Tempus AI Inc / TEM

Equity | Generated Sep 4, 2026 11:33 PM EDT

Current price	Daily move	Bid / Ask	Previous close
$64.57	**-0.09 -0.14%**	**-/-**	**$64.66**

Market	**NYSE**
Industry	**Life Sciences Tools & Services**
Market data as of	**Sep 4, 2026 11:33 PM EDT**

JW Intelligence Report

Complete | 3 of 3 sections | Sep 4, 2026 6:51 PM EDT

JW Rank	Rank label	Confidence	IV percentile
67.6 / 100	**Constructive**	**high**	**47 / 100**

Model reference	Upside scenario	Risk reference	Wheel strategy fit
$63.50	**$72.00**	**$58.50**	**62 / 100**

Options stance	**bullish**
Tail-risk safety	**64 / 100**
JW Rank data coverage / as of	**97.1% | Sep 4, 2026 6:51 PM EDT**

Key insight

TEM Option Market Implies Continued Upside Potential

Market read

The option market for TEM displays a bullish outlook, driven by elevated implied volatility and a positive term structure. The front-month ATM IV is 64.55%, suggesting strong expectations for price movement in the near term. The term structure slopes upward, indicating that further out options are priced with even higher implied volatility. This suggests market participants anticipate continued upside potential for TEM.

Strategy context

The bullish sentiment is reinforced by a balanced skew, indicating neutral directional bias. The reference spreads suggest potential for both bull put and bear call strategies.

JW AI conclusions

Short- and medium-term model interpretation

AI context bias	**Mixed**
AI analysis updated	**Sep 4, 2026 2:33 PM EDT**

Short-term scenario

Cautious/neutral speculative: consider small long on confirmed hold of $61-63 support for bounce toward recent highs, but high uncertainty (post-rally consolidation, elevated shorts, vol). Avoid chasing; wait for volume confirmation or dip. Not advice.

Three-month outlook

Mildly bullish bias from Q2 beats, raised guidance, FDA clearances, data/pharma partnerships (AstraZeneca, BioNTech etc.), and Personalis MRD synergy (potential 2027+ revenue lift if deal closes late 2026/early 2027). Could retest $75-85 on positive catalysts (conference, Q3, deal progress). Significant uncertainty: rich valuation (~8x sales), ongoing losses/cash burn, high short interest/squeeze risk, integration/execution on acquisition, high beta/vol, and broader AI/healthcare/market sentiment. Downside to $50s possible on delays, misses, or risk-off. Highly speculative; outcomes uncertain.

Market sentiment

Mixed/cautiously bullish among active retail posters: long-term holders celebrating 100%+ run from ~$48 (May) to $70+ and debating profit-taking vs. holding through 2028 leaps; mentions of recent upgrades and AI/healthcare potential. High volume of spam/promotional WhatsApp group posts. Some skepticism on 'AI' branding vs. core diagnostics revenue, acquisition dilution/timing, high shorts, and cash burn. Not a current frenzy; more holding/consolidation talk than aggressive new buying.

Supporting evidence

Elevated implied volatility of 64.55% for the front-month ATM option. | Positive term structure with increasing IV as expiration date increases. | Recent positive news flow including FDA clearances and upgrades from analysts.

Risk watch

High short interest (25-30% of float) could lead to volatility spikes.

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	SCORE (0–100)
Liquidity	100.0%	85.4
Strategy Fit	100.0%	62.2
Technical Trend	100.0%	91.2
Market Tail Risk	100.0%	63.8
Fundamental Quality	71.4%	22.3
Volatility Pressure	100.0%	40.8

Decision summary

Primary model reads before the detailed indicator appendix

Momentum	Institutional flow	Structure	Volatility
bullish_recovery	Above MVWAP	Above 200D trend	high

Decision indicators

Detailed momentum, institutional and structural observations

Momentum kinematics

Direction, velocity and oscillator state

Current read	**BULLISH RECOVERY | neutral | MACD decelerating**
Trend signal	**BULLISH RECOVERY**
RSI signal	**neutral**
RSI (7 / 14 / 21)	**55.65 / 57.63 / 57.22**
RSI velocity	**0.93**
MACD line / signal / histogram	**3.40 / - / 3.65**
MACD acceleration	**-0.22**
Stochastic K / D	**60.95 / 57.98**

Institutional footprints

Volume-weighted cost, price location and flow

Current read	**Above institutional MVWAP | Accumulation bias**
Institutional flow	**0.36**
20-day MVWAP	**$63.57**
Price vs 20-day MVWAP	**+1.57%**
Daily reference VWAP	**$64.68**
Price vs daily reference	**-0.17%**
Volume	**3.02M**

Structural context

Long-term trend and volatility boundaries

Current read	**Above 200-day trend | Positive macro velocity**
Macro velocity	**0.77**
20-day / 200-day SMA	**$61.40 / $56.41**
Bollinger range	**$47.67 - $75.13**
Bollinger position	**0.617**

Options and volatility intelligence

Structure, premium conditions and principal risks

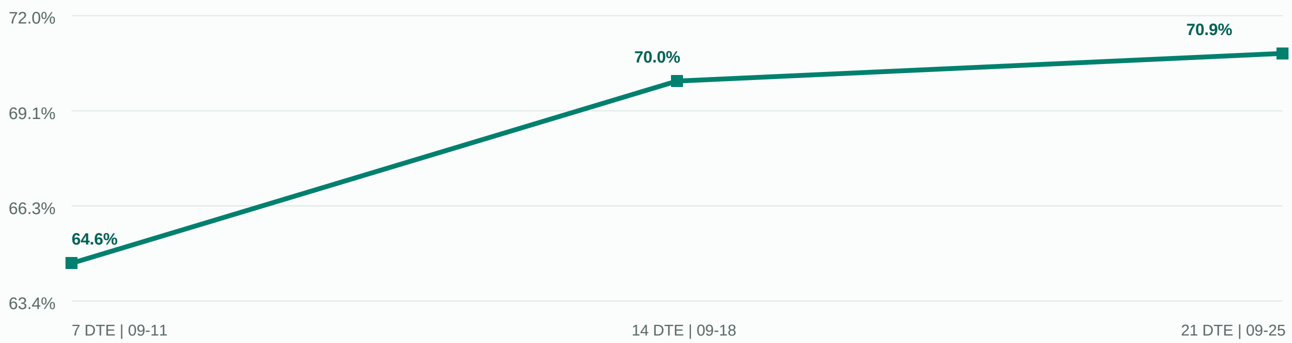
IV rank	IV percentile	VVIX	SKEW
52 / 100	**42 / 100**	**82.48**	**150.63**

Market regime	**Calm**
Tail-risk regime	**NORMAL TAIL RISK**
Term structure	**contango**
Term slope	**+6.30 pts**
Skew read	**balanced**
Liquidity / quote coverage	**99.2%**
Options observation	**Sep 4, 2026 4:42 PM EDT | Coverage 88.9%**

Option term structure

ATM implied-volatility curve by days to expiration

ATM IV CURVE



Upward-sloping ATM volatility term structure

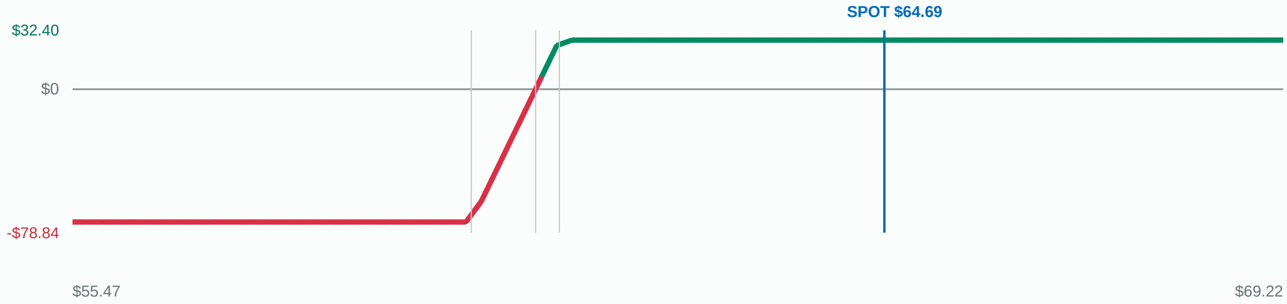
EXPIRATION	DTE	ATM IV	STATE
2026-09-11	7	64.6%	-
2026-09-18	14	70.0%	-
2026-09-25	21	70.9%	-

Reference spread payoff

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

Bull Put Spread reference

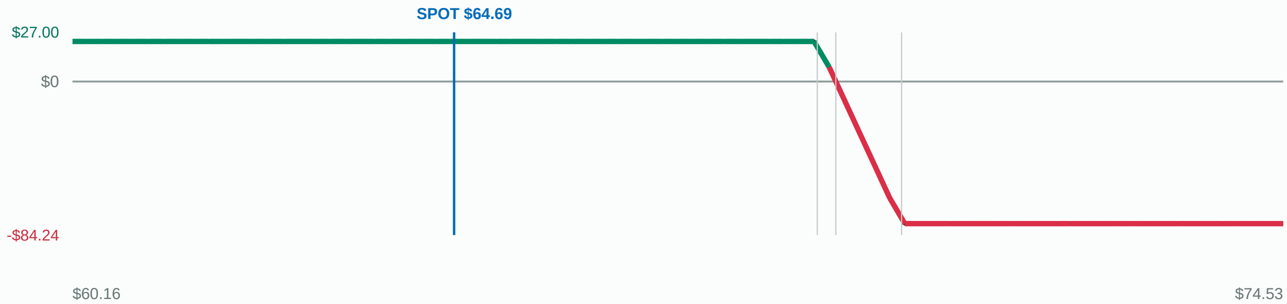
Short $61.00 | Long $60.00 | Width $1.00 | Net credit $0.27



Max profit $27.00 | Max loss -$73.00 | Break-even $60.73 | Per contract at expiry

Bear Call Spread reference

Short $69.00 | Long $70.00 | Width $1.00 | Net credit $0.22



Max profit $22.00 | Max loss -$78.00 | Break-even $69.22 | Per contract at expiry

Event and tail-risk context

Known event windows and broad volatility conditions

Next earnings date	**2026-11-03**
Earnings IV-crush risk	**NOT MEASURED**
VIX	**14.01**
VVIX	**82.48**
SKEW index	**150.63**
Observation confidence	**high**
Option quote quality	**reliable**
Contracts observed	**123**

Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	**122**

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

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Options context

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Wheel context

The bullish sentiment is reinforced by a balanced skew, indicating neutral directional bias. The reference spreads suggest potential for both bull put and bear call strategies.

Observed evidence

Elevated implied volatility of 64.55% for the front-month ATM option. | Positive term structure with increasing IV as expiration date increases. | Recent positive news flow including FDA clearances and upgrades from analysts.

Principal risks to monitor

High short interest (25-30% of float) could lead to volatility spikes.

Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization **$11.66B**	ROE **-54.7%**
Revenue growth **58.3%**	EPS growth **-**
Operating margin **-21.4%**	Net profit margin **-17.8%**
Gross margin **-**	Free cash flow CAGR **-**
Debt / equity **2.52**	Dividend yield **-**
Beta **2.34**	52-week range **$40.77 - $104.32**

Company or fund profile

Issuer identity and classification

Name **Tempus AI Inc**	Market **NYSE**
Industry **Life Sciences Tools & Services**	Country **US**
Currency **USD**	IPO date **2025-05-30**
Shares outstanding **180.24M**	52-week return **-17.2%**
Book value per share **$2.47**	Revenue per share **$7.85**

Website	**investors.tempus.com**

Complete technical details

Full supporting indicator set used by the symbol detail experience

Volatility and options market

Price movement and premium conditions

ATR	**$4.67**
ATR as % of price	**7.2%**
Volatility environment	**high**
Current IV	**71.1%**
IV rank	**53 / 100**
IV percentile	**47 / 100**

Technical health and risk radar

Derived indicator health and event context

Overall health	**69 / 100**
Trend health	**78 / 100**
Momentum health	**95 / 100**
Volatility health	**2 / 100**
Structure health	**88 / 100**
Earnings risk / date	**low | 2026-11-03**
Macro risk	**unknown**
Volatility risk	**high**
Structure risk	**low**

Structural indicator levels

Moving averages, volatility bands and observed trading ranges

SMA (20 / 50 / 200)	**$61.40 / $55.69 / $56.41**
EMA (9 / 21)	**$63.96 / $61.03**
Bollinger upper / middle / lower	**$75.13 / $61.40 / $47.67**
Bollinger %B	**0.617**
True high / low	**$66.30 / $63.11**

Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
5-day true high / low	**$67.10 / $60.06**

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	0.773	**-**
SMA50	0.239	**-**
MVWAP20	0.360	**-**
MACD	-0.218	**-**
RSI	0.934	**-**
Volume	-435877.330	**-**
ATR	-0.012	**-**
T1	-	**3.55 / 63.10 / 64.82 / 61.19**
T2	-	**3.67 / 62.84 / 67.10 / 60.06**
T3	-	**4.06 / 62.49 / 65.79 / 61.22**

Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	**$64.69**
Options intelligence as of	**Sep 4, 2026 4:42 PM EDT**
Options data coverage	**88.9%**
SKEW regime	**HIGH TAIL RISK SKEW**
VVIX regime	**VVIX FLAT**
Front expiration / DTE	**2026-09-11 | 7 DTE**
Front at-the-money IV	**64.6%**
25-delta skew	**-0.59**
Put / Call 25-delta	**$61.00 Delta -0.239 / $69.00 Delta 0.255**
Median option bid/ask spread	**14.0%**
Bid/ask spread	**-**
Contracts observed / quoted	**123 / 122**

Price context

Last Price: 64.69 | Bid: 64.67 | Ask: 64.72 | Previous Close: 64.66 | Change: 0.03 | Daily change: 0.05% | Update Time: 2026-09-04T14:56:45.682369-04:00 | Latest History Date: 2026-09-04 | Latest History Price: 64.70

Historical context

Trading-day sample: 60 sessions | First Date: 2026-06-11 | Latest Date: 2026-09-04 | Latest Price: 64.70 | Max Drawdown 60d Percent: -32.55%

Fundamental context

Current Iv Percent: 70.43% | Iv Rank: 51.63 | Iv Percentile: 42.06 | Next Earnings Date: 2026-11-03 | Ex Dividend Date: N/A | Dividend Yield: 0.00

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.

Model observations - not instructions

JW Rank, strategy fit, model reference, upside scenario and risk reference levels are model observations. They are not entries, price targets, stops, position sizes or instructions to buy, sell, open, close or hold a security or option. A higher score does not imply lower risk or a guaranteed favorable outcome.

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Prices, volumes, fundamentals, options data, news-derived context and model outputs reflect the timestamps shown and may be delayed, incomplete, revised or inaccurate. AI-generated explanations can omit context or produce errors. Models can fail when volatility, liquidity, correlations or market regimes change.

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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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Use current market information, assess suitability independently and consult qualified professionals when appropriate. Before trading listed options, read Characteristics and Risks of Standardized Options (ODD) available from the Options Clearing Corporation at theocc.com.

Reference documents

Official product terms and standardized options disclosure

Jason Wheel	**jasonwheel.com**
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Options Disclosure Document	**theocc.com / Options Disclosure Document**