Tempus AI Inc / TEM

Equity | Generated Sep 14, 2026 11:32 PM EDT

Current price	Daily move	Bid / Ask	Previous close
$61.58	**+2.57 +4.36%**	**$61.52/$61.75**	**$59.01**

Market	**NYSE**
Industry	**Life Sciences Tools & Services**
Market data as of	**Sep 14, 2026 11:32 PM EDT**

JW Intelligence Report

Complete | 3 of 3 sections | Sep 14, 2026 6:50 PM EDT

JW Rank	Rank label	Confidence	IV percentile
62.3 / 100	**Balanced**	**high**	**18 / 100**

Model reference	Upside scenario	Risk reference	Wheel strategy fit
$60.50	**$67.50**	**$56.00**	**67 / 100**

Options stance	**bullish**
Tail-risk safety	**56 / 100**
JW Rank data coverage / as of	**97.1% | Sep 14, 2026 6:50 PM EDT**

Key insight

TEM Option Market Prices in Bullish Sentiment and Growth Catalysts

Market read

The TEM option market displays a bullish outlook, reflecting positive sentiment driven by recent news catalysts, strong technical performance, and analyst upgrades. Elevated implied volatility suggests anticipation of significant price movement, potentially fueled by upcoming earnings and the Personalis acquisition.

Strategy context

TEM options offer opportunities for both bullish and bearish traders. The elevated implied volatility provides potential for premium selling strategies, while the bullish sentiment suggests upside potential for long call positions.

JW AI conclusions

Short- and medium-term model interpretation

AI context bias	**Bullish**
AI analysis updated	**Sep 14, 2026 2:32 PM EDT**

Short-term scenario

Cautiously bullish 1-3 week momentum play on news/analyst catalysts and recent strength, but high uncertainty from extreme volatility (beta 3.7), rich valuation, and potential pullback after today's +5% move. Prefer waiting for dip confirmation rather than chasing.

Three-month outlook

Constructive but highly uncertain. Growth trajectory (25%+ revenue, path to positive Adj. EBITDA/cash flow), expanding AI products/FDA clearances, massive dataset build, and Personalis deal (MRD leadership) could support $70-80+ if execution succeeds and AI healthcare tailwinds persist. Risks include acquisition integration/close delays, competition, reimbursement/execution misses, high valuation multiple compression, broader market/tech selloff, and insider selling. High-beta name could easily retrace to $50s or rally further on catalysts; outcomes highly dependent on Q3 earnings (Nov 3) and deal progress. Not suitable for risk-averse investors.

Market sentiment

Predominantly bullish among retail/traders on X. Strong focus on AI + genomics/clinical data moat, recent funding/FDA/news catalysts, and analyst PT hikes. Posts highlight long-term potential (e.g. $200 by 2027 calls), trading setups (higher lows, flag off 21 EMA, gamma $60 floor/$65 ceiling targeting 70+), and healthcare AI narrative. Some high-engagement technical charts and options flow discussion. Caution notes on high-risk/volatility but overall positive excitement around precision medicine data flywheel.

Supporting evidence

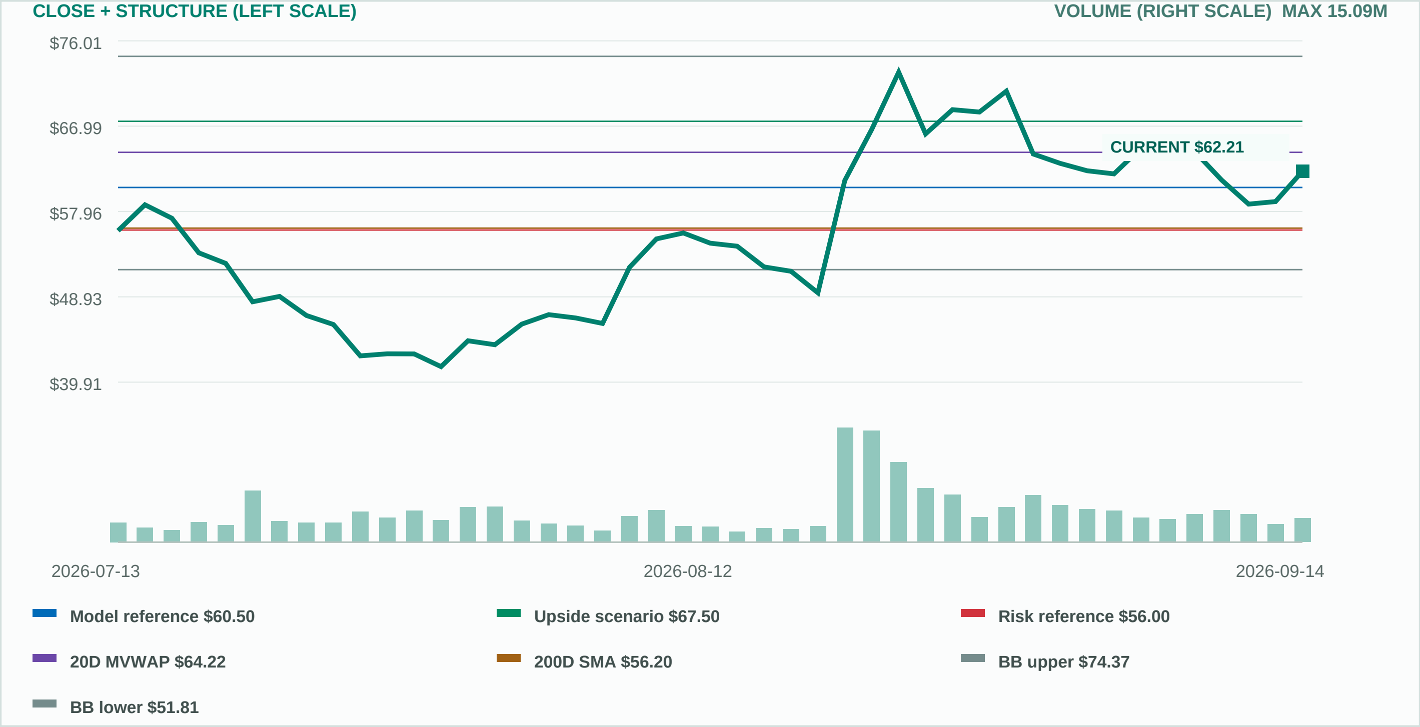
Implied volatility is significantly elevated at 72.04%, indicating high expectations for price swings in the near term. | The term structure exhibits backwardation, with shorter-dated options trading at a premium to longer-dated options, suggesting bullish sentiment and potential for upward price movement. | Call option demand outpaces put option demand, as evidenced by the positive 25-delta skew, further supporting a bullish bias. | Recent analyst upgrades and price target increases contribute to the optimistic market sentiment. | The stock's strong technical performance, including a breakout above key moving averages and a potential golden cross, reinforces the bullish outlook.

Risk watch

High beta (3.72) indicates significant price volatility, posing a risk for investors with lower risk tolerance. | The rich valuation multiples (P/S ~7.3x, P/B ~24x) suggest potential for multiple compression if growth expectations are not met. | The success of the Personalis acquisition and integration is crucial for long-term growth prospects. | Competition in the AI healthcare space could impact market share and profitability.

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%	78.2
Strategy Fit	100.0%	67.4
Technical Trend	100.0%	74.1
Market Tail Risk	100.0%	56.3
Fundamental Quality	71.4%	22.3
Volatility Pressure	100.0%	48.8

Decision summary

Primary model reads before the detailed indicator appendix

Momentum	Institutional flow	Structure	Volatility
bullish_recovery	**Below 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)	**51.07 / 53.47 / 54.14**
RSI velocity	**0.55**
MACD line / signal / histogram	**1.70 / - / 2.67**
MACD acceleration	**-0.37**
Stochastic K / D	**14.53 / 14.60**

Institutional footprints

Volume-weighted cost, price location and flow

Current read	**Below institutional MVWAP | Accumulation bias**
Institutional flow	**0.04**
20-day MVWAP	**$64.22**
Price vs 20-day MVWAP	**-4.11%**
Daily reference VWAP	**$60.91**
Price vs daily reference	**+1.10%**
Volume	**3.16M**

Structural context

Long-term trend and volatility boundaries

Current read	**Above 200-day trend | Positive macro velocity**
Macro velocity	**0.32**
20-day / 200-day SMA	**$63.09 / $56.20**
Bollinger range	**$51.81 - $74.37**
Bollinger position	**0.461**

Options and volatility intelligence

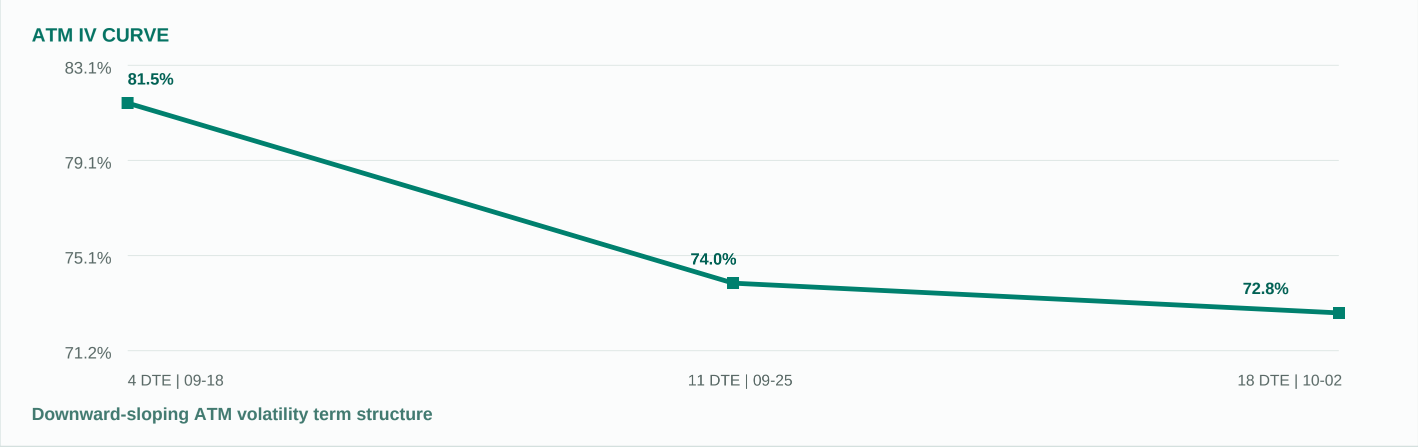
Structure, premium conditions and principal risks

IV rank	IV percentile	VVIX	SKEW
55 / 100	**51 / 100**	**94.04**	**154.49**

Market regime	**Calm**
Tail-risk regime	**NORMAL TAIL RISK**
Term structure	**backwardation**
Term slope	**-8.74 pts**
Skew read	**CALL DEMAND ELEVATED**
Liquidity / quote coverage	**99.3%**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 14, 2026 3:03 PM EDT**
Options data quality	**Coverage 88.9%**

Option term structure

ATM implied-volatility curve by days to expiration



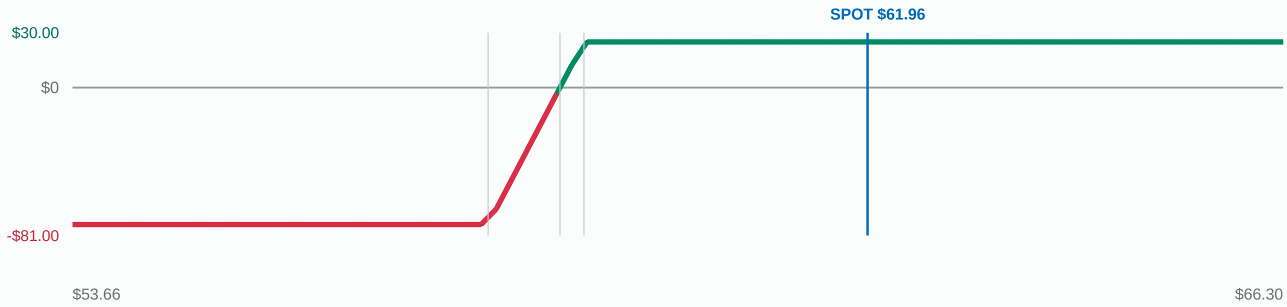
EXPIRATION	DTE	ATM IV	STATE
2026-09-18	4	81.5%	-
2026-09-25	11	74.0%	-
2026-10-02	18	72.8%	-

Reference spread payoff

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

Bull Put Spread reference

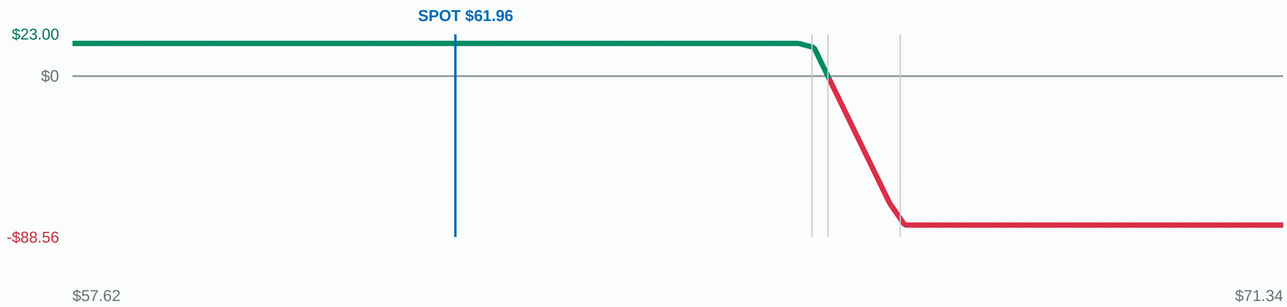
Short $59.00 | Long $58.00 | Width $1.00 | Net credit $0.25



Max profit $25.00 | Max loss -$75.00 | Break-even $58.75 | Per contract at expiry

Bear Call Spread reference

Short $66.00 | Long $67.00 | Width $1.00 | Net credit $0.18



Max profit $18.00 | Max loss -$82.00 | Break-even $66.18 | 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	**16.79**
VVIX	**94.04**
SKEW index	**154.49**
Observation confidence	**high**
Option quote quality	**reliable**
Contracts observed	**144**

Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	**143**

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

The TEM option market displays a bullish outlook, reflecting positive sentiment driven by recent news catalysts, strong technical performance, and analyst upgrades. Elevated implied volatility suggests anticipation of significant price movement, potentially fueled by upcoming earnings and the Personalis acquisition.

Options context

TEM Option Market Prices in Bullish Sentiment and Growth Catalysts

Wheel context

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Observed evidence

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Principal risks to monitor

High beta (3.72) indicates significant price volatility, posing a risk for investors with lower risk tolerance. | The rich valuation multiples (P/S ~7.3x, P/B ~24x) suggest potential for multiple compression if growth expectations are not met. | The success of the Personalis acquisition and integration is crucial for long-term growth prospects. | Competition in the AI healthcare space could impact market share and profitability.

Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization **$11.22B**	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 **2.38**	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 **-33.5%**
Book value per share **$2.47**	Revenue per share **$7.85**

Website	**investors.tempus.com**

Latest strategy observation

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

TEM Covered Call signal

Sep 11, 2026 12:11 PM EDT

Covered Call | 2026-09-18

At signal $59.96 | Current $61.58

SHORT **Option $60.00 B $2.24 / A $2.50**

High turnover | CR $2.37

Complete technical details

Full supporting indicator set used by the symbol detail experience

Volatility and options market

Price movement and premium conditions

ATR	**$4.28**
ATR as % of price	**6.9%**
Volatility environment	**high**
Current IV	**64.7%**
IV rank	**40 / 100**
IV percentile	**18 / 100**
Technical Snapshot IV source	**Private fundamentals snapshot**
Technical Snapshot IV observed at	**Sep 14, 2026 7:32 PM EDT**

Technical health and risk radar

Derived indicator health and event context

Overall health	**72 / 100**
Trend health	**78 / 100**
Momentum health	**97 / 100**
Volatility health	**7 / 100**
Structure health	**96 / 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)	**$63.09 / $55.92 / $56.20**
EMA (9 / 21)	**$61.90 / $61.02**
Bollinger upper / middle / lower	**$74.37 / $63.09 / $51.81**

Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	**0.461**
True high / low	**$62.81 / $57.72**
5-day true high / low	**$65.79 / $57.72**

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	0.316	**-**
SMA50	0.001	**-**
MVWAP20	0.043	**-**
MACD	-0.372	**-**
RSI	0.549	**-**
Volume	-360597.000	**-**
ATR	-0.068	**-**
T1	-	**1.81 / 64.11 / 60.38 / 58.48**
T2	-	**2.25 / 64.10 / 61.28 / 58.02**
T3	-	**2.81 / 64.09 / 64.91 / 60.93**

Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	**$61.96**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 14, 2026 3:03 PM EDT**
Options data coverage	**88.9%**
SKEW regime	**HIGH TAIL RISK SKEW**
VVIX regime	**VVIX RISING**
Front expiration / DTE	**2026-09-18 | 4 DTE**
Front at-the-money IV	**81.5%**
25-delta skew	**-2.06**
Put / Call 25-delta	**$59.00 Delta -0.263 / $66.00 Delta 0.255**
Median option bid/ask spread	**19.9%**
Bid/ask spread	**-**
Contracts observed / quoted	**144 / 143**

Price context

Last Price: 61.96 | Bid: 61.94 | Ask: 61.99 | Previous Close: 59.01 | Change: 2.95 | Daily change: 5.00% | Update Time: 2026-09-14T15:03:11.965303-04:00 | Latest History Date: 2026-09-14 | Latest History Price: 61.96

Historical context

Trading-day sample: 60 sessions | First Date: 2026-06-18 | Latest Date: 2026-09-14 | Latest Price: 61.96 | Max Drawdown 60d Percent: -32.55%

Fundamental context

Current Iv Percent: 72.04% | Iv Rank: 55.01 | Iv Percentile: 51.00 | Next Earnings Date: 2026-11-03 | Ex Dividend Date: N/A

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.

Data, AI and model limitations

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.

Performance and scenario limitations

Past, hypothetical, back-tested, simulated and model-derived results are not indicative of future results. Strategy statistics may exclude commissions, fees, taxes, slippage, early assignment, execution constraints and other costs unless expressly stated. Actual outcomes may differ materially.

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.

Investor responsibility and ODD

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**
Terms of Use	**jasonwheel.com / Terms**
Privacy Policy	**jasonwheel.com / Privacy**
Options Disclosure Document	**theocc.com / Options Disclosure Document**