Performance / sentiment (6)

1. **STRONG_BULL_STABLE**

    ○ *Use when:* Revenue, earnings, and key metrics are consistently strong; volatility and risk appear limited.

    ○ *Pattern:*

    "Company ___ demonstrates consistently strong and stable performance, supported by ___ [Sx]. Growth in ___ and solid margins in ___ underpin a positive outlook, with only limited near-term risks from ___ [Sy]."

2. **MODERATE_BULL_IMPROVING**

    ○ *Use when:* Trends are improving (growth re-accelerating, margins recovering) but not spectacular; some risks remain.

    ○ *Pattern:*

    "Company ___ shows improving performance, with ___ trending higher and ___ stabilizing [Sx]. While risks such as ___ remain, the overall trajectory appears positive over the recent period [Sy]."

3. **NEUTRAL_MIXED**

    ○ *Use when:* Signals are mixed (some metrics up, others down; conflicting commentary).

    ○ *Pattern:*

    "Company ___ presents a mixed picture. On one hand, ___ has improved or remained resilient [Sx], but on the other, ___ has weakened or introduces uncertainty [Sy]. Overall, the outlook is balanced with both upside and downside factors to monitor."

4. **MODERATE_BEAR_WEAKENING**

    ○ *Use when:* Key metrics are weakening, but not catastrophic; there is still runway.

    ○ *Pattern:*

    "Company ___ appears to be weakening, as evidenced by declines in ___ and pressure on ___ [Sx]. Management commentary and external news highlight

concerns around ___ [Sy]. While not yet distressed, the trend warrants caution."

5. **STRONG_BEAR_DISTRESSED**

   ○ *Use when:* Clear distress: sharp revenue/earnings declines, liquidity stress, credit or going-concern risks.

   ○ *Pattern:*

   "Company ___ shows signs of financial distress. Sharp declines in ___ and mounting pressures on ___ indicate a deteriorating position [Sx]. News and filings cite serious risks such as ___, which significantly increase downside risk for investors [Sy]."

6. **TURNAROUND_RECOVERY**

   ○ *Use when:* Past weakness but recent credible improvements (restructuring, margin recovery, debt reduction).

   ○ *Pattern:*

   "Company ___ appears to be in a turnaround phase. After prior weakness in ___ [Sx], recent developments such as ___ and improvements in ___ indicate early signs of recovery [Sy]. The trajectory is improving, but execution risk remains."

Growth / risk balance (4)

7. **HIGH_GROWTH_HIGH_RISK**

   ○ *Use when:* Very strong growth but with meaningful uncertainties (early-stage, customer concentration, regulatory risk).

   ○ *Pattern:*

   "Company ___ is delivering high growth, with strong expansion in ___ and rapid adoption in ___ [Sx]. However, this comes with elevated risk from factors such as ___ and dependence on ___ [Sy]. The profile is best characterized as high-growth, high-risk."

8. **MATURE_STABLE_INCOME**

- ○ *Use when:* Low-to-moderate growth, stable cash flows, often dividends; defensive profile.

- ○ *Pattern:*

  "Company ___ operates as a mature, relatively stable business. Revenue and cash flows from ___ are steady, with limited but predictable growth [Sx]. This profile may appeal to investors seeking income and stability rather than aggressive upside."

9. **CYCLICAL_EXPOSURE**

- ○ *Use when:* Performance is clearly tied to macro/sector cycle (commodities, housing, autos, etc.).

- ○ *Pattern:*

  "Company ___ is strongly exposed to the economic cycle, particularly through its dependence on ___ [Sx]. Current results reflect the phase of the cycle, with ___ benefiting/hurting performance [Sy]. Future outcomes will largely track broader sector and macro conditions."

10. **EVENT_DRIVEN_MIXED**

- *Use when:* M&A, litigation, restructuring, or one-off events dominate the outlook (positive or negative, but uncertain).

- *Pattern:*

  "Company ___ is currently driven by specific events, including ___ [Sx]. These developments could materially reshape its financial profile, but their ultimate impact remains uncertain. Investors should focus on milestones such as ___ and potential outcomes around ___ [Sy]."

Risk / balance sheet & governance (3)

11. **LEVERAGE_LIQUIDITY_CONCERN**

- *Use when:* High leverage, tight liquidity, covenant/rollover risk show up in filings or news.

- *Pattern:*

  "Company ___ carries notable balance sheet risk. Elevated leverage in ___ and liquidity

pressures from ___ increase vulnerability to adverse conditions [Sx]. Management and external commentary highlight concerns around ___, which investors should monitor closely [Sy]."

12. **REGULATORY_OR_LEGAL_RISK**

- *Use when:* Material regulatory investigations, legal actions, or policy changes could hit the business.

- *Pattern:*

  "Company ___ faces material regulatory or legal risk. Filings and news highlight issues related to ___ and potential impacts from ___ [Sx]. While the ultimate outcome is uncertain, these exposures could significantly affect profitability or valuation [Sy]."

13. **GOVERNANCE_OR_EXECUTION_RISK**

- *Use when:* Management credibility, execution on strategy, or governance structures are flagged.

- *Pattern:*

  "For Company ___, governance and execution are key risks. Sources point to concerns around ___, management decisions on ___, or challenges delivering on ___ [Sx]. These factors may weigh on investor confidence even if the core fundamentals remain ___ [Sy]."

Data quality / uncertainty (2)

14. **DATA_CONFLICTING_EVIDENCE**

- *Use when:* Filings, news, or metrics disagree; you can't form a clear directional call.

- *Pattern:*

  "The available evidence for Company ___ is conflicting. While some snippets indicate ___ [Sx], others highlight opposing signals such as ___ [Sy]. Given these inconsistencies, any conclusion should be treated with caution and updated as new information emerges."

15. **DATA_INSUFFICIENT_OR_OUTDATED**

- *Use when:* Very little relevant or recent info retrieved; you honestly don't know.

- *Pattern:*

   "There is insufficient recent information to form a confident view on Company ___. The retrieved snippets provide only limited or outdated detail on key metrics such as ___ [Sx]. A more reliable assessment would require fresher filings or news coverage."

Risk Factors & Exposures (Single Company) (5)

16. RISK_FACTORS_OVERVIEW

- **Use when:** User asks "What are the main risk factors for Company ___?" or similar; model has multiple identifiable risk themes.

- **Pattern:**

   "Key risk factors for Company ___ include ___, ___, and ___ [Sx]. These relate to areas such as demand sensitivity in ___, operational or execution risk in ___, and financial or balance sheet exposure from ___ [Sy]. Taken together, they could affect growth, margins, or valuation if conditions worsen."

17. MACRO_SECTOR_RISK_EXPOSURE

- **Use when:** The company is highly exposed to macro variables or sector-wide conditions (rates, FX, commodities, housing cycle, etc.).

- **Pattern:**

   "Company ___ is meaningfully exposed to macro and sector conditions. Performance is sensitive to developments in ___ (e.g., interest rates, commodity prices, or end-market demand) [Sx]. Recent commentary highlights that changes in ___ and broader sector trends in ___ are key swing factors for future results [Sy]."

18. COMPETITIVE_INTENSITY_RISK

- **Use when:** Competition, pricing pressure, or loss of share shows up as a key risk.

- **Pattern:**

   "For Company ___, competitive intensity is a notable risk. Sources point to pressure from rivals in ___, including pricing pressure in ___ and potential share loss in ___ [Sx]. If competition continues to intensify or new entrants emerge, this could weigh on revenue

growth and margins [Sy]."

19. CONCENTRATION_DEPENDENCE_RISK

- **Use when:** Business depends heavily on a small number of customers, suppliers, products, or geographies.

- **Pattern:**

 "Company ___ faces concentration risk, with a significant dependence on ___ (e.g., a few key customers, products, or regions) [Sx]. Adverse changes such as contract losses, regulatory shifts in ___, or disruption at key suppliers could disproportionately impact results [Sy]. Diversification remains a medium-term mitigation focus."

20. RISK_MITIGANTS_AND_CATALYSTS

- **Use when:** User asks how risks might be mitigated or what could improve the situation; there are clear management actions or catalysts.

- **Pattern:**

 "While Company ___ faces risks around ___ and ___ [Sx], there are also mitigating factors and potential catalysts. Management is pursuing measures such as ___ and ___, and upcoming events like ___ (e.g., product launches, regulatory decisions, or debt refinancings) could reduce risk or unlock upside [Sy]."

New Category: Peer Comparison & Relative Positioning (A vs. B) (4)

(Assume we treat *Company A* as the primary focus and compare to *Company B*.)

21. PEER_COMPARISON_A_STRONGER

- **Use when:** Evidence suggests Company A is clearly stronger overall than Company B on fundamentals or risk profile.

- **Pattern:**

 "Compared with Company ___ (B), Company ___ (A) appears stronger overall. A shows better performance in ___ (e.g., growth, margins, or cash generation) and a more resilient balance sheet or risk profile in ___ [Sx]. While B offers some strengths in ___, its exposure

to risks such as ___ makes it relatively less attractive on a risk-adjusted basis [Sy]."

22. PEER_COMPARISON_B_STRONGER

- **Use when:** Evidence suggests Company B is clearly stronger than Company A.

- **Pattern:**

  "Relative to Company ___ (B), Company ___ (A) looks weaker on several dimensions. A lags in areas such as ___ (growth, profitability, or scale) and faces higher risk from ___ [Sx]. By contrast, B benefits from stronger positioning in ___ and more manageable exposure to ___, suggesting a more favorable overall profile at present [Sy]."

23. PEER_COMPARISON_MIXED_TRADEOFFS

- **Use when:** Both companies have meaningful pros/cons; user asks "How does A compare to B?" or "Which is better?" but the answer is nuanced.

- **Pattern:**

  "Company ___ (A) and Company ___ (B) present a mixed comparison. A offers strengths in ___ (e.g., higher growth, stronger innovation, or specific segment leadership) [Sx], while B stands out in ___ (e.g., margin stability, balance sheet strength, or lower cyclicality) [Sy]. The more attractive choice depends on whether the priority is upside potential (A) or stability and risk control (B)."

24. PEER_COMPARISON_RISK_FOCUSED

- **Use when:** Question is "Which is riskier, A or B?" or "How do their risks compare?"

- **Pattern:**

  "From a risk perspective, Company ___ faces greater exposure to ___ (e.g., leverage, regulatory, or competitive risks), whereas Company ___ is more exposed to ___ [Sx]. A's risk profile is driven by factors such as ___ and sensitivity to ___, while B's key vulnerabilities relate to ___ [Sy]. Overall, ___ appears to carry higher downside risk, while ___ may be relatively more defensive, assuming current conditions persist."

"Should I Invest?" / Allocation Framing (4)

(These should *always* avoid personalized advice and instead frame general trade-offs and suitability.)

25. INVESTMENT_VIEW_A_PREFERRED

- **Use when:** User asks "Should I invest in A or B?" and evidence leans toward A being more attractive on a risk-reward basis.

- **Pattern:**

  "Based on the available information, Company ___ (A) currently looks more attractive than Company ___ (B) on a risk-reward basis. A offers advantages such as ___ (e.g., stronger growth trajectory, healthier balance sheet, clearer catalysts) [Sx], while B is weighed down by risks around ___ [Sy]. This is a general analytical view, not personalized investment advice; suitability still depends on your objectives, risk tolerance, and portfolio context."

26. INVESTMENT_VIEW_B_PREFERRED

- **Use when:** Same question as above, but evidence leans toward B.

- **Pattern:**

  "Given the current data, Company ___ (B) appears more compelling than Company ___ (A) from a risk-reward perspective. B benefits from strengths in ___ and more manageable exposure to ___ [Sx], whereas A faces headwinds from ___ or greater uncertainty around ___ [Sy]. This should be treated as a high-level assessment rather than individualized investment advice."

27. INVESTMENT_VIEW_DEPENDS_ON_PROFILE

- **Use when:** User asks "Should I invest in ___?" or "A or B?" and the correct framing is "it depends on your risk/return preferences."

- **Pattern:**

  "Whether Company ___ is suitable as an investment depends heavily on your risk tolerance and goals. The company offers potential upside from ___ and ___ [Sx], but also carries risks related to ___ and ___ [Sy]. Investors seeking higher growth and willing to accept volatility may view the profile more positively, while more conservative investors might prefer companies with steadier cash flows and fewer specific risk factors. This is general information, not personalized investment advice."

28. INVESTMENT_VIEW_TOO_UNCERTAIN

- **Use when:** User asks "Should I invest?" but data is conflicting/limited or risks are too unclear for a confident view (different from 15, which is more about data recency/coverage).

- **Pattern:**

  "It is difficult to form a clear investment view on Company ___ based on the current information. While there are potential positives such as ___ [Sx], there are also material uncertainties or data gaps around ___ [Sy]. Given this uncertainty, any investment decision would require additional, up-to-date analysis of the company's financials, competitive position, and your own circumstances."