Life Time Group Holdings, Inc. LTH

NYSE; other; SIC 7997, Services-Membership Sports & Recreation Clubs; CIK 0001869198

C

middle fifth of 315 graded peers in other

rank 177 of 315; percentile 56.1; sampling error 2.7 points; lower is stronger

A B C D E

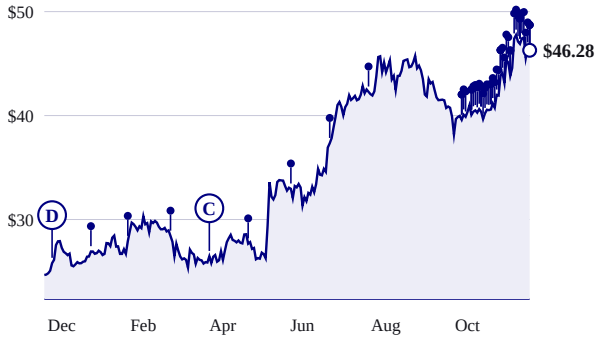
C, the tortoise



Scoreboard

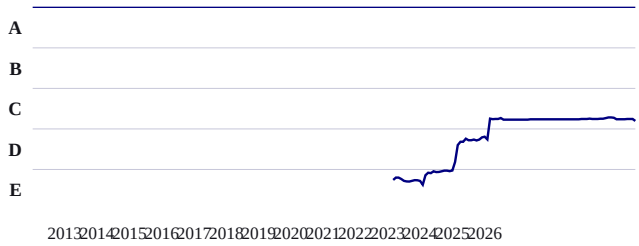
Profitability	C percentile 55.6
Solvency	C/D percentile 61.3
Growth and financing	B percentile 34.9
Reliability	0.94 AUC filers with over $2.67B assets; 95% interval 0.88 to 0.97; 61 events, 2020 to 2025
Peer failure rate	0.52% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	over $2.67B assets total assets $8.0B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	10 of 13
Graded from	filings received through Feb 24, 2026 266 days before the rescan; latest periodic filing 10-Q received Oct 29, 2026
Last close	$46.30 2026-11-16; market equity $10.4B; 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 Feb 24, 2026

Life Time Group Holdings, Inc. (collectively with its direct and indirect subsidiaries, "Life Time," "we," "our," "us," or the "Company") is a holding company incorporated in the state of Delaware. Life Time Group Holdings, Inc. completed its initial public offering ("IPO") in October 2021 and its common stock trades on the New York Stock Exchange ("NYSE") under the symbol "LTH." Life Time, the "Healthy Way of Life Company," is a premier lifestyle and leisure brand offering premium health, fitness and wellness experiences to a community of nearly 1.6 million individual members, who together comprise nearly 873,000 memberships, as of December 31, 2025.

The thirteen inputs

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

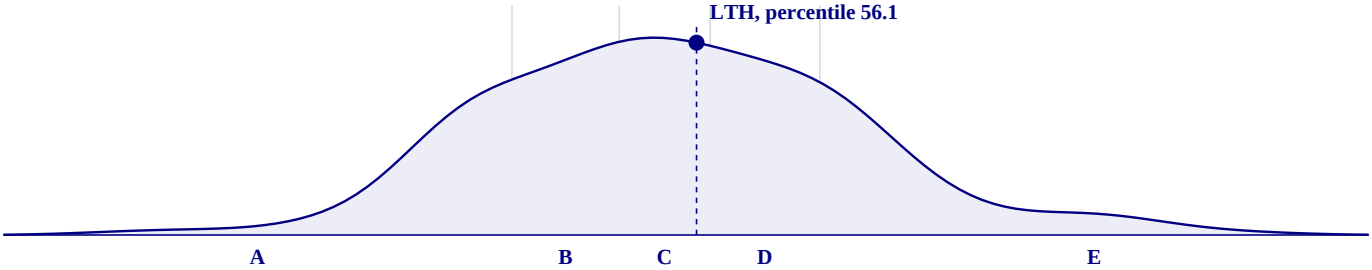
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 55.6						
Gross profitability	17.8%	26.9%		65.5	265	2025-12-31
Return on invested capital	8.5%	10.1%		56.6	146	2025-12-31

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Accruals ratio	(6.6%)	(5.8%)	44.9	458	2025-12-31
Gross margin stability, five years	not computable	2.1 pts			
five annual gross margins are required; found 1					
Solvency, sleeve percentile 61.3					
Altman Z double-prime	0.87	2.06	57.6	357	2025-12-31
Net debt to EBITDA	1.68x	2.37x	40.1	173	2025-12-31
Interest coverage	not computable	2.93x			
one or more required annual facts are missing					
Current ratio	0.63x	1.32x	86.3	462	2025-12-31
Growth and financing, sleeve percentile 34.9					
Revenue growth, three-year compound	18.0%	5.1%	15.4	377	2025-12-31
Free cash flow growth, three-year compound	not computable	8.9%			
current FCF must be positive and base FCF must exceed $100,000					
Reinvestment rate	197.7%	12.4%	5.4	186	2025-12-31
Asset growth, three years	6.5%	4.1%	38.2	402	2025-12-31
Net share issuance, one year	5.8%	(0.6%)	80.6	352	2026-02-20

Among 315 peers

other; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
172	Union Pacific Corp. (UNP)	54.5	C	
173	Arlo Technologies, Inc. (ARLO)	54.8	C	
174	Vivakor, Inc. (VIVK)	55.1	C	short runway, late filer
175	Neogenomics Inc. (NEO)	55.4	C	
176	United Airlines Holdings, Inc. (UAL)	55.7	C	
177	Life Time Group Holdings, Inc. (LTH)	56.1	C	
178	Hilton Worldwide Holdings Inc. (HLT)	56.4	C	
179	Ameresco, Inc. (AMRC)	56.7	C	
180	Equifax Inc. (EFX)	57.0	C	
181	Delta AIR Lines, Inc. (DAL)	57.3	C/D	
182	GEE Group Inc. (JOB)	57.6	C/D	

What the price implies

at the 2026-11-16 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	61.3%	(0.7%)	89
Distance from 52-week high	(3.1%)	(23.6%)	88
EBIT to enterprise value	4.1%	4.4%	48
Free cash flow yield	(0.2%)	4.2%	23
Book value to price	0.33	0.36	47
Sales to price	0.29	0.71	23
Composite equity issuance, five years	not computable	(9.4%)	

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Relative strength against the sector, log excess return	0.36	(0.13)	89
Twelve-month failure probability, CHS model	not computable	0.03%	

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	pass
Long-term leverage fell	pass
Current ratio improved	pass
No new shares issued	fail
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$286.2M
Operating cash flow, four quarters	$910.3M
Months of runway	not finite
Days since last periodic filing	19 (10-Q received Oct 29, 2026)
Median daily dollar volume, 63 sessions	$113.9M

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	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$3.0B	2025-12-31	2026-02-24	10-K	26-000010
2	cost of revenue	us-gaap:CostOfGoodsAndServicesSold	$1.6B	2025-12-31	2026-02-24	10-K	26-000010
3	assets	us-gaap:Assets	$8.0B	2025-12-31	2026-02-24	10-K	26-000010
4	operating income	us-gaap:OperatingIncomeLoss	$481.3M	2025-12-31	2026-02-24	10-K	26-000010
5	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$493.5M	2025-12-31	2026-02-24	10-K	26-000010
6	income tax	us-gaap:IncomeTaxExpenseBenefit	$119.8M	2025-12-31	2026-02-24	10-K	26-000010
7	total debt	us-gaap:LongTermDebt	$1.5B	2025-12-31	2026-02-24	10-K	26-000010
8	book equity	us-gaap:StockholdersEquity	$3.1B	2025-12-31	2026-02-24	10-K	26-000010
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$204.8M	2025-12-31	2026-02-24	10-K	26-000010
10	total debt	us-gaap:LongTermDebt	$1.5B	2024-12-31	2026-02-24	10-K	26-000010
11	book equity	us-gaap:StockholdersEquity	$2.6B	2024-12-31	2026-02-24	10-K	26-000010
12	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$10.9M	2024-12-31	2026-02-24	10-K	26-000010
13	net income	us-gaap:NetIncomeLoss	$373.7M	2025-12-31	2026-02-24	10-K	26-000010
14	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$870.5M	2025-12-31	2026-02-24	10-K	26-000010
15	assets	us-gaap:Assets	$7.2B	2024-12-31	2026-02-24	10-K	26-000010
16	current assets	us-gaap:AssetsCurrent	$385.8M	2025-12-31	2026-02-24	10-K	26-000010
17	current liabilities	us-gaap:LiabilitiesCurrent	$609.5M	2025-12-31	2026-02-24	10-K	26-000010
18	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$46.9M	2025-12-31	2026-02-24	10-K	26-000010
19	liabilities	us-gaap:Liabilities	$4.9B	2025-12-31	2026-02-24	10-K	26-000010
20	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$296.3M	2025-12-31	2026-02-24	10-K	26-000010
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.6B	2024-12-31	2026-02-24	10-K	26-000010
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$2.2B	2023-12-31	2026-02-24	10-K	26-000010
23	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$1.8B	2022-12-31	2025-02-27	10-K	25-000009
24	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$891.5M	2025-12-31	2026-02-24	10-K	26-000010
25	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$575.1M	2024-12-31	2026-02-24	10-K	26-000010
26	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$524.5M	2024-12-31	2026-02-24	10-K	26-000010
27	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$463.0M	2023-12-31	2026-02-24	10-K	26-000010
28	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$698.0M	2023-12-31	2026-02-24	10-K	26-000010
29	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$201.0M	2022-12-31	2025-02-27	10-K	25-000009

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30	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$591.2M	2022-12-31	2025-02-27	10-K	25-000009
31	current assets	us-gaap:AssetsCurrent	$171.0M	2024-12-31	2026-02-24	10-K	26-000010
32	current liabilities	us-gaap:LiabilitiesCurrent	$520.1M	2024-12-31	2026-02-24	10-K	26-000010
33	assets	us-gaap:Assets	$7.0B	2023-12-31	2025-02-27	10-K	25-000009
34	assets	us-gaap:Assets	$6.6B	2022-12-31	2024-02-28	10-K	24-000008
35	shares outstanding	dei:EntityCommonStockSharesOutstanding	221,805,082	2026-02-20	2026-02-24	10-K	26-000010
36	shares outstanding	dei:EntityCommonStockSharesOutstanding	209,592,785	2025-02-24	2025-02-27	10-K	25-000009

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