

SUPER Investment Memo — GM

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1) Your thesis (what you believe)

GM: EV expansion drives margin recovery

EV expansion drives margin recovery

2) What the model concluded (plain English)

- **Rating:** ***AVOID*** (score **52/100**)
- **Evidence confidence / veracity:** ***46*** (higher = more trustworthy coverage)

3) The 30-second explanation (for total beginners)

Think of this like a **car dashboard**:

- The **score** is the overall attractiveness estimate.
- The **buckets** explain *why* the score happened.
- The **news/risk** items try to spot headline landmines.
- The **thesis test** checks whether the facts match the story you're betting on.

4) Core numbers (sanity-check)

- Revenue growth (YoY): **-1.29%** _(source: comps_snapshot → revenue_ttm_yoy_pct)_
- Free cash flow (TTM): **\$11.07B** _(source: comps_snapshot → fcf_ttm)_
- FCF margin: **5.99%** _(source: comps_snapshot → fcf_margin_ttm_pct)_
- FCF yield: **14.19%** _(source: comps_snapshot → fcf_yield_pct / fcf_yield)_

5) Balance sheet snapshot (why debt matters)

- Market cap: **\$78.05B**
- Cash: **\$20.95B**
- Debt: **\$130.28B**
- Net debt: **\$109.33B** _(debt minus cash)_
- Net debt / FCF: **9.87x** _(how many years of cash it takes to pay debt)_

6) Bucket scores (what drove the rating)

- **cash_level** = **21** → Cash Level = does the business generate real cash and have liquidity?
- **valuation** = **17** → Valuation = are you paying a reasonable price vs the cash the business produces?
- **growth** = **0** → Growth = are sales/cash expanding or shrinking?
- **quality** = **6** → Quality = is the business healthy (margins, stability, consistency)?
- **balance_risk** = **8** → Balance Risk = debt + leverage + anything that can blow up fast.

7) Red flags (things that can hurt stock fast)

- TTM revenue declining YoY
- TTM FCF declining YoY
- Net debt high vs TTM FCF
- Frequent LABOR/INSURANCE/REGULATORY negatives (30d)

8) Thesis test (PASS/FAIL vs your claims)

- **FAIL** — Revenue is still growing at a healthy pace
Metric `latest_revenue_yoy_pct` >= 10.0 | Actual: **-1.29%**
- **PASS** — Free cash flow is positive
Metric `latest_free_cash_flow` > 0.0 | Actual: **\$11.07B**
- **FAIL** — Free cash flow margin is solid
Metric `latest_fcf_margin_pct` >= 10.0 | Actual: **5.99%**
- **PASS** — Valuation is not expensive versus cash (FCF yield is decent)
Metric `fcf_yield_pct` >= 3.0 | Actual: **14.19%**
- **FAIL** — Recent news shock is not severe (not a headline crisis)
Metric `news_shock_30d` >= -15.0 | Actual: **-23.00**
- **UNKNOWN** — Insurance risk is not spiking recently
Metric `risk_insurance_neg_30d` <= 3.0 | Actual: **N/A**
- **UNKNOWN** — Regulatory risk is not spiking recently
Metric `risk_regulatory_neg_30d` <= 3.0 | Actual: **N/A**
- **UNKNOWN** — Labor risk is not spiking recently
Metric `risk_labor_neg_30d` <= 3.0 | Actual: **N/A**

9) What to open (dopamine mode)

- Dashboard: `outputs/decision_dashboard_GM.html`
- News clickpack: `outputs/news_clickpack_GM.html`

- Alerts: `outputs/alerts_GM.json`
- Claim evidence: `outputs/claim_evidence_GM.html`

10) Next steps (what a human should do)

- 1) Open the **dashboard** first. Read rating + red flags.
- 2) Open the **news clickpack**. Click the top negative headlines and confirm they're real + recent.
- 3) If your thesis depends on a specific risk (labor/regulatory/insurance), open **alerts** + **claim evidence**.
- 4) If anything looks off, treat score as directional and verify via earnings + filings.