣熊本城櫻花節 Brilliant Ages, Life of Swordsman But A Dream](#)

Channel Name: "Music Therapy & Daniel Yue"

This channel cannot make you rich, but can re-charge your energy to face the ups and downs of life as well as the market



Trump Accounts (also known as **530A accounts** or **Section 530A Trump Accounts**) are a new type of tax-advantaged custodial IRA-like investment account for U.S. children under age 18. [Irs +1](#)

They were created under the One Big Beautiful Bill Act (OBBBA) of 2025, added to the Internal Revenue Code as Section 530A. The goal is to help families build long-term wealth and retirement savings for the next generation by starting investments early. [Wikipedia](#)



Grok - xAI The
World's Most Powerful AI

Key Features

- **Eligibility:** Any U.S. child (citizen or with valid SSN) who is under 18 at the end of the calendar year the account is opened/established. No earned income is required for the child (unlike standard IRAs). Only one account per child. [Corporate.vanguard](#)
- **Contributions:**
 - Annual limit: Up to \$5,000 total per year (from all sources combined; adjusted for inflation later). Contributions are after-tax (not deductible).
 - Sources: Parents, guardians, grandparents, other family/friends, employers, or certain approved charitable programs.
 - Government pilot: \$1,000 one-time seed contribution from the U.S. Treasury for eligible children born Jan. 1, 2025–Dec. 31, 2028 (requires an election; not automatic). [Trumpaccounts](#)

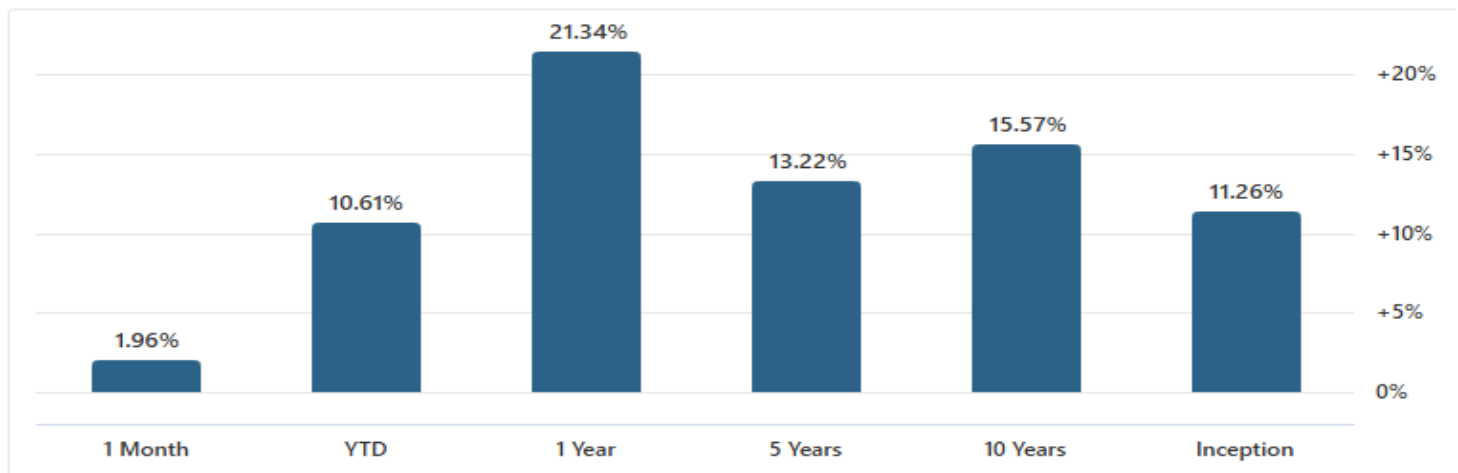


Comparison of ETFs

Symbol	Fund Name	Asset Class	Assets	Stock Price	% Change	Volume	Holdings
VOO	Vanguard S&P 500 ETF	Equity	1.03T	686.82	-0.55%	1,371,923	519
IVV	iShares Core S&P 500 ETF	Equity	832.92B	750.66	-0.54%	513,192	509
SPY	State Street SPDR S&P 500 ETF	Equity	783.07B	747.24	-0.54%	7,526,594	505
VTI	Vanguard Total Stock Market ETF	Equity	653.54B	369.50	-0.58%	644,675	3,498
QQQ	Invesco QQQ Trust Series I	Equity	480.53B	707.84	-2.07%	10,574,084	105
VEA	Vanguard FTSE Developed Markets ETF	Equity	222.80B	70.93	-1.34%	1,309,372	3,881
VUG	Vanguard Growth ETF	Equity	222.23B	85.70	-1.13%	1,115,957	159
IEFA	iShares Core MSCI EAFE ETF	Equity	181.52B	97.45	-0.87%	1,057,562	2,646
VTV	Vanguard Value ETF	Equity	179.59B	219.70	0.12%	419,579	326
BND	Vanguard Total Bond Market ETF	Fixed Income	157.85B	72.96	-0.25%	1,642,295	15,000
SPYM	State Street SPDR Portfolio S&P 500 ETF	Equity	155.43B	87.94	-0.55%	1,484,471	508
IEMG	iShares Core MSCI Emerging Markets ETF	Equity	154.01B	79.65	-2.87%	1,891,557	2,867
VXUS	Vanguard Total International Stock ETF	Equity	148.95B	84.87	-1.51%	1,483,870	8,807
VGT	Vanguard Information Technology ETF	Equity	142.67B	113.08	-2.83%	1,385,969	329
GLD	SPDR Gold Shares	Commodity	136.40B	381.30	-0.22%	1,101,667	2
AGG	iShares Core U.S. Aggregate Bond ETF	Fixed Income	135.94B	98.39	-0.28%	1,046,128	13,240
IWF	iShares Russell 1000 Growth ETF	Equity	125.59B	120.78	-1.80%	634,198	372
VWO	Vanguard FTSE Emerging Markets ETF	Equity	118.82B	58.95	-1.86%	855,487	5,077
IJH	iShares Core S&P Mid-Cap ETF	Equity	118.50B	75.51	-1.19%	1,276,174	412
XLK	State Street Technology Select Sector S...	Equity	117.78B	177.39	-3.37%	2,164,424	77

Performance ?

SPYM had a total return of 21.34% in the past year, including dividends. Since the fund's inception, the average annual return has been 11.26%.





Market Observation

Trump Accounts 5 3 0 A



What are Trump Accounts 530A? Do you still remember the One Big Beautiful Bill Act (OBBBA)? Those that have their market diary should remember at once. It is a plan for long-term wealth and retirement savings for children, that is the next generation. Please refer to the key features on page 4, children will be benefitted, and burdens of parents will be lightened, thus can also be said benefitted.

Mind that for a general citizen, they cannot invest directly in the 530A accounts, but they can buy the ETF in the stock market. They can buy a lot of ETFs such as VOO, QQQ, DIA but the writer this time recommends SPYM. Anyway, investors can study the background and data one by one before placing orders.

This year is the year of Crimson Horse and Red Goat, which is beneficial to ETF transactions. Warren Buffett challenged Wall Street fund managers who could not perform better than the market. This year the transaction of ETFs and trading are really more than before. AI stocks continued to bloom, people afraid of AI being a bubble, and some others afraid that AI would replace human jobs, but the unemployment rate is still keeping in lower positions. So, when the indexes are in high positions, individual stocks only have short glammers.

Such as the Magnificent Seven once dominated the market, but now several stocks are said to be the next NVDA including AVGO, AMD and TSM. That is blues chips only had a short period of glory and other explosives stocks even shorter. But for ETFs, they can change the components and adjust the ratio in a flexible manner. That is, individual investors normally would not change the complex of stocks, but fund managers need to chase up with time and keep up the performance where investors are expecting. That is to keep on holding hot stocks of the market.

Anyway, the trend of investing in an ETF still will carry on, and will be more popular than ever.

Why we have to invest in children, for they are stars of tomorrow, and pillars of future society. An advanced economy should prepare well for the future, and try to solve the future problem before they arise. One of the reasons is that the writer always re-iterates, life expectancy of human life is longer and longer no matter if you want it or not. Because of the anti-aging research, and also other kinds of development in healthy food and products, the first person that lives up to 150 years of age has already been born. So, we need a longer-term investment.

Market is facing uncertainty, even though most people expected a rate hike will occur within this year, still quite a number expected would not come true, or even may have rate cut. That is why the indexes keep on developing symmetric triangles. When facing such conditions, buying an ETF will be better than individual stocks.

Top 25 holdings of SPYM

Top 25 Holdings

As of Jul 1, 2026

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No.	Symbol	Name	% Weight	Shares
1	NVDA	NVIDIA Corporation	7.43%	58,462,944
2	AAPL	Apple Inc.	6.71%	35,452,063
3	MSFT	Microsoft Corporation	4.43%	17,930,717
4	AMZN	Amazon.com, Inc.	3.67%	23,628,599
5	GOOGL	Alphabet Inc.	3.29%	14,153,727
6	AVGO	Broadcom Inc.	2.72%	11,428,570
7	GOOG	Alphabet Inc.	2.63%	11,408,582
8	META	Meta Platforms, Inc.	2.09%	5,300,895
9	TSLA	Tesla, Inc.	1.86%	6,795,144
10	MU	Micron Technology, Inc.	1.81%	2,722,158
11	LLY	Eli Lilly and Company	1.46%	1,909,506
12	BRK.B	Berkshire Hathaway Inc.	1.42%	4,425,360
13	JPM	JPMorgan Chase & Co.	1.39%	6,467,967
14	AMD	Advanced Micro Devices, Inc.	1.37%	3,935,642
15	JNJ	Johnson & Johnson	0.95%	5,810,727
16	INTC	Intel Corporation	0.93%	11,404,193
17	V	Visa Inc.	0.90%	4,006,343
18	BIT: 1XOM	ExxonMobil Holdings Corporation	0.88%	10,004,096
19	AMAT	Applied Materials, Inc.	0.80%	1,915,675
20	LRCX	Lam Research Corporation	0.76%	3,018,720
21	WMT	Walmart Inc.	0.74%	10,580,398
22	CSCO	Cisco Systems, Inc.	0.72%	9,534,705
23	CAT	Caterpillar Inc.	0.71%	1,111,577
24	ABBV	AbbVie Inc.	0.69%	4,263,806
25	MA	Mastercard Incorporated	0.65%	1,947,254