Tempus AI Inc / TEM

Equity | Generated Sep 15, 2026 11:32 PM EDT

Current price	Daily move	Bid / Ask	Previous close
$68.34	+6.13 +9.85%	-/-	$62.21

Market	**NYSE**
Industry	**Life Sciences Tools & Services**
Market data as of	**Sep 15, 2026 11:32 PM EDT**

JW Intelligence Report

Complete | 3 of 3 sections | Sep 15, 2026 6:51 PM EDT

JW Rank	Rank label	Confidence	IV percentile
68.3 / 100	Constructive	high	73 / 100

Model reference	Upside scenario	Risk reference	Wheel strategy fit
$65.00	$73.00	$61.00	67 / 100

Options stance	**bullish**
Tail-risk safety	**56 / 100**
JW Rank data coverage / as of	**97.1% | Sep 15, 2026 6:51 PM EDT**

Key insight

TEM Option Market Prices in Bullish Sentiment and Growth Potential

Market read

The TEM option market displays a bullish outlook, driven by strong implied volatility, positive technical indicators, and recent positive news flow. The term structure is backwardated, suggesting traders expect continued upward price movement. Recent insider sales are noted but overall sentiment remains optimistic.

Strategy context

The market is pricing in potential upside from upcoming catalysts like earnings and the Personalis acquisition.

JW AI conclusions

Short- and medium-term model interpretation

AI context bias	**Bearish**
AI analysis updated	**Sep 15, 2026 2:25 PM EDT**

Short-term scenario

Speculative/cautious long on pullback or confirmed hold of breakout; high uncertainty from volatility, unprofitability and catalysts. Not advice.

Three-month outlook

Bullish bias possible from AI-in-healthcare tailwinds, data platform/partnerships (AstraZeneca, Merck, GSK etc.), genome initiative, FDA products and growth (25%+ guidance). Could reach 75-85+ if Q3/execution strong and market supports. Significant uncertainty: still loss-making, high short interest/beta, pending Personalis deal (dilution/risk), high vol, earnings Nov, competition. Retrace to 50s possible on negative news or market shift. Identify all as uncertain; volatile name.

Market sentiment

Recent trader posts lean bullish on today's breakout/momentum (longs initiated, flag breakout, stage 2, AVWAP support, targets 80+). Discussion of groups/watchlists. Caution on high-risk AI/healthcare name, past acquisition dilution concerns, volatility. Older posts mixed (long-term bullish on data flywheel/partnerships vs short-report skepticism). Overall current sentiment optimistic but not unanimous; high-risk noted.

Supporting evidence

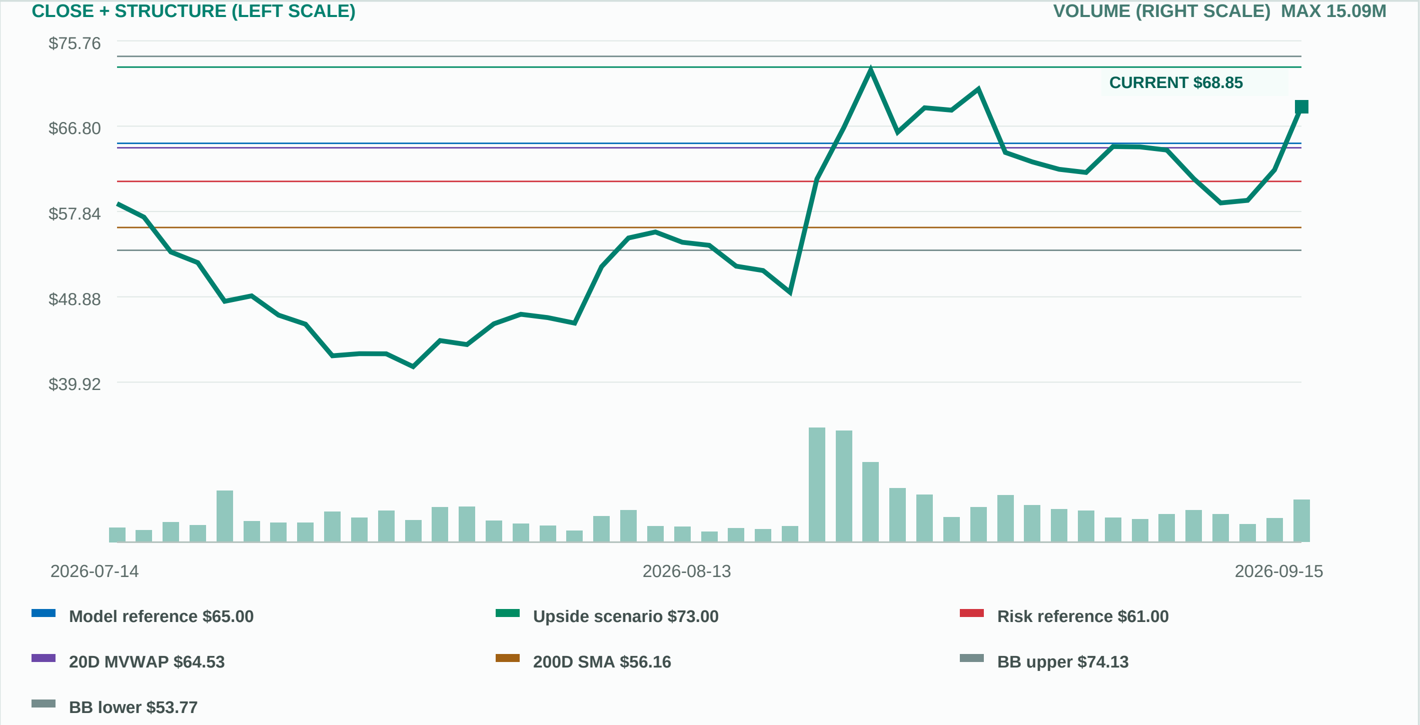
Implied volatility is elevated at 78.85%, indicating high expectations for future price swings. | The stock has broken out above its 50-day and 200-day moving averages, signaling a potential bullish trend. | Recent news includes FDA approvals, partnerships, and an initiative to build a large genomic dataset, all of which could drive future growth. | Traders are initiating long positions and setting targets above current levels.

Risk watch

High short interest (25%) could lead to volatility and potential squeeze scenarios. | TEM remains unprofitable, raising concerns about long-term sustainability. | The pending Personalis acquisition carries dilution risk and uncertainty.

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%	76.1
Strategy Fit	100.0%	67.3
Technical Trend	100.0%	89.0
Market Tail Risk	100.0%	56.3
Fundamental Quality	71.4%	22.3
Volatility Pressure	100.0%	57.1

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)	**68.00 / 61.97 / 59.94**
RSI velocity	**4.70**
MACD line / signal / histogram	**2.12 / - / 2.56**
MACD acceleration	**-0.04**
Stochastic K / D	**39.10 / 20.25**

Institutional footprints

Volume-weighted cost, price location and flow

Current read	**Above institutional MVWAP | Accumulation bias**
Institutional flow	**0.14**
20-day MVWAP	**$64.53**
Price vs 20-day MVWAP	**+5.90%**
Daily reference VWAP	**$66.56**
Price vs daily reference	**+2.67%**
Volume	**5.58M**

Structural context

Long-term trend and volatility boundaries

Current read	**Above 200-day trend | Positive macro velocity**
Macro velocity	**0.53**
20-day / 200-day SMA	**$63.95 / $56.16**
Bollinger range	**$53.77 - $74.13**
Bollinger position	**0.741**

Options and volatility intelligence

Structure, premium conditions and principal risks

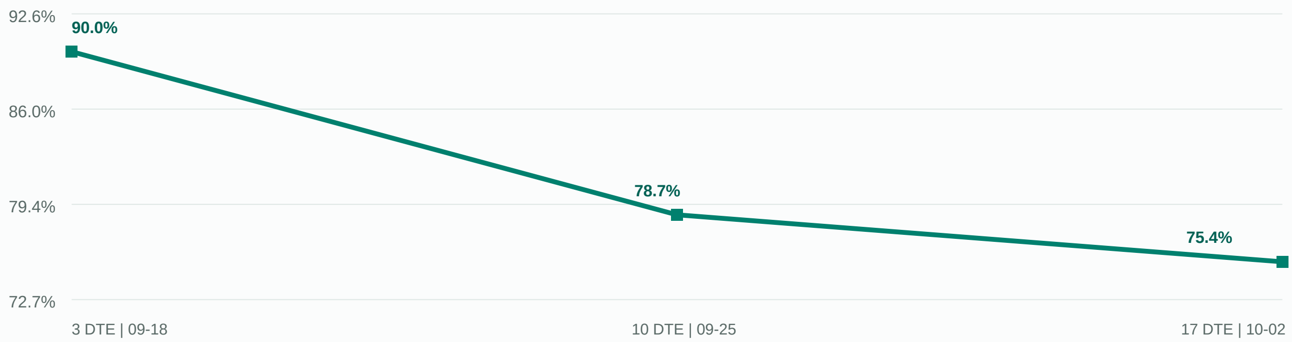
IV rank	IV percentile	VVIX	SKEW
69 / 100	75 / 100	96.21	152.09

Market regime	**Calm**
Tail-risk regime	**NORMAL TAIL RISK**
Term structure	**backwardation**
Term slope	**-14.63 pts**
Skew read	**balanced**
Liquidity / quote coverage	**99.3%**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 15, 2026 2:57 PM EDT**
Options data quality	**Coverage 88.9%**

Option term structure

ATM implied-volatility curve by days to expiration

ATM IV CURVE



Downward-sloping ATM volatility term structure

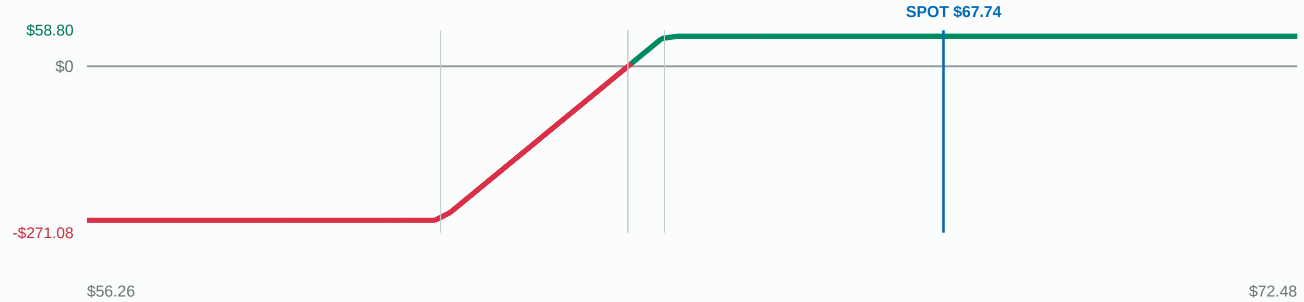
EXPIRATION	DTE	ATM IV	STATE
2026-09-18	3	90.0%	-
2026-09-25	10	78.7%	-
2026-10-02	17	75.4%	-

Reference spread payoff

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

Bull Put Spread reference

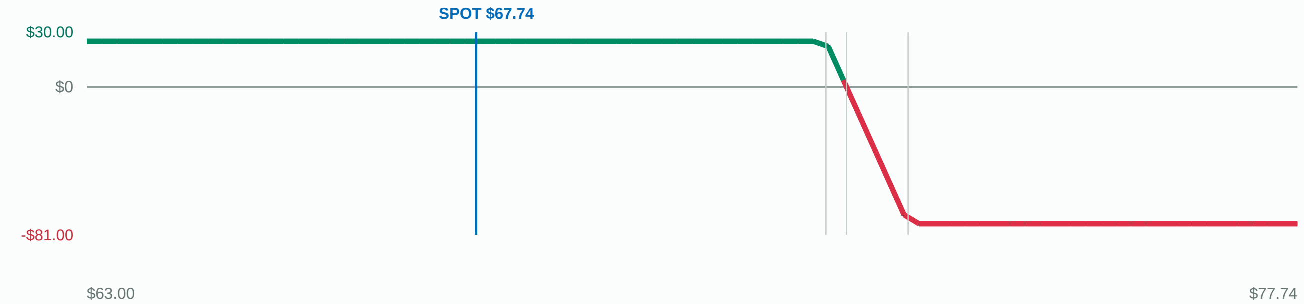
Short $64.00 | Long $61.00 | Width $3.00 | Net credit $0.49



Max profit $49.00 | Max loss -$251.00 | Break-even $63.51 | Per contract at expiry

Bear Call Spread reference

Short $72.00 | Long $73.00 | Width $1.00 | Net credit $0.25



Max profit $25.00 | Max loss -$75.00 | Break-even $72.25 | 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	**17.58**
VVIX	**96.21**
SKEW index	**152.09**
Observation confidence	**high**
Option quote quality	**reliable**
Contracts observed	**142**

Event and tail-risk context (continued)

Known event windows and broad volatility conditions

FIELD	VALUE
Contracts with quotes	**141**

Strategy fit

Generalized structure fit; not a personalized recommendation

Market structure

The TEM option market displays a bullish outlook, driven by strong implied volatility, positive technical indicators, and recent positive news flow. The term structure is backwardated, suggesting traders expect continued upward price movement. Recent insider sales are noted but overall sentiment remains optimistic.

Options context

TEM Option Market Prices in Bullish Sentiment and Growth Potential

Wheel context

The market is pricing in potential upside from upcoming catalysts like earnings and the Personalis acquisition.

Observed evidence

Implied volatility is elevated at 78.85%, indicating high expectations for future price swings. | The stock has broken out above its 50-day and 200-day moving averages, signaling a potential bullish trend. | Recent news includes FDA approvals, partnerships, and an initiative to build a large genomic dataset, all of which could drive future growth. | Traders are initiating long positions and setting targets above current levels.

Principal risks to monitor

High short interest (25%) could lead to volatility and potential squeeze scenarios. | TEM remains unprofitable, raising concerns about long-term sustainability. | The pending Personalis acquisition carries dilution risk and uncertainty.

Fundamentals and events

Business quality, valuation and upcoming event context

Market capitalization **$12.42B**	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 **-28.0%**
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 $68.34

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	**$4.48**
ATR as % of price	**6.5%**
Volatility environment	**high**
Current IV	**77.7%**
IV rank	**67 / 100**
IV percentile	**73 / 100**
Technical Snapshot IV source	**Private fundamentals snapshot**
Technical Snapshot IV observed at	**Sep 15, 2026 7:32 PM EDT**

Technical health and risk radar

Derived indicator health and event context

Overall health	**67 / 100**
Trend health	**78 / 100**
Momentum health	**87 / 100**
Volatility health	**12 / 100**
Structure health	**76 / 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)	**$63.95 / $56.08 / $56.16**
EMA (9 / 21)	**$63.29 / $61.73**
Bollinger upper / middle / lower	**$74.13 / $63.95 / $53.77**

Structural indicator levels (continued)

Moving averages, volatility bands and observed trading ranges

FIELD	VALUE
Bollinger %B	**0.741**
True high / low	**$68.94 / $61.88**
5-day true high / low	**$68.94 / $57.72**

Three-day indicator history

Short-horizon change and the underlying three-session observations

INDICATOR	3-DAY CHANGE	SESSION 1 / 2 / 3
SMA20	0.534	**-**
SMA50	0.050	**-**
MVWAP20	0.143	**-**
MACD	-0.044	**-**
RSI	4.703	**-**
Volume	630188.330	**-**
ATR	0.027	**-**
T1	-	**1.70 / 64.22 / 62.81 / 57.72**
T2	-	**1.81 / 64.11 / 60.38 / 58.48**
T3	-	**2.25 / 64.10 / 61.28 / 58.02**

Detailed options evidence

Supporting option-chain, execution and data-quality observations

Underlying price at observation	**$67.74**
Options Snapshot IV sources	**ATM: option chain | Rank/percentile: fundamentals**
Options Snapshot IV observed at	**Sep 15, 2026 2:57 PM EDT**
Options data coverage	**88.9%**
SKEW regime	**HIGH TAIL RISK SKEW**
VVIX regime	**VVIX RISING**
Front expiration / DTE	**2026-09-18 | 3 DTE**
Front at-the-money IV	**90.0%**
25-delta skew	**0.01**
Put / Call 25-delta	**$64.00 / $72.00 Delta 0.245**
Median option bid/ask spread	**23.2%**
Bid/ask spread	**-**
Contracts observed / quoted	**142 / 141**

Price context

Last Price: 67.74 | Bid: 67.70 | Ask: 67.79 | Previous Close: 62.21 | Change: 5.53 | Daily change: 8.89% | Update Time: 2026-09-15T14:57:58.198327-04:00 | Latest History Date: 2026-09-15 | Latest History Price: 67.73

Historical context

Trading-day sample: 60 sessions | First Date: 2026-06-22 | Latest Date: 2026-09-15 | Latest Price: 67.73 | Max Drawdown 60d Percent: -32.55%

Fundamental context

Current Iv Percent: 78.85% | Iv Rank: 69.24 | Iv Percentile: 74.90 | 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**
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