Microsoft Corp / MSFT

Equity | Generated Sep 28, 2026 11:32 PM EDT

Current price	Daily move	Bid / Ask	Previous close
$507.50	**-8.67 -1.68%**	**$507.48/$508.00**	**$516.17**

Market	**NYSE**
Industry	**Technology**
Market data as of	**Sep 28, 2026 11:32 PM EDT**

JW Intelligence Report

Complete | 3 of 3 sections | Sep 28, 2026 6:50 PM EDT

JW Rank	Rank label	Confidence	IV percentile
84.1 / 100	**Strong setup**	**high**	**71 / 100**

Model reference	Upside scenario	Risk reference	Wheel strategy fit
$506.00	**$528.00**	**$492.00**	**88 / 100**

Options stance	**neutral**
Tail-risk safety	**64 / 100**
JW Rank data coverage / as of	**100.0% | Sep 28, 2026 6:50 PM EDT**

Key insight

Mixed Signals for MSFT: AI Concerns Offset Copilot Optimism

Market read

The market is digesting mixed signals surrounding Microsoft (MSFT). While recent positive news regarding the Copilot revamp and analyst upgrades fueled a rally, concerns about Meta's new AI enterprise platform are weighing on sentiment. The stock price has pulled back slightly from its 52-week high, but remains above key technical support levels.

Strategy context

Implied volatility is elevated but term structure shows backwardation, suggesting potential for near-term volatility.

JW AI conclusions

Short- and medium-term model interpretation

AI context bias	**Bullish**
AI analysis updated	**Sep 28, 2026 1:43 PM EDT**

Short-term scenario

Cautious buy-the-dip over 1-3 weeks, not a chase of the bounce. Prefer a limit near $502-$506 support if the Meta headline fades and that zone holds. Invalid if price loses $500 on volume or if software-disruption selling broadens. Not advice; Oct 28 earnings and headline risk can break the setup.

Three-month outlook

Moderately bullish base case with wide uncertainty. If Azure stays near the recently guided roughly 40%+ pace and Copilot monetization holds, a grind toward the mid-$540s and the Street cluster near $570 is plausible, in line with a Strong Buy consensus and low-teens implied upside from here. A slide back toward the high $470s-$490s is realistic if Meta's platform gains credibility, capex or free cash flow disappoints, or Oct 28 guidance misses. Shares already rebounded sharply from the June 2026 low near $353 and trade around 29x recent earnings, so much of the recovery is priced. Any path is contingent, not a forecast.

Market sentiment

Same-day X tone is mixed and low-quality. Some posts cast Meta's enterprise entry as a direct problem for Microsoft; others still frame the Copilot rebuild as the market re-rating MSFT as an AI winner. A few accounts are posting buy zones around $500-$510 rather than chasing. High-engagement, original analysis is scarce versus promotional posts, so this is a noisy sample, not a reliable positioning read.

Supporting evidence

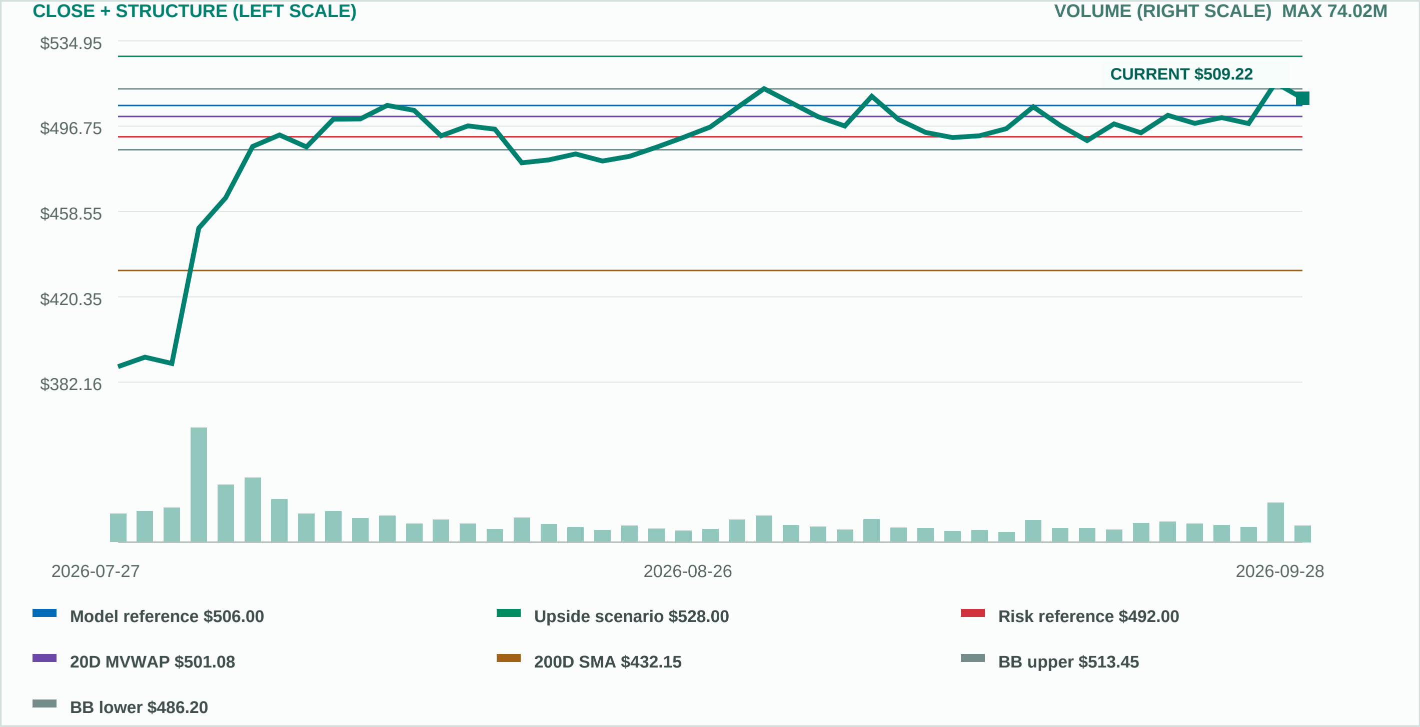
MSFT shares jumped after a Copilot revamp with coding and agentic features, prompting analyst upgrades. | Meta's launch of an AI enterprise platform sparked concerns about potential pressure on Microsoft's dominance. | The stock price is currently trading above its 50-day and 200-day moving averages, indicating a longer-term bullish trend.

Risk watch

Meta's AI platform could pose a competitive threat to Microsoft's enterprise business.

Enhanced price structure

45 trading days with volume, model levels and current technical reference bands



45 complete trading-session observations

JW Rank factors

Score, source coverage and interpretation for each decision factor

JW RANK FACTOR PROFILE	COVERAGE	0 – 50 – 100
Liquidity	100.0%	97.7
Strategy Fit	100.0%	87.8
Technical Trend	100.0%	91.6
Market Tail Risk	100.0%	63.8
Fundamental Quality	100.0%	84.2
Volatility Pressure	100.0%	76.0

Decision summary

Primary model reads before the detailed indicator appendix

Momentum	Institutional flow	Structure	Volatility
strong_bull	**Above MVWAP**	**Above 200D trend**	**medium**

Decision indicators

Detailed momentum, institutional and structural observations

Momentum kinematics

Direction, velocity and oscillator state

Current read	**STRONG BULL | neutral | MACD accelerating**
Trend signal	**STRONG BULL**
RSI signal	**neutral**
RSI (7 / 14 / 21)	**59.23 / 58.56 / 59.12**
RSI velocity	**0.79**
MACD line / signal / histogram	**6.97 / - / 7.44**
MACD acceleration	**0.27**
Stochastic K / D	**69.19 / 59.14**

Institutional footprints

Volume-weighted cost, price location and flow

Current read	**Above institutional MVWAP | Accumulation bias**
Institutional flow	**0.26**
20-day MVWAP	**$501.08**
Price vs 20-day MVWAP	**+1.28%**
Daily reference VWAP	**$508.26**
Price vs daily reference	**-0.15%**
Volume	**10.86M**

Structural context

Long-term trend and volatility boundaries

Current read	**Above 200-day trend | Positive macro velocity**
Macro velocity	**0.14**
20-day / 200-day SMA	**$499.82 / $432.15**
Bollinger range	**$486.20 - $513.45**
Bollinger position	**0.845**

Options and volatility intelligence

Structure, premium conditions and principal risks

IV rank	IV percentile	VVIX	SKEW
44 / 100	**73 / 100**	**90.44**	**144.91**

Market regime	**Calm**
Tail-risk regime	**NORMAL TAIL RISK**
Term structure	**backwardation**
Term slope	**-3.57 pts**
Skew read	**balanced**
Liquidity / quote coverage	**100.0%**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 28, 2026 2:35 PM EDT**
Options data quality	**Coverage 88.9%**

Option term structure

ATM implied-volatility curve by days to expiration

Downward-sloping ATM volatility term structure

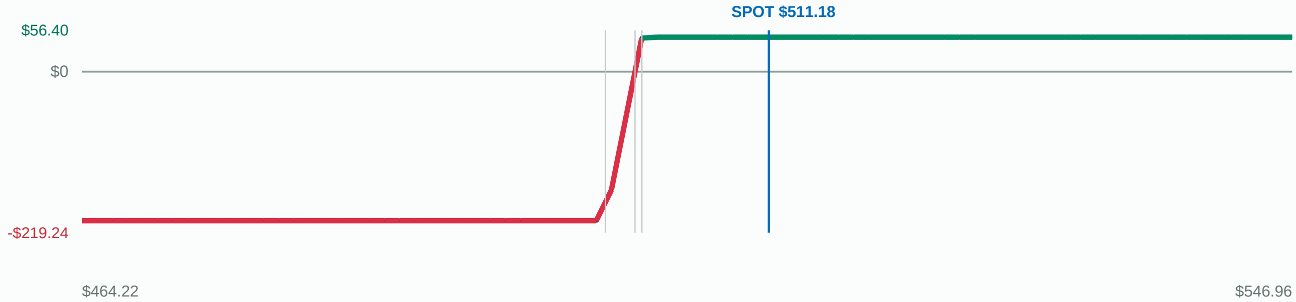
EXPIRATION	DTE	ATM IV	STATE
2026-09-30	2	29.6%	-
2026-10-05	7	25.3%	-
2026-10-16	18	26.0%	-

Reference spread payoff

Illustrative expiry profit/loss per one-lot structure, including quoted net credit

Bull Put Spread reference

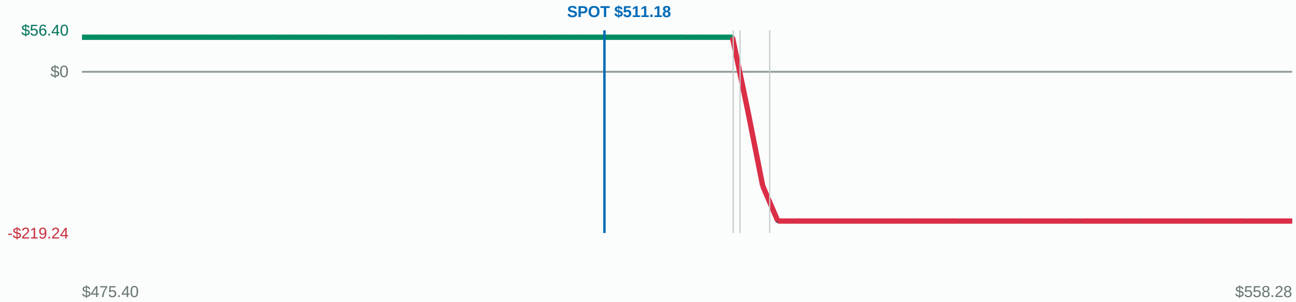
Short $502.50 | Long $500.00 | Width $2.50 | Net credit $0.47



Max profit $47.00 | Max loss -$203.00 | Break-even $502.03 | Per contract at expiry

Bear Call Spread reference

Short $520.00 | Long $522.50 | Width $2.50 | Net credit $0.47



Max profit $47.00 | Max loss -$203.00 | Break-even $520.47 | Per contract at expiry

Event and tail-risk context

Known event windows and broad volatility conditions

Next earnings date	**2026-10-28**
Earnings IV-crush risk	**NOT MEASURED**
VIX	**15.90**
VVIX	**90.44**
SKEW index	**144.91**
Observation confidence	**high**
Option quote quality	**reliable**
Contracts observed	**129**

Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	**129**

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

The market is digesting mixed signals surrounding Microsoft (MSFT). While recent positive news regarding the Copilot revamp and analyst upgrades fueled a rally, concerns about Meta's new AI enterprise platform are weighing on sentiment. The stock price has pulled back slightly from its 52-week high, but remains above key technical support levels.

Options context

Mixed Signals for MSFT: AI Concerns Offset Copilot Optimism

Wheel context

Implied volatility is elevated but term structure shows backwardation, suggesting potential for near-term volatility.

Observed evidence

MSFT shares jumped after a Copilot revamp with coding and agentic features, prompting analyst upgrades. | Meta's launch of an AI enterprise platform sparked concerns about potential pressure on Microsoft's dominance. | The stock price is currently trading above its 50-day and 200-day moving averages, indicating a longer-term bullish trend.

Principal risks to monitor

Meta's AI platform could pose a competitive threat to Microsoft's enterprise business.

Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization **$3.83T**	P/E (TTM) **28.66**
ROE **33.2%**	Revenue growth **16.1%**
EPS growth **22.8%**	Operating margin **46.7%**
Net profit margin **40.3%**	Gross margin **-**
Free cash flow CAGR **3.6%**	Debt / equity **0.24**
Dividend yield **0.8%**	Beta **1.06**
52-week range **$349.20 - $553.72**	

Company or fund profile

Issuer identity and classification

Name **Microsoft Corp**	Market **NYSE**
Industry **Technology**	Country **US**
Currency **USD**	IPO date **1986-03-13**
Shares outstanding **7.43B**	52-week return **1.8%**
Book value per share **$59.56**	Revenue per share **$44.60**

Website	**microsoft.com / En In**

Latest strategy observation

Most recent shared general market signal available when this report was generated

MSFT Covered Call signal

Sep 28, 2026 9:48 AM EDT

Covered Call | 2026-09-30

At signal $504.56 | Current $507.50

SHORT **Option $502.50 B $5.90 / A $6.55**

High turnover | CR $6.23

Complete technical details

Full supporting indicator set used by the symbol detail experience

Volatility and options market

Price movement and premium conditions

ATR	**$11.93**
ATR as % of price	**2.3%**
Volatility environment	**medium**
Current IV	**30.3%**
IV rank	**43 / 100**
IV percentile	**71 / 100**
Technical Snapshot IV source	**Private fundamentals snapshot**
Technical Snapshot IV observed at	**Sep 28, 2026 7:32 PM EDT**

Technical health and risk radar

Derived indicator health and event context

Overall health	**84 / 100**
Trend health	**92 / 100**
Momentum health	**94 / 100**
Volatility health	**75 / 100**
Structure health	**66 / 100**
Earnings risk / date	**low | 2026-10-28**
Macro risk	**unknown**
Volatility risk	**medium**
Structure risk	**low**

Structural indicator levels

Moving averages, volatility bands and observed trading ranges

SMA (20 / 50 / 200)	**$499.82 / $478.12 / $432.15**
EMA (9 / 21)	**$503.16 / $497.90**
Bollinger upper / middle / lower	**$513.45 / $499.82 / $486.20**

Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	**0.845**
True high / low	**$516.17 / $502.22**
5-day true high / low	**$519.40 / $491.22**

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	0.139	**-**
SMA50	2.219	**-**
MVWAP20	0.257	**-**
MACD	0.268	**-**
RSI	0.787	**-**
Volume	-17586.670	**-**
ATR	0.276	**-**
T1	-	**6.78 / 501.57 / 519.40 / 497.25**
T2	-	**5.73 / 500.38 / 500.59 / 491.22**
T3	-	**6.17 / 500.31 / 509.44 / 495.88**

Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	**$511.18**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 28, 2026 2:35 PM EDT**
Options data coverage	**88.9%**
SKEW regime	**HIGH TAIL RISK SKEW**
VVIX regime	**VVIX FLAT**
Front expiration / DTE	**2026-09-30 | 2 DTE**
Front at-the-money IV	**29.6%**
25-delta skew	**0.28**
Put / Call 25-delta	**$502.50 Delta -0.221 / $520.00 Delta 0.227**
Median option bid/ask spread	**7.1%**
Bid/ask spread	**-**
Contracts observed / quoted	**129 / 129**

Price context

Last Price: 511.18 | Bid: 511.03 | Ask: 511.17 | Previous Close: 516.17 | Change: -4.99 | Daily change: -0.97% | Update Time: 2026-09-28T14:35:51.821267-04:00 | Latest History Date: 2026-09-28 | Latest History Price: 511.16

Historical context

Trading-day sample: 60 sessions | First Date: 2026-07-06 | Latest Date: 2026-09-28 | Latest Price: 511.16 | Max Drawdown 60d Percent: -5.15%

Fundamental context

Current Iv Percent: 30.47% | Iv Rank: 43.85 | Iv Percentile: 72.51 | Next Earnings Date: 2026-10-28 | Ex Dividend Date: 2026-11-18

Important disclosures

Scope, limitations, risk and permitted interpretation

General market information only

This report is general quantitative research and market commentary. It is not investment, legal, tax or accounting advice; it is not an offer, solicitation, order, recommendation or promise of performance. It does not consider any reader's holdings, objectives, financial circumstances, risk tolerance or suitability.

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Options risk

Options are complex and are not suitable for all investors. They may involve total or substantial loss, assignment, early exercise, margin calls, liquidity and spread risk, volatility and Greek exposure, event risk, regime shifts and expiration risk. Multi-leg positions may not execute or close at modeled prices.

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Reference documents

Official product terms and standardized options disclosure

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