# Life360, Inc.

**LIF**

Nasdaq; business equipment; SIC 7374, Services-Computer Processing & Data Preparation; CIK 0001581760

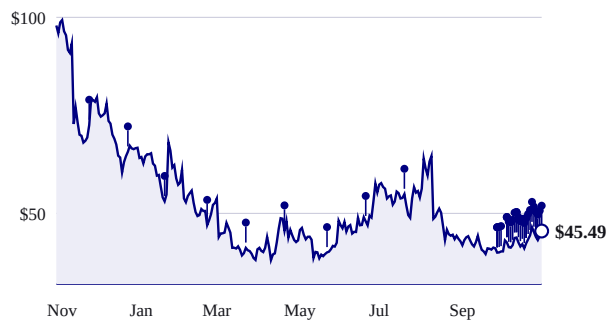
# None

### No letter

6 of 14 inputs computable; 7 are required, with a score in every sleeve

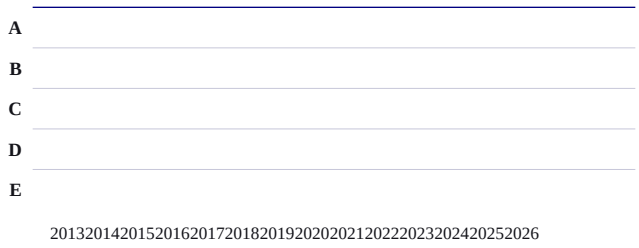
| Scoreboard | |
|---|---|
| **Reliability** | 0.91 AUC<br>filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025 |
| **Peer failure rate** | 1.01% a year<br>Item 1.03 bankruptcies, same asset band, 2012 to 2025 |
| **Size band** | $591M to $2.67B assets<br>total assets $959.7M |
| **Standard universe** | inside<br>revenue above $1M and assets above $10M |
| **Warnings** | thin data; fortress balance sheet<br>not computable: dilution, distress |
| **Inputs computable** | 6 of 14 |
| **Graded from** | filings received through Mar 2, 2026<br>242 days before the rescan; latest periodic filing 10-Q received Aug 10, 2026 |
| **Last close** | $45.48<br>2026-10-29; market equity $0; no price enters the letter |

**Share price, twelve months to the rescan**




*Split-adjusted close. Each lollipop is a rescan and carries the letter held then.*

**Letter at every rescan, 2012 to 2026**




*Sector percentile at each rescan, stronger toward the top; facts filed by each date only.*

## Business, in the company's words

*opening of Item 1 of the 10-K received Mar 2, 2026*

Life360 is a leading technology platform connecting millions of people throughout the world to the people, pets and things they care about most. We have created a new category at the intersection of family, technology, and safety to help keep families connected and safe. Our core offering, the Life360 mobile application, includes features like communications, driving safety, digital safety and location sharing. Beyond the everyday, Life360 also provides much-needed protection and saves lives, which is crucial for families in emergency situations such as natural disasters, vehicle collisions, physical property theft, and digital identity theft.

## The fourteen inputs

*lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight*

| Input | Value | Peer median | Percentile, 0 to 100 | Pct | Peers | Period end |
|---|---|---|---|---|---|---|
| **Profitability, sleeve percentile 61.0** | | | | | | |
| Gross profitability | 39.7% | 28.6% | | 28.0 | 555 | 2025-12-31 |
| Return on invested capital | not computable | 11.2% | | | | |
| *pretax income must exceed the validity floor and imply a 0%-100% tax rate* | | | | | | |

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| | | | | | |
|---|---|---|---|---|---|
| Accruals ratio | 8.9% | (7.4%) | 94.0 | 618 | 2025-12-31 |
| Gross margin stability, five years | not computable | 2.3 pts | | | |
| *five annual gross margins are required; found 4* | | | | | |
| **Solvency, sleeve percentile 19.6** | | | | | |
| Twelve-month failure probability | not computable | 0.05% | | | |
| *firm-wide XBRL shares cannot be assigned to one ticker class* | | | | | |
| Altman Z double-prime | 4.54 | 2.16 | 26.8 | 565 | 2025-12-31 |
| Net debt to EBITDA | not computable | 1.11x | | | |
| *EBITDA must exceed $100,000* | | | | | |
| Interest coverage | not computable | 3.77x | | | |
| *one or more required annual facts are missing* | | | | | |
| Current ratio | 6.26x | 2.01x | 12.4 | 662 | 2025-12-31 |
| **Growth and financing, sleeve percentile 9.5** | | | | | |
| Revenue growth, three-year compound | 28.9% | 6.3% | 11.2 | 535 | 2025-12-31 |
| Free cash flow growth, three-year compound | not computable | 18.0% | | | |
| *current FCF must be positive and base FCF must exceed $100,000* | | | | | |
| Reinvestment rate | not computable | 14.3% | | | |
| *pretax income must exceed the validity floor and imply a 0%-100% tax rate* | | | | | |
| Asset growth, three years | 41.4% | 5.1% | 7.7 | 560 | 2025-12-31 |
| Net share issuance, one year | not computable | 0.5% | | | |
| *firm-wide XBRL shares cannot be assigned to one ticker class* | | | | | |

## Warnings

*2 of 7 checks triggered; none of them enters the letter*

| Check | Measured |
|---|---|
| Thin data | 6 of 14 grade factors are computable; minimum is 7 |
| Fortress balance sheet | cash minus debt is 64,459,000 USD; Altman Z is not used |

## What the price implies

*at the 2026-10-29 close; none of these enters the grade*

| Measure | Value | Peer median | Percentile |
|---|---|---|---|
| Twelve-month price change, skipping the latest month | (59.7%) | 2.2% | 8 |
| Distance from 52-week high | (54.2%) | (29.4%) | 25 |
| EBIT to enterprise value | not computable | 1.5% | |
| Free cash flow yield | not computable | 2.8% | |
| Book value to price | not computable | 0.25 | |
| Sales to price | not computable | 0.31 | |
| Composite equity issuance, five years | not computable | 4.1% | |
| Relative strength against the sector, log excess return | (1.19) | (0.26) | 8 |

## Diagnostics

*shown on every report; none enters the grade*

| Measure | Value |
|---|---|
| **Piotroski F-score None of 9, period end 2025-12-31** | |
| Return on assets above zero | pass |
| Operating cash flow above zero | pass |
| Return on assets improved | pass |
| Operating cash flow exceeds net income | fail |
| Long-term leverage fell | fail |
| Current ratio improved | pass |
| No new shares issued | fail |
| Gross margin improved | pass |

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| | |
|---|---|
| Asset turnover improved | fail |

**Cash, filings, liquidity**

| | |
|---|---|
| Cash and equivalents | $267.1M |
| Operating cash flow, four quarters | $104.3M |
| Months of runway | not finite |
| Days since last periodic filing | 81 (10-Q received Aug 10, 2026) |
| Median daily dollar volume, 63 sessions | $26.3M |

## Sources

*every fact behind the inputs; each row links to its filing index on sec.gov*

| # | Concept | XBRL tag | Value | Period end | Received | Form | Accession |
|---|---|---|---|---|---|---|---|
| 1 | gross profit | us-gaap:GrossProfit | $380.8M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 2 | assets | us-gaap:Assets | $959.7M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 3 | operating income | us-gaap:OperatingIncomeLoss | -$30.0M | 2023-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 4 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | -$27.6M | 2023-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 5 | income tax | us-gaap:IncomeTaxExpenseBenefit | $616,000 | 2023-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 6 | total debt | us-gaap:LongTermDebt | $4.5M | 2023-12-31 | 2024-02-29 | 10-K | 24-000006 |
| 7 | book equity | us-gaap:StockholdersEquity | $247.1M | 2023-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 8 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $69.0M | 2023-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 9 | total debt | us-gaap:LongTermDebt | $7.6M | 2022-12-31 | 2023-03-23 | 10-K | 23-000031 |
| 10 | book equity | us-gaap:StockholdersEquity | $244.5M | 2022-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 11 | cash | us-gaap:CashAndCashEquivalentsAtCarryingValue | $75.4M | 2022-12-31 | 2025-02-27 | 10-K | 25-000008 |
| 12 | net income | us-gaap:NetIncomeLoss | $150.8M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 13 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $88.6M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 14 | assets | us-gaap:Assets | $441.6M | 2024-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 15 | current assets | us-gaap:AssetsCurrent | $606.1M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 16 | current liabilities | us-gaap:LiabilitiesCurrent | $96.8M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 17 | retained earnings | us-gaap:RetainedEarningsAccumulatedDeficit | -$138.9M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 18 | operating income | us-gaap:OperatingIncomeLoss | $18.8M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 19 | book equity | us-gaap:StockholdersEquity | $548.2M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 20 | liabilities | us-gaap:Liabilities | $411.5M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 21 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $9.1M | 2023-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 22 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $489.5M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 23 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $371.5M | 2024-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 24 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $304.5M | 2023-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 25 | revenue | us-gaap:RevenueFromContractWithCustomerExcludingA... | $228.3M | 2022-12-31 | 2025-02-27 | 10-K | 25-000008 |
| 26 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $1.8M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 27 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $32.6M | 2024-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 28 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $1.2M | 2024-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 29 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | $7.5M | 2023-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 30 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $506,000 | 2023-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 31 | operating cash flow | us-gaap:NetCashProvidedByUsedInOperatingActivities | -$57.1M | 2022-12-31 | 2025-02-27 | 10-K | 25-000008 |
| 32 | capital expenditure | us-gaap:PaymentsToAcquirePropertyPlantAndEquipment | $0 | 2022-12-31 | 2025-02-27 | 10-K | 25-000008 |
| 33 | depreciation amortization | us-gaap:DepreciationDepletionAndAmortization | $13.3M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 34 | pretax income | us-gaap:IncomeLossFromContinuingOperationsBeforeInc... | $32.7M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 35 | income tax | us-gaap:IncomeTaxExpenseBenefit | -$118.2M | 2025-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 36 | current assets | us-gaap:AssetsCurrent | $241.0M | 2024-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 37 | current liabilities | us-gaap:LiabilitiesCurrent | $77.3M | 2024-12-31 | 2026-03-02 | 10-K | 26-000016 |
| 38 | assets | us-gaap:Assets | $321.7M | 2023-12-31 | 2025-02-27 | 10-K | 25-000008 |
| 39 | assets | us-gaap:Assets | $339.6M | 2022-12-31 | 2024-02-29 | 10-K | 24-000006 |

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