

Legalzoom.Com, Inc. (LZ)

Nasdaq; business equipment; SIC 7374, Services-Computer Processing & Data Preparation; CIK 0001286139

Legalzoom.Com, Inc. LZ; business equipment	
Grade	B A B C D E second fifth of 497 graded peers percentile 36.5; sampling error 2.2 points; lower is stronger
Rank	182 of 497
Profitability	A percentile 10.6
Solvency	E percentile 83.4
Growth and financing	B/C percentile 41.1
Reliability	0.87 AUC filers with \$120M to \$591M assets; 95% interval 0.83 to 0.90; 206 events, 2020 to 2025
Peer failure rate	1.03% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	\$120M to \$591M assets total assets \$511.5M
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	none active not computable: distress, fortress balance sheet
Inputs computable	10 of 14
Graded from	filings received through Feb 23, 2026 228 days before the rescan; latest periodic filing 10-Q received Aug 5, 2026
Last close	\$5.92 2026-10-08; market equity \$1.0B
Price used in grade	None



B, the elk
second fifth of its sector; letters are fifths of the 497 graded peers

Share price, twelve months to the rescan
split-adjusted close; the letter is fixed at the rescan that set it



Rescans on file: A from Mar 21, 2024, B/C from Mar 21, 2025, B from Apr 21, 2025

Letter at every rescans

Jan 21, 2012 to Oct 9, 2026; sector percentile, 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 23, 2026

LegalZoom is a leading online platform for legal services, transforming how individuals and small businesses navigate the legal system. By combining intuitive technology with access to experienced attorneys-whether through our vast independent attorney network or our own law firm-we offer the tools and guidance people need to confidently manage everything from business formation and compliance to intellectual property protection and ongoing business management and legal support. Our ongoing business

management services include virtual mail, legal forms, bookkeeping and estate planning services, among others. We operate across all 50 states and in over 3,000 counties in the U.S.

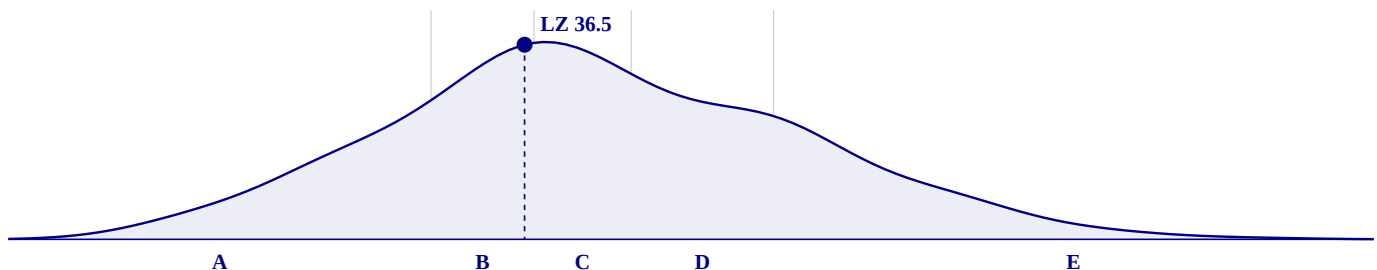
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 10.6						
Gross profitability		97.4%	28.5%	2.2	558	2025-12-31
Return on invested capital		not computable	10.9%			one or more required annual facts are missing
Accruals ratio		(36.8%)	(7.4%)	10.5	621	2025-12-31
Gross margin stability, five years		1.1 pts	2.4 pts	19.2	429	2025-12-31
Solvency, sleeve percentile 83.4						
Twelve-month failure probability		not computable	0.05%			latest liabilities, cash plus short-term investments, book equity, and shares are required
Altman Z double-prime		(7.35)	2.18	78.4	566	2025-12-31
Net debt to EBITDA		not computable	1.11x			one or more required annual facts are missing
Interest coverage		not computable	3.77x			latest aligned inputs end 2023-12-31; latest annual assets end 2025-12-31
Current ratio		0.76x	2.02x	88.4	666	2025-12-31
Growth and financing, sleeve percentile 41.1						
Revenue growth, three-year compound		6.8%	6.4%	48.0	538	2025-12-31
Free cash flow growth, three-year compound		41.9%	17.2%	21.0	268	2025-12-31
Reinvestment rate		(69.5%)	14.3%	74.7	226	2025-12-31
Asset growth, three years		8.1%	5.0%	38.6	563	2025-12-31
Net share issuance, one year		(1.8%)	0.5%	23.4	407	2026-02-13

Among 497 peers

business equipment; letters are fifths of this list



Rank	Company	Percentile	Letter	Warnings
177	Apple Inc. (AAPL)	35.5	B	

178	Match Group, Inc. (MTCH)	35.7	B	
179	Ziprecruiter, Inc. (ZIP)	35.9	B	
180	Impinj Inc. (PI)	36.1	B	
181	indie Semiconductor, Inc. (INDI)	36.3	B	
182	Legalzoom.Com, Inc. (LZ) <	36.5	B	
183	Tyler Technologies Inc. (TYL)	36.7	B	fortress
				balance sheet
184	Roblox Corp. (RBLX)	36.9	B	fortress
				balance sheet
185	Intest Corp. (INTT)	37.1	B	fortress
				balance sheet
186	R F Industries Ltd. (RFIL)	37.3	B	
187	Blackline, Inc. (BL)	37.5	B	

What the price implies

at the 2026-10-08 close; none enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(40.0%)	2.2%	18
Distance from 52-week high	(45.8%)	(30.0%)	32
EBIT to enterprise value	not computable	1.5%	
Free cash flow yield	14.6%	2.7%	92
Book value to price	0.13	0.23	28
Sales to price	0.75	0.30	73
Composite equity issuance, five years	not computable	3.9%	
Relative strength against the sector, log excess return	(0.79)	(0.26)	18

Diagnostics

not in 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	fail
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	pass
No new shares issued	pass
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	\$167.2M
Operating cash flow, four quarters	\$175.2M
Months of runway	not finite
Days since last periodic filing	65 (10-Q received Aug 5, 2026)
Median daily dollar volume, 63 sessions	\$15.2M

Sources

each row links to the filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	gross profit	us-gaap:GrossProfit	\$498.1M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
2	assets	us-gaap:Assets	\$511.5M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
3	net income	us-gaap:NetIncomeLoss	\$15.4M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$178.2M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
5	assets	us-gaap:Assets	\$373.9M	2024-12-31	2026-02-23	10-K	0001286139-26-000012
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$756.0M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
7	gross profit	us-gaap:GrossProfit	\$441.8M	2024-12-31	2026-02-23	10-K	0001286139-26-000012
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$681.9M	2024-12-31	2026-02-23	10-K	0001286139-26-000012

9	gross profit	us-gaap:GrossProfit	\$421.5M	2023-12-31	2026-02-23	10-K	0001286139-26-000012
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$660.7M	2023-12-31	2026-02-23	10-K	0001286139-26-000012
11	gross profit	us-gaap:GrossProfit	\$408.9M	2022-12-31	2025-02-26	10-K	0001286139-25-000044
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$620.0M	2022-12-31	2025-02-26	10-K	0001286139-25-000044
13	gross profit	us-gaap:GrossProfit	\$385.7M	2021-12-31	2024-02-29	10-K	0001286139-24-000031
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$575.1M	2021-12-31	2024-02-29	10-K	0001286139-24-000031
15	current assets	us-gaap:AssetsCurrent	\$241.9M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
16	current liabilities	us-gaap:LiabilitiesCurrent	\$318.5M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-\$1.1B	2025-12-31	2026-02-23	10-K	0001286139-26-000012
18	operating income	us-gaap:OperatingIncomeLoss	\$25.0M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
19	book equity	us-gaap:StockholdersEquity	\$171.9M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
20	liabilities	us-gaap:Liabilities	\$339.6M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
21	operating income	us-gaap:OperatingIncomeLoss	\$21.1M	2023-12-31	2026-02-23	10-K	0001286139-26-000012
22	interest expense	us-gaap:InterestExpense	\$493,000	2023-12-31	2024-02-29	10-K	0001286139-24-000031
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$30.3M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$135.6M	2024-12-31	2026-02-23	10-K	0001286139-26-000012
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$35.7M	2024-12-31	2026-02-23	10-K	0001286139-26-000012
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$124.3M	2023-12-31	2026-02-23	10-K	0001286139-26-000012
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$31.6M	2023-12-31	2026-02-23	10-K	0001286139-26-000012
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$73.8M	2022-12-31	2025-02-26	10-K	0001286139-25-000044
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$22.1M	2022-12-31	2025-02-26	10-K	0001286139-25-000044
30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$36.3M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
31	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNondeductible	\$34.4M	2023-12-31	2026-02-23	10-K	0001286139-26-000012
32	income tax	us-gaap:IncomeTaxExpenseBenefit	\$17.0M	2025-12-31	2026-02-23	10-K	0001286139-26-000012
33	current assets	us-gaap:AssetsCurrent	\$191.2M	2024-12-31	2026-02-23	10-K	0001286139-26-000012
34	current liabilities	us-gaap:LiabilitiesCurrent	\$265.6M	2024-12-31	2026-02-23	10-K	0001286139-26-000012
35	assets	us-gaap:Assets	\$447.8M	2023-12-31	2025-02-26	10-K	0001286139-25-000044
36	assets	us-gaap:Assets	\$405.4M	2022-12-31	2024-02-29	10-K	0001286139-24-000031
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	172,922,380	2026-02-13	2026-02-23	10-K	0001286139-26-000012
38	shares outstanding	dei:EntityCommonStockSharesOutstanding	176,089,714	2025-02-14	2025-02-26	10-K	0001286139-25-000044