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2026 NFL PREVIEW GUIDE



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2026 NFL PREVIEW

ClevTA's 2026 NFL Preview



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@ClevTA - Predictions & all 32 team Write-Ups

★ ACKNOWLEDGEMENTS ★

RESEARCH & DATA SOURCES

PFF.com

rbsdm.com

ourlads.com

FTN/DVOA

SumerSports

NFL Pro



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2026 NFL PREVIEW • IN-SEASON COVERAGE

NFL ANALYSIS ALL SEASON LONG

The preview sets the foundation. Once the season begins, ClevAnalytics delivers the research, tools and context to follow every week with a more informed process.

DEEPER ANALYSIS • BETTER CONTEXT • SMARTER DECISIONS

ONE WEEKLY NFL WORKFLOW

- 01 Matchup Context**
Game-by-game research and write-ups
- 02 Survivor Strategy**
Win probability, future value and pool context
- 03 DFS Slate Analysis**
Targets, values and opportunity-driven research
- 04 ATS Pool Board**
A complete weekly grid in one clear view

WHAT YOU'LL FIND EACH WEEK

Clear, actionable NFL research without the noise.

WR

WEEKLY COVERAGE GAME WRITE-UPS

Detailed matchup analysis covering team trends, injuries, advanced metrics and market context.

Matchups
Injuries
Advanced Stats

SV

SEASON-LONG PLANNING SURVIVOR OPTIMIZER

Build a path using win probability, future value, projected popularity and the format of your pool.

Future Value
Popularity
Pool Format

DFS

PLAYER RESEARCH WEEKLY DFS ANALYSIS

Player targets, value plays and slate context shaped by usage, opportunity, matchups and injuries.

Targets
Value Plays
Slate Context

ATS

CONTEST STRATEGY ATS PICK-POOL GRIDS

Every matchup and weekly selection organized in one easy-to-scan board.

All Games
Weekly Picks
Quick Scan

PLUS

ADVANCED DATA, TOOLS & RESEARCH

Team and player splits, historical databases, schedule analysis and interactive NFL tools throughout the season.

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CIRCA SURVIVOR & MILLIONS 2026

For those who have followed me know I love my Circa Survivor and Circa Millions pick-five contests and participate each year with multiple entries. They are two of the best-run football contests out there. If you need a proxy service to sign up in person, see my friends at FootballContest.com below. Matty and his team are the only trusted proxy service that I use.



FootballContest.com Proxy Service

Don't miss out on competing in the biggest football contests in Las Vegas, including Circa Million, Circa Survivor and the SuperContest. FootballContest.com has run one of the biggest and most trusted proxy services for more than 20 years and can help get you signed up as long as you can make it to Las Vegas before the season starts. I use Matty and Toni to submit picks for all of my football contest entries.



Use promo code **CLEVTA** at checkout for a special discount.



proxy.footballcontest.com



Last Men Standing

With the recent explosion of Survivor strategy content, check out my friends at Last Men Standing and their excellent Survivor Pool Podcast.

TABLE OF CONTENTS

1. 2025 Team Summaries and Stats
2. QB Statistics
3. Strength of Schedule Analysis
4. Analytics Primer
5. 2026 Team Schedules Matrix
6. 2026 Q&A and Quick Hitters
7. Awards Preview
8. Predicted Standings
9. TA's 2026 Team Previews

Team Previews

	ARIZONA CARDINALS		GREEN BAY PACKERS		NEW ENGLAND PATRIOTS
	ATLANTA FALCONS		HOUSTON TEXANS		NEW ORLEANS SAINTS
	BALTIMORE RAVENS		INDIANAPOLIS COLTS		NEW YORK GIANTS
	BUFFALO BILLS		JACKSONVILLE JAGUARS		NEW YORK JETS
	CAROLINA PANTHERS		KANSAS CITY CHIEFS		PHILADELPHIA EAGLES
	CHICAGO BEARS		LAS VEGAS RAIDERS		PITTSBURGH STEELERS
	CINCINNATI BENGALS		LOS ANGELES CHARGERS		SAN FRANCISCO 49ERS
	CLEVELAND BROWNS		LOS ANGELES RAMS		SEATTLE SEAHAWKS
	DALLAS COWBOYS		MIAMI DOLPHINS		TAMPA BAY BUCCANEERS
	DENVER BRONCOS		MINNESOTA VIKINGS		TENNESSEE TITANS
	DETROIT LIONS				WASHINGTON COMMANDERS



2025 AFC TEAM RANKINGS

SORTED BY FINAL CONFERENCE FINISH | REGULAR SEASON

CONFERENCE		2025 RESULTS				OFFENSIVE EPA RANKS					DEFENSIVE EPA RANKS				
RK	TEAM	RECORD	PT DIFF	ATS	OVER %	EPA	PASS	RUSH	OFF EXPL PASS%	OFF EXPL RUN%	EPA	PASS	RUSH	DEF EXPL PASS%	DEF EXPL RUN%
1	Denver Broncos	14-3	+90	7-9-1	41.2%	10	9	13	6.7%	12.4%	7	6	13	5.4%	8.1%
2	New England Patriots	14-3	+170	11-5-1	64.7%	1	1	17	10.6%	13.2%	11	11	13	6.7%	10.9%
3	Jacksonville Jaguars	13-4	+138	12-5-0	58.8%	12	11	11	8.3%	11.0%	3	3	11	6.2%	10.2%
4	Pittsburgh Steelers	10-7	+10	9-8-0	58.8%	14	16	8	6.6%	11.3%	19	17	20	7.3%	11.2%
5	Houston Texans	12-5	+109	9-8-0	35.3%	23	14	30	6.9%	9.6%	1	1	11	7.2%	9.5%
6	Buffalo Bills	12-5	+116	8-9-0	52.9%	3	4	1	10.0%	14.0%	14	6	31	6.9%	15.6%
7	Los Angeles Chargers	11-6	+28	8-8-1	41.2%	25	26	13	6.3%	12.4%	6	9	3	5.9%	13.8%
8	Indianapolis Colts	8-9	+54	8-7-2	52.9%	9	11	3	7.0%	11.4%	16	19	9	7.8%	10.4%
9	Baltimore Ravens	8-9	+26	6-11-0	64.7%	13	24	1	8.1%	15.4%	20	20	3	8.9%	12.0%
10	Miami Dolphins	7-10	-77	8-9-0	58.8%	22	18	17	7.7%	13.3%	27	26	26	8.2%	14.0%
11	Cincinnati Bengals	6-11	-78	8-9-0	52.9%	19	23	6	6.5%	10.0%	29	28	29	9.4%	14.4%
12	Kansas City Chiefs	6-11	+34	6-10-1	23.5%	11	14	6	7.1%	12.1%	12	15	9	7.3%	10.0%
13	Cleveland Browns	5-12	-100	8-9-0	47.1%	31	32	24	5.2%	10.4%	5	4	7	7.3%	10.5%
14	Las Vegas Raiders	3-14	-191	7-10-0	47.1%	32	28	32	5.9%	8.9%	17	20	3	5.9%	10.6%
15	New York Jets	3-14	-203	7-9-1	64.7%	29	28	27	4.3%	13.2%	30	32	25	9.3%	13.4%
16	Tennessee Titans	3-14	-194	7-9-1	64.7%	30	31	27	6.0%	11.1%	28	29	17	9.2%	12.2%

Sources: NFL.com standings & net points | TeamRankings/BetIQ ATS | nflverse closing totals | SumerSports EPA

1 = BEST | TIES SHARE RANK BASED ON DISPLAYED EPA VALUES



2025 NFC TEAM RANKINGS

SORTED BY FINAL CONFERENCE FINISH | REGULAR SEASON

CONFERENCE		2025 RESULTS				OFFENSIVE EPA RANKS			OFF EXPLOSIVE RATES		DEFENSIVE EPA RANKS			DEF EXPLOSIVE RATES	
RK	TEAM	RECORD	PT DIFF	ATS	OVER %	EPA	PASS	RUSH	OFF EXP PASS%	OFF EXP RUN%	EPA	PASS	RUSH	DEF EXP PASS%	DEF EXP RUN%
1	Seattle Seahawks	14-3	+191	12-5-0	52.9%	15	8	27	10.4%	11.2%	2	8	1	6.0%	7.4%
2	Chicago Bears	11-6	+26	10-7-0	47.1%	7	9	4	8.9%	14.7%	21	17	23	9.8%	13.6%
3	Philadelphia Eagles	11-6	+54	10-7-0	41.2%	16	13	13	7.0%	12.8%	8	5	13	6.9%	12.5%
4	Carolina Panthers	8-9	-69	10-7-0	41.2%	26	25	21	7.0%	10.8%	23	24	23	7.1%	10.4%
5	Los Angeles Rams	12-5	+172	12-5-0	58.8%	2	2	11	10.9%	11.9%	10	10	13	7.7%	9.4%
6	San Francisco 49ers	12-5	+66	10-6-1	58.8%	8	6	21	7.8%	10.4%	24	25	20	6.8%	9.3%
7	Green Bay Packers	9-7-1	+31	7-10-0	52.9%	4	2	17	9.9%	12.8%	22	20	17	6.3%	8.8%
8	Minnesota Vikings	9-8	+11	8-9-0	47.1%	28	28	17	6.5%	14.0%	4	2	7	5.8%	10.8%
9	Detroit Lions	9-8	+68	8-9-0	58.8%	6	4	25	10.2%	10.1%	13	14	17	8.6%	13.5%
10	Tampa Bay Buccaneers	8-9	-31	5-12-0	47.1%	20	22	8	8.0%	11.1%	18	20	3	8.2%	11.0%
11	Atlanta Falcons	8-9	-48	8-8-1	47.1%	24	18	21	7.7%	11.7%	15	13	26	7.4%	11.9%
12	Dallas Cowboys	7-9-1	-40	7-10-0	76.5%	5	6	13	7.6%	10.7%	32	31	30	8.6%	15.9%
13	New Orleans Saints	6-11	-77	9-8-0	29.4%	27	27	31	4.7%	8.5%	9	12	2	7.4%	10.9%
14	Washington Commanders	5-12	-95	7-10-0	58.8%	18	18	8	6.5%	14.4%	31	30	28	8.1%	14.2%
15	New York Giants	4-13	-58	9-8-0	64.7%	17	18	5	7.7%	12.7%	25	16	32	7.3%	17.9%
16	Arizona Cardinals	3-14	-133	6-11-0	58.8%	21	17	25	6.2%	10.3%	26	27	20	7.9%	14.0%



2025 QUARTERBACK EPA RANKINGS

MINIMUM 200 PFF DROPBACKS | SORTED BY EPA PER DROPBACK | TIES BROKEN BY SUCCESS RATE

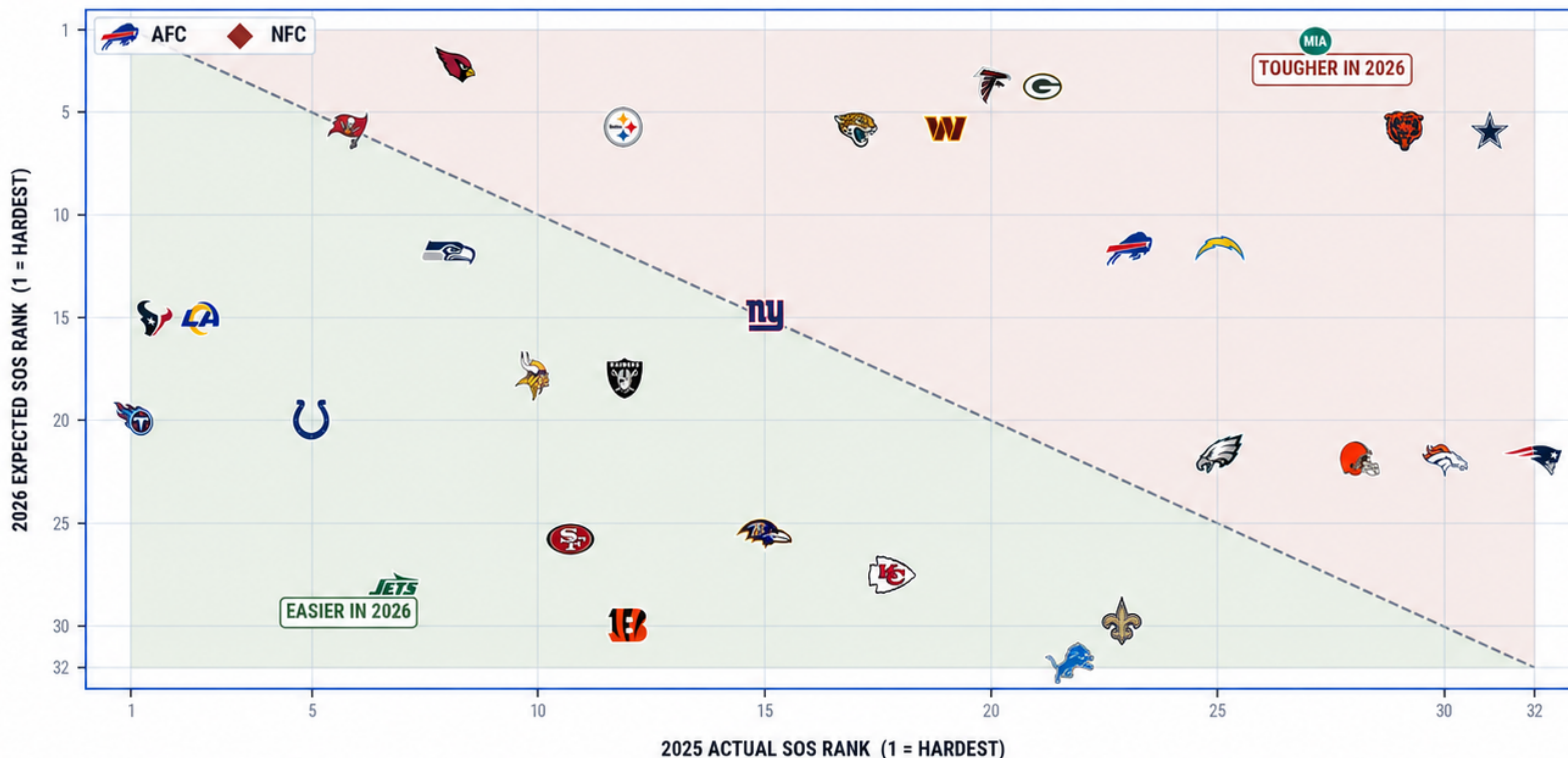
RK	QUARTERBACK	TEAM	EPA / DB	DROPBACKS	SUCCESS	AIR YDS / ATT	PRESSURE RATE*	PRESSURE -> SACK	RK	QUARTERBACK	TEAM	EPA / DB	DROPBACKS	SUCCESS	AIR YDS / ATT	PRESSURE RATE*	PRESSURE -> SACK
1	Drake Maye	NE	+0.31	601	54.9%	9.1	38.0%	20.6%	20	Bo Nix	DEN	+0.09	680	44.6%	7.3	32.0%	10.1%
2	Jordan Love	GB	+0.29	493	51.6%	8.8	39.1%	10.9%	21	Justin Herbert	LAC	+0.08	616	48.7%	7.8	42.8%	20.5%
3	Brock Purdy	SF	+0.25	316	55.3%	7.6	37.8%	9.2%	22	Michael Penix Jr.	ATL	+0.06	303	47.7%	8.3	34.9%	12.3%
4	Matthew Stafford	LAR	+0.23	627	53.5%	9.1	32.2%	11.4%	23	Marcus Mariota	WAS	+0.04	262	48.7%	10.2	33.6%	18.2%
5	Josh Allen	BUF	+0.23	557	51.4%	7.3	36.5%	19.7%	24	Jayden Daniels	WAS	+0.04	244	46.9%	7.5	39.7%	18.6%
6	Daniel Jones	IND	+0.19	429	51.7%	8.0	35.1%	14.6%	25	Aaron Rodgers	PIT	+0.04	542	43.6%	6.1	25.5%	21.0%
7	Dak Prescott	DAL	+0.19	659	49.4%	8.1	35.4%	13.3%	26	Kirk Cousins	ATL	+0.03	289	46.3%	7.0	35.7%	12.6%
8	Patrick Mahomes	KC	+0.18	594	49.9%	8.1	34.5%	16.6%	27	Bryce Young	CAR	+0.02	542	45.2%	6.5	36.9%	13.5%
9	Jared Goff	DET	+0.18	623	49.0%	6.5	35.9%	17.0%	28	Jacoby Brissett	ARI	+0.01	550	46.4%	7.6	40.9%	19.1%
10	Sam Darnold	SEA	+0.15	526	53.3%	7.9	34.2%	15.0%	29	Tyler Shough	NO	+0.01	378	44.7%	8.4	32.8%	25.0%
11	C.J. Stroud	HOU	+0.15	472	48.2%	8.1	36.4%	13.4%	30	Tua Tagovailoa	MIA	+0.01	440	44.5%	6.8	29.8%	22.9%
12	Mac Jones	SF	+0.14	316	52.7%	7.4	28.3%	17.9%	31	Justin Fields	NYJ	-0.04	260	44.9%	6.8	44.6%	23.3%
13	Joe Burrow	CIN	+0.13	288	50.3%	7.2	29.8%	19.8%	32	Spencer Rattler	NO	-0.05	292	48.1%	8.0	38.1%	16.2%
14	Trevor Lawrence	JAX	+0.12	649	48.9%	8.8	37.4%	16.9%	33	Joe Flacco	CIN	-0.07	438	43.0%	7.4	33.7%	12.2%
15	Jaxson Dart	NYG	+0.12	414	47.2%	8.2	36.8%	23.0%	34	J.J. McCarthy	MIN	-0.08	291	44.2%	8.8	39.5%	23.5%
16	Jalen Hurts	PHI	+0.11	532	45.9%	9.0	36.2%	16.6%	35	Geno Smith	LV	-0.10	524	44.0%	6.2	40.5%	25.9%
17	Lamar Jackson	BAL	+0.10	368	47.6%	8.8	42.3%	23.1%	36	Dillon Gabriel	CLE	-0.12	217	35.2%	5.9	40.5%	21.6%
18	Caleb Williams	CHI	+0.10	637	45.4%	8.7	34.9%	10.8%	37	Cam Ward	TEN	-0.13	623	39.5%	7.3	36.9%	23.9%
19	Baker Mayfield	TB	+0.09	630	46.3%	8.1	35.3%	16.2%	38	Shedeur Sanders	CLE	-0.23	255	37.1%	7.2	51.2%	17.6%

EPA/DB, success rate, aDOT and official sacks: nfelo/nfflastR. Dropbacks and pressure-to-sack rate: PFF. *Pressure rate is derived as sacks / (P2S rate x PFF dropbacks); small rounding differences are possible.



2025 ACTUAL SOS VS 2026 EXPECTED SOS

Where each team ranked last season compared with projected 2026 schedule strength from current win totals



BIGGEST JUMPS TO A TOUGHER SCHEDULE

DAL 31 -> 6 | MIA 27 -> 2 | CHI 29 -> 6

GB 21 -> 4 | ATL 20 -> 4

BIGGEST JUMPS TO AN EASIER SCHEDULE

NYJ 7 -> 28 | TEN 1 -> 20 | CIN 12 -> 30

IND 5 -> 20 | SF 11 -> 26



ANALYTICS PRIMER

- **AGI — Adjusted Games Lost Due to Injury:** A metric created by Football Outsiders that estimates the impact of injuries on each NFL team, weighting starters more heavily than backups.
- **Adjusted Off/Def Line Yards** — A Football Outsiders metric that assigns responsibility for rushing production to the offensive line based on a series of yardage tiers. The numbers are then adjusted for down, distance, situation, opponent, and the difference in rushing average between shotgun and standard formations.
- **Pythagorean Win Expectation** — A wins-based formula, adapted from baseball analyst Bill James and later applied to football by Daryl Morey, that estimates the percentage of games a team would be expected to win based on run or point differential. It can help compare a team's actual win percentage to expected win percentage and identify potential regression candidates.
- **CPOE — Completion Percentage Over Expected:** The difference between a quarterback's actual completion percentage and expected completion percentage based on the difficulty of pass attempts using completion-probability models. Different versions of the metric exist, but for apples-to-apples comparisons this primer uses CPOE from the rbsdm.com website.
- **DVOA** — The main statistic used by Football Outsiders. DVOA evaluates a season play-by-play by comparing success on each play to the league average while adjusting for variables such as down, distance, field position, current score gap, quarter, and opponent quality.
- **EPA — Expected Points Added:** A measure of the value of individual plays in terms of points. It uses play-by-play data to create a scoring probability for the next play based on field position, down, distance, time remaining, and other factors. For example, gaining 8 yards on 3rd-and-10 is less valuable than gaining 2 yards on 4th-and-1 because the latter increases a team's chance of scoring.
- **Explosive Pass/Run Rate** — The percentage of passes that produce 20 or more yards and the percentage of runs that produce 10 or more yards.
- **Net Rest Advantage** — A season-long calculation of the number of extra rest days one team has versus its opponents. For example, a team coming off a Sunday game would have a net rest of +1 if the opponent were coming off a Monday night game.
- **Net Success Rate Rank** — The rank for each team in the NFL based on offensive success rate minus defensive success rate. Success rate is measured on a play-by-play basis and reflects the percentage of plays that result in a positive EPA. Plays are either successful or not, so an 80-yard run is worth the same as a 2-yard run on 3rd-and-1. EPA better measures the impact of each play.
- **3rd Down Conversions/Allowed Over Expectations** — Not all 3rd-down conversions are created equal. The odds of converting 3rd-and-short (1–3 yards) are far higher than 3rd-and-10. This stat compares how far over or under expectation a team is converting or allowing 3rd downs relative to the league-wide average conversion rate for those same 3rd downs.
- **Blended 4th Quarter Win% Over Expectation** — Average win probability for teams within the 6–12 minute range of the 4th quarter. Essentially what we would expect a team's winning percentage to be to credit them for their performance in the majority of the game while excluding the unpredictability of the final minutes.



2026 NFL WEEKLY PROJECTED SPREAD MATRIX

TEAMS ARI-KC

Each cell shows opponent and team-perspective projected spread. @ denotes road; (N) denotes neutral site.

Weekly emphasis:

Lowest

Other

Highest

BYE

Night game

TEAM	WK 1	WK 2	WK 3	WK 4	WK 5	WK 6	WK 7	WK 8	WK 9	WK 10	WK 11	WK 12	WK 13	WK 14	WK 15	WK 16	WK 17	WK 18
ARI	@ LAC +10.0	SEA +9.5	@ SF +12.5	@ NYG +4.0	DET +7.0	@ LAR +14.5	DEN +6.5	@ DAL +9.5	@ SEA +13.5	LAR +10.5	@ KC +11.5	WAS +3.5	PHI +8.5	BYE	NYJ -1.0	@ NO +3.5	LV -0.5	SF +8.5
ATL	@ PIT +1.0	CAR -2.5	@ GB +6.5	@ NO PK	BAL +4.0	CHI +1.5	SF +5.0	@ TB +3.0	CIN (N) +3.0	KC +4.0	BYE	@ MIN +4.5	DET +3.5	@ CLE -1.0	@ WAS +4.0	TB -1.0	NO -4.0	@ CAR +1.5
BAL	@ IND -5.0	NO -10.0	DAL (N) -2.0	TEN -10.5	@ ATL -4.0	@ CLE -7.0	CIN -5.0	@ BUF +3.5	JAX -5.5	LAC -3.5	@ CAR -4.5	@ HOU +1.5	BYE	TB -7.0	@ PIT -5.0	CLE -11.0	@ CIN -1.0	PIT -9.0
BUF	@ HOU PK	DET -4.0	LAC -5.0	NE -3.0	@ LAR +3.5	@ LV -7.5	BYE	BAL -3.5	@ MIN -3.0	@ NYJ -8.0	MIA -14.0	KC -3.5	@ NE +1.0	@ GB -1.0	CHI -6.0	@ DEN -0.5	@ MIA -10.0	NYJ -12.0
CAR	CHI +2.0	@ ATL +2.5	@ CLE -0.5	DET +4.0	BYE	@ PHI +9.5	TB -0.5	@ GB +7.0	DEN +3.5	@ NO +0.5	BAL +4.5	@ TB +3.5	@ MIN +5.0	NO -3.5	CIN +1.5	@ PIT +1.5	SEA +6.5	ATL -1.5
CHI	@ CAR -2.0	MIN -3.0	PHI +1.5	NYJ -8.0	@ GB +3.0	@ ATL -1.5	NE +1.0	@ SEA +6.5	TB -4.5	BYE	NO -7.5	@ DET +4.0	JAX -3.0	@ MIA -6.0	@ BUF +6.0	GB -1.0	DET PK	@ MIN +1.0
CIN	TB -4.0	@ HOU +4.5	@ PIT -2.0	JAX -2.5	@ MIA -5.5	BYE	@ BAL +5.0	TEN -7.5	ATL (N) -3.0	PIT -6.0	@ WAS +1.0	NO -7.0	@ CLE -4.0	KC +1.0	@ CAR -1.5	@ IND -2.0	BAL +1.0	CLE -8.0
CLE	@ JAX +7.5	@ TB +6.0	CAR +0.5	PIT PK	@ NYJ +2.5	BAL +7.0	@ TEN +2.5	@ PIT +4.0	@ NO +3.0	HOU +6.5	BYE	LV -1.0	CIN +4.0	ATL +1.0	@ NYG +3.5	@ BAL +11.0	IND PK	@ CIN +8.0
DAL	@ NYG -3.5	WAS -4.0	BAL (N) +2.0	@ HOU +3.5	TB -5.0	@ GB +2.5	@ PHI +5.0	ARI -9.5	@ IND -3.0	SF +1.0	TEN -8.5	PHI +1.0	@ SEA +6.0	BYE	@ LAR +7.0	JAX -3.5	NYG -7.5	@ WAS PK
DEN	@ KC +3.0	JAX -4.5	LAR +2.0	@ SF +4.0	@ LAC +1.5	SEA +1.0	@ ARI -6.5	KC -1.0	@ CAR -3.5	BYE	LV -9.0	@ PIT -4.0	MIA -11.5	@ NYJ -5.5	@ LV -5.0	BUF +0.5	@ NE +3.5	LAC -2.5
DET	NO -9.5	@ BUF +4.0	NYJ -10.0	@ CAR -4.0	@ ARI -7.0	BYE	GB -3.0	MIN -5.0	@ MIA -8.0	NE (N) +1.0	TB -6.5	CHI -4.0	@ ATL -3.5	TEN -10.0	@ MIN -1.0	NYG -9.0	@ CHI PK	@ GB +1.0
GB	@ MIN PK	@ NYJ -5.0	ATL -6.5	@ TB -1.5	CHI -3.0	DAL -2.5	@ DET +3.0	CAR -7.0	@ NE +4.0	MIN -4.0	BYE	@ LAR +6.5	@ NO -4.5	BUF +1.0	MIA -11.0	@ CHI +1.0	HOU -1.0	DET -1.0
HOU	BUF PK	CIN -4.5	@ IND -4.5	DAL -3.5	@ TEN -6.0	JAX (N) -3.0	NYG -9.0	BYE	@ LAC +1.0	@ CLE -6.5	IND -8.5	BAL -1.5	@ PIT -4.5	@ WAS -1.5	JAX -5.0	@ PHI +3.5	@ GB +1.0	TEN -10.0
IND	BAL +5.0	@ KC +9.0	HOU +4.5	WAS (N) +3.0	@ PIT +2.0	TEN -3.5	@ MIN +5.5	@ JAX +5.5	DAL +3.0	MIA -5.5	@ HOU +8.5	NYG -2.5	BYE	@ PHI +10.0	@ TEN +0.5	CIN +2.0	@ CLE PK	JAX +1.5
JAX	CLE -7.5	@ DEN +4.5	NE +2.0	@ CIN +2.5	PHI +2.5	HOU (N) +3.0	BYE	IND -5.5	@ BAL +5.5	@ TEN -3.0	@ NYG -2.0	TEN -7.0	@ CHI +3.0	PIT -5.5	@ HOU +5.0	@ DAL +3.5	WAS -2.5	@ IND -1.5
KC	DEN -3.0	IND -9.0	@ MIA -8.5	@ LV -6.0	BYE	LAC -3.5	@ SEA +4.0	@ DEN +1.0	NYJ -10.5	@ ATL -4.0	ARI -11.5	@ BUF +3.5	@ LAR +5.0	@ CIN -1.0	NE -1.5	SF -1.0	@ LAC +0.5	LV -10.0

2026 NFL WEEKLY PROJECTED SPREAD MATRIX

TEAMS LAC-WAS

Each cell shows opponent and team-perspective projected spread. @ denotes road; (N) denotes neutral site.

Weekly emphasis:

Lowest

Other

Highest

BYE

Night game

TEAM	WK 1	WK 2	WK 3	WK 4	WK 5	WK 6	WK 7	WK 8	WK 9	WK 10	WK 11	WK 12	WK 13	WK 14	WK 15	WK 16	WK 17	WK 18
LAC	ARI -10.0	LV -8.5	@ BUF +5.0	@ SEA +5.5	DEN -1.5	@ KC +3.5	BYE	@ LAR +6.5	HOU -1.0	@ BAL +3.5	NYJ -9.0	NE PK	@ TB -1.5	@ LV -4.5	SF +0.5	@ MIA -7.0	KC -0.5	@ DEN +2.5
LAR	SF (N) -2.0	NYG -12.5	@ DEN -2.0	@ PHI PK	BUF -3.5	ARI -14.5	@ LV -9.0	LAC -6.5	@ WAS -5.0	@ ARI -10.5	BYE	GB -6.5	KC -5.0	@ SF PK	DAL -7.0	@ SEA +1.0	@ TB -6.0	SEA -3.0
LV	MIA -4.5	@ LAC +8.5	@ NO +2.0	KC +6.0	@ NE +10.5	BUF +7.5	LAR +9.0	@ NYJ +1.5	@ SF +11.0	SEA +8.0	@ DEN +9.0	@ CLE +1.0	BYE	LAC +4.5	DEN +5.0	TEN -2.5	@ ARI +0.5	@ KC +10.0
MIA	@ LV +4.5	@ SF +13.5	KC +8.5	@ MIN +9.0	CIN +5.5	BYE	@ NYJ +4.0	NE +9.0	DET +8.0	@ IND +5.5	@ BUF +14.0	NYJ PK	@ DEN +11.5	CHI +6.0	@ GB +11.0	LAC +7.0	BUF +10.0	@ NE +13.0
MIN	GB PK	@ CHI +3.0	@ TB +0.5	MIA -9.0	@ NO -2.5	BYE	IND -5.5	@ DET +5.0	BUF +3.0	@ GB +4.0	SF (N) +4.5	ATL -4.5	CAR -5.0	@ NE +6.0	DET +1.0	WAS -2.5	@ NYJ -3.0	CHI -1.0
NE	@ SEA +3.5	PIT -9.5	@ JAX -2.0	@ BUF +3.0	LV -10.5	NYJ -11.0	@ CHI -1.0	@ MIA -9.0	GB -4.0	DET (N) -1.0	BYE	@ LAC PK	BUF -1.0	MIN -6.0	@ KC +1.5	@ NYJ -7.0	DEN -3.5	MIA -13.0
NO	@ DET +9.5	@ BAL +10.0	LV -2.0	ATL PK	MIN +2.5	@ NYG +2.5	PIT (N) +1.0	BYE	CLE -3.0	CAR -0.5	@ CHI +7.5	@ CIN +7.0	GB +4.5	@ CAR +3.5	@ TB +5.0	ARI -3.5	@ ATL +4.0	TB +1.0
NYG	DAL +3.5	@ LAR +12.5	TEN -3.0	ARI -4.0	@ WAS +5.5	NO -2.5	@ HOU +9.0	BYE	@ PHI +10.5	WAS +1.5	JAX +2.0	@ IND +2.5	SF +6.5	@ SEA +11.5	CLE -3.5	@ DET +9.0	@ DAL +7.5	PHI +6.5
NYJ	@ TEN +2.0	GB +5.0	@ DET +10.0	@ CHI +8.0	CLE -2.5	@ NE +11.0	MIA -4.0	LV -1.5	@ KC +10.5	BUF +8.0	@ LAC +9.0	@ MIA PK	BYE	DEN +5.5	@ ARI +1.0	NE +7.0	MIN +3.0	@ BUF +12.0
PHI	WAS -7.0	@ TEN -7.5	@ CHI -1.5	LAR PK	@ JAX -2.5	CAR -9.5	DAL -5.0	@ WAS -3.0	NYG -10.5	BYE	PIT -10.0	@ DAL -1.0	@ ARI -8.5	IND -10.0	SEA -1.0	HOU -3.5	@ SF +2.0	@ NYG -6.5
PIT	ATL -1.0	@ NE +9.5	CIN +2.0	@ CLE PK	IND -2.0	@ TB +4.0	NO (N) -1.0	CLE -4.0	BYE	@ CIN +6.0	@ PHI +10.0	DEN +4.0	HOU +4.5	@ JAX +5.5	BAL +5.0	CAR -1.5	@ TEN +0.5	@ BAL +9.0
SEA	NE -3.5	@ ARI -9.5	@ WAS -4.0	LAC -5.5	SF -3.0	@ DEN -1.0	KC -4.0	CHI -6.5	ARI -13.5	@ LV -8.0	BYE	@ SF +1.0	DAL -6.0	NYG -11.5	@ PHI +1.0	LAR -1.0	@ CAR -6.5	@ LAR +3.0
SF	LAR (N) +2.0	MIA -13.5	ARI -12.5	DEN -4.0	@ SEA +3.0	WAS -7.0	@ ATL -5.0	BYE	LV -11.0	@ DAL -1.0	MIN (N) -4.5	SEA -1.0	@ NYG -6.5	LAR PK	@ LAC -0.5	@ KC +1.0	PHI -2.0	@ ARI -8.5
TB	@ CIN +4.0	CLE -6.0	MIN -0.5	GB +1.5	@ DAL +5.0	PIT -4.0	@ CAR +0.5	ATL -3.0	@ CHI +4.5	BYE	@ DET +6.5	CAR -3.5	LAC +1.5	@ BAL +7.0	NO -5.0	@ ATL +1.0	LAR +6.0	@ NO -1.0
TEN	NYJ -2.0	PHI +7.5	@ NYG +3.0	@ BAL +10.5	HOU +6.0	@ IND +3.5	CLE -2.5	@ CIN +7.5	BYE	JAX +3.0	@ DAL +8.5	@ JAX +7.0	WAS +2.5	@ DET +10.0	IND -0.5	@ LV +2.5	PIT -0.5	@ HOU +10.0
WAS	@ PHI +7.0	@ DAL +4.0	SEA +4.0	IND (N) -3.0	NYG -5.5	@ SF +7.0	BYE	PHI +3.0	LAR +5.0	@ NYG -1.5	CIN -1.0	@ ARI -3.5	@ TEN -2.5	HOU +1.5	ATL -4.0	@ MIN +2.5	@ JAX +2.5	DAL PK



NFL SEASON PREVIEW - QUICK HITTERS

1

Based on look-ahead lines and current market win totals, which team(s) are you higher on than the market for the season?



HIGHER THAN THE MARKET

The Jets are by far the team that I am higher on than market. From a pure talent level, the Jets have quickly re-made their roster with a nice mix of young players (Wilson, Mitchell, Cooper, Sadiq, Membou, Bailey, Sweat, Ponds) and short-term vets (Fitzpatrick, Davis, Onyemata) in 2026. Otherwise, the schedule is also much more favorable than last season's 6th-toughest rank. It's the 3rd-biggest SOS flip of any NFL team this season. In addition, they have a couple of nice scheduling spots as the beneficiary of four different games where their opponent will have just 6 days of rest, tied for most in the NFL, while the Jets don't play a single game with less than normal rest all season. Last but not least, the turnover regression defensively is almost inevitable and alone should boost their win total by a game or two. Of course, it's an extremely fragile QB situation behind Geno Smith and if he gets hurt then this turns into a full tank season. Not to mention I don't love Aaron Glenn, but if he can stay out of the way this team can win 7 games.



CONTENDER I AM HIGHER ON

Among the contenders, I am higher on Houston than the market. I think they should be a larger favorite to win the AFC South and after a couple of tough early games vs. Buffalo and Cincinnati, the schedule becomes one of the easier ones in the league. They only face two of my top 10-rated teams after their opener against Buffalo. I think the David Montgomery addition will really help a pitiful run game that couldn't get out of its own way on early downs and in the red zone. Some of those FGs can turn into TDs and expand their leads with that elite defense. Add in a potential cherry on top in the pass game with the expected return of WR Tank Dell and this is a bona fide Super Bowl contender.



PLAYOFF SLEEPER

2

Since 2008, at least one team has made the playoffs each season at +280 or longer odds. Which team with a win total of 8 or less is your playoff sleeper this year?



EVERY SEASON SINCE 2000

At least one team with a win total of 8 or less has reached the playoffs.



22 OF THE LAST 26 YEARS

At least two teams with a win total of 8 or less have made the postseason.



EVERY SEASON SINCE 2008

At least one playoff team entered the season at +280 or longer odds.

WHY THIS PROFILE MATTERS

Last year's two choices - Tennessee and Atlanta - were flops, although the Falcons did go over their win total. Six of the seven surprise teams selected in this section since the preview began have gone over their totals. Their combined ATS record is 63-53 (54%), including 21-14 ATS (60%) over the first five games before the market began to catch up.

This season is unusual because only five teams are currently listed at +280 or longer, and four of them are in the AFC. Arizona is the only NFC team in that range. The market is as flat as I can remember, likely influenced by New England and Seattle reaching the Super Bowl last season at long preseason odds.

I think one of the AFC South teams between Indianapolis and Tennessee can get there. If forced to make a selection for this exercise, I am going back to the Titans at +340.



THE SLEEPER PICK (+340)

Let me be clear: Tennessee is the choice for the exercise, not because I think it is especially likely to happen.

I wish the Titans had done more to help the interior of the offensive line, and perhaps veteran guard Kevin Zeitler eventually re-signs. Still, Cam Ward enters Year 2 with a legitimate offensive coach in Brian Daboll and better receiving support from first-round pick Carnell Tate and slot weapon Wan'Dale Robinson.

I did not like the Robert Saleh hire, but anything is better than Brian Callahan and his NFL-worst 9-24 career ATS record. No team faced a tougher schedule than Tennessee last season. The Titans played only four opponents outside the DVOA top 20 and went 2-2 in those games. They simply could not compete with the league's better teams. The 2026 schedule should be much more manageable.



LOWER THAN THE MARKET

3

Based on look-ahead lines and current market win totals, which team(s) are you lower on than the market for the season?



LOWER THAN THE MARKET

I hate to do this because I respect Matt LaFleur and Jonathan Gannon a lot, but based on my numbers I am lower on Green Bay than market. I think their range of outcomes is pretty wide for a team favored to make the playoffs. There were plenty of rumors that LaFleur was going to be fired after the Packers blew their Wild Card game to Chicago, but they decided to extend him another year and this will be a make-or-break season.

I really like Jordan Love at quarterback, but he has an aging Josh Jacobs behind him, lost Romeo Doubs and Dontayvion Wicks at receiver and will be playing behind one of the worst offensive lines in the NFL. I don't believe the general public is talking enough about how bad this Packers offensive line will be this season. They were already poorly graded both as a run- and pass-blocking unit a season ago and then lost two starters in the offseason in LT Rasheed Walker and G/C Elgton Jenkins while adding zero to the unit. Outside of RT Zach Tom, the rest of the line is a bit of a mess.

Love was elite and ranked No. 1 in EPA last season with a clean pocket, but his numbers dip substantially when facing pressure. They only played four games — excluding the meaningless Week 18 game vs. Minnesota — against EPA top-12 defenses (Cleveland, Minnesota, Denver and Philadelphia), losing three of those games. The offense scored only five total touchdowns and averaged just 16 points per game in those matchups.

Not to mention the defense is a major question without knowing if Micah Parsons will start the season and, if he does, how limited he may be. The defense allowed tons of explosives after he went down last season and ranked bottom five in EPA in those games. There are no other reliable pass rushers on the team with Rashan Gary also gone, and the cornerback situation has not improved from a season ago.

KEY CONCERNS

- Offensive line attrition
- Pressure sensitivity
- Defensive fragility



WHICH PLAYOFF TEAMS COULD MISS?



Since 2010, 45% of teams that made the playoffs the prior season missed the following year.



At least four playoff teams have missed in each of those seasons.



Since 2014, at least two teams per year have missed with -190 or better playoff odds.

4

Which teams that made the playoffs last year do you expect to miss this season?



LIKELY TO MISS

Last season I picked four teams at -190 or better to miss the playoffs — Tampa, Minnesota, Denver and Pittsburgh — with two of the four indeed missing. The low-hanging fruit of teams that made it last year and who I expect to miss, but the market is also favoring them to miss as well, would be Carolina and Pittsburgh.

The Panthers overachieved winning their division with 8 wins but a -65 point differential. They had the 6th-worst point differential in the NFL through three quarters of games. I think Bryce Young has a ceiling, and we pretty much know who he is at this point. The Panthers have also already suffered three major injuries to key players.



LIKELY TO MISS

Pittsburgh once again overachieved last season and won 70% of their close games under Mike Tomlin, who is no longer around. I think the drop-off from Tomlin to McCarthy is substantial in those high-leverage spots and will be felt this year with a quarterback who can't elevate his team anymore. The defense started to look its age a season ago and it was hard to imagine they could continue to make all of those big plays in key leverage spots to win late games.

OTHER POSSIBLE MISSES



Other playoff teams I think could miss include Chicago, Jacksonville, Denver and Green Bay.



Very deep option: I'm lower on Buffalo than most when it comes to Super Bowl chances, and their roster is fragile enough around Josh Allen that a missed playoff run would not surprise me.



2026 SUPER BOWL PICK

5

What is your prediction for the 2026 Super Bowl?



VS



WHY THE RAMS CAN GET THERE

The Rams are the best overall team in the NFL by my ratings and are loaded after the Myles Garrett and Trent McDuffie trades. Sean McVay remains one of the league's best coaches, and even if the brutal early schedule causes a shaky start, their talent, coaching and willingness to add help at the trade deadline give them a ceiling as high as any team in football.

WHY THE TEXANS CAN GET THERE

Houston has one of the league's easiest schedules after the early gauntlet and an elite defense that does not rely on fluky turnover production. I still believe in C.J. Stroud, while David Montgomery should help fix the easy-yardage and red-zone issues, and the possible return of Tank Dell gives the offense another explosive dimension. That profile makes Houston a legitimate Super Bowl contender.



MOST VALUABLE PLAYER

PROFILE OF RECENT WINNERS



1. 13 straight and 18 of the last 19 MVPs have been quarterbacks. Those teams averaged 13 wins, and no MVP in the last 26 seasons came from a team with fewer than 11 wins.



2. Since 2001, the average preseason win total for MVP QBs has been 10. Since 2009, the median team playoff odds has been -170, and no QB has won with preseason playoff odds worse than +315.



3. Eight straight MVPs came from teams with preseason win totals between 8.5 and 10.5 games. The last eight winners also had an average and median preseason playoff-odds rank of 11th — good teams, but not the very top favorites.



4. Of the last 23 MVP QBs in the database, none had a negative EPA per dropback in the season before winning. Outside of a couple of outliers, prior-year efficiency was already strong.

TA PICK



Drake Maye — 11-1 DK / 10-1 FD

Maye is my favorite selection and quite honestly should have won it last season. He checks every historical box, New England faces a top-10 easiest schedule, and the additions of AJ Brown and Romeo Doubs give him a real chance to match or improve on last year's production.

For the life of me I don't understand how someone like Justin Herbert has better odds. Maye should be priced as one of the top favorites rather than still sitting in double digits.

VALUE NOTE

Brock Purdy — 20-1

From a long-shot perspective, Purdy is also worth a look. If San Francisco returns to the top of the NFC and Purdy posts another efficient season, he is one of the cleaner value options on the board.

MVP CHECKLIST

- ☒ Elite QB
- ☒ 11+ win team
- ☒ Solid prior-year efficiency
- ☒ Not necessarily a top-five preseason favorite



OFFENSIVE PLAYER OF THE YEAR

PROFILE OF RECENT WINNERS



1. Since 2000, 9 QBs, 13 RBs and 4 WRs have won this award, but the last seven winners have all been skill-position players. All four WR winners have come in the last seven seasons.



2. The last 13 RB winners led the league in rushing yards, rushing TDs or both. All four WR winners led the league in receiving yards.



3. The last 16 winners made the playoffs and their teams won at least 10 games. The average preseason win total for winners has been 9, and 21 of the last 26 came from teams with preseason win totals of 8 or higher.



4. Every skill-position winner since 2000 entered the season age 28 or younger. Twelve straight winners got zero prior-year votes, and 17 straight skill-position winners ranked inside the top 25 in yards per game the season before winning. No TE has ever won.

TA PICK



Nico Collins – 50-1 FD / 50-1 DK

Jahmyr Gibbs is the rightful favorite, but I want to go further down the board and take another wide receiver in Nico Collins. Collins checks every historical box: he is 26 years old, ranked 8th last season at 74.5 receiving yards per game, and plays on a Texans team expected to be a playoff contender.

It also helps that his quarterback is less likely to be in the MVP conversation, something that helped recent winners like JSN and Jefferson. The biggest roadblock is health — he has missed seven games over the last two seasons — but at this price the upside is worth the risk.

MARKET NOTE

Gibbs deserves favorite status

The profile points strongly toward a high-end RB or WR on a playoff team. Gibbs clearly fits, but the number is much shorter than Collins.

OPOY CHECKLIST

- ☒ Skill-position player
- ☒ Playoff-caliber team
- ☒ Age 28 or younger
- ☒ Prior-year production already strong



COACH OF THE YEAR

PROFILE OF RECENT WINNERS



1. 21 of the last 22 winners finished with 10 or more wins, and 15 of the last 16 came from teams with at least 11 wins.



2. The average preseason win total of the last 25 winners is 7.7 wins. No winner in the last 18 years entered the season with a win total above 9.5.



3. None of the last 18 winners came from a team with a top-10 preseason win total, and 14 of the last 15 winners were on teams that were underdogs to make the playoffs.



4. The profile is simple: coach a team with lower expectations and significantly outperform them. Injury-driven narratives can matter, but those are impossible to predict in advance.

TA PICK



Brian Schottenheimer — 18-1 DK / 16-1 FD

The market has started to catch on to the typical Coach of the Year profile, but Schottenheimer still offers solid value for the league's most visible franchise. If Dallas reaches 11 or 12 wins, he would get major credit for leading a 7-9-1 team back into the playoffs.

That kind of 4-to-5 win jump is exactly the sort of narrative that usually drives this award.

ALSO IN PLAY



Kyle Shanahan — 35-1 DK / 27-1 FD

I normally would not go this route, but if the 49ers win the NFC West, Shanahan would have a strong narrative case as one of the league's premier coaches coming off a very difficult year and recent car-accident news.

COTY CHECKLIST

- ☒ Double-digit wins
- ☒ Low-to-mid preseason expectations
- ☒ Clear year-over-year improvement
- ☒ Strong narrative support



DEFENSIVE PLAYER OF THE YEAR

PROFILE OF RECENT WINNERS



1. 10 of the last 12 winners have been defensive linemen. Since 2000, just six defensive backs have won, and no linebacker has won since 2013.



2. Before Myles Garrett last season, 10 straight and 15 of the prior 16 winners came from playoff teams. In most years, team success still matters.



3. Counting stats matter. The last 11 defensive linemen to win had at least 11 sacks, and the last 10 all had at least 8.5 sacks the season before winning.



4. 16 straight and 23 of the last 26 winners were age 29 or younger. The last 15 winners have all been former first-round picks. A rookie has never won.

TA PICK



Aidan Hutchinson — 10-1 FD / 8-1 DK

I am going with one of the favorites on a team that could easily get the No. 1 seed in the NFC. Hutchinson finished with 14.5 sacks last season, ranked first in the league in pressures, and has now produced 27 sacks across his last 24 regular-season games dating back to late 2023.

He has long looked like one of the league's premier defenders, and this feels like the season he puts it all together for DPOY.

LONGSHOT VALUE

Abdul Carter — 60-1 DK / 55-1 FD

I am willing to scrap a few historical trends for Carter because the talent is obvious and the underlying pressure numbers were much better than the sack total. He finished the season strong, recording a sack in four of his final five games, while ranking No. 1 in PFF pass-rush grade and near the top of the league in pressures and QB hits over the final month.

DPOY CHECKLIST

- ☒ Elite pass-rush profile
- ☒ First-round pedigree
- ☒ Age 29 or younger
- ☒ Strong sack and pressure numbers



OFFENSIVE ROOKIE OF THE YEAR

PROFILE OF RECENT WINNERS



1. Since 2000, 11 QBs, 9 RBs, and 6 WRs have won this award. The last seven winners have been either a QB or WR.



2. Winners usually come from teams with low preseason expectations. The average preseason win total has been about seven, and 21 of the last 26 winners were on teams priced at eight wins or fewer.



3. Since 2000, winners have played on teams that won an average of nine games, but 12 of the 26 winners were on teams that finished with eight wins or fewer. Only nine of the last 17 winners played on playoff teams.



4. Eight straight winners were drafted inside the top 10. Most winners are first-round picks, though a few later-round skill-position players have broken through.

TA PICK



Jadarian Price — 9-1 FD / 7.5-1 DK

I grabbed Price right after the draft at a better number, but I still think he should be one of the two or three favorites. With Zach Charbonnet likely to need some time before getting fully back on the field, Price can step in immediately as a bell-cow option on one of the best teams in the league.

Seattle's draft investment and expected workload create a strong runway for Price to post the kind of volume that wins this award.

LONGSHOT VALUE

Ja'Kobi Lane — 80-1 DK / 80-1 FD

I am going far down the board for a rookie wide receiver who is in a good spot to emerge. We have seen Day 2 and Day 3 wideouts break through quickly in recent years, and Baltimore does not have many locked-in options beyond Zay Flowers. Lane has size, red-zone utility, and a realistic chance to earn meaningful looks early.

ODD CHECKLIST

- ☒ Immediate opportunity
- ☒ High draft capital helps
- ☒ Strong usage path
- ☒ Production matters more than team wins



DEFENSIVE ROOKIE OF THE YEAR

PROFILE OF RECENT WINNERS



1. Going back to 2000, only three defensive backs have won. Most winners have been defensive linemen or linebackers, and eight of the last 13 winners were defensive linemen.



2. Winners usually play on teams with low preseason win totals. Since 2000, the average preseason total has been around seven, and 16 of the last 17 winners played for a team lined at 8.5 wins or fewer.



3. First-round pedigree matters. Since 1989, only four winners were drafted outside the first round, and all four were second-round linebackers.



4. For edge defenders and defensive tackles, draft slot is even more important: every DE or DT winner since Hugh Douglas in 1995 was drafted inside the top 20 of the first round.

TA PICK



Malachi Lawrence — 27-1 FD / 22-1 DK

From a pure value perspective, Lawrence offers the kind of profile history usually rewards. He is a first-round pass rusher, plays the position that most often wins this award, and lands on a Dallas defense that badly needs impact talent.

He may not be viewed as an elite prospect, but he has a clear opportunity to improve a weak defense right away, and the price is appealing.

MARKET NOTE

I think one of the Ohio State defensive stars such as Styles or Downs can absolutely win this award, but both are priced too low for me to be interested from a value standpoint.

DROY CHECKLIST

- ☒ Pass-rusher advantage
- ☒ First-round draft capital
- ☒ Immediate playing time
- ☒ Team context can aid visibility



2026 FINAL STANDINGS

AFC

AFC EAST	W	L
New England Patriots	11	6
Buffalo Bills	10	7
New York Jets	8	9
Miami Dolphins	3	14

AFC SOUTH	W	L
Houston Texans	12	5
Jacksonville Jaguars	8	9
Indianapolis Colts	8	9
Tennessee Titans	7	10

AFC NORTH	W	L
Baltimore Ravens	10	7
Cincinnati Bengals	10	7
Pittsburgh Steelers	7	10
Cleveland Browns	6	11

AFC WEST	W	L
Kansas City Chiefs	10	7
Los Angeles Chargers	9	8
Denver Broncos	9	8
Las Vegas Raiders	5	12

NFC

NFC EAST	W	L
Philadelphia Eagles	10	7
Dallas Cowboys	10	7
Washington Commanders	8	9
New York Giants	7	10

NFC SOUTH	W	L
Tampa Bay Buccaneers	10	7
Atlanta Falcons	7	10
New Orleans Saints	7	10
Carolina Panthers	6	11

NFC NORTH	W	L
Detroit Lions	12	5
Minnesota Vikings	10	7
Green Bay Packers	9	8
Chicago Bears	8	9

NFC WEST	W	L
San Francisco 49ers	11	6
Los Angeles Rams	11	6
Seattle Seahawks	10	7
Arizona Cardinals	3	14

AFC PLAYOFF SEEDS

- | | | | |
|---|----------------------|---|----------------------|
| 1 | Houston Texans | 5 | Buffalo Bills |
| 2 | New England Patriots | 6 | Cincinnati Bengals |
| 3 | Baltimore Ravens | 7 | Los Angeles Chargers |
| 4 | Kansas City Chiefs | | |

NFC PLAYOFF SEEDS

- | | | | |
|---|----------------------|---|-------------------|
| 1 | Detroit Lions | 5 | Los Angeles Rams |
| 2 | San Francisco 49ers | 6 | Seattle Seahawks |
| 3 | Philadelphia Eagles | 7 | Minnesota Vikings |
| 4 | Tampa Bay Buccaneers | | |



AFC WINNER
Houston Texans



NFC WINNER
Los Angeles Rams



★ ★ ★ SUPER BOWL LX WINNER ★ ★ ★
LOS ANGELES RAMS





ARIZONA CARDINALS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
3-14	-133	NFC WEST	MIKE LAFLEUR

SUPER BOWL EQUITY

3rd

PERCENTILE



WIN TOTAL

3.5

DIVISION ODDS

+10000

MAKE PLAYOFFS

+2000

WIN SUPER BOWL

+100000

2025 FINAL EPA RANKINGS

RUN OFF

24th

PASS OFF

22nd

RUN DEF

27th

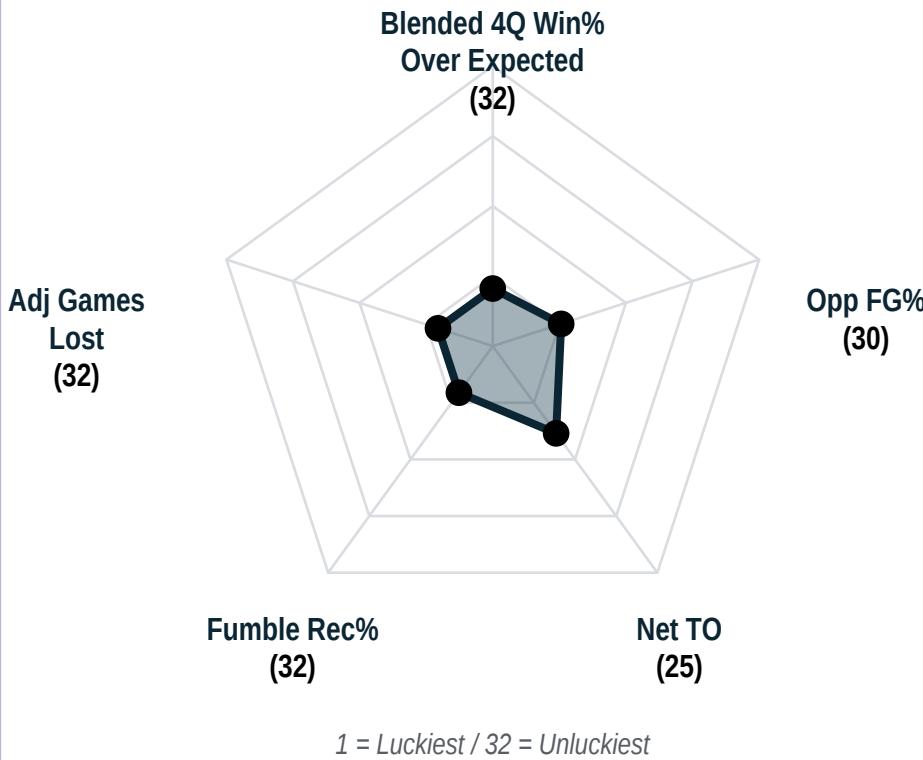
PASS DEF

25th

1 ONE STAT THAT DEFINES THIS TEAM

"Arizona finished 2-8 in one score games and continues an improbable run of eight consecutive seasons with a close game record below .500. Arizona is now an astonishing 9-24 (27%) in one score games over the last four seasons."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

BRUTAL OPENING GAUNTLET

Arizona faces 10 teams favored to make the playoffs in its first 13 games, including six road games in the first nine weeks.

LATEST POSSIBLE BYE

The Cardinals do not receive their bye until Week 14, leaving little recovery time during the most difficult part of the schedule.

LATE HOME RELIEF

The post-bye finish includes home games against the Jets, Raiders and 49ers around a road trip to New Orleans.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ LAC	9/13	0
2	vs SEA	9/20	-4
3	@ SF	9/27	0
4	@ NYG	10/4	0
5	vs DET	10/11	0
6	@ LAR	10/18	+1
7	vs DEN	10/25	-3
8	@ DAL	11/1	+1
9	@ SEA	11/8	+1
10	vs LAR	11/15	0
11	@ KC	11/22	0
12	vs WAS	11/29	+1
13	vs PHI	12/6	-3
14	BYE		
15	vs NYJ	12/20	+7
16	@ NO	12/27	0
17	vs LV	1/3	0
18	vs SF	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

WR	Marvin Harrison Jr.
WR	Michael Wilson
WR	Kendrick Bourne
LT	Paris Johnson Jr.
LG	Isaac Seumalo
C	Hjalte Froholdt
RG	Isaiah Adams
RT	Elijah Wilkinson
TE	Trey McBride
QB	Jacoby Brissett
RB	Jeremiyah Love

DEFENSE

LDE	Walter Nolen III
NT	Roy Lopez
RDE	Darius Robinson
LOLB	Zaven Collins
WLB	Cody Simon
MLB	Mack Wilson Sr.
ROLB	Josh Sweat
LCB	Will Johnson
SS	Budda Baker
FS	Dadrion Taylor-Demerson
RCB	Denzel Burke

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		46%
12 personnel		30%
21 personnel		14%
13 personnel		7%

Arizona used a balanced mix of 11 and heavier groupings; LaFleur can build play action around Love while featuring McBride.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Jeremiyah Love	RB	Notre Dame
2	Chase Bisontis	G	Texas A&M
3	Carson Beck	QB	Miami
4	Kaleb Proctor	DT	SE Louisiana
5	Reggie Virgil	WR	Texas Tech
6	Karson Sharar	LB	Iowa
7	Jayden Williams	OT	Mississippi

6 2025 TEAM STATS

OFFENSE

Points	23rd
EPA Rank	23rd
EPA Rush Rank	24th
EPA Pass Rank	22nd
Giveaways	22nd
Sack Rate Allowed	28th

DEFENSE

Points Allowed	29th
EPA Rank	26th
EPA Rush Def	27th
EPA Pass Def	25th
Takeaways	24th
Sack Rate	25th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	6-11
☐	ATS MARGIN / GM	-4.5
☐	TOTALS OVER RECORD	8-9
☐	TEAM TOTAL OVER RECORD	7-10

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

4th
NFC WEST

PLAYOFF PROBABILITY

4.8%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

0.1%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- LaFleur reset
- Veteran QB bridge
- Love-led run game
- McBride centerpiece
- Brutal schedule

ARIZONA CARDINALS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
3-14	-133	NFC WEST	MIKE LAFLEUR	NATHANIEL HACKETT	NICK RALLIS

1 2025 SEASON IN REVIEW

The Cardinals collapsed to 3-14 in 2025, ending the Jonathan Gannon era and forcing another reset. There were certainly high hopes for this Cardinals team but between a brutally difficult division and a 2nd straight year of horrible injury luck, 2025 was a disaster. The offense was not good enough (23rd in EPA) to carry a bad defense, and the defense (26th in EPA) was not close to good enough to keep the team in games. Their -133 point differential ranked worst in the NFC by almost 40 points.

The most disappointing part is that Arizona entered 2025 with legitimate hope after an encouraging 2024 and were my top sleeper candidate in my preview from last offseason. Instead, the OL and run game regressed badly, Kyler Murray's future became a question again, and the defense remained one of the weaker units in the league. A team that looked like it might be ready to make a leap instead fell to the bottom of the NFC. Jacoby Brissett came in relief for Kyler and while he performed admirably well (30th out of 45 QBs in EPA and 24th in success rate), he just could not do enough to overcome a poor OL and too many deficits. It wasn't all his fault but in the final nine games with Brissett under center, the Cardinals lost all of them, by an average of 16 ppg. The poor guy also had to face the single toughest schedule of opposing pass rushes and with a bad OL and constantly having to start off with large deficits, he had no chance. The bright spot continued to be the elite play of TE Trey McBride (126- 1,329 yards- 11 TD) who set the single season TE record for receptions. He is the clear centerpiece of this offense going forward.

Mike LaFleur now takes over for Gannon after three years as Rams OC, but the team is still scrambling to find their franchise QB. That hire gives Arizona a clear offensive direction but also puts pressure on the organization to figure out the QB.

2 LUCK FACTOR

Arizona had by far the unluckiest profile in the NFL in 2025. You name the metric and the Cardinals ranked low in it. Of the 12 luck metrics I evaluate, the Cardinals are the only team with bottom 10 luck in at least 10 metrics. Arizona won three games but based on point differential played more like a five-win team and by blended 4th quarter win probabilities played like a six-win team. Their horrendous 2-8 record in close games was a big reason for that discrepancy. Each of their first seven games were decided by one score but unfortunately, they went just 2-5 in those games. Who can forget their improbable 22-21 loss to the Titans at home after Emari Demarcado fumbled the football as he was walking into the end zone in a potential blowout.

Arizona continues an extremely improbable run of eight consecutive seasons with a close game record below .500 and now are an astonishing 9-24 (27%) one score games in the last four seasons. It should be noted that there have only been eight other teams over the last 20 years with a 20% or worse one score game record and who played in at least 10 close games in a season. They all won five or less games in that season, but 7/8 teams increased their wins the next season. They averaged more than a five win increase the next season with 63% going over their win total.

The Cardinals also recovered only 18% of their 11 fumbles on offense, by far the lowest percentage in the league. The injury profile was most brutal. Arizona ranked 32nd in adjusted games lost to injury, with the offense 32nd and defense 31st. Arizona finished 2025 with the 2nd most AGL in the

2 LUCK FACTOR (CONT.)

FTN database, only trailing the 2021 Ravens. After two straight seasons with the worst injury situation to their DL, they finished with the 5th worst at DL in 2025. They finished with the worst injury luck at DB and bottom six in all five position groups on offense.

If the injuries weren't enough, the Cardinals kicking game was atrocious, with Chad Ryland finishing with the 3rd lowest FG % in the league. He missed five kicks of 50 yards or less, including five total kicks in four different games where Arizona lost by one score.

3 SCHEDULE ANALYSIS

The Cardinals not only had to deal with brutal injuries and some poor luck but on top of all of that is the fact that they ended up playing in the best division in football with three Super Bowl quality teams. Their final 2025 schedule ended up being the 2nd toughest in the NFL by final record. Surely after facing that rough schedule, they catch a break with a last place schedule in 2026, right? Nope. Yes, they get the Saints and Jets as last place opponents, but they also must face the team favored to win the NFC North in the Lions as well. It ranks as the single toughest schedule in the league by win totals and by far the toughest based on my ratings. Arizona faces 11 teams favored to make the Playoffs and the average implied playoff odds of their schedule is a league high 64%.

Calling Arizona's early schedule a problem is a clear understatement. Not only do they have the latest possible bye week in week 14 but among their first 13 games, they face 10 teams favored to make the Playoffs including six games against my top five rated teams. Even the non-playoff teams in Dallas, Washington and the Giants have pathways to true Playoff contention. To add insult to injury, six of their first nine games are on the road, where they are currently set to be double digit underdogs in all but one of those six.

The late schedule is more manageable, but by the time they get to week 15, it won't matter and they likely will try and tank to get the #1 pick.

4 OFFSEASON

Hiring LaFleur was the biggest move this offseason, but we will see if he can bring the goods like other Sean McVay disciples. Let's not forget that LaFleur flopped miserably when he was hired as the Jets OC and was not the main play caller in LA last season.

Arizona took Notre Dame RB Jeremiyah Love with the #3 pick even though they have a glut of solid RBs on the roster. I personally think it's crazy to ever use a top five selection on an RB based on the quality of guys you can find in FA or in a trade and especially not one on a team lacking talent at premium positions. However, the Love pick tells us LaFleur wants to rebuild the offense around run-game stress, play-action and explosive ability. Maybe he will be able to sell some tickets and garner national attention, but he likely won't move the needle when it comes to competitiveness this season. Arizona also used a 3rd round pick on Miami QB Carson Beck. I think he was over drafted out of desperation as he is an older QB (25 years old in Nov) with a mediocre arm who would not push the ball down the field.

The Cardinals did not find their franchise QB this offseason and instead will be rolling with Brissett

4 OFFSEASON (CONT.)

and veteran Gardner Minshew after signing him away from KC. Nothing really to analyze here, as neither will help win many games, although I do think one could get traded during camp if either Beck plays well in preseason and/or another team loses a starting QB due to injury. I will say the OL could look solid after acquiring RT Elijah Wilkinson and G Isaac Seumalo. In the draft they added G Chase Bisontis from Texas A&M in the 2nd round giving Arizona some quality pieces. Otherwise, the players who left and were signed in FA are mostly interchangeable. Most had thought that giving RB Tyler Allgeier 2 years and \$12M was enough to hand him the starting RB job with veteran James Conner and 3rd year man Trey Benson on the roster as well. However, that was not the case with the drafting of Love.

5 2026 OUTLOOK

Normally I would consider the Cardinals a potential scrappy sleeper candidate based on a new coaching staff and likely regression from poor fumble and injury luck but alas. You'd expect the #2 SOS to be much easier this year, but it could be even more difficult. There have been only 10 other teams over the last 25 seasons with a win total under six and a projected SOS inside the top five toughest in the NFL. Only 40% went over their win total and just two won more than seven games. Six won five games or less.

Maybe you could argue that among the final four games the Cardinals could easily go 2-2 and sneak over their win total but when a potential franchise QB is staring them in the face with the #1 pick, I could not see more than 3-4 wins max.



ATLANTA FALCONS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
8-9	-48	NFC SOUTH	KEVIN STEFANSKI

SUPER BOWL EQUITY

6th

PERCENTILE

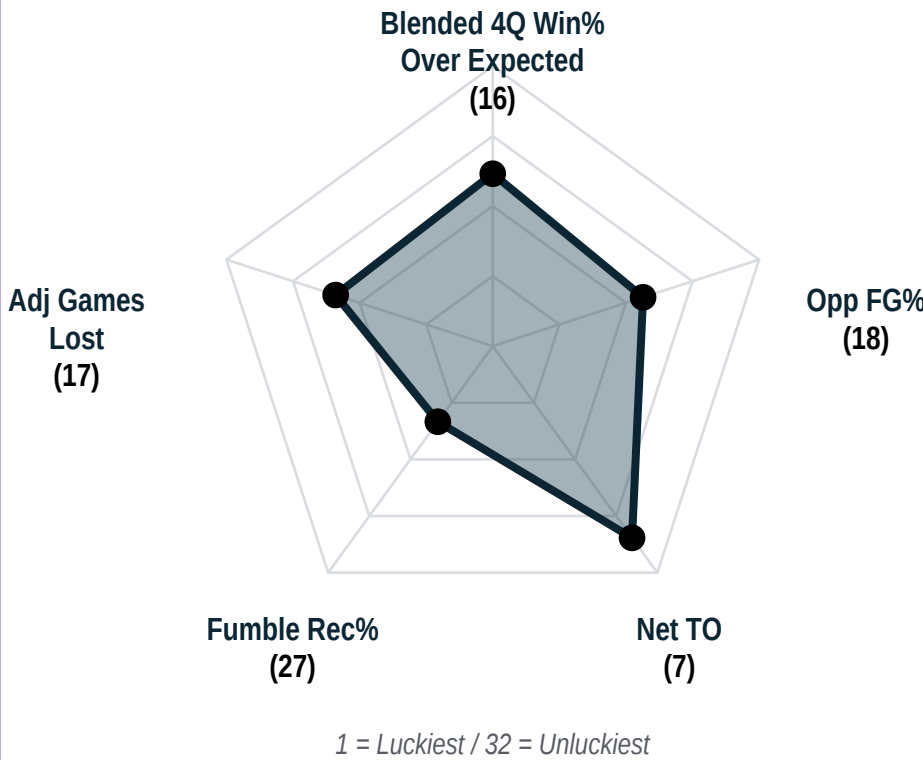


WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
6.5	+450	+270	+13000
2025 FINAL EPA RANKINGS			
RUN OFF	PASS OFF	RUN DEF	PASS DEF
6th	24th	18th	13th

1 ONE STAT THAT DEFINES THIS TEAM

"The Falcons offense was one of the better ones in the league on early downs, ranking top 10 in both EPA and success rate. However, they ranked just 29th in success and 31st in EPA on 3rd and 4th downs. That was the widest negative gap between early-late downs in the NFL."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

BRUTAL PRE-BYE SLATE

Atlanta faces six teams favored to make the playoffs before its Week 11 bye, the NFL's third-toughest opening stretch.

SOFTER ROAD SCHEDULE

The Falcons draw the league's toughest projected home slate but one of the five easiest road schedules.

LATE-SEASON OPENING

After the bye, only Detroit is currently favored to make the playoffs, creating a possible late push.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ PIT	9/13	0
2	vs CAR	9/20	0
3	@ GB	9/24	0
4	@ NO	10/5	+3
5	vs BAL	10/11	-1
6	vs CHI	10/18	0
7	vs SF	10/25	+1
8	@ TB	11/1	0
9	vs CIN (MAD)	11/8	0
10	vs KC	11/15	0
11	BYE		
12	@ MIN	11/29	+7
13	vs DET	12/6	-3
14	@ CLE	12/13	0
15	@ WAS	12/20	0
16	vs TB	12/27	0
17	vs NO	1/3	0
18	@ CAR	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

WR	Drake London
WR	Jahan Dotson
WR	Olamide Zaccheaus
LT	Jake Matthews
LG	Matthew Bergeron
C	Ryan Neuzil
RG	Chris Lindstrom
RT	Jawaan Taylor
TE	Kyle Pitts Sr.
QB	Michael Penix Jr.
RB	Bijan Robinson

DEFENSE

DE	Zach Harrison
NT	Maason Smith
DT	Brandon Dorlus
OLB	James Pearce Jr.
LB	Christian Harris
LB	Divine Deablo
OLB	Jalon Walker
CB	Mike Hughes
S	Jessie Bates III
S	Xavier Watts
CB	A.J. Terrell Jr.

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		45%
12 personnel		35%
21 personnel		12%
13 personnel		5%

Atlanta's 2025 offense leaned into heavier personnel and the new Stefanski staff should continue marrying the run game to play action.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
2	Avieon Terrell	CB	Clemson
3	Zachariah Branch	WR	Georgia
4	Kendal Daniels	LB	Oklahoma
6	Anterio Thompson	DT	Washington
6	Harold Perkins Jr.	LB	LSU
7	Ethan Onianwa	OT	Ohio State

6 2025 TEAM STATS

OFFENSE

Points	18th
EPA Rank	21st
EPA Rush Rank	6th
EPA Pass Rank	24th
Giveaways	12th
Sack Rate Allowed	18th

DEFENSE

Points Allowed	25th
EPA Rank	14th
EPA Rush Def	18th
EPA Pass Def	13th
Takeaways	7th
Sack Rate	2nd

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	8-9
☐	ATS MARGIN / GM	-0.4
☐	TOTALS OVER RECORD	8-9
☐	TEAM TOTAL OVER RECORD	7-10

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

4th

NFC SOUTH

PLAYOFF PROBABILITY

27.0%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

0.8%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Stefanski structure
- Penix health
- Bijan centerpiece
- Young pass rush
- Soft late schedule

ATLANTA FALCONS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
8-9	-48	NFC SOUTH	KEVIN STEFANSKI	TOMMY REES	JEFF ULBRICH

1 2025 SEASON IN REVIEW

The Falcons finished 8-9 for the third straight season and once again lived in the frustrating middle of the NFL. Atlanta was not a disaster, but it was also not good enough to take advantage of a weak NFC South. The offense finished 21st in EPA and 13th in yards per play. For a team with Bijan Robinson, Drake London, Kyle Pitts and a significant investment in the passing game, the offensive output was disappointing. The QB situation defined the season. I had high hopes for Michael Penix Jr. heading into last season after coming off his final few games of 2024. He showed some flashes but finished 23rd in EPA per drop back and just 37th in CPOE. He did produce two of the 11 best QB games in 2025, based on success rate, when he generated an absurd 79% vs Carolina and 69% vs Washington. Unfortunately following his best game of the season against Carolina, Penix tore his ACL and missed the rest of the season. That was very heartbreaking for a QB who has now torn his ACL three different times between college and the NFL. Kirk Cousins came in and was fine, but Atlanta could not overcome the inconsistent QB play overall. Bijan did his part and was an absolute stud, leading the NFL in scrimmage yards (2,298) with 11 TDs. London also had his best year and his 76 receiving yards per game ranked 7th in the NFL. Unfortunately, the Falcons went just 2-3 in the five games London missed last season.

The defense showed excellent improvement over a terrible 2024, and the pass rush was much better thanks to rookies Jalon Walker and James Pearce Jr. They finished 14th in EPA allowed and finished 2nd in the NFL in sacks (57) a season after producing the 2nd least in the league (31).

There is no better sign of the inconsistencies of this Falcons team in 2025 than the fact that they beat both the Bills and Rams but also lost by 30 to Carolina, 24 to the Dolphins at home and handed the Jets one of their three wins on the season. They were good enough to beat or lose to any team every single week and the result was a change at coach with Raheem Morris getting fired at the end of the season.

2 LUCK FACTOR

Atlanta's luck profile was fairly mixed but definitely did not drive results one way or another. The Falcons finished 5-5 in one score game outcomes but lost both OT games they played in. However, they did not really lose any games where they had an outsized 4th quarter win share. They did come back and win one of the more improbable games with a 29-28 victory at TB when trailing by 14 in the 4th quarter. All in all, between blended 4th quarter win probabilities and point differential, their record was earned.

The Falcons offense was one of the better ones in the league on early downs, ranking top 10 in both EPA and success rate. However, they ranked just 29th in success and 31st in EPA on 3rd and 4th downs. That was the widest negative gap between early-late downs in the NFL.

The strongest favorable category was turnovers. Atlanta ranked 7th in net turnover EPA and 5th in close-game net turnover EPA. It is interesting that the EPA was so favorable on turnovers considering Atlanta recovered just 36% of available fumbles.

The Falcons did benefit from facing the 4th highest percentage of backup QB snaps, however overall, they faced a top 10 toughest slate of opposing QBs by EPA. They held Josh Allen, Matthew

2 LUCK FACTOR (CONT.)

Stafford and Drake Maye all to bottom three games of their season by success rate and bottom seven in EPA.

3 SCHEDULE ANALYSIS

Atlanta's 2026 schedule is currently set to be one of the five toughest in the NFL after facing an easier than league average schedule in 2025. There is a clear split in difficulty of opponent based on home or away and pre/post week 11 bye. They face the single toughest home schedule in the league and the 5th easiest on the road. Prior to their week 11 bye week, Atlanta faces six teams currently favored to make the Playoffs and the 3rd toughest SOS in the NFL during that stretch. But after their bye week, Atlanta faces just one Playoff team (DET) and the 7th easiest SOS.

Unfortunately, the Falcons, a dome team, does potentially have to face a handful of bad weather games as they play in Cleveland, Washington and Carolina in December and January. But, if the Falcons can survive the first two months at or near .500, they can make a Playoff run late with that soft schedule.

4 OFFSEASON

The offseason was all about trying to professionalize the offense. Atlanta got rid of a defensive coach in Morris and brought in two-time COTY in Kevin Stefanski. While his offense has gotten a bit stale the last few years, he does bring more stability and structure. Not only did the Falcons let Kirk Cousins walk but they brought on Tua Tagovailoa to compete with Penix. Tua gives the Falcons a veteran option who can operate timing concepts and distribute to London, Pitts, etc. Penix still has long-term upside, but the ACL recovery makes it difficult to treat him as a clean 2026 projection. Fwiw, Tua has started 10 career games in a dome, and his EPA (+0.107) and success (48%) numbers are better than his overall career figures outdoors.

Besides Tua, the Falcons needed to upgrade their RT situation with the sudden retirement of veteran Kaleb McGary. They added two former Chiefs with the addition of Jawaan Taylor and Wanya Morris. Morris is horrible and Taylor is a solid pass blocker but atrocious run blocker. McGary missed all of last season so at least the Falcons are used to not having him there, but the right side of the OL is not a strength.

However, a defense that took a big step forward last year may be taking a step back in 2026. While it looks like Pearce is going to be cleared to play in 2026, his off the field issues remain a risk. Otherwise, the Falcons lost multiple key starters from the defense including do everything LB Kaden Ellis, DT David Onyemata and two solid pass rushers in Leonard Floyd and Arnold Ebiketie. Samson Ebukam is probably the only player signed in FA who could have an impact. LB Christian Harris and DT Maason Smith will likely start after signing with the team, but neither is any good and are significant downgrades from Ellis and Onyemata.

The Falcons did not have a first-round pick because of the prior James Pearce Jr. trade, but their draft added useful pieces. CB Avieon Terrell gives them a young corner with NFL bloodlines and 3rd round pick Zacchariah Branch gives the offense much-needed speed.

5 2026 OUTLOOK

Atlanta is an interesting team but hard to trust. The offense has weapons, the division is winnable, and Stefanski should raise the offensive floor. But there is too much uncertainty between Tua's durability and Penix's recovery. It is also possible that Tua is just cooked in general, and we will never see anything close to his ceiling again. The OL is not a strength, and the Falcons continue to operate with minimal to no WR depth.

The defense will undoubtedly take a step back with the loss of three starters and no real additions to replace them at a similar level. I do show a small edge on over 6.5 wins and certainly think 7-8 wins is very reasonable. We are likely to see something in 2026 that Falcons fans should be used to by now, total mediocrity.



BALTIMORE RAVENS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
8-9

POINT DIFF
+26

DIVISION
AFC NORTH

HEAD COACH
JESSE MINTER

SUPER BOWL EQUITY

84th PERCENTILE



WIN TOTAL
11.5

DIVISION ODDS
-115

MAKE PLAYOFFS
-390

WIN SUPER BOWL
+1000

2025 FINAL EPA RANKINGS

RUN OFF
4th

PASS OFF
22nd

RUN DEF
19th

PASS DEF
20th

1 ONE STAT THAT DEFINES THIS TEAM

“The Ravens finished just 6-7 in Lamar’s starts but with a +40 point differential, their underlying metrics point to a team that should have won two more games.”

2 LUCK METRICS



3 SCHEDULE OUTLOOK

SOFT EARLY DRAW

No playoff-favored teams in first six games.

MIDSEASON TEST

Weeks 7-10: CIN, @ BUF, JAX on TNF and LAC.

DIVISION FINISH

Only Cincinnati is playoff-favored in the final six.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ IND	9/13	0
2	vs NO	9/20	0
3	vs DAL (RIO)	9/27	0
4	vs TEN	10/4	0
5	@ ATL	10/11	+1
6	@ CLE	10/18	0
7	vs CIN	10/25	-7
8	@ BUF	11/1	-7
9	vs JAX	11/5	0
10	vs LAC	11/16	+3
11	@ CAR	11/22	-1
12	@ HOU	11/29	-3
13	BYE	-	0
14	vs TB	12/13	+7
15	@ PIT	12/20	+1
16	vs CLE	12/27	0
17	@ CIN	12/31	0
18	vs PIT	1/10	+3

8 DEPTH CHART (CURRENT PROJECTION)

OFFENSE

QB	Lamar Jackson
RB	Derrick Henry
WR	Rashod Bateman
WR	Devontez Walker
WR	Zay Flowers
TE	Mark Andrews
LT	Ronnie Stanley
LG	Olaivavega Ioane
C	Ethan Pocic
RG	John Simpson
RT	Roger Rosengarten

DEFENSE

DE	Nnamdi Madubuike
NT	Travis Jones
DT	Broderick Washington Jr.
OLB	Tavius Robinson
LB	Teddye Buchanan
LB	Roquan Smith
OLB	Trey Hendrickson
CB	Nate Wiggins
CB	Chidobe Awuzie
S	Kyle Hamilton
S	Malaki Starks

4 2025 OFFENSIVE PERSONNEL USAGE

12 personnel	31%
11 personnel	29%
21 personnel	15%
13 personnel	10%
TE-heavy, multiple-run presentation built around Lamar and Derrick Henry.	

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Vega Ioane	G	Penn State
2	Zion Young	EDGE	Missouri
3	Ja’Kobi Lane	WR	USC
4	Elijah Sarratt	WR	Indiana
5	Matt Hibner	TE	SMU
5	Chandler Rivers	CB	Duke
5	Josh Cuevas	TE	Alabama

6 2025 TEAM STATS

OFFENSE

Points	10th
EPA Rank	13th
EPA Rush Rank	4th
EPA Pass Rank	22nd
Giveaways	19th
Sack Rate Allowed	16th

DEFENSE

Points Allowed	18th
EPA Rank	20th
EPA Rush Def	17th
EPA Pass Def	20th
Takeaways	17th
Sack Rate	31st

7 2025 RESULTS SNAPSHOT

☐ OVERALL ATS RECORD	7-10
☐ ATS MARGIN / GM	-1.8
☐ TOTALS OVER RECORD	8-9
☐ TEAM TOTAL OVER RECORD	8-9

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

1st
AFC NORTH

PLAYOFF PROBABILITY

79.6%
Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

9.1%
Exact market-implied probability to win the Super Bowl.

IDENTITY

- Rebound candidate
- Lamar/Henry run game
- Easier schedule
- Coaching transition risk
- Pass rush must bounce back

BALTIMORE RAVENS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
8-9	+26	AFC NORTH	JESSE MINTER	DECLAN DOYLE	ANTHONY WEAVER

1	2025 SEASON IN REVIEW
The 2025 Ravens season was a rare Baltimore disappointment as a last second FG from the Steelers in the final game of the NFL regular season knocked them out of the Playoffs. They finished 8-9 and never fully looked like the team that entered the year as one of the AFC favorites. The offense was not bad in aggregate, finishing 13th in EPA per play, but that undersells the frustration because Baltimore had been operating at a much higher baseline. Lamar Jackson was not fully healthy and lacked his usual explosiveness, the OL regressed, and the offense became much more ordinary than anyone expected. Their passing game finished a disappointing 22nd, while the run game remained the more reliable piece. To be fair, some of those passing struggles came when Lamar got hurt but he finished with a -0.04 EPA per drop back. That was the first season since his rookie year that he finished with a negative EPA. His 26.8 rush yards per game was far and away his lowest of his career. When Lamar's movement skills are compromised, the entire offense changes. The Ravens are still difficult to defend because of the multiplicity and spacing that comes with Jackson, Derrick Henry and the TE-heavy personnel groupings, but the overwhelming margin for error was gone. Henry continues to defy the aging curve, finishing 2nd in the NFL in rush yards (1,595) and 3rd best in rush yards over expected per attempt. Defensively, Baltimore fell off a cliff. They finished 18th in points allowed and 20th in EPA/play allowed. It was not a total disaster, but it was a real step back from the standard this franchise expects. Most disappointing was the non-existent pass rush that finished 29th in pressure rate and 31st in sack rate. The defensive profile was especially disappointing because the offense was no longer carrying them to easy game scripts. Baltimore spent too much of the season in tight games where one mistake, one missed assignment or one stalled drive flipped the outcome. The result was the end of the John Harbaugh era, which is still jarring to write. Harbaugh had become synonymous with Baltimore football, but the franchise clearly believed the 2025 season exposed the need for a new voice. Former Charger DC Jesse Minter takes over one of the better rosters in football, but he also inherits a team trying to reset emotionally after a disappointing season and a major organizational change.	
2	LUCK FACTOR
The Ravens were legitimately unlucky in 2025. They won eight games but based on both point differential and blended 4th quarter win probabilities, played more like a team with 9.5 wins. They went 6-7 in Lamar's starts with a +40 point differential but again played more like a team that should have won closer to eight games. This does not mean Baltimore was elite, but it does suggest their final record slightly exaggerated the decline. Baltimore went just 2-5 in one-score games, a 28.6% win rate, and the first time since 2020 that the Ravens won less than 50% of their close games. The fact that they only played in seven one score games, tied for lowest in the league, shows just how volatile their play ended up being. There were blowout losses to KC and Cincinnati but also six wins by 10+ points. Their opening week 41-40 loss to Buffalo after holding a 15 point lead late in the 4th was the 2nd most unlikely loss of the entire	

2	LUCK FACTOR (CONT.)
NFL season in 2025 (96% blended 4th quarter win probability). Not to mention allowing the last second FG to the Steelers in week 18. The offense was uncharacteristically awful in the red zone on offense, ranking bottom three in TD rate. The Ravens ranked 32nd in both yards per attempt and EPA on drop backs in the red zone. A major disappointment after back to back seasons inside the top two in EPA per pass in the red zone. The Ravens were also a split injury story. Their overall adjusted games lost ranked close to league average, but of course losing Lamar for four games hurt. But the defense had bottom-three injury luck. Their DL had the most injuries in the league while the Edge rush 9th worst. The Ravens best DT, Nnamdi Madubuike missed all but two games and top backup DT Broderick Washington only played in three games all season. That helps explain why a unit expected to be a strength struggled. The combination of underperforming both blended 4Q win expectation and Pythagorean wins, combined with a poor one-score record could help lead to a bounce back candidate in the division.	
3	SCHEDULE ANALYSIS
After facing a league average schedule in 2025, I have Baltimore as having the 6th easiest schedule by win totals and 2nd easiest by my team ratings. Based on QB EPA in 2025, the Ravens are set to face the 2nd easiest slate of opposing QBs. The Ravens get a fascinating schedule because the front half gives Minter a real chance to settle in before the division-heavy finish. They will not face a single team favored to make the Playoffs in their first six games. Interestingly, they only face one favored Playoff team, Cincinnati, in the final six weeks as well. The difficult part is the middle of the season. Weeks 7-10 include a home game vs the Bengals, at Buffalo, a short-week TNF game vs Jacksonville, and a Monday night home game vs the Chargers. That is four quality AFC opponents in a row and also includes facing both the Bengals and Bills off of their bye weeks.	
4	OFFSEASON
The offseason was about transition more than talent accumulation. Harbaugh is gone, Minter takes over, and Baltimore now has new voices on both sides of the ball. Declan Doyle arrives as OC after one year in Chicago, while Anthony Weaver returns to lead the defense. The Ravens are clearly retooling. The draft made sense for a team trying to support Lamar and refresh the trenches. First-round G Olaivavega Ioane gives them a physical interior piece and exactly what you'd expect from a Ravens top draft pick. However, they did lose G Daniel Faalele and All-Pro Center Tyler Linderbaum, creating the need for two new starters. Olaivavega will take over for Faalele while Danny Pinter is the new starter at C. Pinter has been a rotation player for the Colts and not a really good one to boot. Center is the biggest hole on the roster right now. John Simpson, who left the Ravens three years ago for the Jets, is back as the starting LG. On defense, the Ravens controversial rescinding of the Maxx Crosby trade and instead signing DE Trey Hendrickson was the top story for a few days in the offseason. He, along with a return to health	

4	OFFSEASON (CONT.)
for DT Madubuike, should give the Ravens a solid front to put pressure on the QB. Otherwise, much of the roster is the same as a season ago.	
5	2026 OUTLOOK
I am buying some Baltimore rebound but apparently so is the market. Their 11.5 win total is highest in the AFC and they also own the 2nd best AFC title odds. Historically speaking, most teams with a win total this high, have very little room for error, especially one with an oft-injured QB. Among 26 other teams with a double digit win total and a top five easiest schedule projected over the last 25 years, only 43% have gone over their win total. Only 69% made the Playoffs vs an implied probability of 88%. The Ravens also have a win total that is 2.5 higher than their 2025 actual wins even though they went under last year's win total of 11.5. 24 other teams since 2000 also had a double digit win total that was higher than their prior year wins and also went under their prior year win total. Only 30% of these teams cleared their win total, they went under by an average of 1.2 wins and made the Playoffs 23% below implied pre-season probability. The risk is that coaching transitions are not always smooth, but I have had Minter circled as a hot coaching candidate for a few years. He could easily follow the mold of his mentor Mike McDonald, but it may not be this year. To me, Baltimore is the favorite in the AFC North but there are certainly plenty of risks here.	



BUFFALO BILLS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
12-5

POINT DIFF
+116

DIVISION
AFC EAST

HEAD COACH
JOE BRADY

SUPER BOWL EQUITY

94th PERCENTILE



WIN TOTAL
10.5

DIVISION ODDS
-125

MAKE PLAYOFFS
-320

WIN SUPER BOWL
+1000

2025 FINAL EPA RANKINGS

RUN OFF
2nd

PASS OFF
4th

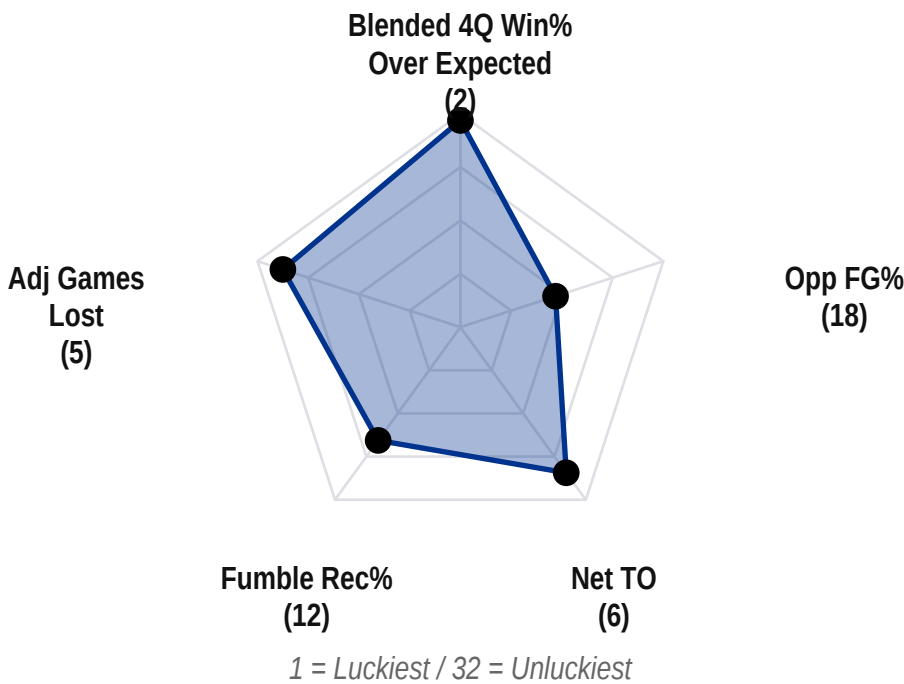
RUN DEF
31st

PASS DEF
8th

1 ONE STAT THAT DEFINES THIS TEAM

"The Bills defense ranked 13th in EPA but faced the 4th easiest schedule of opposing QBs. They also got completely trampled over in the run game finishing 31st in EPA on the ground against the 3rd easiest run schedule in the league."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

BRUTAL OPENING FIVE

HOU, DET, LAC, NE and LAR make the first five weeks a major test.

LATE-SEASON REST GAUNTLET

Weeks 10-16 feature four short weeks and only 46 total rest days.

DIVISION SOFTENERS

Four games against the Jets and Dolphins lower the overall difficulty.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ HOU	9/13	+15
2	vs DET	9/17	+15
3	vs LAC	9/27	+3
4	vs NE	10/4	+15
5	@ LAR	10/12	+15
6	@ LV	10/18	-1
7	BYE		
8	vs BAL	11/1	+7
9	@ MIN	11/9	+15
10	@ NYJ	11/15	-1
11	vs MIA	11/22	+15
12	vs KC	11/26	+15
13	@ NE	12/6	+3
14	@ GB	12/13	+15
15	vs CHI	12/19	+15
16	@ DEN	12/25	+1
17	@ MIA	1/3	+2
18	vs NYJ	1/10	+15

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Josh Allen
RB	James Cook III
WR	DJ Moore
WR	Joshua Palmer
WR	Khalil Shakir
TE	Dalton Kincaid
LT	Dion Dawkins
LG	Alec Anderson
C	Connor McGovern
RG	O'Cyrus Torrence
RT	Spencer Brown

DEFENSE

DE	T.J. Sanders
NT	Deone Walker
DT	Ed Oliver
OLB	Greg Rousseau
LB	Dorian Williams
LB	Terrel Bernard
OLB	Bradley Chubb
CB	Christian Benford
S	C.J. Gardner-Johnson
S	Cole Bishop
CB	Maxwell Hairston

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel	46%
12 personnel	29%
21 personnel	15%
13 personnel	7%

A more physical, multiple run game built around Allen and Cook.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
2	TJ Parker	EDGE	Clemson
2	Davison Igbinosun	CB	Ohio State
4	Jude Bowry	OT	Boston College
4	Skyler Bell	WR	Connecticut
4	Kaleb Elarms-Orr	LB	TCU
5	Jalon Kilgore	DB	South Carolina
5	Zane Durant	DT	Penn State

6 2025 TEAM STATS

OFFENSE

Points	4th
EPA Rank	3rd
EPA Rush Rank	2nd
EPA Pass Rank	4th
Giveaways	12th
Sack Rate Allowed	15th

DEFENSE

Points Allowed	12th
EPA Rank	13th
EPA Rush Def	31st
EPA Pass Def	8th
Takeaways	12th
Sack Rate	15th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	8-9
☐	ATS MARGIN / GM	-0.4
☐	TOTALS OVER RECORD	10-7
☐	TEAM TOTAL OVER RECORD	11-6

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

1st
AFC EAST

PLAYOFF PROBABILITY

76.2%
Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

9.1%
Exact market-implied probability to win the Super Bowl.

IDENTITY

- Josh Allen ceiling
- Elite run game
- Rebuilt defense
- Run-defense risk
- Brutal rest stretch

BUFFALO BILLS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
12-5	+116	AFC EAST	JOE BRADY	PETE CARMICHAEL JR.	JIM LEONHARD

12025 SEASON IN REVIEW

2025 was another strong regular season for Buffalo that once again ended short of the ultimate goal. Buffalo finished 12-5 and once again looked like one of the most efficient offenses in football. Behind Josh Allen, they finished 3rd in offensive EPA, top five in both passing and rushing the football. Unlike past Bills teams, they were not purely a pass first juggernaut, as their WR corps was virtually non-existent. They became a more physical, run-heavy offense built around Allen's dual-threat ability and James Cook's explosiveness. No team generated more elite offensive performances (80th+ percentile EPA outcome) than Buffalo. Allen ranked 4th in EPA and 8th in success rate, good numbers but not MVP quality. His 2.2% INT rate on the surface doesn't look terrible but based on FTN's data, his turnover worthy throw % was actually closer to 4%, 2nd worst among qualified QBs. His 4.7% big time throw rate by PFF was also well below prior seasons and the worst for him since 2019. His 19.7% pressure to sack ratio was also the single worst of his career. He is still superman at times, but the lack of surrounding weapons showed itself last year too.

The Bills won 12 games despite consistent slow starts. Their -11 1H point differential ranked 21st in the league and 2nd lowest among all Playoff teams. But they dominated teams in the 2nd half, leading the league with an incredible +127 point differential. The disappointing part is that 12 wins were still only good enough for 2nd place in the AFC East behind New England. They lost three games and they really had no business losing including double digit losses at ATL and MIA not to mention a four point loss to Davis Mills and the Texans. That was the difference between getting home field in the Playoffs and potentially getting to a Super Bowl.

On the surface, the Bills defense looked ok on paper, ranking 13th in EPA but that was against one of the softest schedules of opposing offenses in the league. They faced the 4th easiest schedule of opposing QBs in EPA. They also got completely trampled over in the run game. They ranked 30th in ypc, 28th in yards prior to contact and 31st in EPA on the ground against the 3rd easiest run schedule in the league. They allowed either the most or 2nd most rush yards in a game last season to an opponent six different times. Four different teams ran for 200+ yards in a game vs the Bills. Defensively, Buffalo was just not good enough overall.

The season ended in devastating fashion in OT against the Broncos in the Divisional Round and led to the surprise firing of long time HC Sean McDermott. OC Joe Brady is taking over as head coach and Jim Leonhard comes in to reshape the defense.

2LUCK FACTOR

The Bills had one of the more positive luck profiles in the league. As mentioned earlier, they needed some big 2nd halves to make up for poor early starts. They ended up winning almost three games more than expected based on their blended 4th quarter win expectation, ranking 2nd luckiest in the NFL. They won two different games with a 20% or less win expectation including the 2nd "luckiest" comeback in their season-opening 41-40 win over Baltimore. They were down double digits twice mid-way through the 4th quarter in their wins over Baltimore and Cincinnati.

They went 5-3 in one-score games, which is not egregious, but they generated some high leverage turnovers in close games. They forced five turnovers with less than six minutes in the 4th quarter of

2LUCK FACTOR (CONT.)

one score games, most in the NFL. When a team already has Josh Allen and an elite scoring offense, adding strong turnover value in close games is how you turn a 9-10 win profile into 12 wins.

No team gets better health at the most beat up position group in football than Buffalo. The Bills have finished #2, #1 and now again #2 in adjusted games lost from injury to their offensive line in the last three seasons. Their starting OL missed a total of seven starts last season after missing just one start combined in 2023 and 2024. The Bills keeping this incredible health along its OL is just unfathomable at this point.

3SCHEDULE ANALYSIS

The Bills will be going from a top 10 easiest schedule in 2025 to one that is much more difficult this season. 11 of their 17 games will come against teams favored to make the Playoffs. They do have four games against the Jets and Dolphins which will soften the overall schedule. I think the Jets will be feistier this season which can turn this into one of the toughest schedules if that's the case.

The first five weeks are absolutely brutal and the single toughest stretch for any NFL team to start the season. They get zero breaks starting the season with HOU, DET, LAC, NE and the Rams. In addition, two of the five expected cupcake games against the Raiders and Jets will be short week road games following MNF games. The dreaded road game followed by another road game on a short week and the Bills have to do it twice this season. Teams in this spot have covered just 46% of the time and won nearly 8% outright less than implied probability over the last 25 years. If you eliminate games very early in the season (first four weeks), the numbers dip even more (42% ATS, -10% SU vs implied win probability).

From weeks 12-16, the Bills will also face a difficult stretch with each of those five games coming against teams favored to make the Playoffs (KC, NE, GB, CHI, DEN). That includes games on a Thursday, Friday and Saturday night. From weeks 10-16, they are potentially the single toughest extended stretch of any team in the league. They have to play four short week games (<7) in those seven weeks with just 46 total days of rest in that span. That is tied for the worst seven week stretch of rest for any team all season and when you consider opponent win totals, it is the single seven week stretch for any NFL team. To be fair, they are not at a rest disadvantage vs their opponents from an individual game perspective, however, the nature of stacking up all of those short rest weeks in that short period of time very late in the season could be a major negative for Buffalo to end the year.

4OFFSEASON

The coaching transition is the big offseason story. Joe Brady taking over gives Buffalo offensive continuity but changes the leadership structure. The Bills have transitioned much more into a power run offense, ranking 2nd in run rate in 2025, and I would expect that to continue under Brady's leadership. Pete Carmichael joins as OC, while Jim Leonhard takes over the defense. Leonhard's expected shift toward a more aggressive, attacking front could be exactly what Buffalo needs after too many years of falling short against top AFC offenses. They certainly need to shore up the middle of that defense to slow down the run game, and I don't think that was accomplished this offseason.

WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
10.5	-125	-320	+1000

4OFFSEASON (CONT.)

The draft was defense-heavy at the top but did not help to improve the middle of the defense. Buffalo did not pick in Round 1 but added OLB TJ Parker at 35 and CB Davison Igbinosun at 62.

In free agency, no team lost more players who played at least 10% of their team's snaps last season than the Bills, with 21 players leaving. Gone are some key veterans like G David Edwards on offense and LB Matt Milano, ED Joey Bosa, DT Daquon Jones, LB Shaq Thompson, S Cam Lewis, ED AJ Epenesa and CBs Taron Johnson and Tre White on defense. That's at least seven starters + a key reserve from their defense that started their Playoff loss in Denver and signals a clear shift away from the McDermott era on defense. They will rely on two 2nd year players in TJ Sanders and Deone Walker to take over at DT and added pass rusher Bradley Chubb to take over for Bosa which we can call a wash. Four of the Bills' top seven sack producers are gone and in total ~ 40% of the Buffalo total sacks last season need to be replaced. S CJ Gardner Johnson, S Geno Stone and CB Dee Alford are veterans looking to fill out the lineup in the secondary with 2nd year CB Maxwell Hairston needing to play like his 1st round pedigree. This defense is well below average from a talent perspective and will need Lenhard to produce some magic.

On offense, they added nice depth on the OL with additions of C Lloyd Cushenberry and G Austin Corbett, helping provide options for Edwards leaving. But the big story was the acquisition of WR DJ Moore in a trade with the Bears. I think Buffalo panicked and overpaid for Moore by trading a 2nd round pick for a guy who the Bears were dying to dump in the market. They also restructured his contract so he will count for \$29M in 2029 which could look really bad. Moore is no longer a true #1 WR, and you can argue maybe not even a #2. His numbers fell off dramatically in 2025 in Chicago and his first read target share dropped from low 30s% to just 17% in 2025. His 1.24 yards per route last season ranked just 68th which is concerning since he played in such a creative offense that generates separation and explosiveness under Ben Johnson. It was by far his worst yards per route in his career and represented a 2nd straight season of decline. His 4.5 yac also ranked 2nd worst in his career and his 682 receiving yards marked the 3rd time in the last four seasons with less than 1k receiving yards. He is definitely an improvement on guys like Curtis Samuel and Keon Coleman, but I am skeptical that he will considerably move the needle for this pass offense.

52026 OUTLOOK

The Bills are always going to be a Playoff contender with Allen under center, but I am very skeptical that they deserve to be such an AFC East favorite and a top Super Bowl contender. With the significant roster changes on defense that still does not look like they'll be able to stop the run or put significant pressure on the QB the offense will once again need perfect health along the OL and Allen and Cook to play like elite players. The schedule is much more difficult, including the toughest seven week stretch of any team in the NFL that makes the end of season a gauntlet and they have to do all of this with a new voice at HC. I don't believe they are clearly ahead of the top AFC contenders. I am much more inclined to have New England as the division favorites and Buffalo as a team fighting for a Wild Card spot.



CAROLINA PANTHERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
8-9	-69	NFC SOUTH	DAVE CANALES

SUPER BOWL EQUITY

19th

PERCENTILE

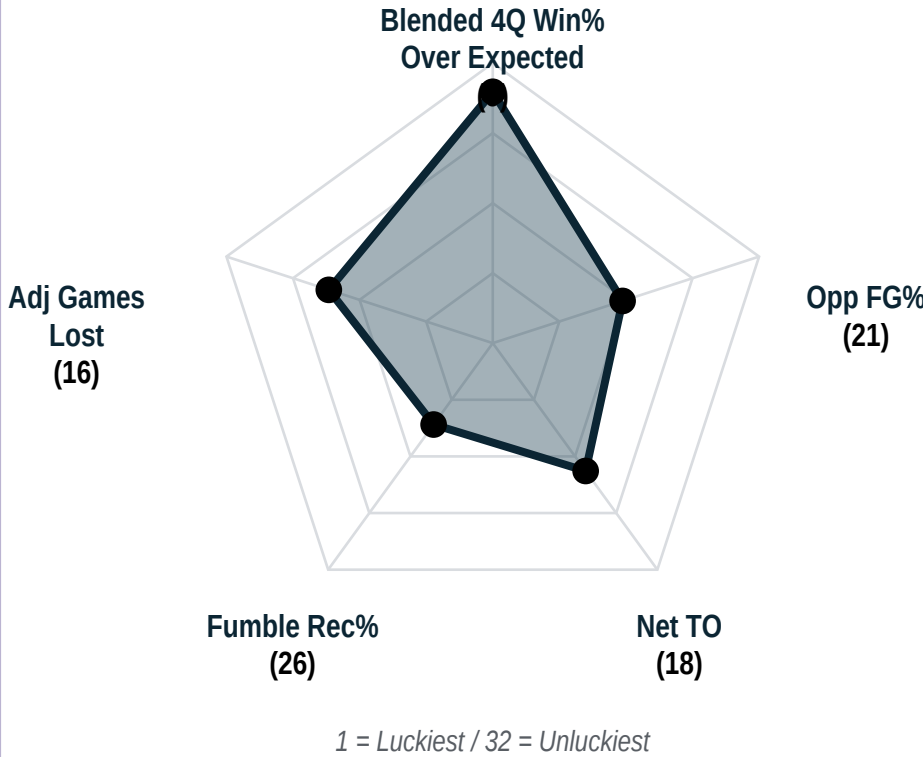


WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
7.5	+310	+220	+9000
2025 FINAL EPA RANKINGS			
RUN OFF	PASS OFF	RUN DEF	PASS DEF
19th	27th	24th	21st

1 ONE STAT THAT DEFINES THIS TEAM

"Canales got the franchise into the playoffs, even though their -69 point differential ranked as the 4th worst in the NFC. It is the 3rd worst point differential for a division winner in the last 25 years."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

MARKET VS MODEL GAP

Win totals imply a top-five difficult schedule, but the opponent set grades much closer to league average by team ratings.

HOME HEAVYWEIGHTS

Four of Carolina's five toughest opponents come to Charlotte, limiting the damage of the road slate.

ROUGH WEEK 13 SPOT

A Monday night road game at Tampa is followed by another road game at Minnesota on short rest.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	vs CHI	9/13	0
2	@ ATL	9/20	0
3	@ CLE	9/27	0
4	vs DET	10/4	0
5	BYE		
6	@ PHI	10/18	+7
7	vs TB	10/25	0
8	@ GB	10/29	0
9	vs DEN	11/8	+3
10	@ NO	11/15	0
11	vs BAL	11/22	+1
12	@ TB	11/30	0
13	@ MIN	12/6	-1
14	vs NO	12/13	0
15	vs CIN	12/20	0
16	@ PIT	12/27	0
17	vs SEA	1/3	-2
18	vs ATL	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

WR	Tetairoa McMillan
WR	Xavier Legette
WR	Jalen Coker
LT	Ikem Ekwonu
LG	Damien Lewis
C	Luke Fortner
RG	Robert Hunt
RT	Taylor Moton
TE	Tommy Tremble
QB	Bryce Young
RB	Chuba Hubbard

DEFENSE

DE	Derrick Brown
NT	Bobby Brown III
DE	Tershawn Wharton
OLB	Patrick Jones II
LB	Trevin Wallace
LB	Devin Lloyd
OLB	Jaelan Phillips
CB	Mike Jackson
S	Tre'von Moehrig
S	Nick Scott
CB	Jaycee Horn

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel	65%
12 personnel	24%
21 personnel	7%
13 personnel	3%

Carolina remained primarily an 11-personnel offense, using McMillan as the clear coverage dictator while mixing in two-tight-end sets.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Monroe Freeling	OT	Georgia
2	Lee Hunter	DT	Texas Tech
3	Chris Brazzell II	WR	Tennessee
4	Will Lee III	CB	Texas A&M
5	Sam Hecht	C	Kansas State
5	Zakee Wheatley	S	Penn State
7	Jackson Kuwatch	LB	Miami (OH)

6 2025 TEAM STATS

OFFENSE

Points	23rd
EPA Rank	26th
EPA Rush Rank	19th
EPA Pass Rank	27th
Giveaways	17th
Sack Rate Allowed	14th

DEFENSE

Points Allowed	26th
EPA Rank	23rd
EPA Rush Def	24th
EPA Pass Def	21st
Takeaways	20th
Sack Rate	32nd

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	11-6
☐	ATS MARGIN / GM	+3.1
☐	TOTALS OVER RECORD	7-10
☐	TEAM TOTAL OVER RECORD	8-9

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

3rd
NFC SOUTH

PLAYOFF PROBABILITY

31.3%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

1.1%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- McMillan focal point
- Bryce ceiling
- OT injury risk
- Pass-rush upgrade
- Close-game regression

CAROLINA PANTHERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
8-9	-69	NFC SOUTH	DAVE CANALES	BRAD IDZIK	EJIRO EVERO

1 2025 SEASON IN REVIEW

The Panthers won the NFC South at 8-9, which says as much about the division as it does about Carolina. Still, it was a meaningful step forward and they were 38 seconds away from a massive upset of the Rams in the Wildcard Round as 10.5 point underdogs. Bryce Young and Dave Canales got the franchise into the playoffs, even though their -69 point differential ranked as the 4th worst in the NFC. It is the 3rd worst point differential for a division winner in the last 25 years. Interestingly, the market has tended to overly punish teams like the Panthers, as four of the five worst division winners from a point differential standpoint have gone over their win total the following season. It's amazing that a team that won the division were underdogs in 16/18 games last season. They ended up covering 11 (61%) of those games, including 11/16 (69%) as underdogs.

Let's not sugarcoat things here, this is a Carolina team that ranked 19th in net success rate and 27th in net yards per play. Among their eight wins, Carolina won by exactly three points in six of those games and won by seven in another game. Their lone blowout win was a 30-0 shutout at home against the Falcons. So, they won a ton of coin flip games, but when they lost, they typically got pummeled, losing six games by double digits. But to be fair, among the six double digit losses, five came against playoff teams (SEA, JAX, SF, BUF, NE). This is also a team that not only should have beaten the Rams in the Playoffs but had impressive wins in the regular season against LA and the Packers.

Carolina finished 26th in EPA on offense and Bryce Young, while having some positive moments, ranked 25th in EPA and 22nd in success rate. When factoring in opposing pass defenses, Young generated an EPA above his opponent's average allowed in just 29% of games a season ago. The only full time starting QB that ranked ahead of was Shadeur Sanders and Cam Ward. He was pressured at a top 10 rate and did an excellent job avoiding those sacks (13% pressure to sack rate). Because of that he rarely took deep shots (39/42 QBs), and his short attempts limited bad mistakes. Luckily for Young, the Panthers look like they hit the jackpot with OROY WR Tet McMillan (70- 1,014- 7 TD). Overall, the offense lacked explosives (23rd in the NFL) and too often had to grind out drives. Tet accounted for 22 of Carolina's 40 total deep attempts to WRs last season. He was the focal point of the offense for defenses to gameplan for and there was not much else on the Panthers to worry about.

The defense was just 23rd in EPA but they faced the 2nd toughest set of opposing QBs last season. Just under 1/3rd of all snaps that the Panthers defense faced last season came against a top 10 EPA QB. They faced each of the top five QBs in EPA last season for a total of six games. The defense was much better on early downs (15th in EPA) than late downs where they finished as the 2nd worst defense in the NFL. The defense just could not get the pressure they needed all season to get off the field. They finished dead last in pressure rate for a 3rd straight season! It wasn't for a lack of trying as they blitz at an above average rate including a top 10 rate on 3rd downs. But nothing helped.

2 LUCK FACTOR

Carolina had one of the more favorable luck profiles in the league. The Panthers finished with 1.7 wins above expectation based on blended 4th quarter win probabilities and 1.5 wins above

2 LUCK FACTOR (CONT.)

Pythagorean expectation, both among the six luckiest in the NFL. As mentioned above, almost all their wins came in close margins while also suffering a bunch of blowout losses.

Carolina went 7-3 in one-score games, ranking 4th best in the league. This was only the 19th time in the last 25 years where a team won at least 65% of their close games while going under .500 in the season overall. Surprisingly, these teams went over their win total 71% of the time the following season.

For a team like Carolina to win so many tight games you'd expect excellent 3rd down defense, positive FG variance and some good fumble luck. However, this was one of the worst 3rd down teams on both sides of the ball, their net FG percentage was just 21st in the league and they ranked 26th in fumble recovery luck.

Carolina earned the division, but the win total was helped by close game execution and likely overstates the team's true strength.

3 SCHEDULE ANALYSIS

The Panthers schedule is really interesting bc there is a wide gap between my strength of schedule for Carolina and what current win totals would suggest. Based on win totals, the Panthers have a top five toughest schedule this season while my numbers have them right at league average. This is mainly due to the fact that the Panthers play seven games against teams that I have rated much lower than current market ratings. The Saints and Bucs twice along with GB, PIT and CHI are some of the most overvalued teams for me as compared to the market. Some of that likely comes from the fact that the Panthers face a schedule of opponents who, in aggregate, combined for the best one score game win percentage in the 2025 season. They play six games against teams that won at least 64% of their one score games last season and only one game (vs BAL) against a team that won less than 33% of their close games.

It's otherwise a fairly balanced schedule and four of their five toughest opponents are games that will be played in Carolina. They get an early bye (week 5), but it is sandwiched between two tough opponents in Detroit and Philly. Their worst spot of the season is the dreaded MNF road game followed by another road game on a short week. They face Tampa on the road on MNF in week 12 followed by another road game in Minnesota the next Sunday. Since 2000, these teams cover just 43% of the time on the 2nd leg of the b2b when it is late in the season (week 10+) and just 38% with a -5.6 ATS margin when they are underdogs on that 2nd leg as Carolina would expect to be in Minnesota.

4 OFFSEASON

The Panthers have boasted a pretty solid OL the last couple of years, and they graded out as PFFs 6th best run blocking unit in 2025. I bring this up bc that OL unit is going to see massive differences in 2026. Starting LT and former 1st round pick, Ikem Ekwonu is out for the season with a ruptured patellar tendon and just recently RT Taylor Moton is going to miss the start of the season with blood clots in the lungs. Ekwonu has been graded out as one of the better young LTs in the league and

4 OFFSEASON (CONT.)

Moton grades out top six in both overall PFF grade and pass blocking. He is consistently one of the best pass blocking RTs year in and year out. In addition, both starting C Cade Mays and backup Austin Corbett left for new teams in 2026 while RG Brady Christensen also is no longer on the roster. Carolina signed LT Rasheed Walker from the Packers and used a 1st round pick on LT Monroe Freeling from Georgia. Freeling is very young but his off the charts athleticism give him tremendous upside. The new starting C is Luke Fortner who has been a below average player in four previous seasons and is the weak link on this OL. Outside of the OL, the offense will likely look pretty much the same as a season ago, sans RB Rico Dowdell who left for PIT. They did use their 3rd round pick on a potential sleeper at WR in Tennessee Volunteer Chris Brazzell. He adds good speed and a down the field threat who should help stretch the field for Young.

As mentioned above, the pass rush has been dormant for three straight seasons and needed major work this offseason. The Panthers made a big time splash in FA with the signing of ED Jalean Philips. Even though he finished with just five sacks, Philips finished top 10 in pressures and top five among all edge rushers with a 17.7% pressure rate. If his sack to pressure rate just normalizes to baseline levels, he should be a double-digit sack producer. That was a good signing even if it might be perceived as an overpay considering just how bad the Panthers need a proven pass rusher. I was disappointed that they did not attack the pass rush more going into last season and still think they needed another move or two on top of Philips. It really hurts that 2nd year pass rusher Nic Scorton went down in camp already with an ACL tear. They added a QB to the defense with the signing of FA Devin Lloyd at LB. He excelled in coverage in 2025, including five INTs and turned into a playmaker at the absolute right time. It should be noted that after posting a 91 PFF grade, 2nd highest in the NFL, after the first five weeks of the season, Lloyd really tailed off. His coverage grades fell off a cliff and matched his prior three seasons in the NFL. His 58.7 coverage grade ranked 40th among LBs during that stretch. Carolina needed defensive help, but they still have a long way to go.

5 2026 OUTLOOK

I am cautious on Carolina as a Playoff contender again. The Panthers are improving, and the coaching staff deserves credit for pulling an 8-9 division title out of a limited roster, but there were too many smoke and mirrors last season to expect a repeat. Now add major injuries to both offensive Tackle positions and their best young pass rusher and things are looking bleak. Bryce Young showed some signs of promise but at this point we likely understand that he is not going to ever be better than something like the 20th best QB in the league. Carolina probably needs an upgrade at QB to really take the next step forward, but the roster is too flawed to expect another Playoff repeat.



CHICAGO BEARS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
11-6	+26	NFC NORTH	BEN JOHNSON

SUPER BOWL EQUITY

53rd

PERCENTILE

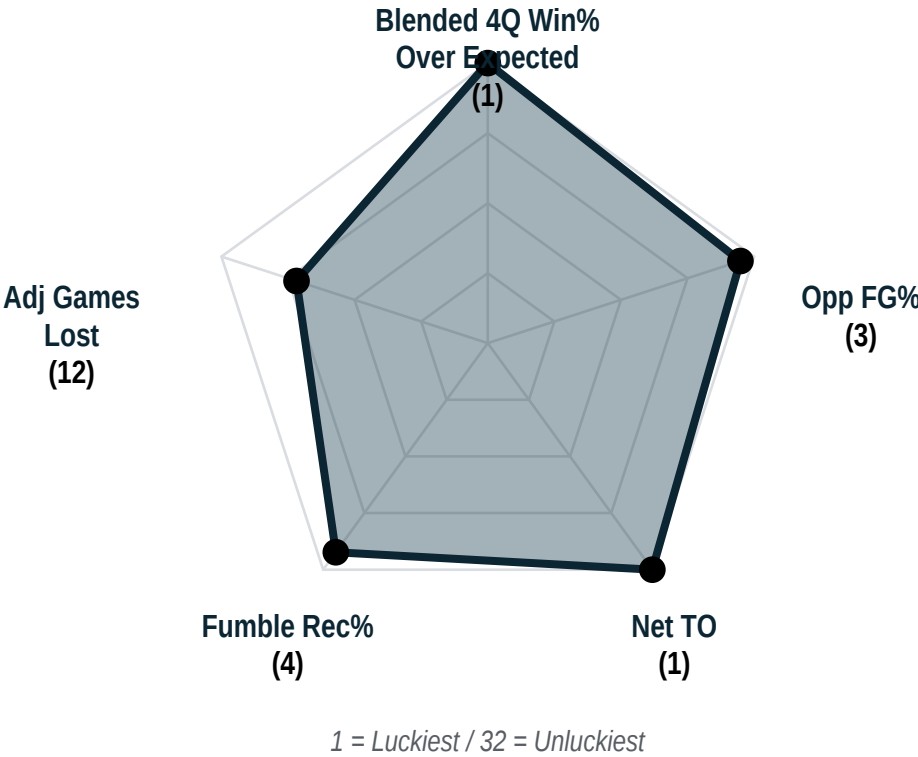


WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
9.5	+310	+100	+2500
2025 FINAL EPA RANKINGS			
RUN OFF	PASS OFF	RUN DEF	PASS DEF
4th	9th	19th	20th

1 ONE STAT THAT DEFINES THIS TEAM

"Chicago ranked 1st in net turnover EPA and 1st in close-game turnover EPA. The Bears went 9-1 in games where they generated more takeaways than their opponents and just 1-5 in games where they either had the same or worse turnover differential."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

TOUGHER SCHEDULE FLIP

Chicago moves from one of the NFL's easiest 2025 schedules to a projected top-10 difficult slate.

FAST-START WINDOW

The Bears are favored in four of their first six games and host three straight from Weeks 2-4.

COLD-WEATHER CLOSE

Late home games against warm-weather and dome teams could create a December advantage.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ CAR	9/13	0
2	vs MIN	9/20	0
3	vs PHI	9/28	0
4	vs NYJ	10/4	-1
5	@ GB	10/11	0
6	@ ATL	10/18	0
7	vs NE	10/22	0
8	@ SEA	11/2	+3
9	vs TB	11/8	-1
10	BYE		
11	vs NO	11/22	+7
12	@ DET	11/26	0
13	vs JAX	12/6	+3
14	@ MIA	12/13	0
15	@ BUF	12/19	0
16	vs GB	12/25	+1
17	vs DET	1/3	+3
18	@ MIN	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Caleb Williams
RB	D'Andre Swift
WR	Rome Odunze
WR	Luther Burden III
WR	Kalif Raymond
TE	Colston Loveland
LT	Braxton Jones
LG	Joe Thuney
C	Garrett Bradbury
RG	Jonah Jackson
RT	Darnell Wright

DEFENSE

DE	Montez Sweat
DT	Gervon Dexter Sr.
DT	Grady Jarrett
DE	Austin Booker
LB	T.J. Edwards
LB	Devin Bush
LB	D'Marco Jackson
CB	Tyrique Stevenson
S	Dillon Thieneman
S	Coby Bryant
CB	Jaylon Johnson

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		52%
12 personnel		28%
13 personnel		10%
21 personnel		5%

Ben Johnson's offense leaned heavily on multiple tight ends while still creating spread answers for Caleb Williams.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Dillon Thieneman	S	Oregon
2	Logan Jones	C	Iowa
3	Sam Roush	TE	Stanford
3	Zavion Thomas	WR	LSU
4	Malik Muhammad	CB	Texas
5	Keyshaun Elliott	LB	Arizona State
6	Jordan van den Berg	DT	Georgia Tech

6 2025 TEAM STATS

OFFENSE

Points	9th
EPA Rank	7th
EPA Rush Rank	4th
EPA Pass Rank	9th
Giveaways	11th
Sack Rate Allowed	5th

DEFENSE

Points Allowed	23rd
EPA Rank	21st
EPA Rush Def	19th
EPA Pass Def	20th
Takeaways	1st
Sack Rate	27th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	10-7
☐	ATS MARGIN / GM	+2.1
☐	TOTALS OVER RECORD	8-9
☐	TEAM TOTAL OVER RECORD	10-7

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

3rd

NFC NORTH

PLAYOFF PROBABILITY

50.0%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

3.8%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Ben Johnson offense
- Turnover regression
- Caleb's next step
- Center downgrade
- Difficult finish

CHICAGO BEARS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
11-6	+26	NFC NORTH	BEN JOHNSON	PRESS TAYLOR	DENNIS ALLEN

1 2025 SEASON IN REVIEW

Even though the Bears' 2025 season ended in tough fashion at home against the Rams in the Divisional Playoff Round, fans of the Bears are rightfully giddy for their future. Chicago finished 11-6, won the NFC North, beat rival Green Bay in the Wild Card round and pushed the Rams to the wire. The offense made the leap everyone hoped for when Ben Johnson arrived, finishing top 10 in EPA in both passing and rushing while scoring the 9th most points in the NFL. The offensive line was excellent, and the Bears finally had a coherent weekly offensive identity with the 3rd highest rush success rate in the NFL and most yards prior to contact on rushes. Caleb Williams was still very inconsistent and lived off of highlight-reel plays out of the pocket. He finished just 24th in success rate and 29th in CPOE. But he made the plays in high leverage situations and finished 12th in EPA under pressure, including the 2nd highest big time throw rate (PFF) when pressured at 9.6%. However, he has to really improve on the short/intermediate throws as he finished dead last in the NFL in CPOE on those throws while ranking just 25th in EPA.

However, as good and explosive as the offense was, the defense lived off smoke and mirrors. The defense allowed the 10th most points in the league, ranked 29th in yards per play allowed and gave up the highest rate of explosive passes in the league (32%) against a league average schedule of opposing explosive offenses. The defense was not nearly as good as the win total would suggest and survived off turnovers created, finishing with the most takeaways (33) in the NFL and the most EPA generated from those turnovers. It should be noted that starting CBs Jaylon Johnson and Kyler Gordon missed 24 games combined due to injury and only one game together in the lineup (PHI). Chicago won because the offense jumped, the quarterback improved, and the team consistently made the biggest plays in the highest leverage spots. For a franchise that had spent years trying to build a modern offense, that alone made the season a success.

2 LUCK FACTOR

The Bears had the NFL's strongest positive luck profile in 2025. Across my 10 plus luck factors, they finished in the top three in seven different categories including fumble recovery %, net TO EPA, opponent FG % and wins vs expected. They also faced opposing backup QBs on 37% of snaps, 3rd highest in the NFL, including Flacco, Willis, Russ, Huntley and Rudolph. They went 4-1 in the games with backup QBs with all four wins coming by five points or less and all but one involving late 4th quarter comebacks.

The Bears finished 7-4 in one score games after three straight seasons with a close game win rate of 30% or less. They won four games with less than a 30% blended 4th quarter win probability, by far most in the league. They blocked a FG as time expired to beat LV, took advantage of a Jayden Daniels fumble snap on 3rd and 1 at the Bears 40 with 3m left to beat the Commanders at the buzzer, needed a 58 yard TD pass to Colston Loveland with 17 seconds left to beat the Bengals and recovered an onside kick and scored a game tying TD with under 2m to beat the Packers in OT. It was a pretty incredible run of late comeback wins. Chicago outgained their opponents in just seven games last season by success rate, ranking as the highest differential between actual wins and "success" wins. Chicago was a pretty good team, but the underlying profile looked much closer to a 9-win team than an 11-win division winner.

2 LUCK FACTOR (CONT.)

The high-leverage turnover profile was incredible. Chicago ranked 1st in net turnover EPA and 1st in close-game turnover EPA. That is how you win 11 games with a defense that ranked 23rd in points allowed. The Bears consistently stole possessions, flipped fields and made a decisive turnover at the right time. What's incredible is that after finishing #1 in the NFL by recovering 72% of opposing fumbles in 2024, they finished with the 4th highest rate in 2025 (67%). The Bears went 9-1 in games where they generated more takeaways than their opponents and just 1-5 in games where they either had the same or worse turnover differential.

3 SCHEDULE ANALYSIS

Chicago is expected to see one of the biggest flips of strength of opponent vs last season. In 2025 faced the 4th easiest slate of opponents, based on win percentage, and this year are expected to face a top 10 most difficult set of opponents.

They have the opportunity to get out of the gates fast as I have them favored in four of the first six games, which includes a three game homestand from weeks 2-4. They end the year facing four teams favored to make the Playoffs and six teams with a win total of 8.5 or higher in the final seven weeks. The good news is they may get some cold weather advantages at home vs dome teams in New Orleans, Detroit plus warm weather Jacksonville from late November on.

The Bears do lead the NFL with a +15 net rest advantage. I do not believe pure net rest is a big driver for success. Teams with a +10 net rest advantage or higher have gone over their win total just 44% of the time since 2000. Teams with a +10 net rest advantage and favored to make the Playoffs like Chicago have made it just 58% of the time vs an implied probability of 75%. Where we have seen teams exceed expectations is a lot of net rest on top of already being a good team facing an easier than average schedule. Rest alone has not shown to be a needle mover. The fact that Chicago is expected to face a difficult schedule and is priced like a Playoff team likely negates any sort of perceived rest advantage vs market expectations.

4 OFFSEASON

The Bears used their 1st round pick on Oregon safety Dillon Thieneman, then added Iowa center Logan Jones in round two. Thieneman has great upside potential and will help cushion the blow of losing Jaquan Brisker and Kevin Byard in FA. He will pair with FA signee S Coby Bryant from the Seahawks to give Chicago a new look back end of the defense. They essentially swapped out LB Tremaine Edmunds for Devin Bush in FA but otherwise the defense will look similar to a year ago everywhere else. That is a bit disappointing for a defense that ranked just 27th in pressure rate and is almost solely relying on DE Montez Sweat for pressure off the edge. This was a fraudulent defense that was one of the five worst defenses in the league when excluding turnovers and faced the 3rd easiest schedule of opposing QBs by EPA. This season, based on 2025 EPA, the Bears are looking at a top 10 most difficult slate of opposing QBs.

The offense lost WR DJ Moore, who was traded to Buffalo, but fully expect 2nd year WR Luther Burden to take over seamlessly. Burden showed tons of promise last season and finished 3rd among all NFL WRs in yards per route run (2.69). Otherwise, Khalif Raymond comes from the rival

4 OFFSEASON (CONT.)

Lions and adds tremendous value in special teams as well as depth at WR.

The big news on offense this offseason comes from losing C Drew Dalman, who stunningly announced his retirement. That is a major blow to an OL that graded out as one of the best units in 2025 and had zero total missed games among both starting Guards and Dalman. The Bears ended up trading for veteran Garrett Bradbury from New England but is a major downgrade from Dalman. He has not graded out higher than 62 by PFF in four seasons and has finished below league average as a pass blocker in back-to-back seasons. The middle of that OL was so reliable last season and between low odds of returning perfect health again for the interior starters and the downgrade from Dalman to Bradbury, the depth could be tested in 2026.

5 2026 OUTLOOK

I like the direction of the Bears and love what Ben Johnson brings to the table, which should give the Bears a shot to beat any team any week. However, I would be very cautious expecting another Playoff appearance. The offense is real and Johnson has already changed the franchise trajectory, but Caleb is still a work in progress, and the defense is a potential train wreck. The luck profile screams of a team likely to see major regression and the schedule should be much more difficult. Chicago cleared their win total last season by 2.5 games and exceeded their 4th quarter win expectancy by 13%. In the last 25 years there have been 60 other teams that exceeded their win total by at least two games and exceeded 4th quarter win share by at least 10%. Only 33% of those teams exceeded their win total the next year. Chicago is currently favored to make the Playoffs, yet among the 32 prior teams in this subset who were also favored to make the Playoffs, only 13 (41%) actually made it. That is more than 30% below preseason expectations.

The current win total of 9.5 already is pricing some regression but the markets also currently favored to make the Playoffs. I am bearish (don't excuse the pun) on Chicago this season and will not have them making the Playoffs in 2026.



CINCINNATI BENGALS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
6-11

POINT DIFF
-78

DIVISION
AFC NORTH

HEAD COACH
ZAC TAYLOR

SUPER BOWL EQUITY

69th PERCENTILE



WIN TOTAL
10.5

DIVISION ODDS
+194

MAKE PLAYOFFS
-186

WIN SUPER BOWL
+2000

2025 FINAL EPA RANKINGS

RUN OFF
20th

PASS OFF
9th

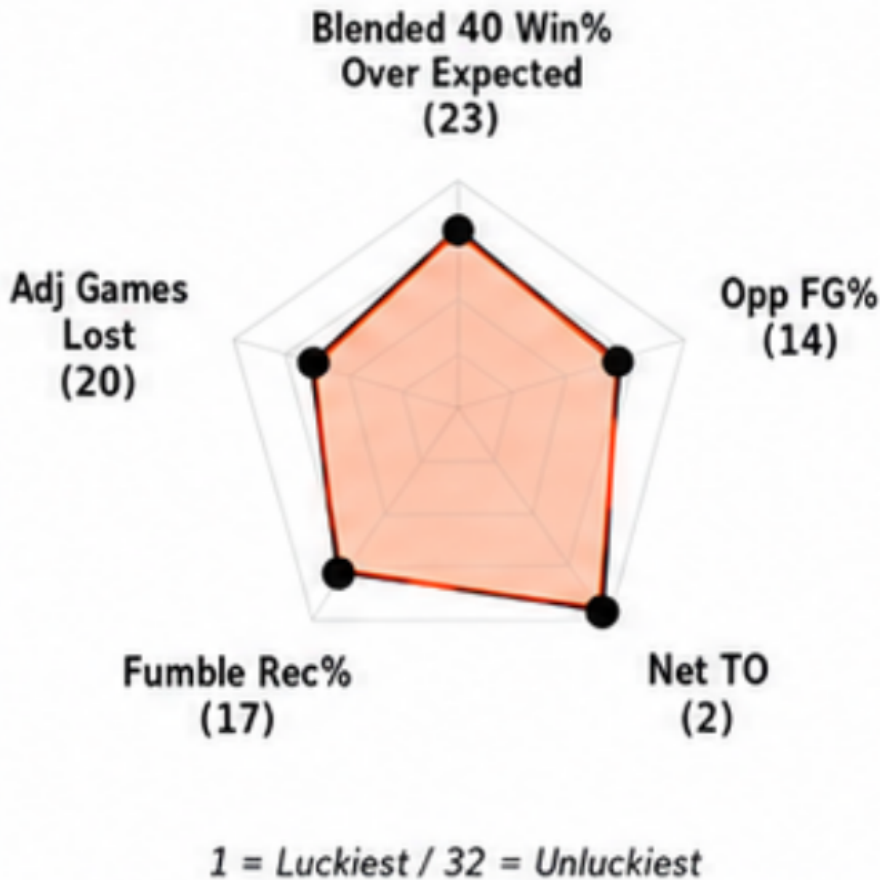
RUN DEF
30th

PASS DEF
28th

1 ONE STAT THAT DEFINES THIS TEAM

“The Bengals offense gave up nine defensive TDs during the season, tied for most in NFL history. This included five TD returns of at least 60 yards. The Bengals offense goes from 19th to 9th once you exclude turnovers, by far the widest gap in the league.”

2 LUCK METRICS



3 SCHEDULE OUTLOOK

EASIEST DRAW

Expected easiest schedule by team ratings.

SOFT QB SLATE

Set to face the worst opposing QB group by 2025 EPA.

MADRID TRAP

Week 9 Madrid, then Pittsburgh off its bye.

2026 OFFICIAL SCHEDULE			
WK	OPPONENT	DATE	NET REST
1	vs TB	9/13	0
2	@ HOU	9/20	0
3	@ PIT	9/27	0
4	vs JAX	10/4	0
5	@ MIA	10/11	0
6	BYE	-	0
7	@ BAL	10/25	+7
8	vs TEN	11/1	0
9	vs ATL (MAD)	11/8	0
10	vs PIT	11/15	-7
11	@ WAS	11/23	-3
12	vs NO	11/29	-1
13	@ CLE	12/6	0
14	vs KC	12/13	-3
15	@ CAR	12/20	0
16	@ IND	12/27	0
17	vs BAL	12/31	0
18	vs CLE	1/10	+3

8 DEPTH CHART (CURRENT PROJECTION)

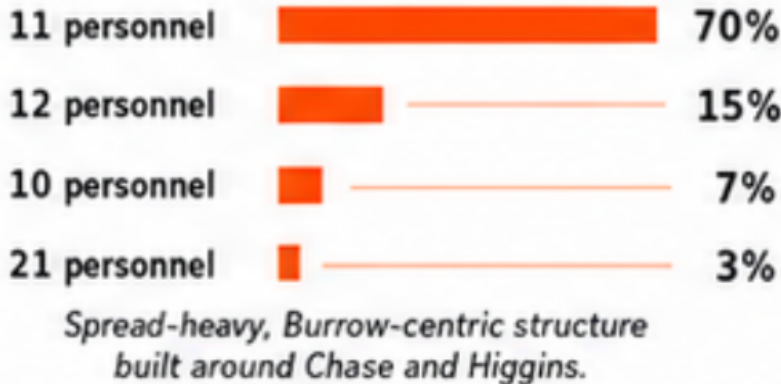
OFFENSE

QB Joe Burrow
RB Chase Brown
WR Ja'Marr Chase
WR Tee Higgins
WR Andrei Iosivas
TE Drew Sample
LT Orlando Brown Jr.
LG Dylan Fairchild
C Ted Karras
RG Dalton Risner
RT Amarius Mims

DEFENSE

DE Myles Murphy
DT Jonathan Allen
DT Dexter Lawrence II
DE Boye Mafe
LB Demetrius Knight Jr.
LB Barrett Carter
CB Dax Hill
CB DJ Turner II
CB Jalen Davis
S Jordan Battle
S Bryan Cook

4 OFFENSIVE PERSONNEL USAGE



5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
2	Cashius Howell	EDGE	Texas A&M
3	Tacario Davis	CB	Washington
4	Connor Lew	C	Auburn
4	Colbie Young	WR	Georgia
6	Brian Parker II	C	Duke
7	Jack Endries	TE	Texas
7	Landon Robinson	DT	Navy

6 2025 TEAM STATS

OFFENSE		DEFENSE	
Points	12th	Points Allowed	30th
EPA Rank	19th	EPA Rank	29th
EPA Rush Rank	24th	EPA Rush Def	30th
EPA Pass Rank	9th	EPA Pass Def	28th
Giveaways	31st	Takeaways	16th
Sack Rate Allowed	10th	Sack Rate	27th

7 2025 RESULTS SNAPSHOT

☐ OVERALL ATS RECORD	7-10
☐ ATS MARGIN / GM	-2.5
☐ TOTALS OVER RECORD	11-6
☐ TEAM TOTAL OVER RECORD	10-7

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

2nd
AFC NORTH

PLAYOFF PROBABILITY

65.0%

Exactly 65.0% implied chance to make the playoffs.

SUPER BOWL PROBABILITY

4.8%

Exactly 4.8% implied chance to win the Super Bowl.

IDENTITY

- Burrow health swing
- Explosive passing game
- Easiest schedule in NFL
- Defense must rebound
- High-variance contender

CINCINNATI BENGALS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
6-11	-78	AFC NORTH	ZAC TAYLOR	DAN PITCHER	AL GOLDEN

12025 SEASON IN REVIEW

The Bengals' 2025 season was one of the weirdest in the league because the offense was good enough to make the playoffs, but the defense was so bad that it torpedoed the whole season. Cincinnati finished 6-11 despite an offense that finished 10th in success rate while scoring the 12th most points in the NFL. Joe Burrow finished 10th among QBs in EPA but was hurt for more than half the season. Cincinnati did go 5-3 in his starts but unfortunately went just 1-8 in games he missed. The offense averaged nearly 27 ppg in those starts, which also included struggles against the Browns defense twice and getting shutout against the Ravens at home. Even with Joe Flacco for a handful of starts, the offense was good but not necessarily peak Bengals. Ja'Marr Chase continued to excel, generating at least 100 catches and 1,200 yards in his third straight season. He also led the NFL in targets by 20 and that was in one less start than many other WRs. The offense was terrible on early downs, ranking 25th in EPA, but on those late money downs the Bengals were elite, ranking 6th best. Much of that poor early down play had to do with the fact that they turned the ball over at the 4th highest rate on those early downs. Cincinnati had the single largest gap between early and late down EPA offense in the NFL. The passing game still had enough explosive capability to scare opponents, and the offensive line showed more stability than in prior years. The issue was that the offense had to be almost perfect because the defense had no answers.

Al Golden's first year as defensive coordinator was a disaster. We knew the Cincinnati defense was a weakness entering the season but as I laid out in my 2025 preview guide, although the Bengals defense finished 16th in pass EPA allowed it was completely skewed by also facing the highest percentage of backup QB snaps in 2024. The defense ended up allowing the 3rd most points in the NFL and spent most of the season trying to win shootouts. They finished 29th in EPA/play allowed and 30th in points allowed. It was not just one weakness. They finished 28th in stopping the pass and 30th stopping the run. They allowed the 2nd highest rate of explosive plays and allowed by far the most yards after the catch of any defense in the league. What is most disappointing for Cincinnati is that they again faced a very soft schedule of opposing offenses. Based on EPA, they faced the 9th easiest schedule of opposing QBs. We are talking about losing games to the likes of Justin Fields and Shedeur Sanders at home. Six different starting QBs generated a top three EPA season performance against this Bengals defense.

It is difficult to evaluate a team like the Bengals, just using full season data when there was such a wide gulf in performance when Burrow did or did not play. They went 5-3 with a +39 point differential in the games started by Burrow but just 1-8 with a -117 point differential without him. For the full season they underperformed both blended 4th quarter win share and Pythagorean expectation by 1-2 wins, but in just those Burrow starts they won almost the exact amount as would be expected.

The close-game record was not favorable, with the Bengals going just 3-5 in those games. That included two devastating late losses and blown leads to the Bears on an improbable 58 yard TD reception by Colston Loveland with 17 seconds left as well as giving up 23 4th quarter points and a two TD lead with under 10m left to the hapless Jets. What absolutely shredded this Bengals offense were the turnovers. Cincinnati's offense gave up the single most EPA due to turnovers in the league. I had to do a double take when I saw this bc I couldn't believe it, but the Bengals offense gave up

2LUCK FACTOR (CONT.)

nine defensive TDs during the season, tied for most in NFL history. This included five TD returns of at least 60 yards. And it wasn't just the backup QBs, all three of Burrow, Flacco and Browning were equal opportunity distributors of the defensive TDs with each allowing at least two of them. They weren't just garbage time turnovers either as the Bengals lost seven turnovers in the 2nd half of close games, allowing the most EPA from those turnovers in those tight situations as well. The Bengals offense goes from 19th to 9th once you exclude turnovers, by far the widest gap in the league.

One of the few positive luck indicators was opponent QB health. The Bengals faced backup quarterbacks on nearly 32% of snaps, ranking as one of the luckier teams in that category for a 2nd straight season. That makes the defensive performance look even worse yet again. This was not a defense that got shredded only because it faced a murderer's row of healthy quarterbacks. It was bad despite catching some backup QB snaps.

3SCHEDULE ANALYSIS

After facing a tougher than average schedule of opponents in 2025, the Bengals are currently expected to have the single easiest schedule in 2026 based on my team ratings. It ranks 3rd easiest based on win totals and will be facing by far the lowest median implied opponent playoff probability (37%). For a defense praying for some improvement, the good news is that they are also set to face the worst group of opposing QBs by 2025 EPA.

Only Baltimore 2x, Houston and KC are favored to make the Playoffs among their opponents, and they get to face eight of my bottom 10 rated teams heading into the season. While it's no guarantee that the Bengals schedule ends up being either the easiest or one of the easiest in the league, in the last 25 years, ~50% of teams expected to face a top three easiest schedule has turned out to actually a top 10 easiest schedule. Only 27% of those teams with a top three expected easiest schedule has even faced a tougher than league average schedule at season's end.

Even though the strength of opponents is soft, they do have one really difficult stretch worth noting between weeks 9-14. In week 9, they face the Falcons in Madrid and then go home without a bye and have to face a Steeler team coming off of their bye week. It's not exactly the same bc the Browns had to go on the road following their game overseas last year, but this will be the 2nd straight season that the Steelers will face a team coming off an overseas trip when they are coming off a bye week. And then in three of their next four weeks, their opponents will have more rest than the Bengals in those games.

4OFFSEASON

The Bengals finally made the type of defensive swing they have avoided in the past, trading the 10th overall pick for DT Dexter Lawrence. This franchise has Burrow, Chase and Higgins in their prime, and the 2025 season proved they could not keep trying to patch together the defense with mid-tier fixes. Lawrence gives them a proven, strong interior player who can change the run defense and collapse pockets. They were very unlikely to find an immediate game changer on the DL in the draft. For as talented as he is, Lawrence did not record a sack a season ago after recording 25 in the prior

4OFFSEASON (CONT.)

three seasons. It should be noted that his pressure rate also fell below 10% for the first time since 2020 and going into his age 29 season, there are certainly some questions as to whether he is going to continue to be an all-pro caliber DL going forward. They also needed to compensate for losing veteran DE Trey Hendrickson to the Ravens. Although he only played in eight games last season, he still generated a strong 13% pressure rate and four sacks. This coming off of four straight 90+ PFF pass rush graded seasons along with 38 sacks in 2023-2024. They are surely going to need 2nd year DE Shemar Stewart to step up along with FA pickup Boye Mafe from Seattle. Mafe is more of a situational pass rush edge, but he has proven to generate a median or higher pressure rate since he entered the NFL. His 12% pressure rate last season was right at the 50th percentile among qualified pass rushers but he could only convert 5% into sacks (2), among the lowest in the NFL. The Bengals should expect some positive sack regression as long as his pressure capabilities stay intact. Even though they traded the 10th pick for Lawrence, they did use early draft capital on defenders in DE Cashius Howell and CB Tacario Davis. Howell and Mafe will be expected to fill in for Henderson as much as possible.

The offense mostly returns intact, and continuity on the OL is a big deal. They had one of the stronger continuity seasons among NFL OLs. Only LG Dylan Fairchild (2 missed games) and RG Dalton Risner (3 missed games) among the starters missed games. OL is a weak link system and having five average+ OL is very valuable, which the Bengals should have. Fairchild played relatively well as a rookie and former 1st round pick and 2nd year RT Amarius Mims really turned things on (0 sacks, 6th best RT PFF pass blocking grades) from week 12 to the end of the season. Bringing every one of the starters back while also adding nice youth for depth in the draft in 4th round C Connor Lew and 6th round G Brian Parker are nice finishing touches for 2026. Burrow had the 8th most time before seeing pressure last year while the OL finished 10th best in adjusted line rush yards with the lowest stuff rate in the NFL.

52026 OUTLOOK

The Bengals are definitely in line to be a strong rebound candidate in the AFC. Obviously, the health of Burrow is first and foremost but if he can at least play most of the season with an improving OL, maybe the easiest schedule in the NFL and a defense that can just not be terrible, they have true upside. It is certainly not going out on a major limb to say they have a shot at winning the division as well as representing the AFC in the Super Bowl, but at near 20-1 to win the Super Bowl that is the type of mid-tier long shot that makes a ton of sense.



CLEVELAND BROWNS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
5-12

POINT DIFF
-100

DIVISION
AFC NORTH

HEAD COACH
TODD MONKEN

SUPER BOWL EQUITY

19th PERCENTILE



WIN TOTAL
5.5

DIVISION ODDS
+2100

MAKE PLAYOFFS
+570

WIN SUPER BOWL
+20000

2025 FINAL EPA RANKINGS

RUN OFF
32nd

PASS OFF
31st

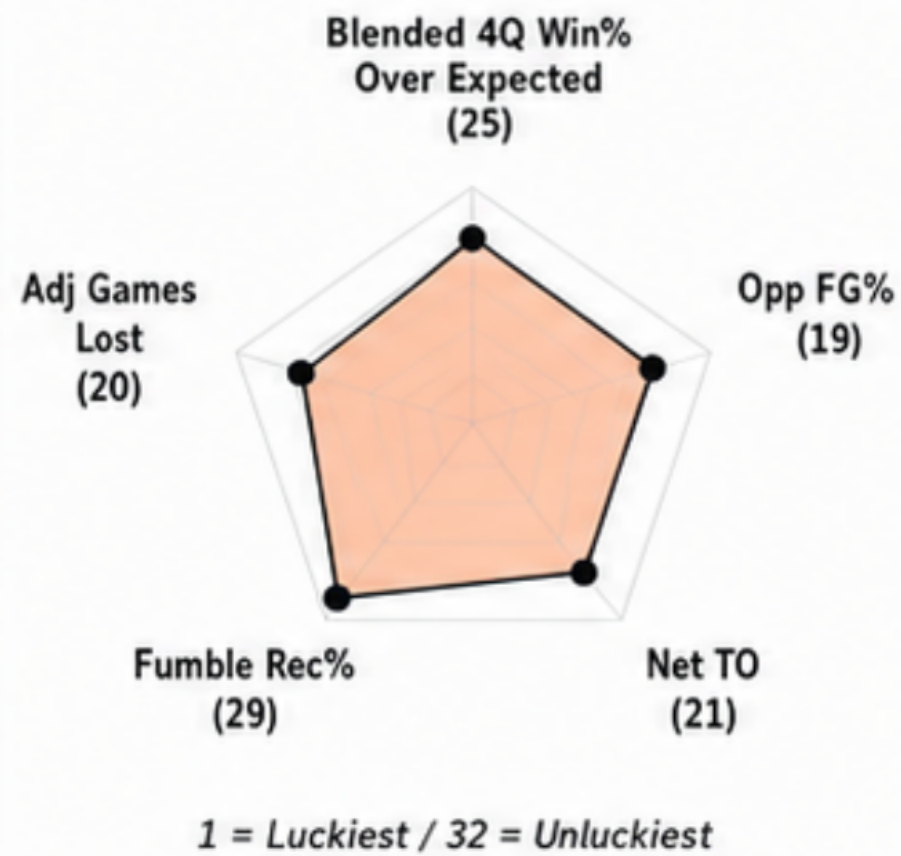
RUN DEF
8th

PASS DEF
2nd

1 ONE STAT THAT DEFINES THIS TEAM

“The Browns scored 1.26 points/drive on offense, 32nd in the NFL, but their 1.08 points/drive on possessions started in their own territory was the 6th worst mark in the last decade.”

2 LUCK METRICS



3 SCHEDULE OUTLOOK

MANAGEABLE SLATE

Projected 3rd-easiest schedule by team ratings.

FLORIDA OPEN

Back-to-back road games at Jacksonville and Tampa Bay.

LATE HOME EDGE

Final eight weeks include five home games.

2026 OFFICIAL SCHEDULE			
WK	OPPONENT	DATE	NET REST
1	@ JAX	9/13	0
2	@ TB	9/20	0
3	vs CAR	9/27	0
4	vs PIT	10/1	0
5	@ NYJ	10/11	+3
6	vs BAL	10/18	0
7	@ TEN	10/25	0
8	@ PIT	11/1	0
9	@ NO	11/8	-7
10	vs HOU	11/15	0
11	BYE	-	0
12	vs LV	11/29	+7
13	vs CIN	12/6	0
14	vs ATL	12/13	0
15	@ NYG	12/20	0
16	@ BAL	12/27	0
17	vs IND	1/3	0
18	@ CIN	1/10	-3

8 DEPTH CHART (CURRENT PROJECTION)

OFFENSE

QB Shedeur Sanders
RB Quinshon Judkins
WR Denzel Boston
WR Jerry Jeudy
WR KC Concepcion
TE Harold Fannin Jr.
LT Spencer Fano
LG Zion Johnson
C Elgton Jenkins
RG Teven Jenkins
RT Tytus Howard

DEFENSE

DE Alex Wright
DT Maliek Collins
DT Mason Graham
DE Jared Verse
LB Quincy Williams
LB Carson Schwesinger
CB Denzel Ward
CB Tyson Campbell
CB Myles Harden
S Grant Delpit
S Ronnie Hickman

4 2025 OFF PERSONNEL USAGE

11 Personnel 74%
12 Personnel 14%
21 Personnel 4%
13 Personnel 3%

Spread shells, but the offense lacked function because of QB play and offensive line issues.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Spencer Fano	OT	Utah
1	KC Concepcion	WR	Texas A&M
2	Denzel Boston	WR	Washington
2	E. McNeil-Warren	S	Toledo
3	Austin Barber	OT	Florida
5	Parker Brailsford	C	Alabama
5	Justin Jefferson	LB	Alabama

6 2025 TEAM STATS

OFFENSE

Points 32nd
EPA Rank 31st
EPA Rush Rank 32nd
EPA Pass Rank 31st
Giveaways 30th
Sack Rate Allowed 30th

DEFENSE

Points Allowed 14th
EPA Rank 4th
EPA Rush Def 8th
EPA Pass Def 2nd
Takeaways 23rd
Sack Rate 6th

7 2025 RESULTS SNAPSHOT

OVERALL ATS RECORD 7-10
ATS MARGIN / GM -3.2
TOTALS OVER RECORD 6-11
TEAM TOTAL OVER RECORD 5-12

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

4th
AFC NORTH

PLAYOFF PROBABILITY

14.9%

+570 implies a 14.9% raw playoff probability.

SUPER BOWL PROBABILITY

0.5%

+20000 implies a 0.5% raw Super Bowl equity.

IDENTITY

- Defense still real
- Offense in rebuild
- OL overhaul
- Young skill upside
- QB decides everything

CLEVELAND BROWNS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
5-12	-100	AFC NORTH	TODD MONKEN	TRAVIS SWITZER	MIKE RUTENBERG

12025 SEASON IN REVIEW

The 2025 Cleveland Browns finished 5-12 and was another lost season for a franchise still trying to dig out from the Deshaun Watson trade. The positive spin is that the Browns improved by two wins despite still having one of the worst offenses in the NFL. The Browns offense was impossibly bad yet again finishing bottom five in virtually every category. They ended 2025 with the 31st ranked offense by EPA, a season after finishing 32nd. It was not all on him but after three straight terrible offensive seasons, HC Kevin Stefanski was let go. The QB room was once again the central storyline as Joe Flacco opened the season as the stabilizing veteran but was traded just a few games into the season. The Browns rotated between rookies Dillon Gabriel and Shedeur Sanders for the remainder of the season. Both were pretty terrible, but the OL struggled and while the WRs could not separate at all. The OL ranked 31st PFF pass block efficiency, in yards allowed before contact and adjusted line yards created. To that point, rookie RB Quinshon Judkins faced a stacked defensive box on a league-leading 45% of rush attempts. He ranked 44th out of 48 RBs in ypc but a much better 28th in rush yards over expected when blocking and context is considered.

Sanders did at least show some flashes with big time throws and playmaking as compared to Gabriel, who did not belong on the field. Sanders' 4.5% big time throw rate ranked 18th among QBs and dwarfed Gabriel's 1.5%. Unfortunately, even though he sported the most time to throw in the league, he took the 4th highest rate of sacks and PFF charged him with the 2nd highest percentage of pressures allowed. Out of 40 qualified QBs, Sanders ranked 40th in EPA, 39th in success rate and 38th in CPOE. It's not like Sanders faced a tough schedule either. In his seven starts, Sanders faced opposing defenses that all ranked 14th or worse in pressure rate including two of the three worst pressure teams in the NFL in the 49ers and Raiders. He is talented enough to get another shot but it's a big question if he can succeed. Rookie TE Harold Fannin was the lone offensive bright spot, leading the Browns in receptions, yards and TDs. Only Brock Bowers in 2024 has ever done that as a rookie TE in the last 50 years.

Defensively, Cleveland remained very good. They ranked 6th in fewest points per drive allowed even though opposing offenses started with the best average field position in the league. They ranked 4th in EPA allowed and held the highest % of opposing offenses to an EPA below their seasonal average. DE Myles Garrett continued to play at an elite level and set the NFL record with 23 sacks. Of course, on June 1st, he was traded in a blockbuster deal to the Rams for DE Jared Verse and multiple draft picks. It was tough to see him leave the franchise but at his age and in the stage of rebuild the Browns are in, it made sense to let him go for that package. Going forward the defense is going to be led by Verse and reigning DROY, LB Carson Schwesinger, who is already one of the best LBs in the NFL.

2LUCK FACTOR

It feels like a broken record, but the Browns were extremely unfortunate in a bunch of categories in 2025. Based on underlying metrics, the Browns probably deserved at least one more win their league worst special teams' unit single-handedly cost the Browns victories. DVOA ranked the Browns as the worst special teams in the NFL since 2020. They ranked last in punt coverage; punt returns and bottom five on kickoffs and returns. They allowed three different punt and kick return TDs including two in one game, in a 27-20 loss to the Jets. They held the Jets to just 3.3 yards per

2LUCK FACTOR (CONT.)

play and still lost. They lost by one in the opener to Cincinnati on the backs of a missed PAT and missed 36 yards FG late in the game. There were 13 times last year that a defense held an opponent to <3.5 yards per play and lost, with the Browns accounting for two of those games alone.

The Browns only recovered three of nine fumbles that hit the ground on offense and their 26% recovery rate on defense ranked 4th lowest in the NFL. The Browns scored 1.26 points per drive on offense, which ranked 32nd, but the offense started with 19 drives in opponent territory, 7th most in the NFL. If you exclude all drives that started in opposing territory, the Browns 1.08 points per drive not only ranked last it was the 6th worst mark in the last decade.

Cleveland's pass defense was elite and did so while facing the 5th toughest schedule of opposing QBs by EPA. They also only saw just 9% of opposing QB snaps come from backup QBs, 2nd lowest figure in the league. Even though Burrow missed half the season, the Browns faced him twice, compared to a team like PIT that faced Flacco twice instead. Lamar Jackson missed a handful of games, yet the Browns faced him in both matchups as well.

3SCHEDULE ANALYSIS

The Browns ended up facing a top five easiest schedule last season and based on win totals are expected to face the 4th easiest again this year. The schedule opens with two straight road games at Jacksonville and Tampa Bay, a difficult spot in the Florida heat back to back so early in the season. The Browns only play five games against teams favored to make the Playoffs (BAL 2x, CIN 2x, HOU) and the Ravens and Texans are the only opponents inside my top 10 rated teams right now. Their opponents have just a 41% median Playoff probability this season, top five lowest in the league.

In the final eight games of the season, they play five home games including four against dome teams (HOU, ATL, LV, IND) from mid-November to early January. That is a potential sneaky advantage to pick up a couple late wins. However, if the Browns are in tank mode to ensure a high draft pick for a potential franchise QB, those may not be wins they necessarily want.

4OFFSEASON

The Browns made a big organizational move by moving on from Stefanski and hiring 60 year old Todd Monken. Stefanski deserves credit for dragging this franchise to two playoff appearances and winning a playoff game, but the offense had become stale. Cleveland needed a new offensive voice and identity. Monken has coordinated high-end offenses in multiple environments and helped Lamar Jackson and Baltimore evolve offensively. He has always fielded offenses that take vertical shots down the field, and I expect some more creativity this season in the Cleveland offense. Here are where QBs have ranked in air yards per attempt under Monken in the NFL: 4th, 8th, 2nd, 13th, 2nd, 1st, 2nd. It looks like there will be competition at QB between Sanders and Watson. This is almost certainly Watson's final season in Cleveland, so it makes little sense to start him unless the team truly feels like Sanders has no real chance to succeed.

Of course, trading Garrett and resetting the defense with more youth is going to be a gigantic question. Verse is an excellent pass rusher who is in that top 12-16 pass rusher range in the NFL.

4OFFSEASON (CONT.)

His style is different in that he is more of a pure bull rusher who can overpower OL but it's effective. Verse finished 18th among edge rushers in pressure rate last year with 9 sacks and ranked 5th in pressure rate with 8 sacks in 2024. Nobody can replace Garrett but Verse at his age is a nice replacement. LB Quincy Williams comes from the Jets to take over for Devin Bush who left for Chicago. Mike Rutenberg replaces DC Jim Schwartz as well. Losing Schwartz matters because the Browns defense had a clear identity under him, but the personnel remains strong enough to stay in the top half of the league.

The OL was clearly the biggest roster priority in the off season after finishing 32nd as a team in PFF pass block grade and 28th in run blocking. Cleveland signed veterans Elgton Jenkins, Zion Johnson and Teven Jenkins, then used premium draft capital on LT Spencer Fano, T Austin Barber and C Parker Brailsford. That is a massive investment in the offensive front after G Joel Bitonio retired and long time G Wyatt Teller left for Houston. They also traded for Houston RT Tytus Howard, who has been graded by PFF as a top 12 pass blocker among RTs in each of the last two seasons. Fano is the to the future and if he can be a legitimate starting LT from day one, it changes the entire complexion of the offense. Last season, the Browns most used lineup along the OL ranked just 28th in the NFL in continuity at under 22% of snaps. It may take time to jell, and I would expect growing pains early, but this should be a better overall unit than in 2025.

The Browns also attacked the WR position aggressively by drafting KC Concepcion and Denzel Boston with their first two picks. Concepcion needs to clean up his drops but has the playmaking to help this offense while Boston is a big WR who needs to win on contested catches down the field. That gives Cleveland two young pass catchers with real upside, and that matters for a team that has lacked explosive juice.

52026 OUTLOOK

The Browns are not going to win a lot of games but at least they are building a nice young core for the future. If the QB play is bottom three again, none of the OL additions, young receivers or schedule breaks will matter. But if Monken can manufacture even below league average QB play, this team is much more interesting than the market seems to believe. I would be worried that a brand new offensive system along with 4-5 new starting OL and potentially 1-2 new starting WRs are going to take a handful of games to play well together before we see the offense actually improve. That would discount the early season win probabilities even further with uncertain QB play to boot. The defense likely won't be top 10 level but with the young talent on board I think top 12-15 is certainly doable.

We haven't seen it proven on the field just yet but after the 2025 draft class produced a strong core of Fannin, Schwesinger and RB Quinshon Judkins to build off of, the 2026 draft class looks just as talented. The Browns are likely one more strong draft away, mainly at QB, from really shooting for a Playoff spot but at least there is something to build on. It's hard to see anything more than a 5-7 win narrow range of outcomes for Cleveland.



DALLAS COWBOYS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
7-9-1	-40	NFC EAST	BRIAN SCHOTTENHEIMER

SUPER BOWL EQUITY

68th

PERCENTILE

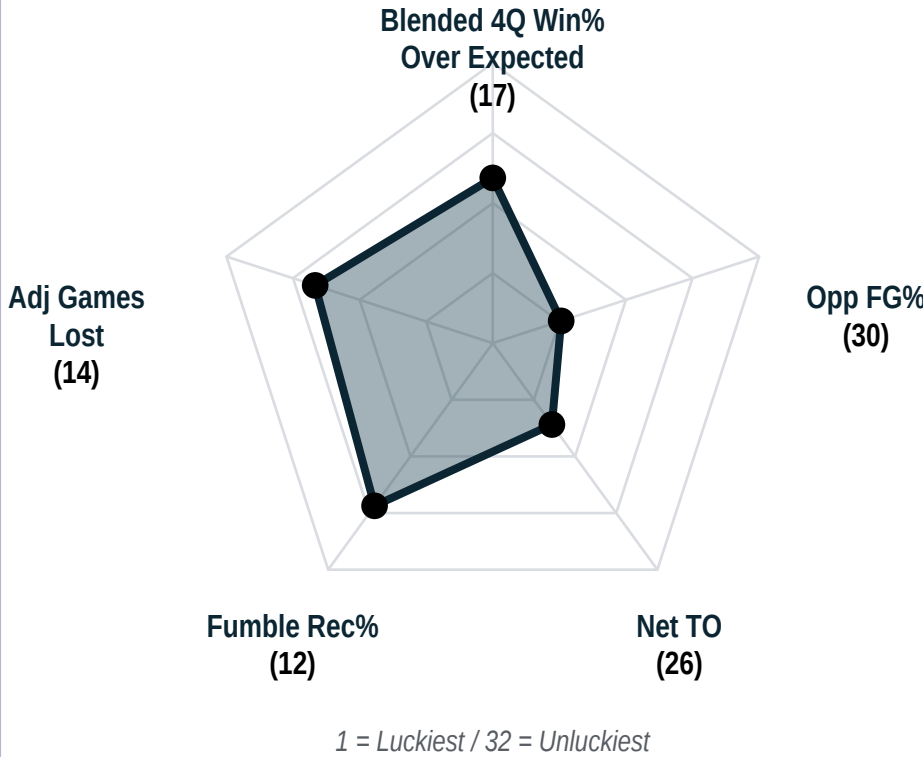


WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
9.5	+235	+105	+2500
2025 FINAL EPA RANKINGS			
RUN OFF	PASS OFF	RUN DEF	PASS DEF
8th	7th	30th	30th

1 ONE STAT THAT DEFINES THIS TEAM

"The Cowboys defense finished 31st in the NFL in EPA allowed but they were at their worst in high leverage late downs. Their +0.45 EPA per drop back allowed on 3rd and 4th downs ranked as the worst of any defense in the NFL since the 2020 Raiders."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

TOUGHEST SCHEDULE FLIP

Dallas moves from the third-easiest 2025 slate to one of the NFL's toughest schedules.

FOUR-GAME GAUNTLET

Houston, Tampa Bay, Green Bay and Philadelphia create a defining midseason run.

DOME-HEAVY SLATE

Twelve games are indoors, but the Week 14 bye is the latest possible break.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ NYG	9/13	0
2	vs WAS	9/20	0
3	vs BAL (RIO)	9/27	0
4	@ HOU	10/4	0
5	vs TB	10/8	0
6	@ GB	10/18	+3
7	@ PHI	10/26	0
8	vs ARI	11/1	-1
9	@ IND	11/8	0
10	vs SF	11/15	0
11	vs TEN	11/22	0
12	vs PHI	11/26	0
13	@ SEA	12/7	+3
14	BYE		
15	@ LAR	12/20	+6
16	vs JAX	12/27	0
17	vs NYG	1/3	+1
18	@ WAS	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Dak Prescott
RB	Javonte Williams
WR	George Pickens
WR	CeeDee Lamb
WR	Ryan Flournoy
TE	Jake Ferguson
LT	Tyler Guyton
LG	Tyler Smith
C	Cooper Beebe
RG	Tyler Booker
RT	Terence Steele

DEFENSE

DE	Otito Ogbonnia
NT	Kenny Clark
DT	Quinnen Williams
OLB	Rashan Gary
LB	Dee Winters
LB	DeMarvion Overshown
OLB	Donovan Ezeiruaku
CB	DaRon Bland
S	Jalen Thompson
S	Malik Hooker
CB	Cobie Durant

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel	66%
12 personnel	19%
21 personnel	8%
13 personnel	4%

A spread-first attack built around Prescott and two elite outside receivers, with selective heavier looks.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Caleb Downs	S	Ohio State
1	Malachi Lawrence	EDGE	UCF
3	Jaishawn Barham	EDGE	Michigan
4	Drew Shelton	OT	Penn State
4	Devin Moore	CB	Florida
4	LT Overton	EDGE	Alabama
7	Anthony Smith	WR	East Carolina

6 2025 TEAM STATS

OFFENSE

Points	7th
EPA Rank	5th
EPA Rush Rank	8th
EPA Pass Rank	7th
Giveaways	11th
Sack Rate Allowed	9th

DEFENSE

Points Allowed	32nd
EPA Rank	31st
EPA Rush Def	30th
EPA Pass Def	30th
Takeaways	30th
Sack Rate	22nd

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	8-9
☐	ATS MARGIN / GM	-0.5
☐	TOTALS OVER RECORD	11-6
☐	TEAM TOTAL OVER RECORD	11-6

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

2nd

NFC EAST

PLAYOFF PROBABILITY

48.8%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

3.8%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Elite passing core
- Defensive rebuild
- Turnover upside
- Brutal schedule flip
- NFC ceiling

DALLAS COWBOYS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
7-9-1	-40	NFC EAST	BRIAN SCHOTTENHEIMER	KLAYTON ADAMS	CHRISTIAN PARKER

1 2025 SEASON IN REVIEW

The Cowboys were one of the strangest teams in the NFL in 2025. Dallas finished 7-9-1, but the offense was legitimately good, scoring the 7th most points in the league and ranking 5th in EPA. Along with BUF, LAR and CHI the Cowboys were only one of four teams to finish top 10 in both EPA thru the air and on the ground. Dak Prescott, CeeDee Lamb and George Pickens gave Dallas enough passing-game firepower to score with almost anyone. Dak finished 7th in EPA per drop back and PFF grade while both Lamb and Pickens caught over 1,000 yards of balls. The offense scored at least 30 points in all but one of their seven wins while scoring 26+ points in three losses and a tie.

The defense was the problem. Dallas allowed the most points in the NFL, and too many games turned into shootouts where the offense had to be perfect. They ranked 30th in both defensive EPA vs the pass and the run while allowing a league high 70% rate of opposing QBs to generate an above season average EPA against them. A league high five opponents generated the single highest EPA game all season vs the Dallas defense. They were not very good on early downs but their +0.45 EPA per drop back allowed on 3rd and 4th downs was the worst in the NFL since the 2020 Raiders. Considering they faced the 3rd easiest schedule of opposing offenses by EPA; the Dallas defense finished as the worst defense vs expectations in the NFL. The mid-season addition of DT Quinnen Williams did help a bit as the defense allowed a 49% rush success rate prior to his addition as compared to 38% after but the pass defense was just as bad.

The Cowboys could move the ball, but they could not consistently get off the field, and the defense allowed too many explosives and too many scoring drives. It is hard to be a playoff team when you allow 30+ points in nearly 60% of your games in a season. This is why they had some inexplicable performances in 2025 including losses to Carolina and at home to Arizona.

2 LUCK FACTOR

Dallas had a mostly neutral overall luck profile, which makes the final record feel fairly honest. By both point differential and 4th quarter metrics, Dallas's final record was in line with expectations.

The one-score record was slightly positive at 4-3, but not extreme enough to scream regression. Their fumble recovery rate was also favorable at 53%, but again not wildly out of line. The bigger issue was just a lack of a real defense, struggling to at least generate some value from takeaways. The Dallas defense ranked just 26th in EPA gained from turnovers and their 12 turnovers ranked 3rd lowest in the league. In fact, even when they did generate turnovers, it rarely led to short fields for the offense. They saw a league-low seven offensive possessions starting in opponent's territory all season. Which makes the Dallas offensive numbers even more impressive. On just possessions that started in their own territory, Dallas' 2.25 points per drive ranked 4th best in the league. Even on just those small number of drives in opposing territory, their 5 pts/drive ranked 2nd best in the NFL. There is more upside to this offense with some favorable turnover luck and better field position.

Opposing FG kickers made 94.1% of field goals against Dallas, the 3rd highest rate in the NFL. K Brandon Aubrey continued to be a weapon, making all 25 of his FGs under 50 yards. He also went an amazing 3/4 on FGs of 60+. But for some reason he struggled comparatively on 50-59 yarders,

2 LUCK FACTOR (CONT.)

going just 8/13.

Injuries were not a major excuse. Dallas ranked 14th in adjusted games lost and Prescott played in all 17 games. Dallas was not particularly unlucky; they were just a badly flawed team with a great offense and terrible defense.

3 SCHEDULE ANALYSIS

Based on forecasted win totals, the Cowboys are expected to play one of the toughest schedules in the NFL. This is after facing the 3rd easiest SOS last season. Their season-to-season schedule strength flip is the single largest of any team this season. However, to me there is some decent variability in that expectation depending on how you view teams such as Washington and the Giants, whom Dallas plays four times. They play eight road games against some of the best teams in the NFL, including Philadelphia, Seattle, LA Rams, Green Bay and Houston.

The midseason stretch is also challenging. Dallas plays at Houston, hosts Tampa Bay on a short week, travels to Green Bay on Sunday night, then goes to Philadelphia on Monday night. That is a brutal four-game run and could define the season. The Thanksgiving game against Philadelphia is another major spot, and Dallas also has late-season road games at Seattle and the Rams before finishing with Jacksonville and the Giants.

It is a positive that the Cowboys will play 12 of their 17 games this season in a dome. Only a road MNF game in Seattle in December and their finale in Washington has a chance for a bad weather game. Unfortunately, along with Arizona, their week 14 bye week is the latest for any team this season.

4 OFFSEASON

The Cowboys kept their offense intact this offseason but instead focused on completely revamping their pitiful defense. Their draft was heavily defensive, starting with Ohio State safety Caleb Downs at No. 11 and UCF EDGE Malachi Lawrence at No. 23. Downs gives Dallas a true defensive chess piece who can play safety, nickel and handle matchup responsibilities. Lawrence adds needed juice on the edge adding to Donovan Ezeiruaku potentially making a 2nd year leap. Ezeiruaku generated a solid 10% pressure rate but could only produce two sacks. His 66.8 pass rush grade from PFF ranked 4th best among all pass rushers in the 2025 draft class.

Elsewhere, Dallas added potentially 4-5 new starters thru FA and in trades with the addition of ED Rashan Gary in a trade from GB, LB Dee Winters, S Jalen Thompson and CB Cobie Durant. Gary has lost a little of his pass rush juice in recent years but still was able to produce a 13% pressure rate and nine sacks a year ago. He can only help this pass rush overall while Thompson was one of my favorite under the radar FA signings in the NFL. He has been solid in coverage and has graded out as one of the better tackling Safeties over the last two seasons, something this poor tackling defense needed to fix.

The defense will be led by former Eagles DB coach and 34-year-old Christian Parker. He is making a pretty big leap at his age and the pressure of being a Cowboys coach will mount. The good news

4 OFFSEASON (CONT.)

is that there is nowhere to go but up after last year's debacle with the addition of potentially 6-7 new starters. At least Cowboy fans won't have to deal with the mundane Matt Eberflus scheme anymore.

5 2026 OUTLOOK

Dallas is a natural rebound candidate if the defense simply becomes average instead of awful and they can get some lucky turnover bounces. The offense already proved it can score at a playoff level and can outscore anyone. If the defense improves from 32nd to the 16-20 range, this team can get back into the NFC playoff mix. The issue is the schedule makes it difficult to feel good about Dallas getting back into the Playoffs. They may end up being one of the 8-10 best teams in the NFL but bc of that schedule, it could force them to claw their way into the Playoffs.

Dallas' win total is just under 9.5 wins, but I certainly think Playoffs is a possibility and if the defense improves to league average level, this could be a 10-11 win team with upside. Instead of a win total wager I do think taking a shot at their long tail outcomes to the positive and something like 15-1 on #1 seed and/or a similar number to win the NFC is worthwhile. Obviously, if they play the way I think they could, Dak MVP and Schottenheimer COTY are certainly in the mix as well.



DENVER BRONCOS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD

14-3

POINT DIFF

+90

DIVISION

AFC WEST

HEAD COACH

SEAN PAYTON

SUPER BOWL EQUITY

69th

PERCENTILE



WIN TOTAL

9.5

DIVISION ODDS

+225

MAKE PLAYOFFS

-140

WIN SUPER BOWL

+2000

2025 FINAL EPA RANKINGS

RUN OFF

19th

PASS OFF

8th

RUN DEF

12th

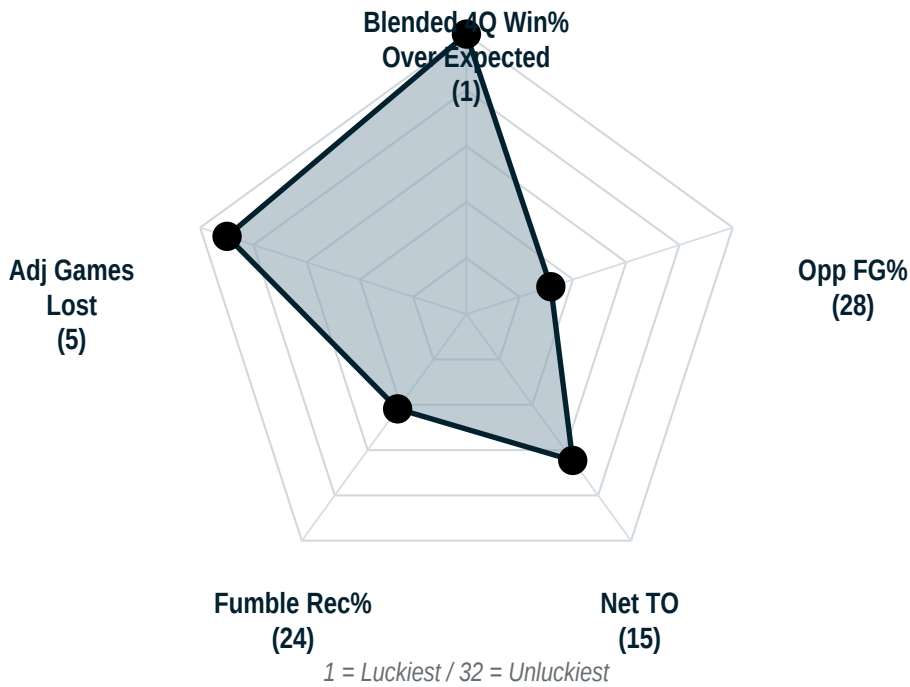
PASS DEF

6th

1 ONE STAT THAT DEFINES THIS TEAM

“The 2025 Broncos team was good, but their +90 point differential is more indicative of an 11-win type of team not one that won 14 and received the #1 seed in the AFC. In fact, the 2025 Broncos had the 5th-lowest point differential per game by any AFC or NFC #1 seed since 2001.”

2 LUCK METRICS



3 SCHEDULE OUTLOOK

BRUTAL OPENING STRETCH

Six of the first eight opponents are favored to make the playoffs.

MIDSEASON RUNWAY

A six-game stretch against lower-tier opponents follows the Week 10 bye.

TOUGH FINISH

Buffalo, New England and the Chargers close the regular season.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ KC	9/14	0
2	vs JAX	9/20	-1
3	vs LAR	9/27	+1
4	@ SF	10/4	0
5	@ LAC	10/11	0
6	vs SEA	10/15	0
7	@ ARI	10/25	+3
8	vs KC	11/1	0
9	@ CAR	11/8	-3
10	BYE		
11	vs LV	11/22	+7
12	@ PIT	11/27	0
13	vs MIA	12/6	+2
14	@ NYJ	12/13	-7
15	@ LV	12/20	0
16	vs BUF	12/25	-1
17	@ NE	1/3	+2
18	vs LAC	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Bo Nix
RB	J.K. Dobbins
WR	Courtland Sutton
WR	Jaylen Waddle
WR	Troy Franklin
TE	Adam Trautman
LT	Garett Bolles
LG	Ben Powers
C	Luke Wattenberg
RG	Quinn Meinerz
RT	Mike McGlinchey

DEFENSE

DE	Malcolm Roach
NT	D.J. Jones
DE	Zach Allen
OLB	Jonathon Cooper
LB	Justin Strnad
LB	Alex Singleton
OLB	Nik Bonitto
CB	Riley Moss
S	Talanoa Hufanga
S	Brandon Jones
CB	Pat Surtain II

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		49%
12 personnel		30%
21 personnel		12%
13 personnel		5%

A balanced Sean Payton menu built around 11 and 12 personnel.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
3	Tyler Onyedim	DT	Texas A&M
4	Jonah Coleman	RB	Washington
4	Kage Casey	OT	Boise State
5	Justin Joly	TE	NC State
7	Miles Scott	S	Illinois
7	Dallen Bentley	TE	Utah
7	Red Murdock	LB	Buffalo

6 2025 TEAM STATS

OFFENSE

Points	14th
EPA Rank	10th
EPA Rush Rank	19th
EPA Pass Rank	8th
Giveaways	3rd
Sack Rate Allowed	1st

DEFENSE

Points Allowed	3rd
EPA Rank	7th
EPA Rush Def	12th
EPA Pass Def	6th
Takeaways	27th
Sack Rate	1st

7 2025 RESULTS SNAPSHOT

OVERALL ATS RECORD	7-10
ATS MARGIN / GM	-1.4
TOTALS OVER RECORD	7-10
TEAM TOTAL OVER RECORD	9-8

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

3rd

AFC WEST

PLAYOFF PROBABILITY

58.3%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

4.8%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Elite defensive floor
- Record regression risk
- Bo Nix stability
- Waddle addition
- Under candidate

DENVER BRONCOS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
14-3	+90	AFC WEST	SEAN PAYTON	DAVIS WEBB	VANCE JOSEPH

12025 SEASON IN REVIEW

Denver finished an incredible 2025 season, 14-3 but their exit in the AFC Conference Championship to the Patriots with QB Bo Nix sidelined due to injury was a major disappointment. For a 2nd straight season, the Broncos greatly exceeded market expectations, going over their win total by 4.5 games. The Broncos were only the 3rd team over the last 25 years to exceed their win total by at least 4 games in back to back seasons. Interestingly, among the 64 other teams that exceeded their win total by four or more games, the Broncos 41% ATS mark ranks as the single lowest in the entire sample. They won a ton of games and deserved the #1 seed but the Broncos also consistently underachieved market expectations on a weekly basis. The 2025 team was good, but their +90 point differential is more indicative of an 11-win type of team not one that won 14 and received the #1 seed in the AFC. In fact, the 2025 Broncos had the 5th-lowest point differential per game by any AFC or NFC #1 seed since 2001.

The defense absolutely carried the identity of this team, finishing #1 in lowest success rate allowed and #8 in EPA. They ranked top five in lowest points per drive, most punts and 2nd most 3 and outs per drive. It was not fake either considering they generated the 5th lowest EPA from turnovers in the league. They forced games into a style where field position, red-zone stops and late-game execution mattered. That is exactly where Sean Payton's teams can squeeze extra wins, especially when the QB is not asked to be a weekly superhero.

The offense was decent, but I am not sure it was the profile of a 14-win team. Led by QB Bo Nix, the offense finished 19th in success rate and 15th in EPA. They ranked just 13th in point differential (+25) thru three quarters but their +64 in the 4th quarter ranked 2nd best in the league and led to a league-high 11 one score victories. Nix gives Denver a stable enough QB (17th in EPA/DB & PFF grade), but his early game inconsistencies were often masked by the defense and his late game prowess. To his credit, he runs the Payton scheme very well, takes a very low sack rate, scrambles when needed and generally avoids bad mistakes. It should be pointed out that his 21 turnover worthy throws charted by FTN ranked as the most in the NFL last season and the gap between actual INT % and TWT % was 3rd highest among qualified QBs. He actually generated his best splits in games the Broncos were trailing. He threw 17 TDs with just 2 INTs and ranked 3rd in the NFL when the Broncos were down.

2LUCK FACTOR

As mentioned earlier, the +90 point differential does not jive with a 14-3 team. No team outperformed underlying metrics more than the Broncos last season. Using Pythagorean win expectation, the Broncos played more like an 11 win team while using my blended 4th quarter win probabilities, Denver played like a 10.5 win team. The 2025 Broncos ranked as the 17th most overvalued team by point differential and 8th most by 4th quarter metrics in the last 25 seasons. When you include these numbers in addition to how much they exceeded their win total and their poor ATS records, the Broncos profile almost identical to last year's Chiefs fwiw. Denver finished an incredible 11-2 in one score games, winning three more close games than any other team in the NFL and are tied for the most since 2000. There have been 18 other teams that won at least eight one score games and finished 80%+ in those games in a season. Only 33% of those teams cleared

2LUCK FACTOR (CONT.)

their win total the next season, 44% made the Playoffs after 100% made it the prior season and in aggregate these teams won just 55% of close games the next season. The Broncos won five games while holding a 50% or less blended 4th quarter win share, most in the league. Their miracle 4th quarter comeback (3%) vs the Giants was the most improbable win of the NFL season. They beat the Giants by 1, Jets by 2, Raiders by 3 and 7, Texans with Davis Mills by 3, Mariota and the Commanders in OT and the Chiefs with 3rd string QB Chris Oladokun by 7.

The schedule last season was expected to be 13th toughest based on my ratings but ended up 3rd easiest mainly because so many opponents underachieved in a huge way. In fact, only five teams on their schedule actually exceeded win expectations and in aggregate their opponents went under their win totals by 31.5 games, far and away the most in the NFL. They also were fortunate to face KC on Christmas in one of the three games that Mahomes missed as well as a game in HOU where Stroud got knocked out in the first half. They also faced Jake Browning instead of Joe Burrow, Mariota instead of Jayden Daniels and Trey Lance in a meaningless week 18 game for LAC when DEN played their starters. Let's not forget in their win at home vs GB, DE Micah Parsons tore his ACL in the 3rd quarter and DEN trailing by nine. Just incredibly good fortune for the Broncos.

What is really interesting is for a team that won so many close games, it wasn't like they created an inordinate number of impactful turnovers, converted more 3rd downs than expected or had some major kicking advantage. Denver did a great job holding onto the ball, giving up the 3rd lowest EPA from offensive turnovers but the defense was just 27th in EPA from generating defensive turnovers. They ranked just 24th in fumble recovery rate both on offense and defense so the ball wasn't totally bouncing their way.

3SCHEDULE ANALYSIS

The Broncos are in line to face more of a league-average schedule of opponents vs the 3rd easiest schedule last season. Denver opens at Kansas City on Monday night, which is exactly when you want to face the Chiefs this season considering Patrick Mahomes may or may not be fully recovered from his ACL tear. The early season schedule is really rough as the Broncos will face six teams in the first eight who are favored to make the Playoffs with the 3rd toughest schedule in the league in that stretch. I have Denver as underdogs in five of their first six games with just a home game against Jacksonville as the lone favorite situation.

The rest of the season is a bit of a cakewalk with six straight opponents among the bottom 10-15 in the NFL and their bye week mixed in. They can rack up a bunch of wins in this stretch and will need it considering they end with Buffalo, NE and LAC.

4OFFSEASON

The Broncos offseason was extremely quiet. They added just one starter and lost just one starter all off season. DT John Franklin-Myers left for Tennessee but otherwise everyone is back on defense. The one key addition came on offense with the trade of their #1 pick for WR Jaylen Waddle. Denver was loaded with a bunch of #3 & 4 WRs around Courtland Sutton but needed more speed for an

WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
9.5	+225	-140	+2000

4OFFSEASON (CONT.)

offense ranked just 21st in explosive pass rate. Waddle can certainly help Nix become more efficient, especially over the middle of the field, where he attempted the 2nd lowest rate of throws in the NFL and ranked just 36th out of 38 qualified QBs in success rate and 35th in accuracy. Waddle was not targeted a ton over the middle last season, but he finished 3rd among all WRs in explosive catch rate on those targets and 14th in yards per route. It is interesting bc Waddle is universally thought of as an explosive after the catch player but his yac per reception has decreased for three straight seasons. It is also clear that Mike McDaniel's system is such that he can help create a lot of space over the middle of the field which is not necessarily going to translate with Denver and Nix. He will certainly help open up the offense, but I am not sure he alone is the difference for this offense. The good news is that the OL is top five in the league and Payton is one of the best schemers so there is always potential for upside.

52026 OUTLOOK

The Broncos should be a good team again, but I am not ready to call any team with Bo Nix as their QB a true contender. Not only has he been very inconsistent in his short career, but he is also still healing from his fractured ankle in January. Certainly, the Waddle acquisition should help but I can't consider this a top 10 offense by any stretch especially considering the run game lacks any sort of consistency. The defense should still be very good although expecting another season of almost perfect health (5th in adjusted games lost) is hard to predict. This is more about whether I can be confident that a team that won 11 one score games can essentially do it all again and I just am not there.

Denver fits a bucket of teams that have historically underperformed expectations. There have been 57 other teams over the last 25 years who exceeded their win total by at least three wins, like the Broncos, but then the market had their win total increased the next season by less than two games. These teams went over just 20% of the time the next season (-1.14/year) and made the Playoffs 28% below implied probability. What this likely tells us is when a team exceeds expectations and the market re-rates those teams by rewarding them with a big increase in win total year over year, those teams often reward the market (64% win total over rate) but if the market smells that the prior season may have been more fluky than real like in the Broncos case, the market is usually correct. DET, PHI and KC all fit into this bucket last season and all three went under their win total fwiw.

My baseline is 8-9 wins with upside if they are able to continue their late game magic but it's hard to ever see a Payton team collapse. Payton has won at least eight games in eight straight seasons and 19 in a row with at least seven wins. I would not be surprised if Denver wins the division but think they are more likely right around a 9 win team who will be scratching and clawing to make the Playoffs.

DETROIT LIONS				WIN TOTAL		DIVISION ODDS		MAKE PLAYOFFS		WIN SUPER BOWL	
2026 PREVIEW LUCK FACTOR SCHEDULE OFFSEASON 2026 OUTLOOK				10.5		+175		-220		+1800	
2025 RECORD		POINT DIFF		DIVISION		HEAD COACH		OC		DC	
9-8		+68		NFC NORTH		DAN CAMPBELL		DREW PETZING		KELVIN SHEPPARD	

12025 SEASON IN REVIEW

The Lions finished the 2025 season 9-8 and missed the playoffs, which was disappointing after the expectations built over the prior two seasons. The offense was still excellent, scoring the 4th most points in the NFL while finishing 9th in EPA. Jared Goff, Amon-Ra St. Brown and Jahmyr Gibbs kept this team dangerous every week, but the OL regressed following the loss of key starters. The OL graded out by PFF just 24th in pass blocking and 13th in run blocking after multiple dominant seasons in a row. The interior OL was especially weak, and LT Taylor Decker was in and out of the lineup all season due to injuries. Even after Ben Johnson's departure and with the lack of dominant OL play, Detroit still had enough offensive infrastructure to remain one of the league's better scoring units. The Lions were much more explosive than consistent, ranking 4th in explosive pass rate and 8th best in EPA on early downs. However, the offense was 12th in overall success rate but just 22nd on 3rd and 4th downs. Goff had the 2nd least time to throw prior to seeing pressure of any QB in the NFL on 3rd downs. Detroit was also poor running the ball on late downs, ranking just 29th in rush success rate on 3rd and 4th downs. Some of it was the OL inconsistencies and other times it was poor play calling but that was not the norm for this Lions offense in recent years. Gibbs was one of the best offensive players in the NFL and his 1,839 scrimmage yards ranked 5th in the league and his 18 TDs 2nd to only Jonathan Taylor.

The defense and especially the injuries were the problem for Detroit. For a 2nd straight season, the Lions led the NFL in adjusted games lost due to injuries on defense. Detroit allowed the 10th most points per game defensively and ranked middle of the pack in EPA allowed despite those injuries. High leverage downs were a problem as they finished 24th in EPA on late downs while performing like a top 10 defense on early downs. Interestingly, no team allowed a higher average depth of target on passes than the Lions and it wasn't even close. They allowed the 8th most EPA in the league per deep attempt (20+ yards). The Lions could score with almost anyone, but they could not consistently close games because the defense was too compromised.

The frustrating part is that this was still a good team and with advanced numbers played like a playoff squad. By success rate, the Lions outgained 59% of their opponents, tied for most among non-Playoff teams. Unfortunately for the Lions they just could not overcome the mounting injuries to make it.

2LUCK FACTOR

Detroit's luck profile was more negative than the surface record suggests. Their +68 point differential ranked 3rd best in the NFC and ahead of Playoff teams like Philly, SF and both NFC North teams ahead of them (GB and CHI).

The one-score record was a problem. After dominating close games in the prior two seasons (12-5), the Lions could not get it done in 2025, finishing just 3-5. That is not catastrophic, but the reality is the difference in those close games was the difference in being an 11+ win team and winning the NFC North.

The real issue was the rough injury luck. Detroit ranked 31st in overall adjusted games lost, and their defense ranked dead last. Their pass defense was the biggest weakness and between starting DBs Terrion Arnold, Brian Branch, DJ Reed and Kerby Joseph they missed a combined 30 games.

2LUCK FACTOR (CONT.)

Not to mention on offense, TE Sam Laporta missed half the season with Detroit finishing 3-5 following his injury.

The Lions could not get to loose balls either, recovering the 2nd lowest rate of available fumbles at just 30%. The field goal profile was also rough. Detroit made only 79.4% of its field goals while opponents made 93.3%, creating one of the worst net FG differentials in the league. Only one opposing Kicker missed a 50+ yard FG on 10 attempts against Detroit.

3SCHEDULE ANALYSIS

The Lions are expected to face the easiest schedule of opponents based on current win totals. Not that last season's schedule was difficult (21st), but this season should look like a breeze comparatively. Their opponents not only have the lowest aggregate win totals but their average 39% to make the Playoff implied probability is also lowest in the NFL. There is only one game all season (week 2 at BUF) where the Lions are clear underdogs of more than 1-2 points right now. The Bills and Patriots are the only opponents all season that are clearly top 10 teams based on my current ratings. Meanwhile, they get to play three games against four of the worst teams in the league (ARI, MIA, NYJ). They also only have to face one defense (MIN) twice who finished last year top 10 in EPA allowed. The offense should prosper in 2026.

It matters especially for a team like the Lions that will be favored so often in 2026. In the Dan Campbell era, his Lions teams have won 7% more than implied pregame probability when favored.

The early portion of the schedule should lead to a fast start. Detroit opens with New Orleans at home, then immediately goes to BUF on Thursday night. That Week 2 spot is a huge early test. Bu after that, the Lions host the Jets, travel to Carolina on Sunday night and go to Arizona before an early Week 6 bye. If the Lions aren't at least 4-1, they will be disappointed.

By far the trickiest stretch of games all year for Detroit are the final two weeks of the season. Not only are they playing back-to-back road games in cold weather, at CHI and GB to end the season, but they have to face the Bears in week 17 on a short week while Chicago will have two extra days of rest.

4OFFSEASON

The Detroit offense was good but not as prolific under last year's OC John Morton as they were under Johnson in prior seasons. The hurdle was high for Morton, and he did not do enough to earn the job again in 2026. Detroit brought in Drew Petzing from Arizona as their new OC this season. He did do a nice job squeezing as much as possible out of a tough situation with the Cardinals and should bring a lot of play action, multiple TE sets and a strong run game.

The Lions saw some real roster movement this offseason. Gone are veterans RB David Montgomery, LB Alex Anzalone, CB Amik Robertson, WR Khalif Raymond, C Graham Glasgow and DT DJ Reader and in come veterans in FA such as RB Isiah Pacheco, C Cade Mays, RT Larry Borom, WR Greg Dortch and CB Roger McCreary. In reality, many of these moves were just swaps of similar level of players but losing Anzalone and Montgomery could hurt from a leadership

4OFFSEASON (CONT.)

perspective in the locker room more than anything.

In recent weeks, CB Terrion Arnold has gotten into hot water and was recently released/ Although they brought in McCreary, losing a starting outside CB like Arnold could end up being a big blow to this defense. It would not stun me to see a training camp deal for a veteran CB or potentially some sort of trade deadline deal mid-season (Denzel Ward?).

The Lions drafted exactly like a team that knows its identity but needed to reinforce the weak points. First-round tackle Blake Miller gives them a young LT to grow with following the departure of veteran Taylor Decker. Round two edge Derrick Moore adds pass rush juice opposite Aidan Hutchinson. More than anything, the Lions just need to finally stay healthy, especially on defense.

52026 OUTLOOK

I am absolutely buying Detroit as a rebound team in 2026 and a true contender. After dealing with back-to-back record level number of injuries to the defense, I just have to assume things normalize more in 2026.

The schedule is really soft and with a projected win total of 10.5, the Lions are one of 18 other teams since 2010 to have a double digit win total while expected to face one of the three easiest schedules in the league. 72% made the Playoffs (+9% vs implied probability), 12/18 (67%) won at least 10 games and only one team (2022 Colts) won less than eight games that season. Just bc they have the easiest expected SOS it does not mean they will have the easiest when it's all said and done. However, it is very likely to be soft as 60% of all teams expected to face a bottom three schedule since 2010 has ended up facing one of the 10 easiest schedules. Only once (2024 Falcons) has a team with the easiest preseason SOS ended up with a tougher than league average SOS.

The concern is that the division is tough, but I am lower on both CHI and GB in the NFC North. They play six games against teams currently favored to make the Playoffs and four of them are against GB and CHI. In addition, while Detroit is facing an easy schedule, each of the three other divisional opponents face schedules in the top half of difficulty in the NFL.

I have Detroit win 11+ games and making a deep Playoff run in 2026.



GREEN BAY PACKERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
9-7-1

POINT DIFF
+31

DIVISION
NFC NORTH

HEAD COACH
MATT LAFLEUR

SUPER BOWL EQUITY

65th

PERCENTILE



WIN TOTAL
10.5

DIVISION ODDS
+220

MAKE PLAYOFFS
-140

WIN SUPER BOWL
+2000

2025 FINAL EPA RANKINGS

RUN OFF
20th

PASS OFF
2nd

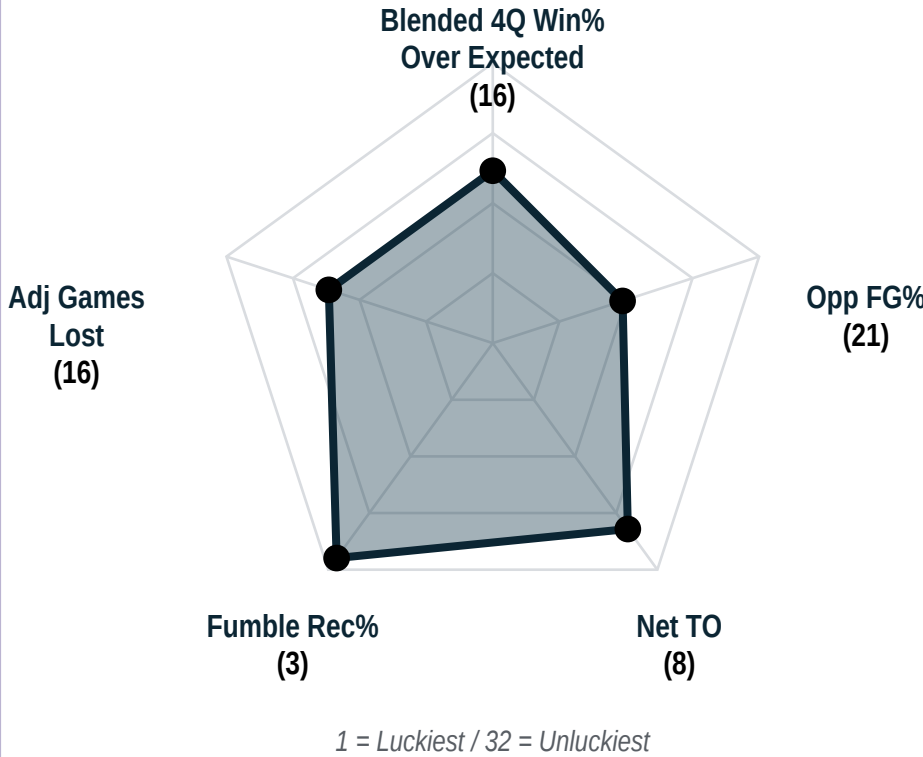
RUN DEF
14th

PASS DEF
22nd

1 ONE STAT THAT DEFINES THIS TEAM

"The Packers were sitting 9-3-1 when DE Micah Parsons went down with a season-ending ACL injury. Green Bay's defense ranked 11th in success rate prior to his injury and just 26th after Parsons went down."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

TOUGHER SCHEDULE FLIP

Green Bay moves from the 10th-easiest 2025 schedule to a projected top-10 difficult slate.

FAVORED EARLY

The Packers project as favorites in each of their first six games before the schedule stiffens.

REST-DEFICIT FINISH

Green Bay faces Chicago, Houston and Detroit with less rest in each of the final three weeks.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ MIN	9/13	0
2	@ NYJ	9/20	0
3	vs ATL	9/24	0
4	@ TB	10/4	+3
5	vs CHI	10/11	0
6	vs DAL	10/18	-3
7	@ DET	10/25	-7
8	vs CAR	10/29	0
9	@ NE	11/8	+3
10	vs MIN	11/15	+1
11	BYE		
12	@ LAR	11/25	0
13	@ NO	12/6	+4
14	vs BUF	12/13	0
15	vs MIA	12/20	0
16	@ CHI	12/25	-1
17	vs HOU	1/4	-1
18	vs DET	1/10	-1

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB Jordan Love
RB Josh Jacobs
WR Christian Watson
WR Matthew Golden
WR Jayden Reed
TE Tucker Kraft
LT Jordan Morgan
LG Aaron Banks
C Sean Rhyan
RG Anthony Belton
RT Zach Tom

DEFENSE

DE Javon Hargrave
NT Chris McClellan
DE Devonte Wyatt
OLB Lukas Van Ness
LB Edgerrin Cooper
LB Zaire Franklin
OLB Micah Parsons
CB Keisean Nixon
S Xavier McKinney
S Evan Williams
CB Carrington Valentine

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		56%
12 personnel		27%
21 personnel		8%
13 personnel		5%

LaFleur uses a broad personnel menu to create play-action answers, but the rebuilt offensive line is the swing unit.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
2	Brandon Cisse	CB	South Carolina
3	Chris McClellan	DT	Missouri
4	Dani Dennis-Sutton	EDGE	Penn State
5	Jager Burton	C/G	Kentucky
6	Domani Jackson	CB	Alabama
6	Trey Smack	K	Florida

6 2025 TEAM STATS

OFFENSE

Points 16th
EPA Rank 4th
EPA Rush Rank 20th
EPA Pass Rank 2nd
Giveaways 4th
Sack Rate Allowed 9th

DEFENSE

Points Allowed 16th
EPA Rank 22nd
EPA Rush Def 14th
EPA Pass Def 22nd
Takeaways 3rd
Sack Rate 17th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	5-11-1
☐	ATS MARGIN / GM	-2.6
☐	TOTALS OVER RECORD	9-8
☐	TEAM TOTAL OVER RECORD	9-8

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

2nd
NFC NORTH

PLAYOFF PROBABILITY

58.3%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

4.8%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Elite Jordan Love
- Bottom-five OL risk
- Parsons recovery
- New defensive voice
- Volatile contender

GREEN BAY PACKERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
9-7-1	+31	NFC NORTH	MATT LAFLEUR	ADAM STENAVICH	JONATHAN GANNON

1 2025 SEASON IN REVIEW

The Packers finished 9-7-1 in 2026 and lost their final five games, including a crushing Wild Card game to Chicago after blowing a 21-3 lead. That ending will probably define the offseason narrative, but the full season was more complicated. Green Bay ranked 4th in EPA on offense but just 22nd defensively. They were sitting 9-3-1 and looking like one of the best teams in the NFL when DE Micah Parsons went down with a season-ending ACL injury. Green Bay's defense ranked just 28th in the NFL after Parsons went down and continually were not able to get off of the field. It was even more disappointing that on the season, this pass defense finished just 22nd even though they faced the 5th easiest set of opposing QBs by EPA.

Jordan Love was outstanding last season and finished behind only Drake Maye in EPA per drop back. He graded out as PFFs 4th best QB last season, ranked 8th with an 11% explosive pass rate (20+ yards), ranked #1 by a mile in EPA on 3rd downs and finished with 27 TDs and just 6 INTs. This was an elite passing offense even though the Packers did not really have a true #1 WR. With Love in the lineup, the Packers lost six games and all of them came by just one score. It should be noted that Love was especially elite when he did not face pressure. His +0.48 EPA per drop back ranked #1 in the NFL and he took the 3rd most deep shots when he did not face any pressure. However, his numbers dipped substantially when facing pressure. He finished just 13th in EPA, 23rd in CPOE and his yards per attempt plummeted to 5.1, 30th in the NFL. Among full time starters, he saw the 3rd widest gap in EPA between pressure and no pressure. TE Tucker Kraft was a big part of the success early in the season prior to his season-ending ACL tear. He was a monster and led all NFL TEs in EPA per target as well as YAC over expected.

Speaking of pressure, the OL was not very good a season ago and kept this offense from being more consistent overall. PFF had both the GB pass and run blocking graded just 22nd in the NFL and they finished just 28th in yards allowed prior to contact per rush. Those run blocking stats are more disappointing considering GB saw a stacked box at the 8th lowest rate in the league and faced the 2nd easiest schedule of opposing rush defenses by EPA. Josh Jacobs looked a step slow and never really got on track all year, finishing 36th in rush yards over expected.

Green Bay had the roster and all the makings of a Super Bowl type of team, but they just lost too many games they had no business losing. They lost two games outright (CLE & CAR) and tied a 3rd (Dallas) as favorites of 7+ points. The 16-13 home loss to the Panthers was especially disturbing as it was the biggest upset by point spread of the entire NFL season. Green Bay finished 0-6 ATS as favorites of 7+ points.

2 LUCK FACTOR

Green Bay's luck profile was mostly neutral. Based on both point differential and blended 4th quarter win probability, the Packers record was right in line with expectations.

There were some positive luck indicators. Green Bay recovered 64% of fumbles, tied for 3rd highest, and faced backup QBs on 33% of snaps, ranking 7th luckiest. This defense faced one of the easiest schedules of opposing QBs which included the likes of Joe Flacco 2x, JJ McCarthy 2x, Bryce Young, Jacoby Brissett, Jameis Winston and Tyler Huntley. Jared Goff and Dak Prescott were the only top 10 QBs by EPA they faced all season.

2 LUCK FACTOR (CONT.)

Injuries were around league average overall by AGL but obviously losing Parsons and Kraft for the remainder of their seasons was devastating. Overall, this is not a team where the luck section drove their 2025 season. The Packers were basically what their record said they were: good enough to make the playoffs, not good enough to consistently separate.

3 SCHEDULE ANALYSIS

Last season the Packers finished with the 10th easiest schedule and this season are expected to face one of the 10 toughest schedules in 2026. Green Bay opens with two road games at Minnesota and the Jets, then hosts Atlanta on a short week in Week 3, all of which should make for a solid start.

I have them favored in each of their first six games of the season but then are underdogs in four of their next seven games after that. Following a week 15 layup at home to the Dolphins, the Packers encounter a very interesting and potentially season-defining final three weeks of the season. They face five teams favored to make the Playoffs in those final seven weeks of the season.

They play at Chicago, then finish at home to the Texans and Lions, two dome teams at cold Lambeau field in January. In those final three weeks the Packers are at a rest deficit against each of those teams. They face Chicago on the road on a Friday in week 15 with five days' rest, however, the Bears are coming off of a Saturday game so will have an extra day rest advantage to Green Bay. In week 18, the Packers will be on one less day of rest as they are coming off of a MNF game against the Texans and will face the Lions who are on normal rest.

4 OFFSEASON

In free agency, the Packers lost nine players to other teams who played in at least 50% of snaps for GB last year while adding just three. That -6 differential ranks as 2nd worst in the NFL. Veteran LB Zaire Franklin and DT Javon Hargrave are the only significant additions in free agency. The Packers lost five starters from last season including two from the OL in G Elgton Jenkins and LT Rasheed Walker. Also gone are DL Rashaun Gary, LB Quay Walker and WR Romeo Doubs. Franklin steps into Walker's shoes and the Packers are so deep at WR that the loss of Doubs should not be overly difficult to replace. However, losing two starting OL and not adding anything of significance to an already shaky unit becomes public enemy #1 for GB in 2026. 3rd year former 1st round pick Jordan Morgan is penciled in right now as the starting LT even though he has only played 51 career snaps there. Starting C Sean Rhyan graded out as the single worst pass blocking starter in the NFL last season. RG Anthony Belton finished 77th out of 85 eligible Guards in pass blocking by PFF last year while LG Aaron Banks finished just 64th and hasn't been good in years. RT Zach Tom has been awesome in his career and is by far the most stable starting OL on the roster. This unit is legitimately a bottom five unit in the NFL and may be the roadblock to contention for GB.

Without a first-round pick, Green Bay used its top pick, at No. 52, on South Carolina CB Brandon Cisse. That is significant considering the Packers are probably weakest on defense in the secondary.

4 OFFSEASON (CONT.)

The Packers also went through defensive staff changes with the hire of former Arizona HC Jonathan Gannon. Gannon should bring more stability to the defense and will limit explosive plays, but he will have to elevate a very weak CB room with just Kaisean Nixon and Carrington Valentine as the starters. He will also need to help the defense generate pressure without Gary and likely without Parsons to start the season, coming off that torn ACL. After Parsons went down, the Packers defense posted four of its five worst games all season and ranked 26th in EPA allowed in that stretch. The defense generated just three total sacks in the final four games without Parsons and also gave up 27.5 ppg to Caleb Williams 2x, Tyler Huntley and JJ McCarthy.

5 2026 OUTLOOK

Green Bay is a good team, but I am not sure there is an obvious breakout case unless the OL somehow overcomes a talent deficiency and the defense outperforms expectations. To Matt Lafleur's credit, the Packers have won at least nine games in six of his seven seasons, but he also has won double digit games just once in the last four years.

Under 10.5 wins is one of my biggest edges right now when it comes to win totals. Love will need to overcome a shaky OL and perform better when under pressure. Love's upside along with solid coaching from Lafleur/Gannon are what is keeping hope alive for a Playoff run. A difficult schedule, a bottom five OL and a huge question mark in the availability from Parsons really has me questioning this team's current power rating in the market.



HOUSTON TEXANS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
12-5

POINT DIFF
+109

DIVISION
AFC SOUTH

HEAD COACH
DEMECO RYANS

SUPER BOWL EQUITY

69th PERCENTILE



WIN TOTAL

9.5

DIVISION ODDS

+120

MAKE PLAYOFFS

-170

WIN SUPER BOWL

+2000

2025 FINAL EPA RANKINGS

RUN OFF

29th

PASS OFF

14th

RUN DEF

7th

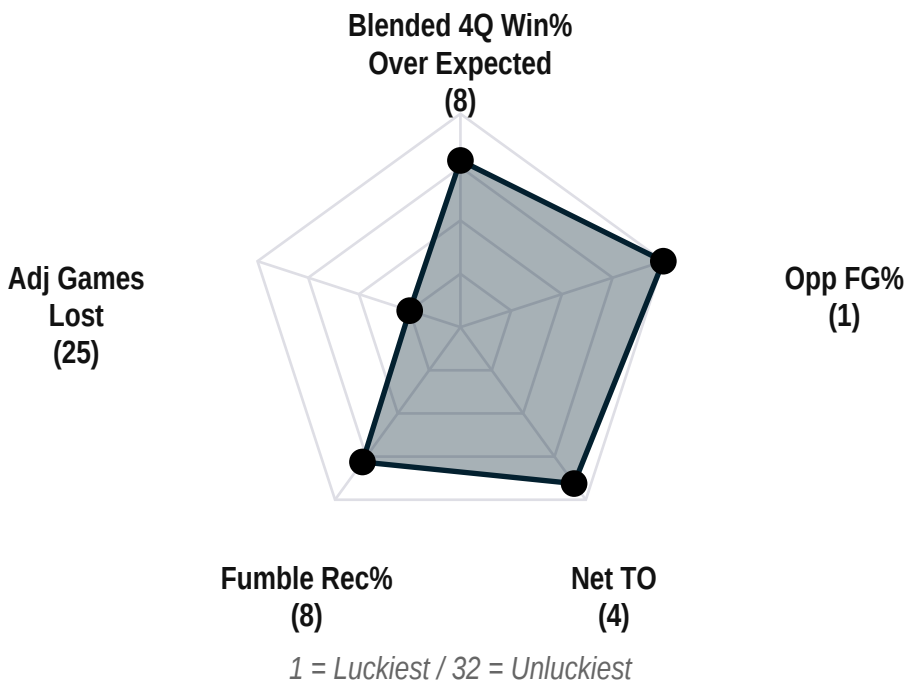
PASS DEF

1st

1 ONE STAT THAT DEFINES THIS TEAM

"The Texans finished 29th in EPA running the ball even though they faced a light box from opposing defenses at the 8th highest rate. No team scored a lower rate of TDs on runs inside the 5 yard line last season than the Texans, at just 21%."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

TOUGH OPENING MONTH

Buffalo, Cincinnati, Indianapolis and Dallas make the first four weeks a major test.

LONDON DIVISION GAME

Houston meets Jacksonville in London before its Week 8 bye.

LATE ROAD FINISH

The Texans travel to Philadelphia and Green Bay in Weeks 16-17.

2026 OFFICIAL SCHEDULE

WK		OPPONENT	DATE	NET REST
1	vs	BUF	9/13	0
2	vs	CIN	9/20	0
3	@	IND	9/27	0
4	vs	DAL	10/4	0
5	@	TEN	10/11	0
6	vs	JAX (LON)	10/18	0
7	vs	NYG	10/25	0
8		BYE		
9	@	LAC	11/8	+7
10	@	CLE	11/15	0
11	vs	IND	11/19	0
12	vs	BAL	11/29	+3
13	@	PIT	12/6	-2
14	@	WAS	12/13	0
15	vs	JAX	12/20	+1
16	@	PHI	12/24	-1
17	@	GB	1/4	+1
18	vs	TEN	1/10	-1

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		61%
12 personnel		25%
21 personnel		8%
13 personnel		4%

A balanced base, but the offense must create more efficient early-down runs and scoring-zone answers.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Keylan Rutledge	G/C	Georgia Tech
2	Kayden McDonald	DT	Ohio State
2	Marlin Klein	TE	Michigan
4	Febechi Nwaiwu	G	Oklahoma
4	Wade Woodaz	LB	Clemson
5	Kamari Ramsey	S	USC
6	Lewis Bond	WR	Boston College
7	Aiden Fisher	LB	Indiana

6 2025 TEAM STATS

OFFENSE

Points	13th
EPA Rank	22nd
EPA Rush Rank	29th
EPA Pass Rank	14th
Giveaways	6th
Sack Rate Allowed	15th

DEFENSE

Points Allowed	2nd
EPA Rank	1st
EPA Rush Def	7th
EPA Pass Def	1st
Takeaways	5th
Sack Rate	7th

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	C.J. Stroud
RB	David Montgomery
WR	Nico Collins
WR	Jayden Higgins
WR	Jaylin Noel
TE	Dalton Schultz
LT	Aireontae Ersery
LG	Wyatt Teller
C	Keylan Rutledge
RG	Ed Ingram
RT	Braden Smith

DEFENSE

DE	Will Anderson Jr.
DT	Sheldon Rankins
DT	Tommy Togiai
DE	Danielle Hunter
LB	Henry To'oTo'o
LB	Azeez Al-Shaair
CB	Derek Stingley Jr.
S	Calen Bullock
S	Reed Blankenship
CB	Kamari Lassiter
NB	Jalen Pitre

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

1st
AFC SOUTH

PLAYOFF PROBABILITY

63.0%
Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

4.8%
Exact market-implied probability to win the Super Bowl.

IDENTITY

- Elite defensive floor
- Stroud rebound upside
- Run-game repair
- Dominant edge duo
- AFC title ceiling

HOUSTON TEXANS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
12-5	+109	AFC SOUTH	DEMECO RYANS	NICK CALEY	MATT BURKE

12025 SEASON IN REVIEW

The Texans was a success, as they finished 12-5 and won a playoff game for the third straight season. The Houston defense was dominant but the offense, especially CJ Stroud, let them down in their Divisional loss at New England when Stroud threw 4 INTs. It was a blown opportunity as the defense did their part, holding NE to their 2nd worst offensive EPA game of the entire season and forcing three Drake Maye turnovers. The Texans allowed the 2nd fewest ppg in the league, and finished 1st in defensive EPA/play allowed. HC DeMeco Ryans built a unit that could win games even when the offense was merely adequate. This is a defense that seemingly always stepped up against elite competition. Not only did they hold the Patriots to their 2nd worst output of the season, but they also held the Rams offense to their 2nd worst offensive EPA game of the season and both the Bills and Seahawks to their single worst offensive output of the entire season. Bookend Edge Rushers Will Anderson and Danielle Hunter each ranked top five in both pressures and sacks. They were a frightening duo to go with shutdown CB Derek Stingley Jr. and ball hawking Safety Jalen Petrie.

The offense, however, was not at the level of a true Super Bowl team and cost them in their Divisional loss to the Patriots. Houston finished 22nd in EPA including the 3rd worst run offense in the league and just 25th in explosive play rate. Stroud was fine, but the passing game did not consistently look like the high-end version from his rookie year. He finished 9th in EPA and 15th in success rate; however, he generated a negative EPA and below 50th percentile EPA in each of the five games against top 10 EPA pass defenses he faced in 2025. He was especially terrible in the Playoffs, finishing with a -0.207 EPA, 38% success rate and a mind blowing seven turnovers in two games. WR Nico Collins was the bright spot as a true #1 elite WR and his 2.87 yards per route finished 2nd among NFL WRs. The run game was terrible and with Joe Mixon missing the entire season and Nick Chubb stuck in mud, there was no consistency or explosiveness at all. The Texans must improve their early down offense as they ranked 27th in success rate on 1st downs. They ranked 9th in EPA and 17th in success rate when dropping back on those 1st downs, however, the Texans were a pitiful 28th in success and 29th in EPA when running the ball even though they faced a light box from opposing defenses at the 8th highest rate. They also ranked dead last in the league running the ball in the red zone. They too often ran to no avail on early downs leading to tough 3rd down situations and just couldn't get it done in the red zone on the ground.

2LUCK FACTOR

Outside of injuries, Houston had one of the more favorable luck profiles in the NFL. They won 1.2 games above expected based on blended 4th quarter win expectation, but just 0.5 wins above Pythagorean expectation. That is not extreme over performance, but it does suggest the 12-5 record slightly overstated the underlying profile. The Texans did tie for the most games vs DVOA top 20 teams with 13. They went 8-5 SU in those games in the regular season with a +4.5 margin.

The Texans also finished top 10 in fumble recovery rate, net FG percentage and turnover EPA generated. They only put the ball on the ground eight times on offense in the regular season,2nd lowest in the NFL, and recovered six of them anyway. That helped them finish 1st in lowest EPA lost on offense while also generating the 4th highest EPA generated from turnovers on defense. But it's also not like the Texans relied on turnovers to boost their defensive ratings. Even when you exclude

2LUCK FACTOR (CONT.)

turnovers, the Texans still ranked 2nd in the league in EPA allowed when including Playoff games. In addition, they had the best net field goal differential and net FG % vs expected in the league. Kicker Ka'imi Fairbairn made 92.3% of his kicks while opponents made only 66.7%. All four FGs that Fairbairn missed came from 50+ yards. That type of combined turnover and kicking edge is a huge reason a defense-first team can win 12 games without an explosive offense.

The injury luck was not favorable, though. Houston ranked 25th in adjusted games lost, which includes bottom five injury luck to the RB, WR and TE positions, not to mention Stroud missing three games with a concussion. WR Tank Dell missed the entire season while Nico Collins missed five games and #2 WR Christian Kirk four games. The Texans got bounces in turnovers, fumbles and kicking, but they did not exactly coast through a healthy roster season.

3SCHEDULE ANALYSIS

Overall, the Texans schedule of opponents is right around league average and really defined by a bookend of tougher than average stretches. The season starts aggressively with Buffalo and Cincinnati at home, then they travel to Indianapolis before hosting Dallas. That is a tough opening month, but the Texans only face one of my top 10 rated teams, Baltimore, from week 5 to 15. They also don't face a negative rest disadvantage in a game until 13 at Pittsburgh.

The season ends with Philly and GB on the road and the Titans at home. This is not a particularly difficult schedule if they can survive the early stages. The best news is that this elite defense that had to face one of the tougher schedules of opposing offenses last season is currently expected to face one of the 10 easiest when based off of 2025 EPA rankings.

4OFFSEASON

The Texans kept continuity with Ryans, OC Nick Caley and DC Matt Burke, all back in key roles. That matters because the defense already has a strong identity, and the offense probably needs continuity more than another reset. Caley wasn't great but he had to deal with injuries, a weak OL and a bad run game. He did improve the Texans' usage of pre snap motion by 10 spots to league average level. Hopefully he can keep building on that.

Their draft leaned heavily into the idea of continuing to build the OL. Their 1st round pick was spent on G/C Keylan Rutledge from Georgia Tech and gives them a potential immediate starter inside. 2nd round pick DT Kayden McDonald adds another run-stopping body to a defense that was already elite.

Elsewhere, the Texans traded RT Tytus Howard to the Browns, who wanted a new contract, and signed veteran RT Braden Smith from the Colts. Smith is a very solid RT when healthy, but that has been an issue he has to deal with. They also added veteran G Wyatt Teller from the Browns which makes it three new starters likely on the OL. Teller was known as a run blocking road grader with the Browns, but his play has fallen off the last few years. He still has just enough in the tank to help solidify the interior of the OL, but I would not expect elite play. This is the 2nd straight season of an OL reset, and the hope is it goes better than the last one.

4OFFSEASON (CONT.)

The run game was awful last year, and the Texans decided to trade for ex-Lion RB David Montgomery to help solve those issues. Montgomery does not add much at all in the pass game, but he is still a grinder and should provide leadership as well. It will be interesting to see how he performs when he is not behind that elite Lions OL anymore, but he is certainly an upgrade. To that point, he will really help this offense in the scoring zone. No team scored a lower rate of TDs on runs inside the 5 yard line last season than HOU, at just 21%. By contrast, Montgomery converted 38% of his rushes inside the five into TDs last season. Montgomery ranks 21st in yards after contact and 11th in rush yards over expected while Woody Marks ranked bottom of the league in both categories.

The Texans lost Kirk to the 49ers, but the hope is that the Iowa St 2nd year men, Jayden Higgins and Jaylin Noel, step up while the Texans welcome the comeback of Tank Dell.

52026 OUTLOOK

Houston is not only the leading contender to win the AFC South but, in my opinion, a real Super Bowl candidate in the AFC. I always get nervous when the defense is carrying the water for a Playoff team like this bc defense is less sticky from year to year than a good offense. But it is not like this defense relied solely on turnovers and outlier performances to win games. They have elite talent on defense and have done enough offensively to potentially make the leap into true AFC contention.

I think in his most important season of his career, Stroud finally returns to his rookie season form that had everyone assuming franchise QB status. I think much of his issues in the Playoffs was playing in very cold weather. He has continuously struggled in cold or wet weather ever since his OSU days and we saw how he had fumbling and accuracy issues in January. Getting home field or a favorable environment in the Playoffs could be the difference for this team. My baseline is 10-11 wins and another playoff berth, but I believe the Texans to win the AFC South is a good wager. With the first two games against Buffalo and Cincinnati, waiting until one or both games to potentially get better division, playoff and Super Bowl numbers also makes some sense.



INDIANAPOLIS COLTS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
8-9	+54	AFC SOUTH	SHANE STEICHEN

SUPER BOWL EQUITY

31st PERCENTILE



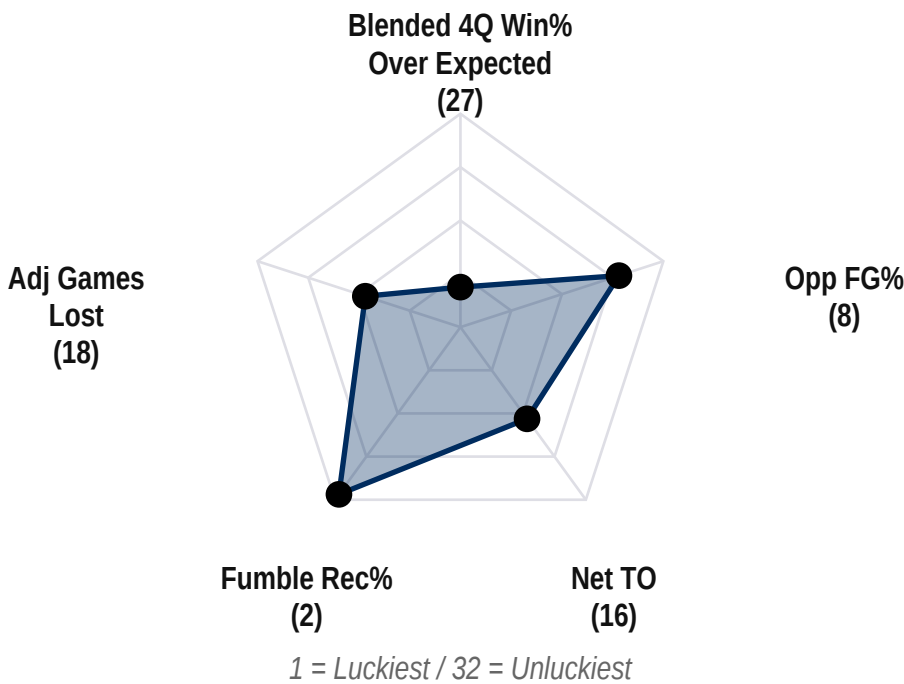
WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
7.5	+400	+150	+6600

2025 FINAL EPA RANKINGS			
RUN OFF	PASS OFF	RUN DEF	PASS DEF
3rd	10th	11th	20th

1 ONE STAT THAT DEFINES THIS TEAM

"The Colts started 2025 8-2, with four 20+ victories and a +115 point differential. The offense ranked #1 in EPA and Daniel Jones was #1 among all QBs in success rate."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

BRUTAL FIRST FIVE

Baltimore, Kansas City, Houston, London and Pittsburgh create a demanding opening.

POST-LONDON ROAD TRIP

The Colts return from London and immediately travel to a rested Steelers team.

SOFTER FINAL STRETCH

Only Houston, Philadelphia and Cincinnati are favored playoff teams after Week 5.

2026 OFFICIAL SCHEDULE

WK		OPPONENT	DATE	NET REST
1	vs	BAL	9/13	0
2	@	KC	9/20	+1
3	vs	HOU	9/27	0
4	vs	WAS (LON)	10/4	0
5	@	PIT	10/11	-3
6	vs	TEN	10/18	0
7	@	MIN	10/25	-7
8	@	JAX	11/1	-7
9	vs	DAL	11/8	0
10	vs	MIA	11/15	0
11	@	HOU	11/19	0
12	vs	NYG	11/29	+3
13		BYE		
14	@	PHI	12/13	+7
15	@	TEN	12/20	0
16	vs	CIN	12/27	0
17	@	CLE	1/3	0
18	vs	JAX	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Daniel Jones
RB	Jonathan Taylor
WR	Alec Pierce
WR	Nick Westbrook-Ikhine
WR	Josh Downs
TE	Tyler Warren
LT	Bernhard Raimann
LG	Quenton Nelson
C	Tanor Bortolini
RG	Matt Goncalves
RT	Jalen Travis

DEFENSE

DE	Arden Key
DT	Grover Stewart
DT	DeForest Buckner
DE	Laiatu Latu
LB	Akeem Davis-Gaither
LB	CJ Allen
CB	Charvarius Ward
S	A.J. Haulcy
S	Cam Bynum
CB	Sauce Gardner
NB	Justin Walley

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		55%
12 personnel		27%
13 personnel		10%
21 personnel		6%

A multiple offense built around Taylor, Warren and play-action structure when Jones is available.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
2	CJ Allen	LB	Georgia
3	A.J. Haulcy	S	LSU
4	Jalen Farmer	G	Kentucky
4	Bryce Boettcher	LB	Oregon
5	George Gumbs Jr.	EDGE	Florida
6	Caden Curry	EDGE	Ohio State
7	Seth McGowan	RB	Kentucky
7	Deion Burks	WR	Oklahoma

6 2025 TEAM STATS

OFFENSE

Points	7th
EPA Rank	7th
EPA Rush Rank	3rd
EPA Pass Rank	10th
Giveaways	19th
Sack Rate Allowed	12th

DEFENSE

Points Allowed	23rd
EPA Rank	16th
EPA Rush Def	11th
EPA Pass Def	20th
Takeaways	10th
Sack Rate	21st

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	8-7-2
☐	ATS MARGIN / GM	+2.5
☐	TOTALS OVER RECORD	9-8
☐	TEAM TOTAL OVER RECORD	11-6

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

3rd
AFC SOUTH

PLAYOFF PROBABILITY

40.0%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

1.5%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Daniel Jones health
- Taylor-driven offense
- Positive scoring margin
- Early schedule gauntlet
- Wide outcome range

INDIANAPOLIS COLTS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
8-9	+54	AFC SOUTH	SHANE STEICHEN	JIM BOB COOTER	LOU ANARUMO

1

2025 SEASON IN REVIEW

After starting the season looking like Super Bowl contenders, the Indianapolis Colts limped to an 8-9 final record in 2025. Led by a resurgent Daniel Jones, the Colts looked like the 2nd coming of the Greatest Show on Turf, destroying many of their opponents early in the season. They started 8-2, with four 20+ victories and a +115 point differential. The schedule was pretty soft in those 10 games, but the offense ranked #1 in EPA and Jones was #1 among all QBs in success rate. Jones ran the offense that Shane Steichen put together for him with precision and no QB threw to their first read than Jones (60%).

The front office clearly thought this was a true contender because they traded multiple 1s for CB Sauce Gardner at the deadline. Unfortunately, the schedule started to get tougher, and Jones initially hurt his calf in an OT loss to KC in week 12. Eventually Jones tore his achilles tendon in a road matchup against Jacksonville in week 14 to end his season and the Colts Playoff dreams. Who will forget 44-year-old Philip Rivers coming out of retirement to try and save the Colts season only to lose all three starts to a murderers' row of Seattle, SF and Jacksonville?

The offense was elite when Jones was healthy and RB Jonathan Taylor looked like an OPOY runaway winner. They got great production immediately from rookie TE Tyler Warren and WR Alec Pierce was a major down field threat. The offense looked unstoppable under HC Shane Steichen until the Jones injury. It should be noted that the Colts dominated the bad teams on their schedule and went 5-0 with a league-leading +21.6 average point differential vs the DVOA top 20 but just 3-9 with a -4.5 point diff vs everyone else.

Gardner also got hurt around the same time as Jones and could only play four games for the Colts. The defense as a whole was essentially a league average unit (16th in EPA, 23rd in success rate) that was a bend but don't break defense. They allowed the highest FGs per drive but were buoyed by strong red zone defense and a near top 10 turnover rate.

2

LUCK FACTOR

Indianapolis finished 3-7 in one score games and bc of the extremely strong start in their first 10 games, they ended up underperforming expectations using both 4th quarter metrics as well as point differential by over 1.5 wins. The Colts had a positive point differential in each of the first three quarters, ranking 6th best in the league with a +84. However, their -33 ranked 8th worst and helped lead to those close losses. The Colts did not win any game where they held a blended 4th quarter win probability of less than 50% but lost two games (vs LAR, vs KC) where they were held a 75%+ win share. Who can forget Adonai Mitchell dropping the ball as he was crossing the end zone line early in the 3rd quarter in an eventual 7 point loss to the Rams. It's crazy that the Colts had players do this in back to back seasons which led to eventual losses. The Colts also blew a 4th quarter 20-9 lead in KC to eventually lose in OT.

They did recover 64% of all fumbles that hit the ground, 2nd most in the league, but that was probably the only break they got all season. Their overall turnover differential was right around league average but in the 2nd half of one score games, they committed the most turnovers in the NFL (8) while only taking the ball away two times on defense.

2

LUCK FACTOR (CONT.)

Indianapolis also faced the lowest amount of snaps from backup QBs in the league (62) with one full game against Jacoby Brissett and 10 snaps mid game in a meaningless week 18 matchup vs Houston and Davis Mills. Otherwise, they faced teams like KC, MIA and SF with the starters instead of backups who played significant snaps in 2025.

3

SCHEDULE ANALYSIS

Last season, the Colts faced the 3rd toughest schedule by opponent records but this season they are expected to face an above average ease of opponents. By EPA, they go from facing the single toughest schedule of opposing defenses to a league average schedule of defenses.

The schedule as a whole is very manageable, but the first five weeks are easily the most difficult stretch. This includes three games at the start against teams all favored to make the Playoffs in BAL, KC and HOU. Then they fly to London to face Washington before coming back to the US and going on the road the immediate week following in Pittsburgh. What makes that even tougher is that the Steelers will be off a TNF game so not only do the Colts have to go on the road after that trip, but they will be at a three day rest disadvantage. What makes things even more tricky is it is likely that Jones will not be ready to go in that first month of the season. The Colts will likely have to navigate that rough start with QB Anthony Richardson.

The good news is that for the final 13 weeks, the Colts face the 4th easiest schedule with only three teams favored to make the Playoffs (HOU, PHI, CIN).

4

OFFSEASON

With the big trade mid-season for Gardner, the Colts concentrated on bringing back Jones and re-signing Pierce to a massive extension. They likely overpaid for both but there was no other way for the team to truly improve those positions with limited resources. It is a big unknown when Jones can play in 2026, but the offense was such a machine for 2.5 months last year with him under center that it was hard for the Colts to just let him walk.

Otherwise, the Colts didn't add any needle-moving free agents outside of those internal re-signings while losing seven+ starters from their opening day game last year. Gone are veterans on defense like CB Kenny Moore, LB Zaire Franklin, DE Samson Ekubam, DL Kwitty Paye and Tyquan Lewis and S Nick Cross. Offensively, RT Braden Smith left for the rival Texans while Indy traded WR Michael Pittman to Pittsburgh for a late round swap. 2nd year man Jalen Travis should fill in nicely at RT. He didn't really play much last year until week 14 but in the final five weeks, was graded as PFFs 30th ranked Tackle in the league. The WR spot is up for grabs with Nick Westbrook-Ikhine currently penciled into the lineup outside for Pittman. With Pierce recovering from offseason ankle surgery and no quality replacement for Pittman, the depth early will be really tested if Pierce isn't ready to go.

Defensively, the Colts did not restock much with the loss of all of those veterans but added a rotation pass rusher in Arden Key and CB Cam Taylor-Britt. They used the draft to add S AJ Haulcy in round three and MLB CJ Allen. It's a little disappointing that with limited draft resources after the Gardner trade that the Colts would use their top two picks on non-premium positions like S and LB. With

4

OFFSEASON (CONT.)

Chavarius Ward and Gardner at CB the Colts are in a great position in the secondary but the front seven has definite question marks.

5

2026 OUTLOOK

I think based on how they started last season and the unfortunate injuries, the Colts normally would be a strong sleeper Playoff contender. However, we don't even know when or if Jones will play this season and the Colts lost a ton of starting talent without many replacements. The schedule isn't tough, but they may end up facing the most difficult part without Jones. If I knew for certain that we'd get at least 75% of the Jones we saw in the first 10 games of last season, I'd have the Colts winning close to 10 games. But there is no certainty at this point that he will be able to start day one and even if he does, the mobility will likely hinder the offense early on. I do think the range of outcomes for the Colts this season is wide and if they won 5-6 games it wouldn't stun me and if they won 10-11 and made the Playoffs I wouldn't at all be surprised.



JACKSONVILLE JAGUARS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
13-4	+138	AFC SOUTH	LIAM COEN

SUPER BOWL EQUITY

50th PERCENTILE



WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
9.5	+210	-135	+3000

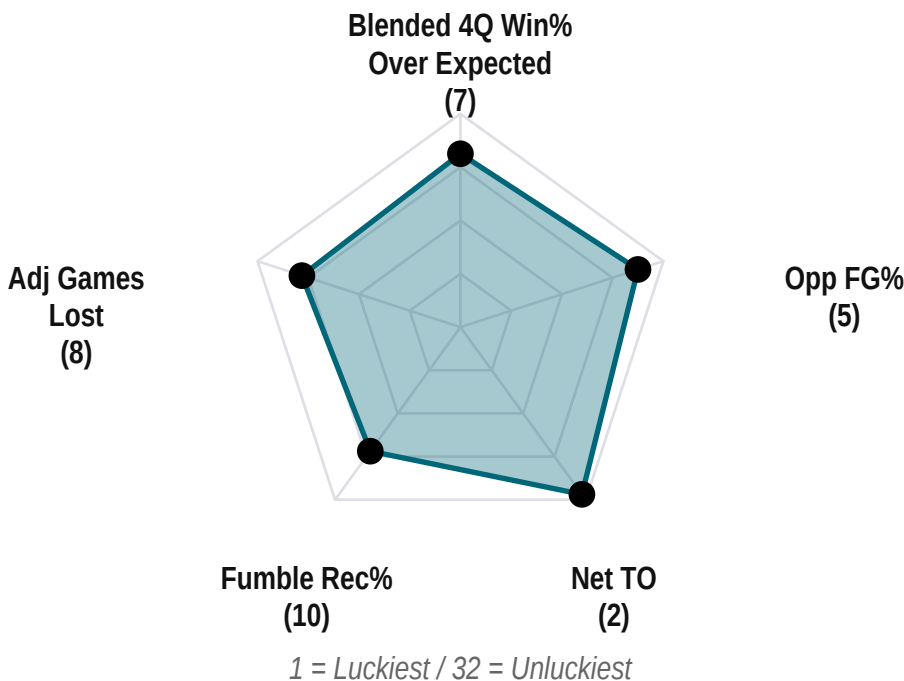
2025 FINAL EPA RANKINGS

RUN OFF	PASS OFF	RUN DEF	PASS DEF
12th	7th	6th	5th

1 ONE STAT THAT DEFINES THIS TEAM

"A year after generating a league-low nine turnovers in 2024, the defense completely flipped that script and produced 31 turnovers, 2nd most in the league. They also led the league with 11 turnovers and the highest EPA gained on turnovers in the 2nd half of one score games."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

FIVE-TEAM TEST

Denver, New England, Cincinnati, Philadelphia and Houston follow the opener.

BACK-TO-BACK LONDON

Jacksonville stays in London for games against Philadelphia and Houston.

ROAD-HEAVY FINISH

Seven of the final 11 games are away from Jacksonville.

2026 OFFICIAL SCHEDULE

WK		OPPONENT	DATE	NET REST
1	vs	CLE	9/13	0
2	@	DEN	9/20	+1
3	vs	NE	9/27	0
4	@	CIN	10/4	0
5	vs	PHI (LON)	10/11	0
6	vs	HOU (LON)	10/18	0
7		BYE		
8	vs	IND	11/1	+7
9	@	BAL	11/5	0
10	@	TEN	11/15	-4
11	@	NYG	11/22	-3
12	vs	TEN	11/29	0
13	@	CHI	12/6	-3
14	vs	PIT	12/14	0
15	@	HOU	12/20	-1
16	@	DAL	12/27	0
17	vs	WAS	1/3	0
18	@	IND	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Trevor Lawrence
RB	Bhayshul Tuten
WR	Brian Thomas Jr.
WR	Jakobi Meyers
WR	Parker Washington
TE	Brenton Strange
LT	Cole Van Lanen
LG	Ezra Cleveland
C	Robert Hainsey
RG	Patrick Mekari
RT	Anton Harrison

DEFENSE

DE	Travon Walker
NT	DaVon Hamilton
DT	Arik Armstead
DE	Josh Hines-Allen
LB	Ventrell Miller
LB	Foyesade Oluokun
CB	Montaric Brown
S	Antonio Johnson
S	Eric Murray
CB	Travis Hunter
NB	Jourdan Lewis

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel	62%
12 personnel	24%
13 personnel	7%
21 personnel	5%

Coen uses spread spacing and motion, with enough heavier personnel to keep the run game attached.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
2	Nate Boerkircher	TE	Texas A&M
3	Albert Regis	DT	Texas A&M
3	Emmanuel Pregonon	G	Oregon
3	Jalen Huskey	S	Maryland
4	Wesley Williams	EDGE	Duke
5	Tanner Koziol	TE	Houston
6	Josh Cameron	WR	Baylor
6	CJ Williams	WR	Stanford

6 2025 TEAM STATS

OFFENSE

Points	6th
EPA Rank	7th
EPA Rush Rank	12th
EPA Pass Rank	7th
Giveaways	12th
Sack Rate Allowed	16th

DEFENSE

Points Allowed	8th
EPA Rank	5th
EPA Rush Def	6th
EPA Pass Def	5th
Takeaways	2nd
Sack Rate	24th

7 2025 RESULTS SNAPSHOT

OVERALL ATS RECORD	12-5
ATS MARGIN / GM	+6.5
TOTALS OVER RECORD	10-6-1
TEAM TOTAL OVER RECORD	12-5

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

2nd
AFC SOUTH

PLAYOFF PROBABILITY

57.4%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

3.2%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Lawrence-Coen upside
- Turnover regression
- Road-heavy schedule
- Thin offseason additions
- Division contender

JACKSONVILLE JAGUARS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
13-4	+138	AFC SOUTH	LIAM COEN	GRANT UDINSKI	ANTHONY CAMPANILE

12025 SEASON IN REVIEW

Jacksonville was one of the NFL's biggest surprises in 2025, going 13-4 after winning just four games in 2024 and entering the year with a 7.5 win total. Clearing expectations by 5.5 games was tied for 2nd most in the league and their 70.6% ATS mark was also tied for 1st in the league. The basic scoring profile argues that the Jaguars were not a total fraud. Their +138 point differential ranked fourth best in the league, and they were one minute away from beating the Bills in the Wildcard round.

The Jags ended the regular season on a roll going 9-1. However, they played five of those games against the four worst teams in the NFL (TEN 2x, LV, ARI, NYJ) along with a start by Davis Mills and close to two full games against Riley Leonard. To their credit, they won those games by an average of over 16 ppg, but the schedule context should matter. The offense had real pop under new HC Liam Cohen and QB Trevor Lawrence.

After acquiring WR Jakobi Meyers to go with Brian Thomas and the upstart Parker Washington (20th in PFF grade, 17th in yards per route), the offense was humming and Lawrence was playing like an MVP candidate. The offense averaged nearly 33 ppg, ranked 7th in the NFL in EPA and Lawrence produced the 4th best EPA from week 9-18. For the season, no offense went over their stated team total more often than the Jags, exceeding market expectations in 72% of their games.

2LUCK FACTOR

The Jags got pretty much every good bounce last season. A year after generating a league-low nine turnovers in 2024, the defense completely flipped that script and produced 31 turnovers, 2nd most in the league. They also led the league with 11 turnovers and the highest EPA gained on turnovers in the 2nd half of one score games. Who can forget LB Devin Lloyd's 99- yard INT return on MNF to beat Mahomes and the Chiefs? The defense finished 5th in the NFL by EPA but when you eliminate turnovers, they ranked 11th, the 2nd largest drop in the NFL behind the Bears defense. They also faced the single easiest schedule of opposing QBs by EPA, with 54% of snaps coming from either a backup QB or a QB ranked 30th or worse by EPA. When adjusting for opposing QB and using success rate instead of EPA, which can be heavily skewed by turnovers, the Jags pass defense was right around league average. Those turnovers also really helped benefit the Jags as no offense in the NFL saw more short fields than Jacksonville (28) and no team saw a higher percentage of their season points come from short fields (25.3%). If only evaluating offenses by drives that started in their own territory, the Jags offense ranks just league average on a points per drive basis.

Jacksonville finished 6-3 in one score games, including 2-0 in their lone OT results against Arizona and Las Vegas. They didn't win any games late that they didn't deserve but did lose two really rough games as significant favorites in the 4th quarter. They caught a break with Joe Burrow, going down early in their week 2 matchup with the Bengals and held a three point lead with the ball and under 4m remaining but a missed 4th and 5 essentially cost them the ability to close it out. Then their seven-point loss in Houston in week 10 after holding an 86% blended 4th quarter win share against Davis Mills was a rough blow. They were up 19 early in the 4th before blowing the game late.

K Cam Little was an awesome weapon (30/34 FGs) and didn't just make one 60+ yard FG he made two including an NFL record 68 yarder in Las Vegas. He finished 10/12 on kicks between 48-68

2LUCK FACTOR (CONT.)

yards and didn't miss any FGs under 47 yards. Jags' opponents missed four FGs including three in close Jacksonville wins.

From an injury standpoint, the Jags did not suffer any major injuries and ranked top 11 in terms of health on both sides of the ball from adjusted games lost. Nobody on the starting OL missed more than three games and of course Lawrence played all 17.

3SCHEDULE ANALYSIS

As discussed earlier, from a pure final record standpoint, the Jacksonville schedule in 2025 was way easier due to benefitting from all of those backup QBs. The 2026 schedule is more in line near league average level.

Following a breather to start the season at home against the Browns, Jacksonville plays five straight teams favored to make the Playoffs (DEN, NE, CIN, PHI, HOU). The game in Denver week two is tricky considering the Broncos have excelled early in the season at home with the advantage of the altitude and early season heat in Denver. The Broncos have won 17% above implied win probabilities in the first two weeks of the season at home since 2000. Opponents have also gone under their team total 63% of those games including 11 of the last 14 over the last decade. Teams like the Jags who have been underdogs in Denver have gone just 3-21 at Mile High over the last 25 years the first two weeks and underperformed win expectations by nearly 20%.

The Jags will play back to back games in London vs Philly then the Texans. They didn't have this advantage last season but in the prior two seasons we did see the Jags benefit with two wins and two covers against Buffalo and New England on the 2nd leg. The Vikings beat the Browns and covered in this spot last year, but they were trailing late. Houston will be coming off of a road game in Tennessee the prior week as well.

Post week seven bye, the Jags play seven of 11 games on the road including three straight between weeks 9-11 (BAL, TEN, NYG). However, they only have to face two teams inside my top 10 in that final 11 game stretch vs the Ravens and Texans. That week 15 road game in Houston could be a big one for the division and they will have to play on a short week vs a normal-rested Texans team. If the Jags can get away with a .500 or better record in those first six games, they are set up ok for the rest of the season.

4OFFSEASON

The Jaguars added virtually nobody in the offseason either through free agency, trade or the draft who is listed as a starter in 2026. Between S Andrew Wingard, CB Greg Newsome, LB Devin Lloyd and RB Travis Etienne, the Jags lost four starters and did not replace any of them externally. I would be worried that the Jags just assume last year is repeatable.

They used their top pick, a 2nd round pick following the Travis Hunter deal last season, on a back up TE who is mainly a blocker in Texas A&M's Nate Beorkicher. It was a controversial selection as most consensus boards had him going much later in the draft. It's also a position where Brenton Strange excelled a season ago. They then used their next few picks on a Guard (Emmanuel Pregon) and a Free Safety (Jalen Huskey).

4OFFSEASON (CONT.)

I was surprised that the Jags did not try and upgrade their OL outside of the Pregon selection. They got tremendous health from the starting OL but in general they played fine. However, every time they faced a strong pass rush they were overmatched. They faced nine defenses inside the top 20 in pressure rate and allowed a higher pressure rate in those games than what those defenses averaged on the year. KC (57%), SEA (54%) and HOU (59%) all generated either the single highest or 2nd highest pressure rate in a game all season against Jacksonville.

2nd year RB Bayshul Tuten will step in for Etienne with FA acquisition Chris Rodriguez probably being used more in short yardage situations. Lloyd will be the most difficult player to replace, especially considering how good he was last season. He was PFFs 3rd highest graded LB a season ago and he generated 5 INTs from the LB position. 3rd year man Ventrell Miller will take over and in the three games with significant snaps last season, graded out poorly. His coverage skills are not nearly that of Lloyd's and the middle of the defense could be exposed this season.

52026 OUTLOOK

My numbers are almost exactly on market with this Jaguars team this season. The fact that a 13 win team is lined at 8.5-9 wins already says the market is pricing in a lot of year to year regression, but I will say that Jacksonville fits a bucket of teams that have historically underperformed expectations. There have been 57 other teams over the last 25 years who exceeded their win total by at least three wins like the Jags but then the market had their win total increased by less than two games (2024 Jags WT: 7.5, 2025 WT: 8.5 (+1). These teams went over just 20% of the time the next season (-1.14/year) and made the Playoffs 28% below implied probability. What this likely tells us is when a team exceeds expectations and the market re-rates those teams by rewarding them with a big increase in win total year over year, those teams often reward the market (64% win total over rate) but if the market smells that the prior season may have been more fluky than real like in the Jags case, the market is usually correct. DET, PHI and KC all fit into this bucket last season and all three went under their win total fwiw.

I would like this Jags team more if they actually tried to improve the roster in the offseason. They lost multiple starters and did not replace them at all. Not only are they going to have to navigate likely turnover and health regression, but they have to do it against a much tougher schedule with a worse roster. I do think Cohen has the chops to be a really good HC, especially offensively, and Lawerence's ceiling is top 10 QB level, but the defense should take a major step back this year.



KANSAS CITY CHIEFS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
6-11

POINT DIFF
+34

DIVISION
AFC WEST

HEAD COACH
ANDY REID

SUPER BOWL EQUITY

81st PERCENTILE



WIN TOTAL
10.5

DIVISION ODDS
+160

MAKE PLAYOFFS
-205

WIN SUPER BOWL
+1600

2025 FINAL EPA RANKINGS

RUN OFF
10th

PASS OFF
12th

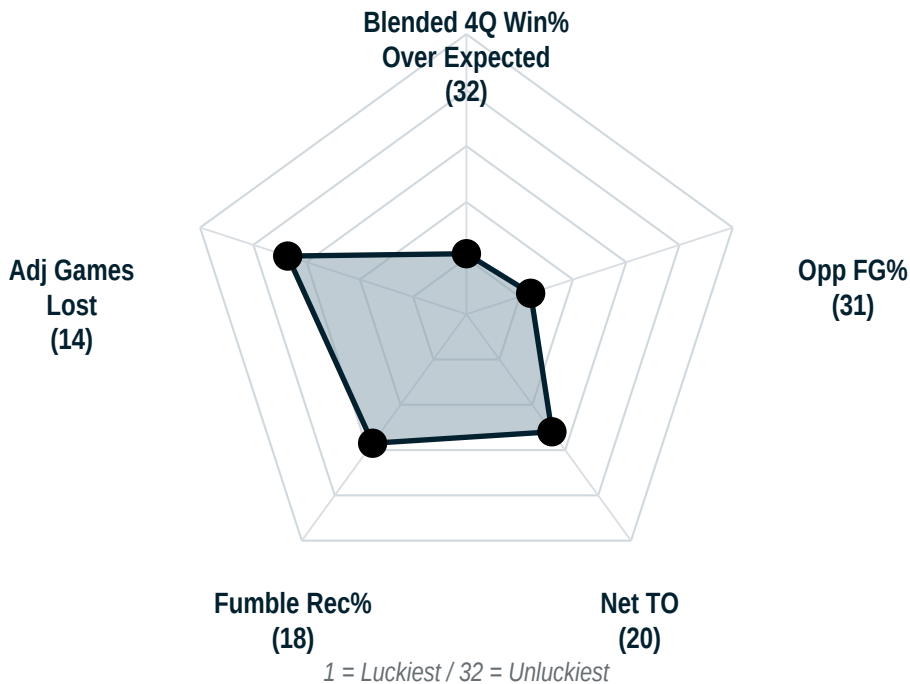
RUN DEF
7th

PASS DEF
16th

1 ONE STAT THAT DEFINES THIS TEAM

“In 2024 KC finished 11-0 in close games but then went just 1-9 last season. The biggest difference was the turnovers late in tight games. Mahomes threw 5 INTs in the 4th quarter of one score games, all losses. Those five INTs equals the amount he threw in his prior seven seasons combined.”

2 LUCK METRICS



3 SCHEDULE OUTLOOK

SOFT FIRST MONTH

Denver, Indianapolis, Miami and Las Vegas precede an early Week 5 bye.

POST-BYE GAUNTLET

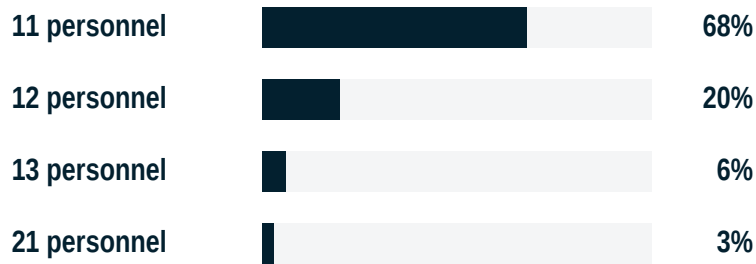
Three playoff-caliber opponents arrive immediately after the bye.

THREE-ROAD-GAME TEST

Buffalo, the Rams and Cincinnati come in consecutive road games.

2026 OFFICIAL SCHEDULE			
WK	OPPONENT	DATE	NET REST
1	vs DEN	9/14	0
2	vs IND	9/20	-1
3	@ MIA	9/27	0
4	@ LV	10/4	0
5	BYE		
6	vs LAC	10/18	+7
7	@ SEA	10/25	-3
8	@ DEN	11/1	0
9	vs NYJ	11/8	0
10	@ ATL	11/15	0
11	vs ARI	11/22	0
12	@ BUF	11/26	0
13	@ LAR	12/3	-1
14	@ CIN	12/13	+3
15	vs NE	12/21	-3
16	vs SF	12/27	-4
17	@ LAC	1/3	0
18	vs LV	1/10	0

4 2025 OFFENSIVE PERSONNEL USAGE



Spread-first offense with Kelce providing the heavier-package counter.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Mansoor Delane	CB	LSU
1	Peter Woods	DT	Clemson
2	R Mason Thomas	EDGE	Oklahoma
4	Jadon Canady	CB	Oregon
5	Emmett Johnson	RB	Nebraska
5	Cyrus Allen	WR	Cincinnati
7	Garrett Nussmeier	QB	LSU

6 2025 TEAM STATS

OFFENSE		DEFENSE	
Points	21st	Points Allowed	6th
EPA Rank	11th	EPA Rank	12th
EPA Rush Rank	10th	EPA Rush Def	7th
EPA Pass Rank	12th	EPA Pass Def	16th
Giveaways	9th	Takeaways	24th
Sack Rate Allowed	21st	Sack Rate	16th

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Patrick Mahomes
RB	Kenneth Walker
WR	Tyquan Thornton
WR	Xavier Worthy
WR	Rashee Rice
TE	Travis Kelce
LT	Josh Simmons
LG	Kingsley Suamataia
C	Creed Humphrey
RG	Trey Smith
RT	Jaylon Moore

DEFENSE

DE	George Karlaftis
DT	Chris Jones
DT	Khyiris Tonga
DE	Felix Anudike-Uzomah
LB	Drue Tranquill
LB	Nick Bolton
CB	Nohl Williams
S	Chamarri Conner
S	Alohi Gilman
CB	Mansoor Delane
NB	Kader Kohou

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

1st

AFC WEST

PLAYOFF PROBABILITY

67.2%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

5.9%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Mahomes rebound
- Positive point differential
- Offensive reset
- Young secondary
- Division favorite

KANSAS CITY CHIEFS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
6-11	+34	AFC WEST	ANDY REID	ERIC BIENIEMY	STEVE SPAGNUOLO

12025 SEASON IN REVIEW

The 2025 season for the Kansas City Chiefs was a nightmare and not something we have ever seen for a Patrick Mahomes led team. They finished 6-11 and missed the Playoffs for the first time in his career. A bad season turned disastrous when he tore his ACL against the Chargers in week 15, ending his season.

The season seemed lost from the get-go and the Chiefs were just 6-8 in Mahomes' starts, going 1-7 in one score games. In retrospect we should have seen a disappointing season coming after KC went an unfathomable 11-0 in one score games in 2024. They won 3.5 games more than expected based on 4th quarter win share, the 7th biggest overachievers in my 25 year database. What's funny is that their point differential was better on a per game basis with Mahomes last season than in their 15-2 season in 2024. It was the final results in those close games that were the singular difference.

The offense was fine in those Mahomes starts (7th in success rate, 8th in EPA, 17th in explosive plays) but unlike in years past, they could not make the plays at the end of games when needed. Something about Mahomes did not look right a year ago and the numbers bear that out. He posted by far his lowest PFF grade (76.0), his worst CPOE % (-2.9%) and poor deep ball accuracy (33% comp, 34th in PFF grade) even though he threw it deep much more often than in recent seasons. Even when he had a clean pocket, he ranked just 14th in EPA. A lot of the KC offense felt manufactured, and his mobility created a lot of their big plays. His 422 rush yards and 5 TDs were career highs. Maybe it's bc his long time security blanket, TE Travis Kelce, looked like he was stuck in mud all season. With #1 WR Rashee Rice in the lineup for only eight games and Xavier Worthy lacking any consistency at all, the offense was missing that extra juice. They finished dead last in the league in yards after the catch over expected.

Defensively, the Chiefs did enough to be a playoff team. They finished 14th in success rate and 12th in EPA. The defense gave them enough chances, but they couldn't close.

2LUCK FACTOR

The point differential and blended 4th quarter metrics for the games with Mahomes showed that the Chiefs played more like an 8-6 team and not 6-8. But again, after they posted one of the more lopsided overachieving seasons in 25 years in 2024, it was natural that they saw a full 180 the other way.

As mentioned, they went 11-0 in close games in 2024 to just 1-9 last season. The biggest difference was the turnovers and lack thereof for this team late in tight games. For the year, the Chiefs gave up the 9th lowest amount of EPA on offensive turnovers, however, in the 2nd half of one score games, they gave away the 3rd most EPA from turnovers with eight. Mahomes threw 5 INTs in the 4th quarter of one score games, all losses. Those five INTs were two more than any other QB last season and equals the amount he threw in his prior seven seasons combined. The defense generated just two such turnovers in close games and the 5th lowest EPA generated.

Kansas City had one of the worst FG luck profiles in the league as well. Harrison Butker used to be one of if not the most reliable Kickers the last few seasons. However, his four missed PATs ranked tied for the most in the NFL after missing a combined two in the prior two seasons combined. He

2LUCK FACTOR (CONT.)

also missed five FGs from 40+ yards and overall was just a league average kicker after being one of the most automatic in years past. In addition, opponents made kicks at a +8.8% rate over expectation, the 2nd highest rate in the league and missed just one of 32 FGs all season.

3SCHEDULE ANALYSIS

The KC schedule is one of the easier ones based on current win totals but it's much closer to league average based on my ratings. It's really a barbell loaded schedule of opponents with either the elite teams or some of the worst teams in the NFL. They play four of the bottom five teams in the league as well as five of the top 7-8 teams. The fact that the schedule makers made the first month for KC very manageable with a question as to when Mahomes will be ready to get back to full health will keep the conspiracy theorists going. The first four games of the season prior to a week five bye (suspiciously early too) consists of games at home vs DEN then three straight against Indy (potential for no Daniel Jones), Miami and Las Vegas. It's the single easiest schedule in the NFL based on win totals over the first four weeks.

Post bye the Chiefs get three straight against Playoff teams, a three week break against bad teams, and then there is a run of six straight against some of the best in the league. This includes probably the single worst three game stretch for any team this season as they have to face Buffalo, the Rams and the Bengals all in a row and all on the road! Then they get NE, SF and LAC in the next three with a -3 and -4 day rest disadvantage when they face NE and SF.

4OFFSEASON

The KC offseason is first and foremost banking on the health and recovery for Mahomes or nothing else will matter. All signs are pointing for Mahomes to start game one but that is never guaranteed. Otherwise, in free agency they added very little while losing at least 5-6 starters. The one big acquisition publicly was the addition of former SEA RB Kenneth Walker to replace Hunt and Pacheco. He clearly saw his stock rise during the Super Bowl run, but he is a complete boom or bust runner. Nobody had a higher rate of 10+ yard rushes last season than Walker, but he was just 35th out of 48 RBs in success rate. Even with all those long runs included he was just 31st in rush yards per attempt over expected. He is a classic home run hitter but if you are looking for those consistent 4-5 yard runs when needed he is not exactly that. Considering that Walker had 13 more 10+ yard runs on 60 less attempts than both Hunt and Pacheco combined, it is still a massive upgrade. They did also add former Cardinal Emari Demercado who similar to Walker is not a down to down consistent runner but more of a homerun hitter, just on a smaller sample. He actually led the NFL in yards after contact per rush last season and 2nd in 2024. You could do worse on obvious passing downs than him. Either way, KC will look for these guys to break off explosive runs to keep the defense honest. They are going to need the running game to improve and take pressure off Mahomes bc they not only did not add anything in the passing game, but they lost some depth and Kelce is another year older. They somehow need WR Rashee Rice to stay out of trouble, out of the trainer room and play double digit games in 2026. 2nd year man Jalen Royals is really the only depth they have on the roster as Hollywood Brown moved on to Philly. RT Jawaan Taylor was

4OFFSEASON (CONT.)

traded to ATL and last year's FA signing Jaylon Moore is going to start. He was excellent in prior seasons when he filled in for Trent Williams in SF but was not very good a season ago in limited snaps for KC.

The defense could take a step back unless some of their young rookies and 2nd year players don't step up. They lost 3/4ths of their starting secondary along with DE Charles Omenihu and LB Leo Chanal this offseason. 8 of their top 14 defensive players in terms of snaps played in the opener last season are now gone. They lost some depth and rotation pieces but most importantly one of the best CBs in the NFL in Trent McDuffie and a good young starting CB in Jaylen Watson are both with the Rams now. They also lost starting S Bryan Cook to the Bengals. There has been a strong run of defensive backs that the Chiefs let go and they are just replaced by young guys who step up nicely, throughout the Steve Spagnolo era in KC. That is their hope again as the starting depth chart has #1 pick CB Mansoor Delane, last year's surprise in 3rd round pick Nohl Williams outside and veteran Kader Kohu in the slot. Kohu did not play last season due to injury but has been an average coverage CB in his young career in Miami. They also added Alohi Gilman to start at Safety for Cook and should be an adequate replacement. The DL will have some new young faces with the addition of 1st and 2nd round picks- DT Peter Woods from Clemson and DE R. Mason Thomas from Oklahoma. That's a lot of new starters and rotation pieces but if there is a front office and DC that I trust to mold young guys into valuable players immediately it is the Chiefs and Spags.

52026 OUTLOOK

It's hard to totally forecast what this Chiefs team can be with all of the defensive turnover and projecting Mahomes' recovery, but I will always give him and Reid the benefit of the doubt. I really don't think they have enough on offense to bank on another Super Bowl, but this should be another 10+ win team. I am mainly in line with the market here.



LAS VEGAS RAIDERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD

3-14

POINT DIFF

-191

DIVISION

AFC WEST

HEAD COACH

KLINT KUBIAK

SUPER BOWL EQUITY

16th

PERCENTILE



WIN TOTAL

5.5

DIVISION ODDS

+2000

MAKE PLAYOFFS

+600

WIN SUPER BOWL

+15000

2025 FINAL EPA RANKINGS

RUN OFF

32nd

PASS OFF

31st

RUN DEF

4th

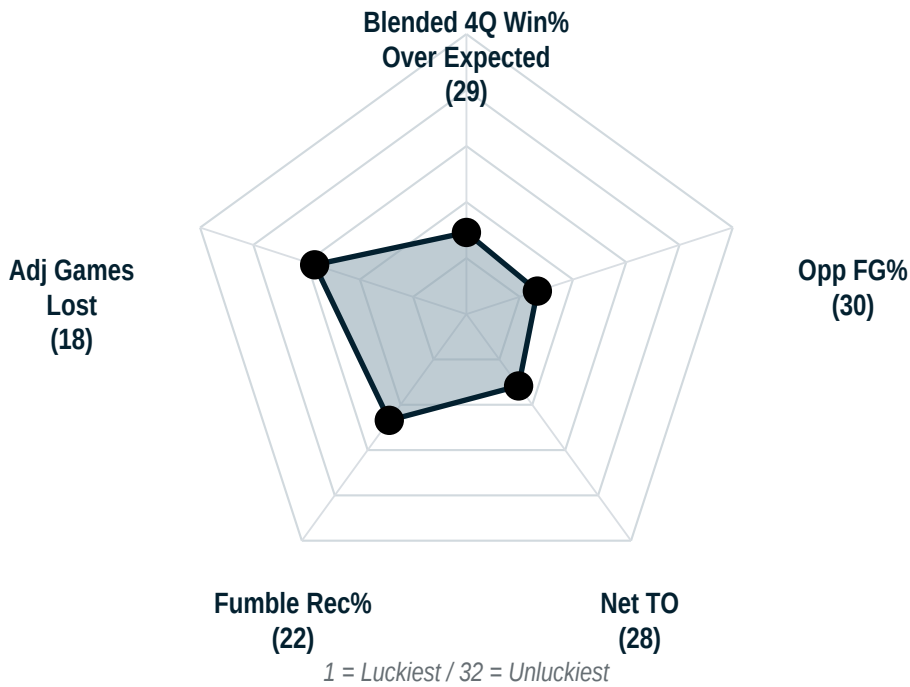
PASS DEF

24th

1 ONE STAT THAT DEFINES THIS TEAM

“The Raiders OL ranked 32nd in yards before contact, stuff rate and adjusted line yards. Rookie RB Ashton Jeanty finished 43rd in the NFL with just a 3.7 yards per carry average.”

2 LUCK METRICS



3 SCHEDULE OUTLOOK

MUST-WIN OPENER

Miami is one of the clearest winnable games on the schedule.

DIVISION PRESSURE

The Raiders must survive six games in the deepest AFC division.

LATE WINNABLE SPOTS

Tennessee, Arizona and a possible resting Chiefs team close the year.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	vs MIA	9/13	0
2	@ LAC	9/20	0
3	@ NO	9/27	0
4	vs KC	10/4	0
5	@ NE	10/11	0
6	vs BUF	10/18	+1
7	vs LAR	10/25	0
8	@ NYJ	11/1	0
9	@ SF	11/8	-7
10	vs SEA	11/15	0
11	@ DEN	11/22	-7
12	@ CLE	11/29	-7
13	BYE		
14	vs LAC	12/13	+7
15	vs DEN	12/20	0
16	vs TEN	12/27	0
17	@ ARI	1/3	0
18	@ KC	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Kirk Cousins
RB	Ashton Jeanty
WR	Jack Bech
WR	Tre Tucker
WR	Jalen Nailor
TE	Brock Bowers
LT	Kolton Miller
LG	Spencer Burford
C	Tyler Linderbaum
RG	Jackson Powers-Johnson
RT	DJ Glaze

DEFENSE

DE	Thomas Booker IV
NT	Adam Butler
DT	Jonah Lauulu
OLB	Kwity Paye
LB	Quay Walker
LB	Nakobe Dean
OLB	Maxx Crosby
CB	Eric Stokes
S	Jeremy Chinn
S	Isaiah Pola-Mao
CB	Darien Porter

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		64%
12 personnel		23%
21 personnel		7%
13 personnel		4%

Kubiak's system should add more under-center and play-action structure.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Fernando Mendoza	QB	Indiana
2	Treydan Stukes	S	Arizona
3	Keyron Crawford	EDGE	Auburn
3	Trey Zuhn III	G/C	Texas A&M
4	Jermod McCoy	CB	Tennessee
4	Mike Washington Jr.	RB	Arkansas
5	Dalton Johnson	S	Arizona
5	Hezekiah Masses	CB	California
6	Malik Benson	WR	Oregon
7	Brandon Cleveland	DT	NC State

6 2025 TEAM STATS

OFFENSE

Points	32nd
EPA Rank	32nd
EPA Rush Rank	32nd
EPA Pass Rank	31st
Giveaways	31st
Sack Rate Allowed	32nd

DEFENSE

Points Allowed	25th
EPA Rank	17th
EPA Rush Def	4th
EPA Pass Def	24th
Takeaways	25th
Sack Rate	29th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	6-11
☐	ATS MARGIN / GM	-4.9
☐	TOTALS OVER RECORD	8-9
☐	TEAM TOTAL OVER RECORD	5-12

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

4th

AFC WEST

PLAYOFF PROBABILITY

14.3%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

0.7%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Bottom-out rebound
- Kubiak structure
- Rookie QB future
- OL makeover
- 5-6 win range

LAS VEGAS RAIDERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD		POINT DIFF		DIVISION		HEAD COACH		OC		DC	
3-14		-191		AFC WEST		KLINT KUBIAK		ANDREW JANOCKO		ROB LEONARD	

1	2025 SEASON IN REVIEW
Entering the 2025 season, there were lots of high hopes for a Raiders team with a new HC in Pete Carrol, OC Chip Kelly and a supposed high floor QB in Geno Smith. Unfortunately, it was a complete disaster on all fronts and Las Vegas finished the year 3-14 with a -191 point differential and the Raiders went under their win total by 4.5 games. Kelly lasted just 11 games, and Carrol was fired after the season ended. Looking back, the Raiders week 1 victory in NE stands as maybe the biggest surprise all season. The offense was expected to be the strongest unit on the team, but their 241 points ranked dead last in the AFC and they finished 32nd in EPA. Geno Smith reverted back to his old Jets days and looked like a fish out of water in Kelly's offense. Playing behind a terrible OL (32nd in rush yards before contact, 28th in pass block grade) did not help but Geno's -0.81 EPA per drop back vs pressure was far and away last in the NFL while his overall EPA ranked 29th out of 30 QBs. The run game was also atrocious even though they used a high pick on RB Ashton Jeanty. He consistently saw defenders in the backfield and the Raiders OL ranked 32nd in yards before contact, stuff rate and adjusted line yards gained. The talent was awful and to make matters worse, they lost one of the better LTs in the league in Kolton Miller, for 13 games. Jeanty finished with a poor 3.7 ypc (43rd in the NFL) and 38th in rush yards over expected. He did rank 6th among RBs in missed tackles forced per attempt so if he can get some real blocking in front of him, he has the chops to make defenders miss. The defense under DC Patrick Graham exceeded the talent on the field 17th in success rate and 20th in EPA. Even though they were consistently put in tough situations bc of the anemic offense, they performed admirably well. Surprisingly, the finished top five in highest 3 and out rate allowed in the league. DE Maxx Crosby was still one of the better defenders in the NFL even though he was constantly the focus of the opponent.	
2	LUCK FACTOR
The Raiders underlying metrics were a bit better than their final record but that's almost expected for a team with just three wins. Based on blended 4th quarter metrics, the Raiders played like a team that should have won closer to five games although point differential is less understated than that. The Raiders absolutely controlled games in two of their victories while they lost a real tough one at the end against the Bears as well as an OT coin flip to Jacksonville after they missed a game winning two point conversion. The Raiders offense was pitiful no matter what the situation, but the defense was better than league average on early downs (13th in EPA) but 30th on late downs. They generated just 11 sacks (3rd lowest) and a below-average turnover rate on late downs which contributed the most to those late down failures. The Raiders did not benefit much at all from turnovers and gave up the 5th most EPA from turnovers and generated the 8th lowest EPA. Geno led the NFL in INTs with 17. From an FG perspective, opposing FG kickers missed just three kicks during the season and went 7/8 from 50+ yards. Opposing kickers did not miss a kick in the 4th quarter as well.	

3	SCHEDULE ANALYSIS
Last season, the Raiders faced the 8th toughest schedule by final record and the 3rd fewest snaps against backup and QBs ranked 30th or worse by EPA. This season the schedule looks just as tough. The opener against Miami is huge because it is one of the clearest winnable games on the schedule. That is the only game I have them as definitive favorites until week 16 at home against the Titans. But then, out of their next 13 games, they face 10 teams favored to make the Playoffs. In that stretch, they also face three different teams (SF, DEN & CLE) coming off of their bye weeks. They do round out the season with winnable games against Tennessee and Arizona as well as a week 18 matchup against a Chiefs team who normally sits starters if that game does not mean anything for the Playoffs.	
4	OFFSEASON
The Raiders had an eventful offseason with a brand new coaching staff along with a new franchise QB in top overall pick Fernando Mendoza. New HC Klint Kubiak comes from the Super Bowl Champion Seahawks and gives the Raiders a real chance to look like a professional offense again. In Seattle, Kubiak helped create structure, marry the run and pass game and gave Sam Darnold enough clean looks to support a Super Bowl run. A Kubiak offense should mean more under the center looks, more play action, more defined reads and a stronger commitment to sequencing. That matters for a roster that lacked a clear identity under Kelly. I'd expect more heavy personnel looks as well as Seattle used fewer than three WRs on 54.2% of plays, sixth-highest rate in the league. Mendoza is tasked with running this offense efficiently and for such a cerebral player, I do think he will be able to grasp the concepts quickly. I don't project Mendoza as a top 10/elite level QB in this league, but he certainly has the ability to be in the Jared Goff level mold of quality QB. He did succumb to pressure a lot in Indiana and does have a tendency to hold onto the ball a lot. He will be able to learn immediately under Kubiak as well as veteran Kirk Cousins who was brought in to mentor Mendoza. Right or wrong it is expected that Cousins will start the season and slowly bring Mendoza along. Both will get the opportunity to throw a ton of balls to 3rd year TE Brock Bowers, who suffered thru an injury plagued Sophomore season. We saw Cousins essentially help unlock Kyle Pitts last year and certainly Bowers could have a huge impact in 2026. In terms of other free agent movement, it looks like the Raiders added 6-7 new starters and quite honestly did not lose anyone who really moves the needle. Besides Cousins/Mendoza, the Raiders added the likes of C Tyler Linderbaum, G Spencer Buford, WR Jalen Nailor, DE Kwity Paye, ex Georgia LBs Nakobe Dean & Quay Walker as well as CB Taron Johnson. It was likely a major overpay but finding the young anchor along that OL at C with Linderbaum was the right thing to do for a rookie QB in the future. He brings absolute stability right away. They also added Texas A&M G/C Trey Zuhn in the 4th round for young depth. I will say the OL is very top heavy with two guys in Linderbaum and Miller who are ~top five at their position but the rest of the OL is very weak. We know OL is a weak link system so I would have preferred to spread out their resources a bit more across multiple OL positions. Burford has been one of the worst pass blocking Guards in the league and allowed near 10% pressure rate in 2025. Their other starting Guard is Jackson Powers-Johnson, who has had major ups and downs in his short career and has a lot to prove. Their	

4	OFFSEASON (CONT.)
RT is DJ Glaze, a 3rd year man with just average blocking metrics. The OL will be better for sure, but this is not a strong overall unit. Even though Nailor is a solid #3 option, this WR corps is not good at all. Nailor, Jack Becht and Tre Tucker form maybe the worst WR group in the NFL. The defense added a few nice veteran pieces in free agency, but they did lose DC Patrick Graham to the Steelers. He always did a nice job outperforming his talent so it's a big loss for the Raiders. Replacing him is Rob Leonard, whom Kubiak promoted from the Raiders' run-game coordinator/DL coach position. He has been with Las Vegas since 2023 and has 13 seasons of NFL coaching experience.	
5	2026 OUTLOOK
I like the direction where the Raiders are headed and a Cousins/Mendoza tandem behind Linderbaum will be as stable as it gets. Kubiak should be able to drive a nice offense and unlock Jeanty a bit more, but they have nothing on the outside, three of the OL positions are weak and they will be 100% reliant on Bowers to move the ball thru the air. Losing Graham hurts but the defense should be ok. The schedule really caps their wins more than anything, but the future is bright with another offseason. My numbers are exactly on with the market with the Raiders as a 5-6 win team in 2026.	



LOS ANGELES CHARGERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
11-6

POINT DIFF
+28

DIVISION
AFC WEST

HEAD COACH
JIM HARBAUGH

SUPER BOWL EQUITY

78th

PERCENTILE



WIN TOTAL

9.5

DIVISION ODDS

+190

MAKE PLAYOFFS

-168

WIN SUPER BOWL

+1700

2025 FINAL EPA RANKINGS

RUN OFF

19th

PASS OFF

25th

RUN DEF

4th

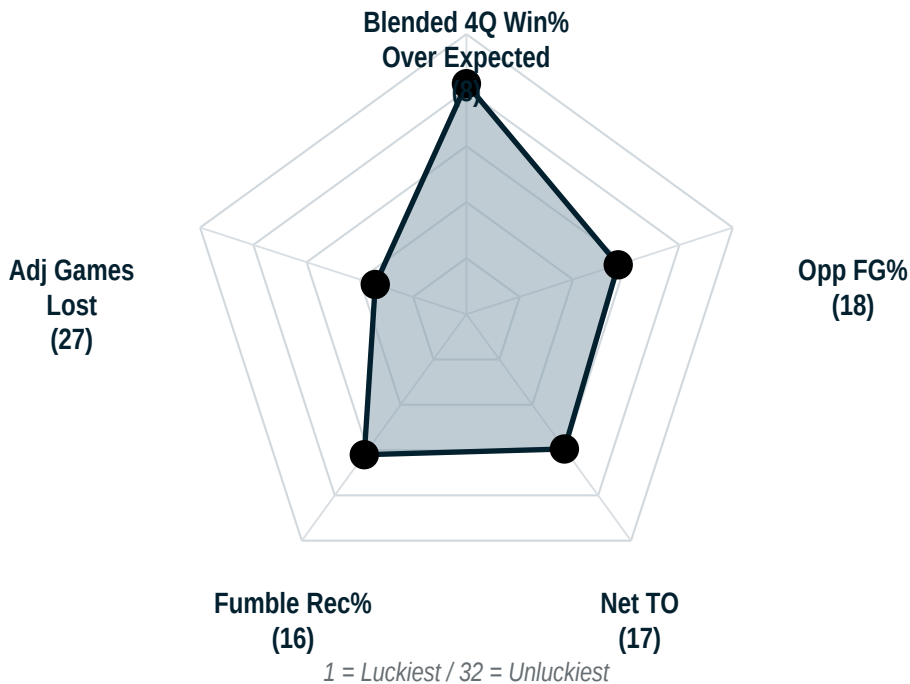
PASS DEF

8th

1 ONE STAT THAT DEFINES THIS TEAM

“Herbert took 54 sacks, 3rd most in the league, and his 263 pressures were 20 more than any other QB. The Chargers’ most used OL combination only played 16% of snaps together, the lowest mark in the NFL.”

2 LUCK METRICS



3 SCHEDULE OUTLOOK

EASY OPENING PAIR

Arizona and Las Vegas give Los Angeles two winnable home games.

SEVEN-GAME GAUNTLET

Seven straight playoff-level opponents follow the opening pair.

LEAGUE-WORST REST

The Chargers carry a -24 net-rest profile with four straight deficits.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	vs ARI	9/13	0
2	vs LV	9/20	0
3	@ BUF	9/27	-3
4	@ SEA	10/4	0
5	vs DEN	10/11	0
6	@ KC	10/18	-7
7	BYE		
8	@ LAR	11/1	+7
9	vs HOU	11/8	-7
10	@ BAL	11/16	-3
11	vs NYJ	11/22	-1
12	vs NE	11/29	-7
13	@ TB	12/6	+1
14	@ LV	12/13	-7
15	vs SF	12/17	0
16	@ MIA	12/27	+3
17	vs KC	1/3	0
18	@ DEN	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Justin Herbert
RB	Omarion Hampton
WR	Quentin Johnston
WR	Tre' Harris
WR	Ladd McConkey
TE	Oronde Gadsden
LT	Rashawn Slater
LG	Jake Slaughter
C	Tyler Biadasz
RG	Cole Strange
RT	Joe Alt

DEFENSE

DE	Jamaree Caldwell
NT	Dalvin Tomlinson
DT	Tear Tart
OLB	Tuli Tuipulotu
LB	Daiyan Henley
OLB	Khalil Mack
CB	Tarheeb Still
S	Tony Jefferson
S	Elijah Molden
CB	Cam Hart
NB	Derwin James Jr.

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		42%
12 personnel		31%
21 personnel		14%
13 personnel		9%

A heavier personnel mix designed to protect Herbert and stress run fits.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Akheem Mesidor	EDGE	Miami (FL)
2	Jake Slaughter	C	Florida
4	Brenen Thompson	WR	Mississippi St.
4	Travis Burke	OT	Memphis
4	Genesis Smith	S	Arizona
5	Nick Barrett	DT	South Carolina
6	Logan Taylor	G	Boston College
6	Alex Harkey	G	Oregon

6 2025 TEAM STATS

OFFENSE

Points	20th
EPA Rank	25th
EPA Rush Rank	19th
EPA Pass Rank	25th
Giveaways	18th
Sack Rate Allowed	30th

DEFENSE

Points Allowed	9th
EPA Rank	6th
EPA Rush Def	4th
EPA Pass Def	8th
Takeaways	8th
Sack Rate	7th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	8-9
☐	ATS MARGIN / GM	-0.8
☐	TOTALS OVER RECORD	7-10
☐	TEAM TOTAL OVER RECORD	8-9

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

2nd

AFC WEST

PLAYOFF PROBABILITY

62.7%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

5.6%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Herbert-Harbaugh floor
- OL health swing
- McDaniel upside
- Tough rest slate
- Wild-card contender

LOS ANGELES CHARGERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
11-6	+28	AFC WEST	JIM HARBAUGH	MIKE MCDANIEL	CHRIS O'LEARY

12025 SEASON IN REVIEW

The 2025 Chargers finished 11-6 and made the Playoffs, but the bottom fell out on the OL due to injury and the Wild Card loss to New England was ugly. Their +28 point differential was not reflective of an 11 win team. There were some inexplicable losses that you would never expect from a Jim Harbaugh team including 17 and 14 point losses at home to the Commanders and Colts as well as a 29 point beat down in Jacksonville. QB Justin Herbert did not beat the allegations in 2025, finishing 20th in EPA, but the OL was such a disaster that he took 54 sacks, 3rd most in the league, and 263 pressures, 20 more than the next most QB. He did finish a solid 11th in success rate and 9th in PFF grade but the pressure and sacks killed the offense.

The offense still needs more explosiveness, finishing 26th in explosive pass rate. Ladd McConkey was ok but did not take the leap most expected following a great rookie season and Keenan Allen was a shell of himself. The running game was not great, but when rookie RB Omarian Hampton did play, he was fine (25th in ypc, 15th in rush yards over expected). Herbert is too talented for the Chargers to live in a low-margin world every season. If the offensive structure is built around physicality and control, that can raise the floor, but the best Herbert outcome includes more downfield stress and more easy chunk plays.

Defensively, the Chargers were outstanding under then DC Jesse Minter, ranking top seven in both pass and run defense by EPA. Minter has done a great job consistently exceeding expectations with less talent. There were certainly highs and lows as they allowed six offenses to a bottom five season EPA performance while also giving up season high EPA games to Washington and Indianapolis.

2LUCK FACTOR

The Chargers +28 point differential along with their 4th quarter metrics, both say that LA was more like a 9.5 win team than one that won 11 games. There were just too many games where they lost by double digits and were not consistently beating teams like you'd expect from an 11 win team.

The obvious unluckiest aspect for the Chargers in 2025 were the injuries. They ranked 27th in adjusted games lost and the OL was effected the most. LT Rashawn Slater missed the entire season while RT Joe Alt could only play in six games. Their most used OL combination only played 16% of snaps together, the lowest in the NFL. Going from Alt and Slater to Austin Deculus and Trey Pipkins are extreme talent drops. Deculus graded dead last out of 95 qualified Tackles by PFF.

Conversely, they only faced 12% of snaps from backup QBs, 4th lowest in the NFL, and their opponents in aggregate suffered the lowest number of injuries based on adjusted games lost.

3SCHEDULE ANALYSIS

The Chargers schedule from a strength of opponent standpoint, ranks 9th toughest based on win totals. This is a big flip from their final 27th ranking last year and one of the five biggest flips in schedule strength in the league. They are set to face 11 teams favored to make the Playoffs, tied for 2nd most in the league.

The good news is that they get back to back cupcakes to kick things off this season against the Cardinals and Raiders. But then they get a horrible stretch that includes seven straight games

3SCHEDULE ANALYSIS (CONT.)

against Playoff teams. That includes six of seven against my top 10 rated teams. In the final eight weeks they get another four Playoff level teams that ends with the Chiefs and Broncos.

To make matters worse, not only do the Chargers have to deal with all of the travel miles that they generally face every season, but their -24 net rest is by far the worst rest situation in the league. They are tied with Philly in having to face four different teams coming off of their bye weeks. Between weeks 9-12, not only do they face three really good teams (HOU, BAL, NE) but they are at a rest disadvantage in four straight weeks. No other team in the NFL has longer than a three week rest deficit streak. I will say that I personally think the pure net rest numbers are a little bit of an overrated discussion point, but it certainly does not help that's for sure. There is no data out there that proves one team having a few extra days off vs another in a singular matchup makes any sort of difference and if a team is consistently getting normal rest, then it's not really a negative. It's when teams are getting less rest than normal and the rolling days of negative rest that I think can pile up and lead to injuries, etc.

One tricky two week stretch I'd keep my eye on is a week 10 MNF game all the way on the other coast in Baltimore and then flying all the way back home and facing the Jets on a short week. The Jets will be coming off a home game vs Buffalo as well so they will be in good shape rest wise. That situation of a west coast team playing in the eastern time zone on MNF and then playing at home on a short week vs a fully rested team has occurred less than 20 times since 2000. Those teams like the Chargers have covered just 40% of the time in that spot.

4OFFSEASON

The big loss in the offseason was Minter leaving to be the new HC in Baltimore. I don't think we can overstate what a big loss that was for this Chargers defense that is not as talented as their underlying performance. In comes Chris O'leary who was most recently the DC at Western Michigan but previously was Minter's Safety's coach with the Chargers.

The biggest addition probably did not occur on the roster but instead comes from former Dolphins HC Mike McDaniel coming in to run this offense. It was a major coup for Harbaugh to get McDaniel to LA considering he was the most coveted offensive coach in the offseason. He is a brilliant offensive mind and should be able to generate more explosives for an offense lacking big plays. It certainly is a nice fresh perspective vs what Greg Roman used to put out there.

McDaniel will work with virtually the same offensive skill group absent veteran WR Keenan Allen. They did add the speedy Keaton Mitchell at RB as well as TE Charlie Kolar who was an elite blocker for the Ravens. Where LA really looks to see a major jump in improvement is on the OL where they get back both Alt and Slater hopefully with full health. They also decided to attack the interior of the OL with the signing of veteran C Tyler Biadasz from the Commanders, G Cole Strange and drafting Jake Slaughter out of Florida in round two. The Strange pickup was a bit puzzling considering he was one of the worst blocking Guards in the league in Miami last season and has never really been productive. The Chargers have a ton of talent now on the OL if healthy, but it is a weak link system so Strange will have to be covered up. Five OL who saw at least 39% of snaps last year for LA are

WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
9.5	+190	-168	+1700

4OFFSEASON (CONT.)

gone so this is a full on swap of multiple players on the OL.

Besides DE Odafe Oweh, who left following a mid-season trade with the Ravens last year, the defense will look very similar. Veteran DT Dalvin Tomlinson should start in the middle of the DL and 1st round pick Ahkeem Mesidor will be in the edge rotation right away. Mesidor is 25 years old so while his future upside may be capped, he should be capable of stepping in and playing immediately.

52026 OUTLOOK

It's never smart to full fade a Harbaugh led team considering his teams have won less than 11 games just once in his six seasons in the NFL and they have gone over their win total in five of those seasons. I am always higher on Herbert than the general discussion out there, but he will absolutely need at least decent health on this remade OL. The McDaniel addition was very additive for Herbert and this offense. I do think the defense drops off a bit considering by admiration for Minter but should be decent enough. If it wasn't for such a difficult schedule, travel and rest situation, I would pencil the Chargers into the Playoffs and double digit wins. But those are some serious roadblocks, and my overall rating has them right at the 9-10 win mark with a narrow range of outcomes.



LOS ANGELES RAMS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
12-5	+172	NFC WEST	SEAN MCVAY

SUPER BOWL EQUITY



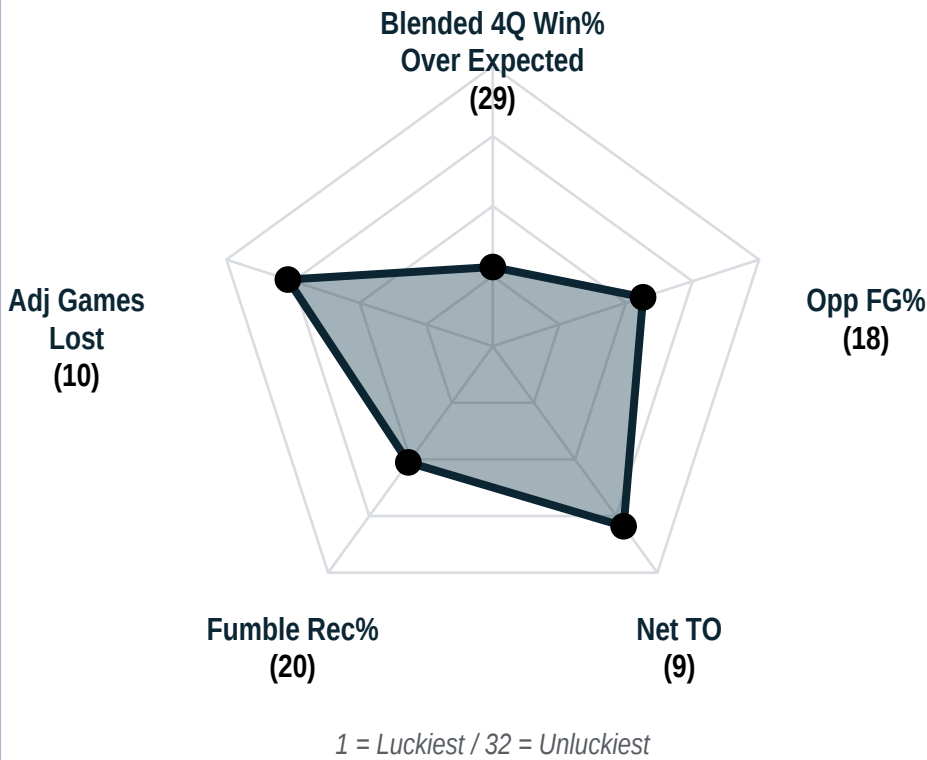
WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
11.5	+100	-460	+550

2025 FINAL EPA RANKINGS			
RUN OFF	PASS OFF	RUN DEF	PASS DEF
10th	1st	9th	6th

1 ONE STAT THAT DEFINES THIS TEAM

"Based on blended 4th quarter win probabilities, the Rams underachieved their 12 wins by 1.4 games. The Rams are only the 4th team to underperform their win percentage by at least 5% and win 12+ games over the last 25 seasons."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

HISTORIC TRAVEL START

The Rams open in Melbourne, then face the Giants on Monday night before road trips to Denver and Philadelphia and a home game with Buffalo.

POST-BYE GAUNTLET

Five opponents favored to make the playoffs await after the Week 11 bye, including Kansas City and Seattle twice.

DIVISION-HEAVY CLOSE

San Francisco in Week 14 and Seattle in Weeks 16 and 18 make the NFC West central to the stretch run.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	vs SF (MEL)	9/10	0
2	vs NYG	9/21	+3
3	@ DEN	9/27	-1
4	@ PHI	10/4	+1
5	vs BUF	10/12	0
6	vs ARI	10/18	-1
7	@ LV	10/25	0
8	vs LAC	11/1	-7
9	@ WAS	11/8	0
10	@ ARI	11/15	0
11	BYE		
12	vs GB	11/25	0
13	vs KC	12/3	+1
14	@ SF	12/13	+3
15	vs DAL	12/20	-6
16	@ SEA	12/25	-1
17	@ TB	1/3	+2
18	vs SEA	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

WR	Davante Adams
WR	Puka Nacua
WR	Jordan Whittington
LT	Alaric Jackson
LG	Steve Avila
C	Coleman Shelton
RG	Kevin Dotson
RT	Warren McClendon Jr.
TE	Colby Parkinson
QB	Matthew Stafford
RB	Kyren Williams

DEFENSE

DE	Braden Fiske
NT	Poona Ford
DT	Kobie Turner
LOLB	Byron Young
LILB	Nate Landman
RILB	Omar Speights
ROLB	Myles Garrett
LCB	Jaylen Watson
SS	Kam Curl
FS	Kamren Kinchens
RCB	Trent McDuffie

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		59%
12 personnel		20%
13 personnel		13%
21 personnel		6%

McVay diversified the offense with more multiple-tight-end looks while keeping 11 personnel as the primary grouping.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Ty Simpson	QB	Alabama
2	Max Klare	TE	Ohio State
3	Keagen Trost	OT	Missouri
6	CJ Daniels	WR	Miami
7	Tim Keenan III	DT	Alabama

6 2025 TEAM STATS

OFFENSE

Points	1st
EPA Rank	2nd
EPA Rush Rank	10th
EPA Pass Rank	1st
Giveaways	9th
Sack Rate Allowed	9th

DEFENSE

Points Allowed	10th
EPA Rank	7th
EPA Rush Def	9th
EPA Pass Def	6th
Takeaways	12th
Sack Rate	14th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	12-8
☐	ATS MARGIN / GM	+3.5
☐	TOTALS OVER RECORD	12-8
☐	TEAM TOTAL OVER RECORD	13-7

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

1st
NFC WEST

PLAYOFF PROBABILITY

82.1%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

15.4%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Stafford-McVay
- Elite pass offense
- Garrett closer
- All-in roster
- Historic travel

LOS ANGELES RAMS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
12-5	+172	NFC WEST	SEAN MCVAY	NATE SCHEELHAASE	CHRIS SHULA

1 2025 SEASON IN REVIEW

The Rams were one of the best teams in football in 2025, finishing 12-5 and 2nd in the NFC West. Unfortunately for the Rams, not securing home field advantage may have cost them a Super Bowl as they could not beat the Seahawks in Seattle in the NFC title game. The Rams offense was elite, scoring the most points in the NFL (2 in EPA) and allowing just the 10th least (7th in EPA) on defense. Matthew Stafford won MVP, Puka Nacua led the NFL in receptions, Davante Adams added veteran finishing ability, and Sean McVay put together another high-end offense that focused heavily on multiple TEs. You could argue that Stafford won MVP purely based on his league-leading 46 TD passes and 4,707 passing. However, it is rare for a QB to win the award with a team that did not win their division, ranking just 16th in CPOE and 5th in EPA per drop back. 8 of his 46 TDs came from the 1 yard line, double the next highest QB, and tied for the most in NFL history.

The only reason the year felt incomplete is because the Rams were a Super Bowl-caliber team that did not finish the job. The offense was championship-level, but the defense collapsed late in the season and the special teams were terrible ranking bottom five in the league. Thru the first 12 weeks of the season, the Rams ranked as the league's #1 defense by EPA. However, from week 13-18, LA was just 23rd in EPA and kept giving up big plays. To be fair, the Rams did face a really tough schedule which included a top 10 set of opponents on both offense and defense by EPA. But you can't consistently give up 30+ points like the Rams did in the back half of the season (5 of last 9 opponents including the Playoffs) and expect to win a Super Bowl.

Then the offseason made the expectations even higher. The Rams added Myles Garrett in a blockbuster trade, pairing the reigning Defensive Player of the Year with a roster already viewed as one of the NFC's best. When a 12-win team with the league's No. 1 scoring offense adds Garrett, the Super Bowl-or-bust label is fair.

2 LUCK FACTOR

The Rams had a mildly unlucky profile despite the 12 wins. Their +172 point differential ranked 2nd best in the NFL but unfortunately the #1 team was the team they trailed in their own division, the Seattle Seahawks. That +172 point differential equates to a slightly higher win projection (12.3). However, based on blended 4th quarter win probabilities, the Rams played more like a team that was expected to win 13.4 games. That makes the Rams the 8th biggest underachiever by this metric and the only team that won >8 games that ranked inside the 13 biggest underachievers last season. It holds well for the Rams. It's pretty rare for such a good team to underperform to this degree and in fact, it's only the 4th team to underperform their win percentage by at least 5% and win 12+ games over the last 25 seasons. It's only the 13th time a team underachieved to that degree and also win double digit games in a season. Those other 12 teams went 8-4 to the over their win total the next season (67%) with 83% of those teams making the Playoffs vs a 78% implied probability.

Of the Rams' six losses last season, two came in OT, two came by three points to the Panthers and Falcons, another came by 4 in the NFC Championship to Seattle while the 6th was a brutal loss at Philadelphia when they were lined up for a game winning FG that was blocked and returned for a TD. They were up 19 early in the 2nd half and blew that game. Of course, that Seattle loss in the

2 LUCK FACTOR (CONT.)

regular season came on a fluky two point conversion off of Zach Charbonet's head so that's another unexpected loss. In the regular season, all but one of their 12 wins came with at least an 80% 4th quarter win probability. The Rams did go 6-2 in one score games, but those two losses were the only OT games they played in last season.

The turnover profile was favorable overall, with the Rams ranking 9th in net turnover EPA, but essentially league average in close game turnover EPA. Their special teams were poor all season, ranking 26th by DVOA but that doesn't account for blocked kicks. They allowed the single highest average punt return, and it cost them many times last season. Their FG situation did improve after inserting new K Harrison Mavis, who went 12/13.

Injuries were favorable overall, with the Rams ranking 10th in AGL while the defense got to face the single highest rate of snaps from backup QBs (42%) and the single lowest percentage of top 10 QB snaps (13%). The Rams skipped out on facing Lamar Jackson, Kyler Murray 2x and Brock Purdy 2x.

3 SCHEDULE ANALYSIS

The NFC West schedule on its own is brutal considering the Seahawks and 49ers are both Super Bowl contenders. Last season the Rams ended up facing the 3rd toughest schedule in the league by record and once again are expected to face a top five schedule. Based on EPA last season, they are also facing the toughest slate of opposing QBs.

The Rams open with San Francisco in Australia, which is a fascinating start. International games are always weird, but playing a division rival overseas in Week 1 adds an extra layer. Not only is this the first NFL regular season game in Australia but it will be the furthest any team will have traveled for a regular season game. Not only is the travel brutal but it's a 17 hour time difference for California teams! They do get a few extra days rest as they play the Giants at home in week 2 on MNF but considering this is an older roster, I am not sure if that will be enough to fully recover.

The fact that the NFL not only has them playing so far away in week 1, but after that Giants game on MNF, they go on the road back-to-back at maybe the most difficult places to play in Denver and Philly. That Denver game is another short week for the Rams and will only be the 2nd time in my 25 year database where a team has to travel to Mile High on a short week vs the Broncos on normal rest in the first month of the season when adjusting to the altitude is always toughest. Then they have to face Josh Allen and the Bills at home the following week after going to Philly. Between the travel, lack of rest and strength of opponents, the Rams first five weeks could go down as the toughest schedule stretch in NFL history. Based on my research, their first five weeks of travel go down as by far the most mileage any NFL team has travelled in any five week stretch in NFL history and will account for ~60% of the entire season travel for LA. Compare that to the Niners who get Miami and the Cardinals at home following that game in Melbourne.

Then after a soft middle of the season, post their week 11 bye, the Rams have to face five teams favored to make the Playoffs including two vs the Seahawks. And a sixth team, the Bucs, are not favored to make the Playoffs but are favored to win their division. Not to mention, playing the Chiefs

3 SCHEDULE ANALYSIS (CONT.)

later in the season is much more difficult than early because it increases the likelihood that they face a healthy Patrick Mahomes. I don't realistically know if the Rams will be able to hold up for this full season stretch.

4 OFFSEASON

The Garrett trade changes everything for this defense. Giving up Jared Verse and future picks is aggressive, but that is Les Snead's style. When the Rams needed to get a stop in the Playoffs they could not get it done. Garrett now gives them that closer. Lost in the shuffle is that they also added a top CB in Trent McDuffie from the Chiefs. Adding Jaylen Watson in FA as well really nicely rounds out this defense.

The Rams literally didn't touch the offense in the offseason and why would they change anything from this dominant unit from a season ago. They did use their first round pick on QB Ty Simpson from the Rams but hopefully for their sakes he doesn't see the field in 2026.

5 2026 OUTLOOK

On paper, this is by far the most talented roster in the NFL which includes the MVP on offense and the DPOY on defense. Add in maybe the best HC in the league and this seems like a straightforward path to a Super Bowl. However, I just can't get over the brutality of the schedule they are expected to face. The first five weeks of the season is going to tell me if they are getting out of the NFC. They added a new Special Teams coach from the worst unit in the NFL in the Browns, so I don't expect that side of the ball to be even average. With this schedule and what they will face in the Playoffs every little edge matters. If you are interested in investing in the Rams to win the NFC or the Super Bowl, I would just wait until after the first few weeks to see how they survive. My numbers have them winning just 3.1 games after the first five weeks but if they go 2-3, I wouldn't be stunned. That would be a perfect time to invest in a future when their price may be a little suppressed. It would be hard to imagine they will be shorter odds than they are now unless everything goes perfectly well early.

LA is right around -410 to make the Playoffs and +600 to win the Super Bowl. If we evaluate more recent history of teams in the -400 to -500 Playoff odds entering the season, only 44% of that 16 team sample cleared their win total and only 63% made the Playoffs vs an expectation of 81%. Just two of the 16 teams won the Super Bowl, and both were Patrick Mahomes-led KC Chiefs.

If Stafford stays healthy, I would project the Rams for 11-12 wins and a real shot at the NFC's No. 1 seed. But this is an old roster facing a brutal slate of opponents and a horrible travel situation. Expectations are massive and I just can't pencil this team into the Super Bowl right now.



MIAMI DOLPHINS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
7-10	-77	AFC EAST	JEFF HAFLEY

SUPER BOWL EQUITY

3rd PERCENTILE



WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
4.5	+4000	+1400	+35000

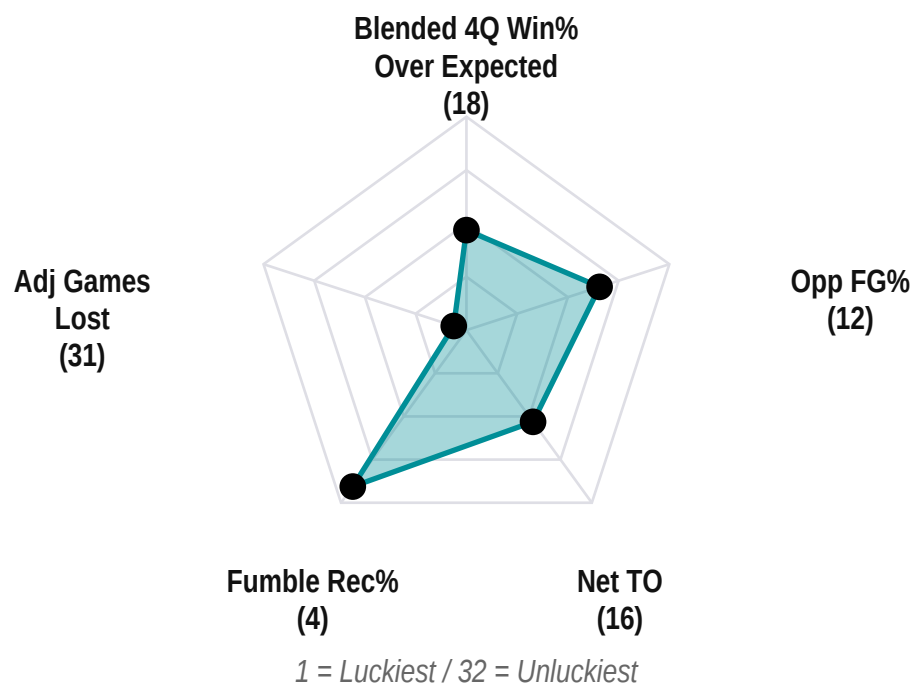
2025 FINAL EPA RANKINGS

RUN OFF	PASS OFF	RUN DEF	PASS DEF
16th	27th	17th	31st

1 ONE STAT THAT DEFINES THIS TEAM

"The Dolphins finished 2025 with a -77 point differential and was actually +37 in the first half of games, 10th best in the NFL. However, they ranked dead last in the NFL in 2nd half point differential with a but a -117 in the second half."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

TOUGHEST QB SLATE

Miami is projected to face the league's toughest set of opposing quarterbacks.

NO MARGIN FOR ERROR

Only Las Vegas and the Jets twice sit near Miami's market tier.

REST DEFICIT

Five rest disadvantages contribute to a negative net-rest profile.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ LV	9/13	+15
2	@ SF	9/20	-3
3	vs KC	9/27	+15
4	@ MIN	10/4	+15
5	vs CIN	10/11	+15
6	BYE		
7	@ NYJ	10/25	+7
8	vs NE	11/1	-3
9	vs DET	11/8	+15
10	@ IND	11/15	+15
11	@ BUF	11/22	+15
12	vs NYJ	11/29	+15
13	@ DEN	12/6	-2
14	vs CHI	12/13	+15
15	@ GB	12/20	+15
16	vs LAC	12/27	-3
17	vs BUF	1/3	-2
18	@ NE	1/10	+15

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Malik Willis
RB	De'Von Achane
WR	Jalen Tolbert
WR	Tutu Atwell
WR	Malik Washington
TE	Greg Dulcich
LT	Patrick Paul
LG	Kadyn Proctor
C	Aaron Brewer
RG	Jonah Savaiinaea
RT	Austin Jackson

DEFENSE

DE	Chop Robinson
DT	Kenneth Grant
DT	Zach Sieler
DE	Josh Uche
LB	Tyrel Dodson
LB	Jordyn Brooks
CB	Chris Johnson
S	Dante Trader Jr.
S	Lonnie Johnson Jr.
CB	JuJu Brents
NB	Jason Marshall Jr.

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel	60%
21 personnel	18%
12 personnel	12%
10 personnel	6%

Spread-heavy foundation with selective two-back looks and manufactured space.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Kadyn Proctor	OT	Alabama
1	Chris Johnson	CB	San Diego State
2	Jacob Rodriguez	LB	Texas Tech
3	Caleb Douglas	WR	Texas Tech
3	Will Kacmarek	TE	Ohio State
3	Chris Bell	WR	Louisville
4	Trey Moore	EDGE	Texas

6 2025 TEAM STATS

OFFENSE

Points	25th
EPA Rank	25th
EPA Rush Rank	16th
EPA Pass Rank	27th
Giveaways	30th
Sack Rate Allowed	22nd

DEFENSE

Points Allowed	24th
EPA Rank	25th
EPA Rush Def	17th
EPA Pass Def	31st
Takeaways	20th
Sack Rate	23rd

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	8-9
☐	ATS MARGIN / GM	-2.5
☐	TOTALS OVER RECORD	8-9
☐	TEAM TOTAL OVER RECORD	7-10

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

4th
AFC EAST

PLAYOFF PROBABILITY

6.7%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

0.3%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Full roster reset
- Malik Willis gamble
- Young draft core
- Thin skill group
- Brutal schedule

MIAMI DOLPHINS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
7-10	-77	AFC EAST	JEFF HAFLEY	BOBBY SLOWIK	SEAN DUGGAN

12025 SEASON IN REVIEW

The 2025 Dolphins season was one that led to major transition within the coaching staff as well as a reset of the roster. Miami went 7-10, missed the playoffs, went 1.5 wins under its total and played like a team that was increasingly easy to figure out as games progressed. The Dolphins finished with a -77 point differential but the first and second half splits were the bigger story. Miami was actually +37 in the first half of games, 10th best in the NFL, but a league-worst -117 in the second half. They were -103 in the 3rd quarter alone, a sign that the coaching staff just could not adjust or properly prepare the team coming out at halftime.

The Miami defense really struggled, finishing 25th in EPA, 29th in success rate allowed and ranked 31st in success rate against the pass. The defense lacked talent everywhere on defense besides some quality young edge rushers (Jaelan Philips, Bradley Chubb & Chop Robinson). The front office did this team zero favors, fielding potentially the worst CB room in the NFL entering the season and it led to one of the worst defenses in the league.

The offense finished just 25th in EPA against one of the easier schedules of opposing defenses. To their credit, they were still top 10 in explosive play rate on offense but were not consistent on a down-to-down basis. Losing WR Tyreek Hill four games into the season did not help things but QB Tua Tagovailoa was not good enough to elevate the offense to a true contender. Tua finished just 26th in EPA and 35th in PFF grade. His 5.4% turnover worthy play rate was only better than Shedeur Sanders and Spencer Rattler, among qualified QBs. After the season, HC Mike McDaniel was let go, Tua was released and new GM Jon-Eric Sullivan brought in a familiar face from Green Bay in Jeff Hafley to help transition to a new era of Dolphins football.

2LUCK FACTOR

Miami's final record was essentially in line with their point differential and 4th quarter metrics. To be fair, with Tua under center, the Dolphins did go 6-8 with a -28 point differential which would imply that Miami underperformed by just a bit. The injury bug hit the Dolphins in a big way across an already weak OL. They ranked 32nd in adjusted games lost on the OL and 31st as a whole on offense. Miami played the entire season without both Guards expected to start the full season as Liam Eichenber missed the entire season with a leg injury and James Daniesl got hurt in week 1. Starting RT Austin Jackson also was only able to play six games this season.

Miami did recover a significant number of fumbles including the 3rd most on offense and 5th highest overall.

Miami's early down offense wasn't great (20th in success rate), but they ranked dead last in the NFL in success on late downs. That was solely driven by the worst ranked run offense on late downs as compared to a very respectable 13th ranked early down rush offense. That is surprising consider how excellent RB De'von Achane was last season, leading the NFL in ypc (5.7) as well as number of 10+ yard runs (40). He led the NFL on a per carry average but was just 31st in success rate at 39%, which was weighed down by his late down inefficiency. Achane ranked 53rd out of 53 qualified RBs in success rate on late downs at just 23%. Based on data from Sumer sports, Achane actually saw the 6th least number of average defenders in the box on those late downs.

3SCHEDULE ANALYSIS

After facing the 9th easiest schedule of opponents last season, Miami is set to face my 2nd toughest this season. That is a rough look for a roster and organization currently going through material change. Miami not only faces the single toughest home schedule and the most teams favored to make the Playoffs (12) but based on 2025 EPA, the Dolphins face the single toughest schedule of opposing QBs as well.

My eyes glaze over at how brutal these opponents are this season for Miami. Only the Jets 2x as well as the Raiders in the opener are opponents that are within a reasonable proximity to Miami when it comes to market ratings. Outside of those three games, we are talking about teams like Minnesota and Chicago as the next "easiest" opponents on the schedule. There are no breaks at all this season for Miami and even worse, they are at a rest disadvantage five separate games and a -6 for the season.

4OFFSEASON

The offseason has to be viewed as a complete reset. The two biggest decisions came with the firing of McDaniel/hiring of Hafley as well as replacing Tua with Malik Willis of the Packers. Going from a bright offensive mind like McDaniel to a more conservative defensive coach in Hafley is a complete 180 flip in mindset. You likely won't be seeing nearly as many interesting quotes on the podium with Hafley.

Acquiring Willis on a reasonable deal (\$45M guaranteed over two years) is a nice little gamble on his upside. In limited snaps with the Packers (141 drop backs), his 0.377 EPA/DB ranks #1 in the NFL the last two seasons. We know he has excellent mobility but his issue in Tennessee was a complete lack of awareness in the pocket and taking a crazy number of sacks. On 47 drop backs in 2025, he threw three TDs, 12.1 ypa and 0 turnover worthy plays. He did take a ton of sacks in 2024 (35% pressure to sack %) so that will be something to monitor with this Miami team that is likely picking inside the top 3 this season in the draft. I think it's definitely worth the gamble to see if Willis has real upside and if he shows it this season, great, they found the QB of the future. If the flops and Miami is picking inside the top 3 then he only has one more year in guaranteed dollars and will be the backup to a rookie next season.

Miami purged their roster of high-priced veterans besides just Tua. They traded WR Jaylen Waddle to the Broncos for a #1 pick, released Tyreek Hill and also traded S Minkah Fitzpatrick to the Jets. In all, no team lost as many players (9) who played at least 50% of snaps with that team, as Miami did this offseason. They only added one player who played at least 50% of his team's snaps in 2025, Titans CB Darrell Baker Jr., who is not really a starting caliber player. I did appreciate the approach of taking some swings on good pedigree players who maybe have not fulfilled their potential with guys like WR Tutu Atwell and DE David Ojabo. DE Josh Uche is another solid cheap flier on a guy who has excelled in putting pressure on the QB on obvious passing downs in the past.

I thought that the Dolphins crushed the draft this year and grabbed a couple of my personal favorites. They did the right thing and attacked a weak OL by drafting T Kayden Proctor from Alabama. I maybe would have gone with more of the upside in a guy like Monroe Freeling, but Proctor is a monster human being who could be a big hit. I loved the addition of San Diego St. CB

4OFFSEASON (CONT.)

Chris Johnson with the #1 pick they received for Waddle and their 2nd round pick, LB Jacob Rodriguez of Texas Tech, is a ball hawking LB at center of that defense. In addition, taking a shot on WR Chris Bell in the 3rd round from Louisville, is an excellent gamble on a guy who dropped due to a late season ACL tear.

52026 OUTLOOK

I really like how the Dolphins purged as much as they could from a very expensive roster that needed a fresh look. Their draft on paper looks outstanding and the gamble on Willis was smart. They did not surround Willis with any real weapons and the OL, while improving, is still not even league average. For this season alone, when combined with an absolutely brutal schedule, they are almost certainly going to be one of the 2-3 worst teams in the NFL.

MINNESOTA VIKINGS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
9-8	+11	NFC NORTH	KEVIN O'CONNELL	WES PHILLIPS	BRIAN FLORES

1 2025 SEASON IN REVIEW

The Vikings finished 9-8 and missed the playoffs in 2025, a disappointment after their 14-3 season in 2024. The defense, led by DC Brian Flores, was not the problem and when considering strength of offensive opponents faced, the Vikings finished as the best defense in the NFL by EPA. The pass defense ranked 3rd best by EPA but faced the 4th toughest set of opposing QBs. In usual Flores style, no team blitzed more than Minnesota with a whopping 46% rate, 10% more than the next highest team (ATL). To their credit, the Vikings did pressure the QB at the highest rate in the NFL even when not blitzing. However, the offense cratered to 26th in scoring and 31st when considering a soft set of opposing defenses faced by EPA.

The QB situation was the real story of the season. A year after resurrecting Sam Darnold's career and letting him walk in FA to win a Super Bowl in Seattle, J.J. McCarthy was handed the keys, and he nearly drove off the road. He did deal with injuries, but he was atrocious for much of the season. He generated a negative EPA in each of his first six starts before he started to show signs of life at the end of the season. In the first 12 weeks of the season, McCarthy was not just dead last among 40 qualified QBs by EPA (-0.294 EPA/DB, 37% success), the gap between he and #39 was equivalent to the gap between #39 and the #27 QB. The bright side is in his final four starts of the season, his +0.276 EPA and 55% success rate both ranked in the top five of the NFL during that stretch.

The QB situation was so bad that it made maybe the best WR in the NFL, Justin Jefferson, look mortal. Among eight WRs with at least 130 targets he was the only one with a catch rate under 65% (60%). Only 67% of his targets were deemed catchable, 63rd in the NFL.

Even though McCarthy did show a late bright spot, the Vikings fired GM Kwesi Adofo-Mensah and the organization brought in QB Kyler Murray to compete with McCarthy. That is a major philosophical shift for a team that had hoped McCarthy would own the job by now.

2 LUCK FACTOR

Minnesota's luck profile was quietly favorable despite the playoff miss. The Vikings aggregate blended 4th quarter win share was more of a team with 7.3 wins than their actual 9-8 record. It's not egregious but essentially all of the Vikings losses were deserved based on 4th quarter win share, but they won two virtual coin flips (3 pt wins vs CHI & NYG), and a last minute comeback win vs the Browns with just a 31% blended 4th quarter win probability.

The kicking luck was very favorable. Minnesota made 94.3% of its FGs, 3rd highest in the league while opponents made only 80%, creating the 3rd-best net FG differential in the league. The Vikings also recovered fumbles at a top 10 rate on both offense and defense. However, the offense gave up the 3rd most EPA from turnovers in the league, mainly bc McCarthy, Carson Wentz and Max Brosmer gave up four defensive TDs, 2nd most in the NFL. Even with favorable kicking and fumble luck, the Vikings lost too much value through costly turnovers.

Even though the Vikings defense was outstanding, they did not rely on many breaks when it came to opposing QBs. Only 13% of opposing QB snaps came from either backups or QBs ranked 30th or worse by EPA, lowest percentage in the league.

3 SCHEDULE ANALYSIS

Last season, the Vikings faced a slightly tougher than league average strength of schedule, which was by far toughest in the division. This year, they are expected to face a virtual league average SOS. The Vikings open with Green Bay at home, then immediately go to Chicago and Tampa Bay. They then face Miami, New Orleans and Indianapolis with a week 6 bye mixed in to start the season. That's the 3rd easiest start of the season in the league and where Minnesota needs to really make hay with the potential of a new starting QB under center. It will certainly help that they get the Packers in the opener and a strong likelihood that Micah Parsons is either not playing or not in good enough shape to play many snaps.

The Vikings will need a good start bc they face a murderer's row of Super Bowl contenders all in a row between weeks 8-11. They face Detroit, Buffalo, Green Bay and SF before the schedule eases up again to end the season with the final three out of four games at home.

4 OFFSEASON

Clearly the signing of Kyler Murray at QB was the biggest offseason story for Minnesota. Murray has been inconsistent but brings a big-time playmaker to an offense that needs some juice. He should make an anemic run game better just with the gravity of his mobility making the defense have to be honest. Since he came into the league, Kyler sits 17th in both EPA and success rate out of 30 qualified QBs. In 2024 he finished 12th in PFF grade, 13th in EPA while in just his five starts last season, Murray ranked 22nd in both PFF grade and EPA. His 1.4% turnover worthy play rate ranked 2nd lowest in the NFL and he finished with the 11th lowest rate in 2024. He take more sacks in limited snaps last season than in the past but for his career, his pressure to sack numbers are top 25th percentile in the league. When you combine his scrambling ability plus his low negative play rate (TOs + Sacks), you often get a really high week to week floor from Kyler. No matter who is the Vikings starter at QB, someone will get every opportunity to succeed as they are facing the 2nd easiest overall schedule of opposing defenses, based on 2025 EPA, in the league. Minnesota faces just one defense that finished top 10 in EPA allowed last season, and that was the Saints at exactly 10th. No other team faces less than two and you could argue that the Saints were truly not one of the 10 best defenses in the league last season, based on who they faced. Minnesota did not acquire much else in the offseason, but they did pick up a potentially strong WR option in Jauan Jennings from SF. He should at minimum add toughness and an elite run blocker. The Vikings have been thin in that room, and he offers a strong veteran presence. With Justin Jefferson, Jordan Addison, Jauan Jennings and T.J. Hockenson, there is enough weaponry for Murray to make this offense dangerous if he is healthy and comfortable.

The defense should be solid again with Flores returning in 2026, even though there has been a talent drain in Minnesota. Long time veteran Safety Harrison Smith was released and although he clearly lost a step, he has played fairly well over the last few seasons. 4th year man Jay Ward will start in his place and although he has not been a full time starter, he played more than 30 snaps in each of the final three games last year and the defense did not skip a beat. Minnesota added CB in James Pierre from PIT who went from a no name backup CB to one who was graded by PFF as its #1 coverage CB. He also allowed the lowest opponent completion percentage and allowed the 2nd

4 OFFSEASON (CONT.)

lowest QB rating in the NFL. There is minimal chance he can be that good again this season, but he does at least add nice depth at worst. The DL position is where there could be concern after losing DE Jonathan Greenard in a trade with the Eagles, and DTs Javon Hargrave and Jonathan Allen both leaving in FA. The Vikings are banking on 3rd year ED Dallas Turner making the leap to full time pass rusher to add to Andrew Van Ginkle. But the middle of the DL is where there is major uncertainty. The Vikings did use their 1st round pick on Florida DT Caleb Banks who has tremendous tools but is coming off of foot surgery in March. They will need some production from Banks bc otherwise they are relying on a couple no names in 3rd year 7th round pick Levi Drake Rodriguez and 3rd year man Jalen Redmond. I trust Flores more than any other DC in the entire NFL. His defenses have ranked inside the top 17 in EPA in five straight seasons and top eight in four of those five seasons. Nobody generates more with less on defense than Flores so I think he can at least get this defense in the top half of the league once again.

5 2026 OUTLOOK

The defense may not be elite again but in Flores we will always trust. Last season Minnesota went 9-8 while losing four games after allowing a bottom 30th percentile EPA outcome from their opponents' offense. That was tied for most in the NFL and the Vikings generated just a 0%, 0%, 29% and 18th percentile offensive output in those games. The Vikings offense produced a 50th percentile or better EPA performance just three times the entire season but went 3-0 in those games. They were tied with three other Playoff teams (DEN, HOU, LAC) for the most wins with a below average offensive performance. This is obviously not perfect but if the Vikings generated a league average EPA offense in each game last season, they would have won ~12 games.

I loved Minnesota as a sleeper two years ago and it paid off with a 14 win season. While I don't think they can reach those levels this year, Kevin O'Connell, Brian Flores and Kyler Murray will give this team a nice 7-8 win floor. With a few breaks, 10+ wins are absolutely in play along with a Playoff appearance.



NEW ENGLAND PATRIOTS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
14-3

POINT DIFF
+170

DIVISION
AFC EAST

HEAD COACH
MIKE VRABEL

SUPER BOWL EQUITY

81st PERCENTILE



WIN TOTAL

10.5

DIVISION ODDS

+120

MAKE PLAYOFFS

-225

WIN SUPER BOWL

+1600

2025 FINAL EPA RANKINGS

RUN OFF

25th

PASS OFF

1st

RUN DEF

17th

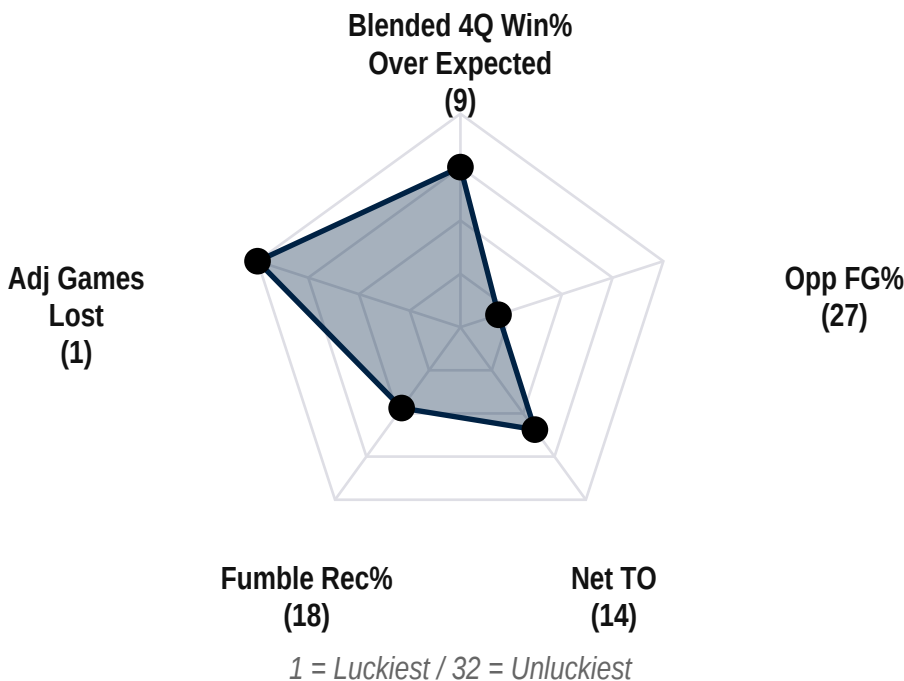
PASS DEF

8th

1 ONE STAT THAT DEFINES THIS TEAM

"New England finished 14-3 against the easiest schedule in the NFL in 2025. However, their +170 point differential ranked 3rd best and they consistently exceeded market expectations, covering the spread in 65% of their regular season games."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

SUPER BOWL REMATCH

New England opens at Seattle on Wednesday night.

MUNICH + BYE

Detroit in Munich comes immediately before the Week 11 bye.

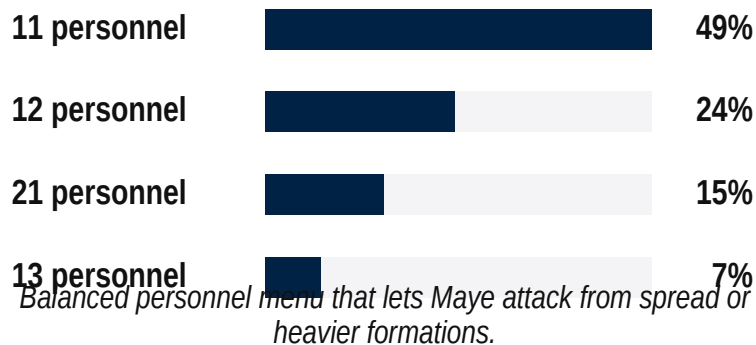
DIVISION FINISH

The Jets and Dolphins appear in two of the final three games.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ SEA	9/9	+15
2	vs PIT	9/20	+4
3	@ JAX	9/27	+15
4	@ BUF	10/4	+15
5	vs LV	10/11	+15
6	vs NYJ	10/18	+15
7	@ CHI	10/22	+15
8	@ MIA	11/1	+3
9	vs GB	11/8	-3
10	vs DET (MUN)	11/15	+15
11	BYE		
12	@ LAC	11/29	+7
13	vs BUF	12/6	-3
14	vs MIN	12/10	+15
15	@ KC	12/21	+3
16	@ NYJ	12/27	-1
17	vs DEN	1/3	-2
18	vs MIA	1/10	+15

4 2025 OFFENSIVE PERSONNEL USAGE



5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Caleb Lomu	OT	Utah
2	Gabe Jacas	EDGE	Illinois
3	Eli Raridon	TE	Notre Dame
6	Dametrious Crownover	OT	Texas A&M
6	Namdi Obiazor	LB	TCU
7	Behren Morton	QB	Texas Tech
7	Jam Miller	RB	Alabama

6 2025 TEAM STATS

OFFENSE

Points	2nd
EPA Rank	1st
EPA Rush Rank	25th
EPA Pass Rank	1st
Giveaways	8th
Sack Rate Allowed	18th

DEFENSE

Points Allowed	4th
EPA Rank	11th
EPA Rush Def	17th
EPA Pass Def	8th
Takeaways	14th
Sack Rate	9th

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Drake Maye
RB	Rhamondre Stevenson
WR	A.J. Brown
WR	Mack Hollins
WR	Romeo Doubs
TE	Hunter Henry
LT	Will Campbell
LG	Alijah Vera-Tucker
C	Jared Wilson
RG	Mike Onwenu
RT	Morgan Moses

DEFENSE

DE	Milton Williams
NT	Cory Durden
DE	Christian Barmore
OLB	Dre'Mont Jones
LB	Robert Spillane
LB	Christian Elliss
OLB	Harold Landry III
CB	Carlton Davis III
S	Craig Woodson
S	Kevin Byard III
CB	Christian Gonzalez

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

2nd
AFC EAST

PLAYOFF PROBABILITY

69.2%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

5.9%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Drake Maye centerpiece
- Upgraded WR room
- Defending division champ
- Health regression risk
- Repeat contender

NEW ENGLAND PATRIOTS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
14-3	+170	AFC EAST	MIKE VRABEL	JOSH MCDANIELS	ZAK KUHR

12025 SEASON IN REVIEW

New England was the shock team of the AFC in 2025, finishing 14-3, and making the Super Bowl. New HC Mike Vrabel brought his winning culture to New England, and the Patriots blew away their 7.5 win pre-season win total projection. Obviously, things did not end as planned as the Cinderella season ended with a beatdown in the Super Bowl to the Seahawks. 2nd year QB Drake Maye made the full superstar leap with elite efficiency, throwing for 4,394 yards, 31 TDs and only 8 INTs while completing 72% of his passes and adding 450 rushing yards. Maye was a true MVP candidate, and my personal preference for the award. He finished #1 in the NFL by a mile in both EPA per drop back and CPOE % as well. His season was even more impressive considering the Patriots had a mediocre run game, was behind an average OL at best with minimal to no vertical explosiveness in the passing game. The Patriots ended the season #1 in overall EPA, pass EPA but just 25th running the football.

The defense finished 11th in EPA and 18th in success rate, however, their 3rd & 4th down defense was elite (2 in EPA). They ranked 24th on early downs in success rate but 5th best on late downs. That was by far the largest gap between early and late down success rate in the NFL. What's interesting is that the run defense was bad on late downs (4th worst) but #1 in EPA allowed on drop backs. Things like turnovers and sacks did not at all drive late down defense on those drop backs it was very much just strong scheme that tightened up in those high leverage situations.

Detractors will say that the 14-3 record was deceiving bc they faced a cupcake schedule that ranked easiest in the NFL. However, to their credit, the Patriots crushed those bad opponents, finished 3rd in the NFL in point differential (+170) while leading the league in the first half of games (+135). The upcoming season will be a test of whether 2025 was a fluke or closer to reality.

2LUCK FACTOR

Even though the Patriots finished 7-3 in one score games and they faced the easiest schedule in the NFL, their strong point differential does not scream some crazy over performance. Based on both point differential and blended 4th quarter win probabilities, the Patriots only won 1-1.5 more games than expected. By nature, it's almost impossible to win these many games in a season and not outperform underlying metrics to some degree. Even the best teams in the history of the league have needed some level of positive bounces and close game positive variance to go their way to win that many games. 67 of the 70 teams since 2000 who won 13+ games outperformed their underlying 4th quarter metrics. The Pats' 6.5% win rate above expected actually ranks in the bottom 25th percentile of this sample historically so it was not extreme by any means.

Outside of a 4th quarter late comeback against a Ravens team who lost Lamar Jackson in the first half of that game, the Patriots did not really win any games that they didn't deserve to win in the regular season. They were significant 4th quarter favorites in virtually all of their wins. They lost three regular season games, all by seven points or less and in their seven point loss to the Steelers, their five turnovers was the sole reason for that loss.

Health will be by far the toughest aspect of the 2025 season to repeat going forward. They ranked #1 in the league with the fewest adjusted games lost due to injury in 2025. However, interestingly, the one position group where they ranked towards the bottom of the league from a health standpoint

2LUCK FACTOR (CONT.)

was along the DL. Milton Williams had a good year (12.3% pressure rate, 4 sacks) for NE, but he did miss five regular season games. The Pats pass defense really suffered when he was off the field and while splits like this can be noisy, when he was on the field the NE pass defense was elite but that's mainly due to the high sack rate produced when he was on. The Pats sack rate on defense skyrocketed from just 2.2% when he was off to 8.8% when on. That's essentially dead last in the NFL figure when he was off and top five when on. They need Williams healthy for a full season for this defense to elevate even more.

3SCHEDULE ANALYSIS

It will be virtually impossible to match the ease of schedule that the Pats faced in 2025, but the 2026 version is certainly manageable. The season begins with a Super Bowl rematch at Seattle, which is a brutal emotional and physical opener. That game alone sets a very different tone from sneaking up on teams like a season ago.

In week 10 they face the Lions in Munich prior to their bye week. While the Lions are a tough opponent at least, they get to face Detroit outdoors on grass. Post bye, they have a tough four game stretch with a long road trip to face the Chargers followed by back to back home games vs Buffalo and Minnesota and then a road game in KC on a Monday night. But they do catch a small break in facing the Jets and Dolphins in the final three weeks of the season when one or both teams should be tanking for the #1 pick at that point. The one negative is they do face the Jets in NY in a short week following a road game. That situation is never easy although against a potentially tanking team that negative is not as pronounced.

4OFFSEASON

The big move of the offseason was the long-awaited trade for veteran WR AJ Brown to give Maye a true #1 outside WR. Stefon Diggs, who is currently not on an NFL roster, was much more of an underneath security blanket than someone like Brown who just destroys DBs in 1-1 man situations. While he might have lost a step, he is still a high level WR who will continue to help Maye develop and beat the best defenses he will face. Brown ranks #2 in the NFL in yards per route vs man coverage over the last three seasons and will win in contested catch situations. In addition to Brown, the Patriots signed WR Romeo Doubs in free agency. Doubs slots in really nicely as a #2 who is a strong intermediate/deep threat. While he has never cracked more than 724 yards in a season, his yards per route efficiency is really solid (32nd among WRs in 2025). He was certainly miscast as a #1 at times in GB due to injuries but should fit in well in NE. Doubs gives Maye a physical target who can win intermediate routes, red zone throws and contested catches. He does not need to be a true alpha; he can be the reliable boundary WR along with Brown.

I also like that the Pats shored up the OL with the trade of C Garrett Bradbury to Chicago and will slide in 2nd year Jared Wilson to C. Wilson is a natural Center who started there at Georgia in his final season. They signed Aliah Vera-Tucker from the Jets to take over for Wilson at G. Tucker is a high-level OL who has dealt with injury issues in his career. He has played over 200 snaps at three different positions in his career and in his last full season in 2024, he ranked top 13 by PFF in overall and pass blocking grades. If he can give the Patriots 10+ starts I think they will be happy. They also

WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
10.5	+120	-225	+1600

4OFFSEASON (CONT.)

used their #1 pick on Utah RT Caleb Lomu to eventually take over for the aging Morgan Moses. With the hope that LT Will Campbell continues to improve and with more youth and flexibility, the Patriots OL should be more of a strength than weakness in 2026.

Much of the defense will look the same as last season, but they are essentially swapping out pass rusher K'Lavon Chaisson for Dre'mont Jones. Chaisson led New England in pressures and tied for 1st with nine sacks, but he has bounced around the league the last few years. Jones does not have the same production of late, but the Patriots are hoping he, along with 2nd round pass rusher Gabe Jacas from Illinois, will fill that void. The underrated Jaylinn Hawkins left for the Ravens in free agency and the Pats replaced him at Safety with veteran Kevin Byard. After five non-descript seasons, Hawkins exploded in 2025 and finished as PFFs 5th best Safety. He's a good tackler who did a nice job in the running game as well. Byard, who will be 33 this season, is a solid veteran who has graded out in the 70s for four straight years by PFF and has been graded as one of the best tackling Safeties in the league.

52026 OUTLOOK

Much of the analysis I have seen out there just assumes the Patriots will substantially decline because they are no longer facing the easiest schedule in the NFL. But this is a team that took care of business when they had to, and their 14 wins were not a fluke imo. Teams like the Patriots who exceed their prior year win total by a significant amount (3+ games) but then are rewarded in the market the next season with a win total that is significantly higher than the prior year's win total (2+ wins), have gone over 64% of the time the next year and have made the Playoffs nearly 5% more than implied probability. It's when the market does not reward teams like this with a win total that is not far above prior year's is when those teams typically underachieve (see JAX).

I do like that they did not just assume the same roster that came out of nowhere to make an unexpected Super Bowl appearance will just do it again and run it back. They made strong additions to the pass game and OL, showing that this franchise understood their weaknesses. While I think the defense may fall back a tad, I think the offense should be even better than a season ago. I like the Patriots to win the division based on the odds vs how the market currently views Buffalo. This is a NE team that won in Buffalo and were up big on the Bills in the first half at home before a 2nd half collapse. They certainly can matchup with a flawed Bills team. They are not my pick to repeat in the Super Bowl from the AFC, but I do think they are being slept on in the market.

NEW ORLEANS SAINTS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
6-11	-77	NFC SOUTH	KELLEN MOORE	DOUG NUSSMEIER	BRANDON STALEY

1 2025 SEASON IN REVIEW

The Saints finished 6-11 in Kellen Moore's first season, which doesn't sound great except when you consider they cleared their 5.5 win total, tied for lowest in the NFL last season. Very little was expected of the Saints but after starting 2-10, they ended the regular season on a 4-1 stretch. That end of season run came after 2nd round rookie QB Tyler Shough took over as the starter for Spencer Rattler. Rattler was not horrendous (14th in success rate, 8th in CPOE) but was too inconsistent and was not taking the shots down the field that the Saints' coaches saw open on film. He also got the wrong end of the schedule draw as he faced five playoff teams in his eight starts including the Seahawks and Patriots, the Super Bowl finalists. Shough was good to end the season, and his +0.075 EPA per drop back ranked 15th in the NFL in that stretch. It should be noted, however, that as good as he was to end the year, he did face five bottom 10 EPA pass defenses and unlike Rattler, only one of his nine starts came against a winning team (Rams). For the season, the offense finished 27th in EPA vs the 2nd easiest schedule of defenses in the NFL by EPA.

The New Orleans defense was one of the most under the radar units in the NFL last season. If you asked the average NFL fan where the Saints defense ranked last year by EPA, I am sure most would guess somewhere in the 20s. But amazingly, this defense finished 10th in EPA and 2nd best against the run. They did that against a slate of opposing RBs that generated the 3rd highest aggregate yards per carry of any defense in the league. They held Bijan Robinson to just 103 yards on 29 carries in two games, Kenneth Walker to 2.3 ypc and Rhamondre Stevenson to 18 yards on 13 attempts. The pass defense was not nearly as good and the better QBs they faced like Matt Stafford, Drake Maye, Josh Allen and Sam Darnold destroyed this defense. All four generated a 75th percentile EPA game or better against the Saints defense.

The Saints definitely outperformed expectations and potentially found their franchise QB in Shough, but they also were just 26th in strength of wins, and I am not sure if feasting on the bad teams is a great indicator for 2026 success.

2 LUCK FACTOR

New Orleans had a mixed luck profile. With their -77 point differential, their actual record was in line with expectations. However, based on blended 4th quarter win probabilities, the Saints won 1.2 more games than should have expected. That is likely due to two unlikely 4th quarter wins in come from behind fashion against the Titans (27%) and Carolina (21%). They also did not lose any games where they held greater than a 26% 4th quarter win probability, so all of their losses were "earned".

On the season, the Saints faced just six teams with a winning record, going 0-6 straight up and losing by an average of 15 ppg. Against the DVOA top 20 the Saints went 1-9 with a -12.2 average point differential, 3rd worst in the NFL. The Saints were also used to terrible starts, posting the worst point differential in the NFL in the 1st quarter of games (-93). However, they excelled in the 4th quarter of games, as the Saints defense ranked #1 in the entire NFL in lowest EPA allowed. The defense was also #1 in the NFL when leading in games. Clearly opponent and game script mattered when it comes to this Saints defense.

The Saints finished 3-5 in one score games, something you'd expect from a six win team in. However, for a team with such a poor record, they were certainly fortunate in categories such as net

2 LUCK FACTOR (CONT.)

EPA generated from turnovers in close games (7th) and facing opposing backup QBs at the 6th highest rate. Their defense did a great job putting New Orleans and Shough in advantageous spots. The offense started 19 drives in opposing territory, 7th highest in the league. For Shough, over 20% of the Saints drives started in opposing territory, equivalent to the 5th highest rate in the season. If you isolate just the drives that Shough started inside the Saints own territory, their 1.49 points per drive would rank just 28th in the NFL. He got a lot of help with a significant chunk of the Saints scoring drives.

The biggest negative was in the kicking game. New Orleans made only 71.4% of its own kicks, worst in the NFL, while opponents made 92.3%, 5th highest in the league. Their net FG differential ranked dead last. Considering that the Saints offense was especially horrid in the red zone, where they finished last in the NFL with just a 44% TD rate, they needed the kicking game to help put up points, but they did not get that. They cycled thru two kickers, Blake Gruppe and Charlie Smyth, but neither was good. Among their 12 combined missed kicks, seven were from under 50 yards, and they were just 7/12 from 50+. Opponents went 10-10 on kicks of 50+ yards.

3 SCHEDULE ANALYSIS

The Saints schedule is currently forecasted to be one of the 3-4 easiest in the NFL. Only five opponents (DET, BAL, CHI, CIN, GB) are favored to make the Playoffs and Chicago and GB are two of my most overrated teams heading into the season. They do have a brutal opening, as they start the season with back-to-back road games in Detroit and Baltimore. However, they then get three straight road games against teams all expected to miss the Playoffs (LV, ATL, MIN).

After that difficult opening two weeks, the Saints don't play a single team ranked inside my top 10 for the entire rest of the season. They get a home game vs the Browns post bye week and also face the Arizona Cardinals in week 16 at home when the Cardinals are potentially sitting some starters in order to tank for the #1 Pick.

No team faces an easier schedule at home than New Orleans as they only face one team with a win total >8.5 and favored to make the Playoffs (GB).

4 OFFSEASON

The Saints 1st round selection of WR Jordyn Tyson from Arizona State was one of my favorites in the draft. He has the explosiveness and upside to post an OBJ-like rookie impact as long as he can stay healthy. This is much needed for a Saints passing game that ranked 31st in the NFL in explosive pass rate. It's typically difficult to count on a player to be fully healthy during his NFL career when he was so often injured in college. He missed 17 games in college due to injuries to his knee, hamstring and collar bone. If he can develop quickly as a rookie, it gives the Saints two high level WR options along with Chris Olave. Unfortunately, he too has dealt with injuries in his career, including a series of concussions in 2024.

In free agency, the Saints added RB Travis Etienne and veteran G David Edwards from the Bills. Etienne was a bit of an overpay, in my opinion, and his success numbers were very mediocre last

4 OFFSEASON (CONT.)

season. Out of 48 RBs, he ranked 28th in ypc, 29th in yards after contact, 41st in success rate and 33rd in EPA per attempt. I understand the Saints needed a refresh at RB bc Alvin Kamara is cooked but I am not sure signing up for Etienne right now is the answer. Edwards was one of my favorite FA signings this spring. He brings stability to the OL unit and was a top 20 graded Guard by PFF and top 15 pass blocking Guard last season. I think this gives the Saints one of the more underrated OL in the NFL. Not only is Edwards a top 20 starting Guard but he joins an OL with three former 1st round picks including last year's top pick at LT, Kelvin Banks, who was graded as a top 45 Tackle in both the run and pass game. They also get back veteran Erik McCoy from injury at Center. McCoy was PFFs #1 graded Center in 2024.

The defense loses a strong leader at LB in Demario Davis, who was one of the best run defenders in the NFL. They did add LB Kaden Ellis from the Falcons and although he isn't as good as Davis, he is a very solid replacement. I am a bit worried that the Saints don't have enough in the middle of the defensive line as well as at CB. They lost starter Alontae Taylor but were able to bring in Martin Emerson from the Browns. Unfortunately, Emerson is coming off a torn achilles and it's not likely he can be penciled in as a starter right now. As of today, 2nd year men Quincy Riley and Isaac Yiadom are listed as starters at CB. Riley was a mid-round pick last season and was a below average player while Yiadom is a complete journeyman who has played on seven different teams over his first eight seasons. DC Brandon Staley will have his hands full with this secondary.

5 2026 OUTLOOK

I thought Moore did a very nice job last season for the Saints and can definitely build upon that with the potential of Shough at QB and Tyson/Olave outside. I am still not totally convinced that the trajectory will continue to go up for a guy who played as a rookie at 26 years old and whose end of year surge came against a complete cupcake schedule. The reason he was not a first-round pick was the likely low ceiling and maybe what we saw last year is as good as he will be. The Saints can improve, but I am not sure the ceiling is high enough unless the offense really breaks out and the defense continues to outperform their talent.

The 7.5 win total with extra juice to the over might be overdoing it based on that limited stretch with Shough imo. There have been 28 other instances since 2000 where a team saw their win total posted higher than their actual wins the prior season and are coming off a season where they exceeded their blended 4th quarter win probabilities by at least 5%. Only 39% of these teams went over their win total and they went under on average by almost a full game. Only 29% went over if their win total was seven or higher. My numbers have the Saints going under this win total with seven wins as my baseline. I also believe that the Panthers and Falcons should be much more bunched together to win the NFC South than it looks right now.



NEW YORK GIANTS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
4-13	-58	NFC EAST	JOHN HARBAUGH

SUPER BOWL EQUITY

28th

PERCENTILE

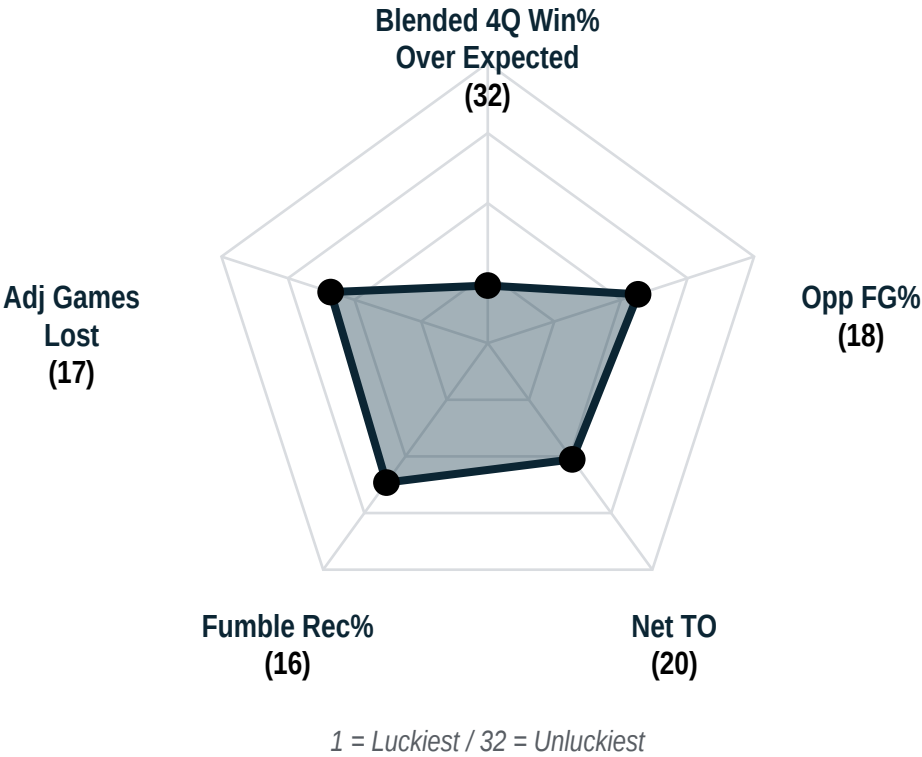


WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
7.5	+600	+255	+7000
2025 FINAL EPA RANKINGS			
RUN OFF	PASS OFF	RUN DEF	PASS DEF
5th	18th	32nd	21st

1 ONE STAT THAT DEFINES THIS TEAM

"The Giants went 1-7 in one score games and underperformed win expectations by four games using blended 4th quarter win probabilities vs actual wins. This was the 5th worst figure of any team in the last 25 seasons."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

ROAD SCHEDULE GAUNTLET			
The Rams, Eagles, Lions, Texans and Seahawks headline the league's toughest road slate.			
POST-BYE PRESSURE			
New York faces the NFL's second-toughest schedule after its Week 8 bye.			
SHORT-WEEK ROAD SPOT			
Week 17 at Dallas follows a Monday night road game in Detroit.			
2026 OFFICIAL SCHEDULE			
WK	OPPONENT	DATE	NET REST
1	vs DAL	9/13	0
2	@ LAR	9/21	-3
3	vs TEN	9/27	-1
4	vs ARI	10/4	0
5	@ WAS	10/11	0
6	vs NO	10/18	0
7	@ HOU	10/25	0
8	BYE		
9	@ PHI	11/8	+7
10	vs WAS	11/12	0
11	vs JAX	11/22	+3
12	@ IND	11/29	-3
13	vs SF	12/6	0
14	@ SEA	12/13	+1
15	vs CLE	12/20	0
16	@ DET	12/28	0
17	@ DAL	1/3	-1
18	vs PHI	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Jaxson Dart
RB	Cam Skattebo
WR	Malik Nabers
WR	Darius Slayton
WR	Calvin Austin III
TE	Isaiah Likely
LT	Andrew Thomas
LG	Jon Runyan
C	John Michael Schmitz
RG	Francis Mauigoa
RT	Jermaine Eluemunor

DEFENSE

DE	Shelby Harris
NT	DJ Reader
DT	Darius Alexander
OLB	Brian Burns
LB	Arvell Reese
LB	Tremaine Edmunds
OLB	Abdul Carter
CB	Paulson Adebo
S	Tyler Nubin
S	Jevon Holland
CB	Greg Newsome II

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		60%
12 personnel		24%
21 personnel		8%
13 personnel		5%

A spread-first structure built around Dart's mobility, with more two-TE and fullback options under Harbaugh.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Arvell Reese	EDGE	Ohio State
1	Francis Mauigoa	OT	Miami
2	Colton Hood	CB	Tennessee
3	Malachi Fields	WR	Notre Dame
6	Bobby Jamison-Travis	DT	Auburn
6	J.C. Davis	OT	Illinois
6	Jack Kelly	LB	BYU

6 2025 TEAM STATS

OFFENSE		DEFENSE	
Points	17th	Points Allowed	26th
EPA Rank	10th	EPA Rank	27th
EPA Rush Rank	5th	EPA Rush Def	32nd
EPA Pass Rank	18th	EPA Pass Def	21st
Giveaways	24th	Takeaways	20th
Sack Rate Allowed	28th	Sack Rate	17th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	8-9
☐	ATS MARGIN / GM	+0.2
☐	TOTALS OVER RECORD	11-6
☐	TEAM TOTAL OVER RECORD	9-8

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

4th
NFC EAST

PLAYOFF PROBABILITY

28.2%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

1.4%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Dart development
- Harbaugh reset
- Close-game rebound
- Pass-rush upside
- Tough road slate

NEW YORK GIANTS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
4-13	-58	NFC EAST	JOHN HARBAUGH	MATT NAGY	DENNARD WILSON

1 2025 SEASON IN REVIEW

The Giants finished 4-13, but the record was much worse than the underlying profile. New York scored 381 points, 17th in the NFL, and finished 10th in EPA, a shockingly good outcome for just a four-win team. The problem was the combination of a disastrous run defense, close-game failures and general organizational instability.

Brian Daboll was fired during the season, Mike Kafka finished the year as head coach, and the Giants entered 2026 with another reset. Jaxson Dart showed enough to remain part of the long-term plan, but the season around him was chaotic. WR Malik Nabers tore his ACL in week 4 and with a lack of other outside weapons hurt the offensive ceiling. Dart finished his rookie season top 20 in EPA per drop back, but a substantial portion of his success came on out of disruption plays and his rushing. He generated the 2nd most EPA on the ground among all NFL QBs, behind only Josh Allen, led QBs in designed rush yards and was tied with Mahomes with 18 explosive runs. That is a great dimension to have but also is likely lead to a higher risk of injury and Dart dealt with concussion issues throughout the season. When you include the preseason, Dart left a game four separate times due to a concussion check. Dart's 2025 season was filled with boom or bust plays. He ranked 7th in deep ball % (20+ air yards) and PFF credited him with the 8th highest big time throw rate overall, but he also took the 5th highest percentage of sacks and PFF charged Dart blame for a league leading 39% of pressures. He rarely threw to his first reads and when he did, he ranked last among qualified QBs in completion percentage. He lived off scrambling and out of structure big plays and that will be hard to replicate going forward.

Defensively, the Giants were a disaster. They finished 27th in EPA but dead last against the run. Their +0.109 dwarfed the next worst team, the Bills, at just +0.049. Their 18% explosive run rate allowed was also far and away the worst in the NFL. The pass rush was ok (17th in pressure rate and sacks) but for a team that loaded up with pass rushers like Brian Burns, Kayvon Thibodeaux and Abdul Carter, you would have expected a top 10 unit. Carter finished his rookie season with just five sacks, but his underlying metrics were much more impressive. His 13% pressure rate ranked top 40 among Edge Rushers and his 83.5 pass rush PFF grade was 11th in the league. He finished the season with sacks in four of his final five games and the hope is he can carry that momentum into 2026.

2 LUCK FACTOR

The Giants were the unluckiest team in the NFL by blended 4th quarter win percentage vs actual win percentage. NY won four less games than expected based on 4th quarter win share and 3.1 wins below Pythagorean expectation, ranking 31st. That is massive. The -23.7% win percentage vs blended 4th quarter expectancy is the 5th worst figure of any team in the last 25 seasons. Only nine other teams have been -20% or worse in a season in that stretch. They were a four-win team that should have won eight games. The good news for NYG backers is that all nine of those teams improved their wins the next season by an average of 3.3 games. However, the expected improvements were fully baked in by the market as only 4/9 (44%) actually exceeded their win totals. Similarly, right now the Giants 7.5 win total fully incorporates this expected improvement.

The close-game record explains the entire season. New York went 1-7 in one-score games,

2 LUCK FACTOR (CONT.)

including 0-2 in OT. They lost three games after leading with under 30 seconds to go in the game and set an NFL record by blowing a double-digit lead five different times. There were only four NFL games last year where a team held a 90%+ blended 4th quarter win probability and ultimately lost. The Giants accounted for two of those games alone, vs DEN and CHI. Their 97%-win probability vs DEN was the largest blown lead of any team using my 4th quarter metric.

The Giants were also unlucky in opponent quarterback health, facing backup QBs on only 10% of snaps, 3rd lowest rate in the NFL. And when you consider that two of the three backups, they faced last year, Mac Jones and Marcus Mariota, are maybe the two best backups in the NFL, it's no wonder they faced the 6th toughest schedule of opposing QBs by EPA last season.

The takeaway is that New York was much better than 4-13, even if that does not automatically mean they were good.

3 SCHEDULE ANALYSIS

After facing an easier than average schedule last year, NY is expected to face one of the 10 toughest schedules in the NFL in 2026.

The road schedule is particularly difficult, and they are currently expected to face the toughest road schedule in the NFL. 5/8 road games are coming against teams favored to make the Playoffs including the Rams, Eagles, Lions, Texans and Seahawks. Even their "easier" potential road games at DAL, WAS and IND is tricky bc all three are capable of being Playoff teams this year. In addition, facing the Colts in week 12 when Daniel Jones almost certainly will be back healthy instead of early in the season when he probably won't be back to start, makes it potentially even more difficult on the road.

The end of season stretch is really brutal as well. NY has the 2nd toughest schedule in the NFL following their week 8 bye. Besides a week 15 breather at home vs the Browns, NY has face San Francisco, at Seattle, at Detroit on Monday night, at Dallas, and then Philadelphia. They caught a bad break having to play in DET on MNF and then going on the road again on a short week at DAL in week 17. There have only been 19 other occasions where a team played back to back road games following MNF vs a team on normal rest in week 17 or later and those teams are just 7-12 ATS and have won outright 11% less than expected.

4 OFFSEASON

New York hired John Harbaugh, which by itself is a massive culture reset. The Giants also brought in Matt Nagy as offensive coordinator, and the staff appears designed to give Dart a more structured, professional environment. The marriage between Harbaugh and Baltimore needed to end but he will be a welcome sight in New York.

The draft was excellent on paper. The Giants took another edge rusher high in the draft with the selection of Ohio State LB Arvell Reese at No. 5. They came back with Miami OT Francis Mauigoa at No. 10 and Tennessee CB Colton Hood at No. 37. Reese gives the defense a centerpiece, Mauigoa helps protect Dart and Hood adds corner help.

4 OFFSEASON (CONT.)

The Giants were the most active team in the NFL when it comes to free agent and trade additions, as they acquired 21 players this offseason. None are huge names, but they did grab a couple of likely starters including TE Isaiah Likely, WRs Darnell Mooney and Calvin Austin, LB Tremaine Edmunds, DTs Shelby Harris and DJ Reader as well as CB Greg Newsome. History tells us that many of these veteran additions will flop but in general they should help balance a young team and build needed depth.

NY's biggest loss in the offseason came via the trade of stud DT Dexter Lawrence to the Bengals. Lawrence's pass rush numbers took a dip in 2025 (0 sacks) from 2024 (10 sacks), but he still graded out as a top 10 interior pass rusher. His run defense plummeted from prior years and PFF graded him outside the top 50 DTs in 2025. NY will try and replace Lawrence with two veteran DTs in Harris and Reader, both of whom are not truly staring caliber DTs and are more veteran rotational pieces. The edge rushers for NY should excel but the middle of that defense could be swiss cheese. NY will also attempt to replace WR Wan'dale Robinson who left for Tennessee. While not explosive, he was a security blanket for Dart and with Nabers still recovering from his ACL injury, NY will need one of Mooney or Austin to step up likely in the early part of 2026.

5 2026 OUTLOOK

The Giants are one of the more interesting teams in the NFC. Their luck profile screams positive regression, but they are still relying on a young QB who is a concussion waiting to happen, a new coaching staff and multiple rookies in key roles. Harbaugh should raise the floor, but I question the upside. If looking at the win total and Playoff odds, much of the potential positive regression and Harbaugh effect is clearly already priced in. I think this team is looking like a 7 win type of team, but my ratings suggest with their tough schedule and possible overreaction to Dart's rookie season, this might be the most overvalued win total on the board. I personally would only look to a win total under 7.5-8 and the No for the Playoffs.



NEW YORK JETS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
3-14

POINT DIFF
-203

DIVISION
AFC EAST

HEAD COACH
AARON GLENN

SUPER BOWL EQUITY

9th PERCENTILE



WIN TOTAL
5.5

DIVISION ODDS
+1900

MAKE PLAYOFFS
+690

WIN SUPER BOWL
+20000

2025 FINAL EPA RANKINGS

RUN OFF
27th

PASS OFF
31st

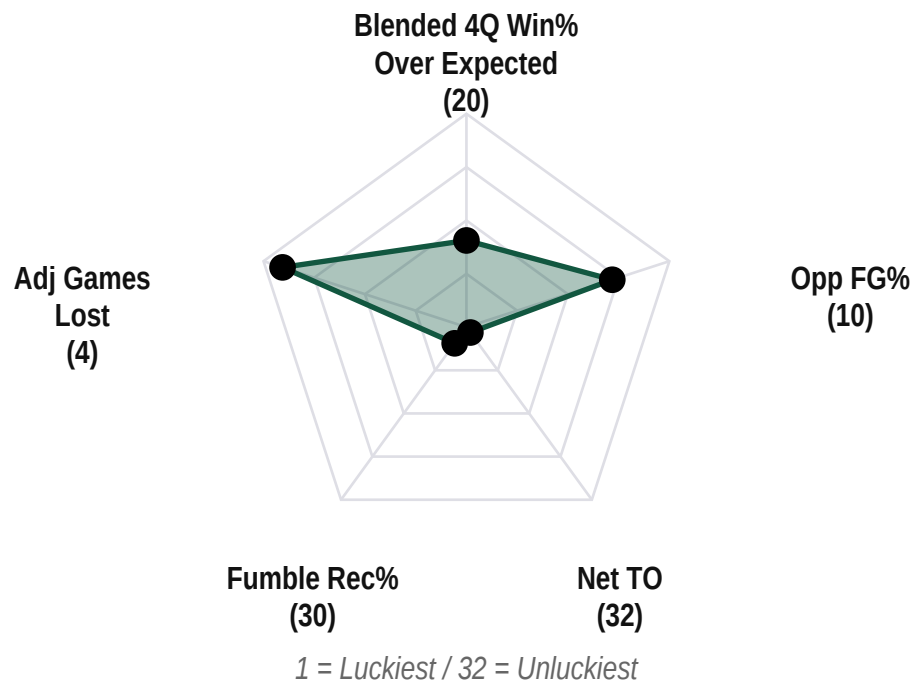
RUN DEF
27th

PASS DEF
31st

1 ONE STAT THAT DEFINES THIS TEAM

"No team generated less turnovers than the 2025 NY Jets with just four. They are the only team in NFL history not to record a single INT. Of the four other teams in NFL history that forced single digit turnovers in a season over the last 25 years, all generated at least 25 TOs the following season."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

LAST-PLACE SCHEDULE

The slate contains several opponents projected near the bottom of the league.

WINNABLE HOME RUN

Cleveland, Miami and Las Vegas visit during Weeks 5-8.

REST EDGE

Four normal-rest games come against opponents on short rest.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ TEN	9/13	+15
2	vs GB	9/20	+15
3	@ DET	9/27	-3
4	@ CHI	10/4	+1
5	vs CLE	10/11	-3
6	@ NE	10/18	+15
7	vs MIA	10/25	-7
8	vs LV	11/1	+15
9	@ KC	11/8	+15
10	vs BUF	11/15	+1
11	@ LAC	11/22	+1
12	@ MIA	11/29	+15
13	BYE		
14	vs DEN	12/13	+7
15	@ ARI	12/20	-7
16	vs NE	12/27	+1
17	vs MIN	1/3	+15
18	@ BUF	1/10	+15

8 DEPTH CHART (CURRENT OURLADS STARTERS)

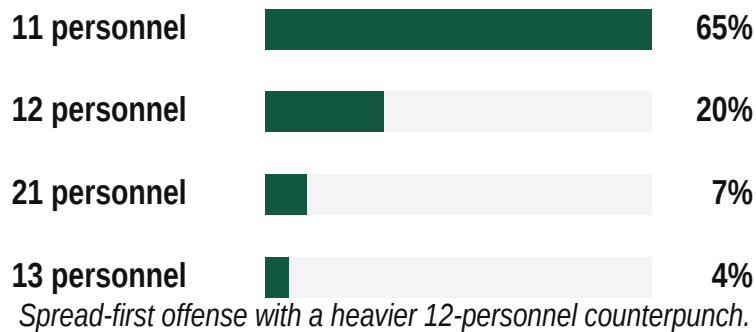
OFFENSE

QB Geno Smith
RB Breece Hall
WR Adonai Mitchell
WR Garrett Wilson
WR Omar Cooper Jr.
TE Mason Taylor
LT Olu Fashanu
LG Dylan Parham
C Josh Myers
RG Joe Tippmann
RT Armand Membou

DEFENSE

DE David Onyemata
NT T'Vondre Sweat
DT Harrison Phillips
OLB David Bailey
LB Jamien Sherwood
LB Demario Davis
OLB Joseph Ossai
CB Nahshon Wright
S Minkah Fitzpatrick
S Andre Cisco
CB Brandon Stephens

4 2025 OFFENSIVE PERSONNEL USAGE



5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	David Bailey	EDGE	Texas Tech
1	Kenyon Sadiq	TE	Oregon
1	Omar Cooper Jr.	WR	Indiana
2	D'Angelo Ponds	CB	Indiana
4	Darrell Jackson Jr.	DT	Florida State
4	Cade Klubnik	QB	Clemson
6	Anez Cooper	G	Miami
7	VJ Payne	S	Kansas State

6 2025 TEAM STATS

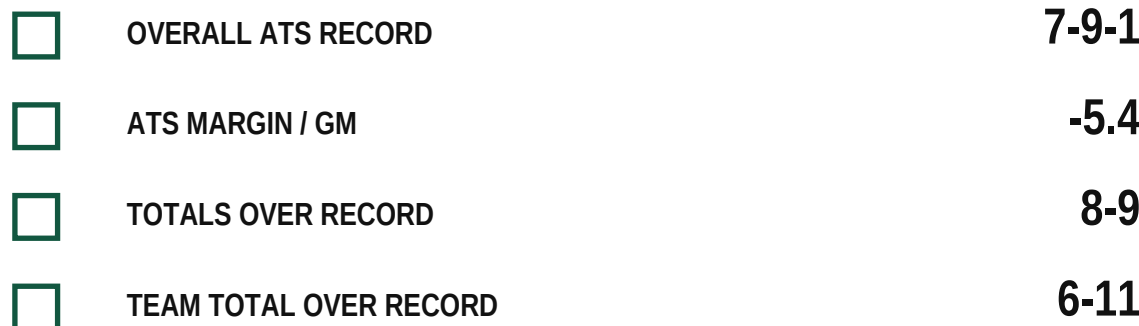
OFFENSE

Points 29th
EPA Rank 30th
EPA Rush Rank 27th
EPA Pass Rank 31st
Giveaways 20th
Sack Rate Allowed 32nd

DEFENSE

Points Allowed 31st
EPA Rank 30th
EPA Rush Def 27th
EPA Pass Def 31st
Takeaways 32nd
Sack Rate 19th

7 2025 RESULTS SNAPSHOT



9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

3rd
AFC EAST

PLAYOFF PROBABILITY

12.7%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

0.5%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Turnover rebound
- Geno Smith bridge
- Improved OL and weapons
- Veteran defense reset
- Softer schedule

NEW YORK JETS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
3-14	-203	AFC EAST	AARON GLENN	FRANK REICH	BRIAN DUKER

1

2025 SEASON IN REVIEW

The Jets finished the miserable 2025 season with a 3-14 record and an NFL worst -203 point differential. They started the season 0-7 but were at least competitive, losing five of the seven by one score. Following a couple of close wins over the Bengals and Browns, the season collapsed as the Jets lost their final five games by an average of 27 ppg. The franchise decided to move on from CB Sauce Gardner and DT Quinnen Williams halfway thru the year, to help jump start the full tear down and rebuild. They gained multiple #1 picks and are well set up for the future. The QB situation was poor as Justin Fields proved once again that he is not a starting caliber QB, backup Tyrod Taylor was just a short-term band aid and UFA Brady Cook produced the single worst EPA season of any QB over the last decade. The market ratings on the Jets at the end of the season were as low as you will ever see in the NFL behind Cook.

Both sides of the ball were awful, ranking bottom four in EPA. At least they had the #1 ranked DVOA special teams' unit in the league. If it wasn't for that, they may not have even won a game. The coaching was horrific as well and HC Aaron Glenn was rumored to be a one and done coach. He made some major strategic blunders throughout the season and it did not reflect well on a defensive coach that his defense could not get many stops. It was surprising that the Jets decided to give him another chance.

2

LUCK FACTOR

To say the Jets defense did not get their share of bounces is a huge understatement. They only recovered 25% of the 12 fumbles they forced, 3rd worst in the NFL. But the story of the season was that the defense did not record a single INT all season, the only defense in NFL history to accomplish this feat! Their four total takeaways also rank as the fewest turnovers generated in a season. They are just the 5th team since 2000 to force single digit turnovers in a season but there is some good news. The turnover luck could really flip in 2026. Of the four other teams that forced single digit turnovers in a season over the last 25 years, all generated at least 25 TOs the following season. The 2018 49ers saw just seven takeaways but then the next season forced 27, 6th most in the NFL. 2020 Texans went from nine to 25, the 2021 Jags went from nine to 27 and last season the Jags created 31 turnovers after just nine in 2024! Three of the four went over their win total (2021 Texans pushed) by 5, 2.5 and 5 wins the following season.

The Jets defense was actually solid from a down-to-down perspective for much of the season but just could not get any turnovers to impact the results. Thru the first 12 weeks of the season, the Jets defense ranked 5th best in success rate, but the lack of turnovers killed them. Once the franchise decided to trade Gardner and Williams, the defense completely collapsed.

On the flip side, as mentioned above, the special teams was outstanding, and they actually fielded the best FG % over expected in the NFL. They also got the benefit of extremely good health on the OL. Their starting OL of Fashanu, Simpson, Myers, Tippman, Membou played the most snaps together in the league (95%).

3

SCHEDULE ANALYSIS

The Jets were tasked with navigating a really tough schedule in 2025, ranking 6th toughest in the NFL. Facing surprise teams like New England 2x, Jacksonville and Denver helped make their schedule tougher than you'd expect for a bad team coming into the season.

This season, I have the Jets facing the 9th easiest strength of schedule and their season to season SOS flips in their favor at the 3rd highest rate in the NFL. With their last place schedule they face a number of the worst teams in the NFL including Arizona, Cleveland, Las Vegas, Tennessee and Miami twice. I have the Jets playing seven coin flip games and have them as definitive favorites in three games (vs CLE, LV, MIA).

They also get a dome team at home in January in the Vikings and a QB, in Kyler Murray, who hates playing in poor weather conditions. Not to mention, two separate times (vs BUF week 10, vs NE week 16) they are the beneficiary of an opponent going on the road the week following a road MNF game. Teams like NY in this spot have covered 54% of the time and won nearly 8% outright more than implied probability over the last 25 years. The Jets are also tied with Arizona for having the most games (4) with normal rest vs an opponent with 6 or less days of rest this season.

4

OFFSEASON

To the surprise of many, the Jets were very active in free agency and acquired enough talent to field a decent lineup in 2026. Of course, their big purge came during the season with the Sauce and Williams trades but otherwise Taylor and Fields are gone, and they traded ED Jermaine Johnson to TEN for DT T'vondre Sweat, a massive 360+ pound nose tackle. He was graded by PFF as a top five DT, including as a top 20 pass rusher, in only his 2nd season. Johnson generated a sub 10% pressure rate and just three sacks last season.

The Jets led the NFL this offseason with eight players acquired who played at least 50% of their team's snaps last season. They brought back old friend Geno Smith to start at QB. Geno played poorly last season (29th in EPA, 37th in PFF grade) for a Raiders team that never had an offensive identity and fielded a bottom five OL. Geno was extremely sensitive to pressure, finishing 33rd out of 33 qualified QBs in EPA/DB vs pressure. However, when kept clean, Geno was much better, ranking 19th in EPA. Based on PFFs data, Geno was only responsible for 11% of his pressures, one of the lowest rates in the league, so if he can play with just an average OL that can keep him clean, he can potentially get back to old Geno. He has much better offensive talent in NY and fwiw in the five games when Geno had both Brock Bowers and Jakobi Meyers in the lineup, his EPA was a +0.065 with a 49% success rate and the Raiders averaged over 21 ppg. That's equivalent to right around the 20th ranked QB by EPA and 10th in success rate. The good news for Geno is that the Jets OL is actually solid for such a bad team and much better than what he had to deal with in LV. The Raiders ranked bottom five in PFF pass and run blocking and were 32nd in yards before contact on the ground. The Jets have multiple former #1 picks at both T positions including 2nd year RT Armand Membou, who was very impressive as a rookie (12th among RT in PFF pass block grade). They also added veteran G Dylan Parham who can also play C and was solid last season. NY ranked 5th in yards before contact in the run game and ranked 15th in PFF pass blocking.

4

OFFSEASON (CONT.)

As for the rest of the offense, the Jets added rookie WR Omar Cooper in the draft to go with an intriguing young nucleus of Garret Wilson and Adonai Mitchell. They also added TE Kenyon Siddiq in the first round to form a nice tandem with TE Mason Taylor. When you include RB Breece Hall, this Jets offense has some real weapons.

Defensively, besides Sweat, the Jets added a bunch of veterans on short contracts like S Minkah Fitzpatrick, LB Demario Davis, DE Joseph Ossai, DT David Onyemata and CB Nashon Wright. In addition, the Jets used the 2nd pick in the draft on pass rusher David Bailey from Texas Tech and a 2nd round pick on Indiana slot CB D'angelo Ponds. That's likely eight new starters to this defense. Fitzpatrick is not the same elite S as he was in years past, but he is still a good starter and locker room leader. Guys like Ossai, Onyemata and Wright (6 INTs in 2025) are rock solid veteran starters who are not stars but all add value and raise the floor of this defense substantially. Davis continues to play the LB position at an elite level and was PFFs 7th highest graded LB in 2025 after finishing 19th and 3rd in prior seasons. Depending on how well Bailey and Ponds play right away and how the turnovers regress, there is a chance that the Jets defense could be a surprise top 15 unit by the end of the season. At the very least these veterans should increase the floor substantially.

5

2026 OUTLOOK

I don't necessarily understand why NY tried so hard to add so many veterans to a young, rebuilding team but for 2026 the talent level is real. There are a bunch of winnable games on a soft schedule where they will be favored in many more games than you'd expect from a team with a 5.5 win total. The Jets are one of my favorite teams to back from a win total and alternative win total overs on the board. I'd even consider matching their win total up against teams in the 6.5-7 range for good plus money upside. To clear 5.5 wins they don't need a miracle. They need competent QB play behind an already-made OL with real weapons along with a defense that can create turnovers and get off the field. They are already returning the best special teams unit in the NFL. Historical data suggests that the impact of a turnover by using an expected points model, could add ~0.10 wins. If the Jets could get to just a league average of 20 turnovers from the four they saw in 2025, that could be worth somewhere in the neighborhood of 1.5 wins all by itself.



PHILADELPHIA EAGLES

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
11-6

POINT DIFF
+54

DIVISION
NFC EAST

HEAD COACH
NICK SIRIANNI

SUPER BOWL EQUITY

78th

PERCENTILE



WIN TOTAL
10.5

DIVISION ODDS
+115

MAKE PLAYOFFS
-186

WIN SUPER BOWL
+1600

2025 FINAL EPA RANKINGS

RUN OFF
18th

PASS OFF
11th

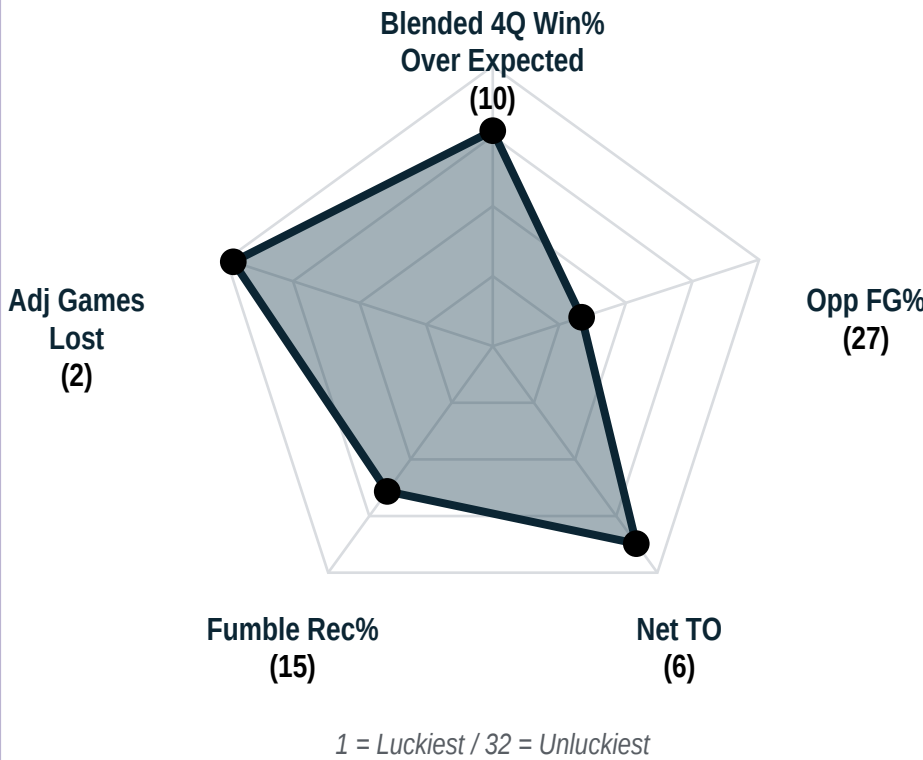
RUN DEF
9th

PASS DEF
7th

1 ONE STAT THAT DEFINES THIS TEAM

"The Eagles OL ranked 30th in adjusted line yards created, allowed the 3rd highest stuff rate and after finishing 2nd in yards before contact in 2024, ranked near the middle of the NFL at 14th in 2025. Barkley generated a league-leading 46 rushes of 10+ yards in 2024 but just 28 in 2025."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

SOFT OPENING RUN

Philadelphia gets one of the league's easiest schedules through the first three months.

FOUR POST-BYE FOES

The Eagles face four opponents coming off byes, including Washington and New York back-to-back.

LATE CONTENDER TEST

Seattle, Houston and San Francisco arrive in a difficult Weeks 15-17 stretch.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	vs WAS	9/13	0
2	@ TEN	9/20	0
3	@ CHI	9/28	0
4	vs LAR	10/4	-1
5	vs JAX (LON)	10/11	0
6	vs CAR	10/18	-7
7	vs DAL	10/26	0
8	@ WAS	11/1	-7
9	vs NYG	11/8	-7
10	BYE		
11	vs PIT	11/22	+7
12	@ DAL	11/26	0
13	@ ARI	12/6	+3
14	vs IND	12/13	-7
15	vs SEA	12/19	0
16	vs HOU	12/24	+1
17	@ SF	1/3	+3
18	@ NYG	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

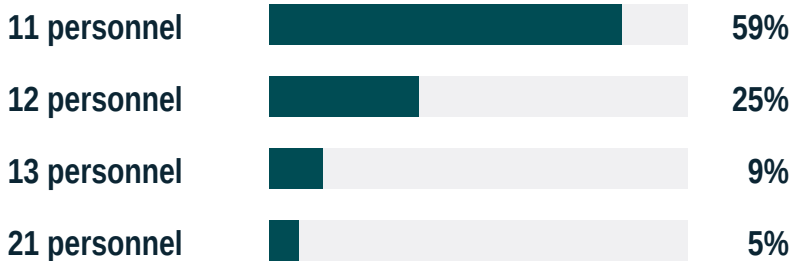
OFFENSE

QB Jalen Hurts
RB Saquon Barkley
WR Dontayvion Wicks
WR DeVonta Smith
WR Makai Lemon
TE Dallas Goedert
LT Jordan Mailata
LG Landon Dickerson
C Cam Jurgens
RG Tyler Steen
RT Lane Johnson

DEFENSE

DE Moro Ojomo
NT Jordan Davis
DT Jalen Carter
OLB Jonathan Greenard
LB Zack Baun
LB Jihaad Campbell
OLB Jalyx Hunt
CB Quinyon Mitchell
S Marcus Epps
S Andrew Mukuba
CB Riq Woolen

4 2025 OFFENSIVE PERSONNEL USAGE



A balanced menu built around Barkley and Hurts, with two-TE answers and a new-look receiver room.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Makai Lemon	WR	USC
2	Eli Stowers	TE	Vanderbilt
3	Markel Bell	OT	Miami
5	Cole Payton	QB	North Dakota State
6	Micah Morris	G	Georgia
7	Cole Wisniewski	S	Texas Tech
7	Uar Bernard	DT	IPP
7	Keyshawn James-Newby	EDGE	New Mexico

6 2025 TEAM STATS

OFFENSE

Points 19th
EPA Rank 12th
EPA Rush Rank 18th
EPA Pass Rank 11th
Giveaways 10th
Sack Rate Allowed 12th

DEFENSE

Points Allowed 5th
EPA Rank 8th
EPA Rush Def 9th
EPA Pass Def 7th
Takeaways 8th
Sack Rate 11th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	7-10
☐	ATS MARGIN / GM	-1.2
☐	TOTALS OVER RECORD	7-10
☐	TEAM TOTAL OVER RECORD	6-11

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

1st
NFC EAST

PLAYOFF PROBABILITY

65.0%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

5.9%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Elite defensive floor
- A.J. Brown replacement
- OL rebound needed
- Favorable schedule
- Division favorite

PHILADELPHIA EAGLES

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
11-6	+54	NFC EAST	NICK SIRIANNI	SEAN MANNION	VIC FANGIO

1 2025 SEASON IN REVIEW

Philadelphia finished 11-6 and won the NFC East, but the regular season always felt lackluster and culminated in a home Wildcard round loss to the 49ers. This was a good team, but not the offensive juggernaut many expected after the prior Super Bowl win. They finished just 21st in offensive success rate and 12th in EPA. Considering they faced the 2nd easiest schedule of opposing defenses in the NFL, based on EPA, their offense was a major disappointment. A mediocre performance from the OL and a lack of juice from RB Saquon Barkley was a stark contrast to the dominant 2024 season. The Eagles OL ranked 30th in adjusted line yards created, allowed the 3rd highest stuff rate and after finishing 2nd in yards before contact in 2024, ranked near the middle of the NFL at 14th in 2025. Barkley generated a league-leading 46 rushes of 10+ yards in 2024 but just 28 in 2025. His 4.1 ypc was also a far cry from his elite 5.8 ypc in 2024.

The defense remained the foundation, finishing top 10 in both success rate and EPA against the single toughest schedule of opposing offenses by EPA. They held the highest rate of opposing offenses to an EPA below their season average (76%). Vic Fangio's unit was disciplined, difficult to throw against and good enough to keep Philadelphia in games even when the offense was inconsistent.

The passing game never quite matched the talent. Jalen Hurts could not consistently connect with A.J. Brown, DeVonta Smith and Dallas Goedert. There were too many games where Philadelphia played slowly, failed to create easy explosives and leaned on the defense to close. Hurts led the NFL in 20+ air yard throw % and ranked 8th in EPA on those throws but was well below average on all other throws. He was especially bad on the short ones, finishing 28th in the league in EPA.

The playoff loss to San Francisco reinforced the concern. The Eagles were good enough to win the division, but not dynamic enough to repeat a deep Super Bowl run.

2 LUCK FACTOR

Philadelphia's luck profile was slightly favorable, but not extreme. The Eagles record was just a bit overstated based on blended 4th quarter win expectation, but their +54 point differential would put the Eagles one win above Pythagorean expectation.

Philadelphia went 8-4 in one-score games, ranking 7th best in the NFL. 8 of their 11 wins (73%) came by just one score. That is in the top 20th percentile historically and has typically led to regression the next year. Only 33% of this subset of teams have gone over their win total the next year. The Eagles have consistently won an inordinate amount of close games with Hurts under center. Philly is 33-14 (70%) in one score games in his career as an Eagle but this was the first time that the Eagles won more games than their blended 4th quarter win probabilities under Hurts, however.

They also ranked 6th in net turnover EPA, top 10 in both offense and defense. The Eagles did a good job winning high-leverage possessions, but those types of turnover edges are not always sticky year over year and helped lead to some of their close wins. Who can forget the blocked FG TD in the comeback win over the Rams?

Health was a major positive. Philadelphia ranked 2nd in adjusted games lost (5th best on offense

2 LUCK FACTOR (CONT.)

and 11th on defense), making them one of the healthiest teams in the league. They were also the 2nd healthiest team, from injuries to just premium position players. That is important because the Eagles are still built around star power and line play. When they stay healthy, the floor is high.

The negative luck came in field goals. Philadelphia's own FG percentage was poor at 74.1%, and their net FG differential ranked 27th. That may have suppressed the scoring profile a bit, but the larger story is that the defense, health and turnover value helped them win the division.

3 SCHEDULE ANALYSIS

From a strength of opponent standpoint, Philly plays the 20th ranked schedule in the league. The Eagles only play four of my top 13 rated teams and are tied for 2nd fewest number of opponents who are favored to make the Playoffs at five. They face three of those five teams, SEA, HOU and SF, all in a row in a three-game stretch starting in week 15. However, for the first three months of the season, they have one of the five easiest schedules in the league. The close to the season with multiple short-week or standalone spots is tough but they may be in a good position in their division before they even get to that point.

The Eagles have the 2nd worst negative net rest vs opponents this season, but what I care about most are the impactful negative rest situations where one team has less rest than the normal 7 days in between games. The Eagles have two such games but none the other way where they have that rest advantage. Philly also has to play a league high four teams coming off of their bye including two straight vs WAS and NYG in weeks 8 and 9. The good news is after that NYG game the Eagles go into their own bye week at least.

4 OFFSEASON

The biggest move this offseason was the trading of WR A.J. Brown to New England for multiple draft picks. It was not a surprise and when the Eagles moved up in the first round to nab USC WR Makai Lemon, it was a lock that Brown was gone after June 1st. Brown had been one of the best receivers in franchise history and a central piece of the 2024 Super Bowl team, but Philadelphia decided to reset the receiver room around DeVonta Smith, Lemon, Hollywood Brown and Dontayvian Wicks. They also used a 2nd round selection on Vanderbilt TE Eli Stowers who profiles much more as a TE in a WR body, and who can help stretch the middle of the field. The loss of Brown is fairly devastating for an offense that has been so reliant on just two WRs. He ranks 6th among NFL WRs in yards per route since 2023 and Brown has specifically been dominant as a man beater (2nd in yards per route) as well as on 3rd downs. Hurts consistently could go to him in those 1-1 situations and Brown would win contested catch situations. There is a reason that Hurts has been one of the worst QBs in the NFL vs zone but against man is consistently succeeded at a top 10 rate. Replacing Hurts' security blanket is going to be a big question. In his Eagles career, Brown has missed five full games, excluding a couple meaningless week 18 games, and Philly has gone 2-3 straight up while favored in four of those five games. They were blown out twice by Tampa, losing by 23 and 17 points, including a bad Wildcard loss in 2023. Among Hurts' 53 starts in this stretch, the games Brown missed ranked as Hurts' 7th best, 19th, 46th, 47th and 50th EPA games.

4 OFFSEASON (CONT.)

Smith is an excellent WR but stepping into the #1 WR role while having to face each defense's top CB is a major challenge. In four full games without Brown, Smith has averaged 7 receptions on 10 targets and 96 yards per game. Defenses will likely force Hurts to beat them elsewhere if they can.

Also gone is much maligned OC Kevin Patullo and in comes 33-year-old former QB Sean Mannion. The guy has only been coaching for two seasons following retirement, so it is a giant question mark as to his ability to help Hurts and this offense improve substantially. He comes from the Matt Laffleur/Sean McVay coaching tree so I will assume he brings with him many of those same principles to this offense. I would hope there is more creativity in the pass game and more pre snap motion than the antiquated version the Eagles have been running of late (bottom five in pre-snap motion).

Not that the defense needed much help but after losing DE Jaelen Philips to the Panthers in FA they acquired Jonathan Greenard from Minnesota during draft weekend, giving them a nice replacement on the edge. I really liked an under-the-radar addition of FA ED Arnold Ebiketie formerly of the Falcons. He was my favorite sleeper in FA after generating a strong 14% pressure rate last season. He suffered some bad luck with only two sacks from those pressures, but the Eagles are likely banking on some positive sack regression in 2026 as a rotational edge. Philly also nabbed CBs Riq Woolen and Jonathan Jones, both of whom had disappointing 2025 seasons but have shown flashes in the past and are nice role players for this defense. Philly ranked #1 in EPA allowed to slot WRs but just 11th vs wide targets, and especially weak vs #2 WRs outside. Woolen could fill that gap nicely.

5 2026 OUTLOOK

Philadelphia is still the most talented team in the NFC East, and their defense is likely the best unit in the division. There is no real reason to believe the defense won't be a top 10 unit again, but the offense is going to be what drives the upside as a true Super Bowl contender. Based on opponent EPA from 2025, the Eagles are currently expected to face the easiest schedule of opposing defenses in 2026. Obviously, there is a lot of variability to that based on season-to-season defensive changes but a couple of the "tougher" defenses they face, Jacksonville and Chicago in particular, drove much of their defensive EPA from turnovers last season and could be due for some negative regression. In fact, Philly faces each of the top four defenses last season that benefitted from turnovers the most in 2025.

It remains to be seen if Mannion can work enough magic on Hurts enough to improve the passing game, the OL returns to form, and Barkley gets back to the 2024 explosive version. I think the loss of Brown is enormous and won't be compensated for unless somehow Lemon turns into an elite rookie WR. We have seen that this offense could be a disaster without Brown in the past. But you have to respect the Eagles as an organizations, the schedule is favorable and with another top 10 defense, the Eagles floor is certainly high in 2026. Philadelphia can absolutely win the division again and compete for the NFC Championship, but this does not feel like a runaway favorite unless the young receiving pieces and Mannion help elevate the passing game.



PITTSBURGH STEELERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
10-7

POINT DIFF
+10

DIVISION
AFC NORTH

HEAD COACH
MIKE MCCARTHY

SUPER BOWL EQUITY

53rd

PERCENTILE



WIN TOTAL
8.5

DIVISION ODDS
+510

MAKE PLAYOFFS
+140

WIN SUPER BOWL
+5000

2025 FINAL EPA RANKINGS

RUN OFF
18th

PASS OFF
26th

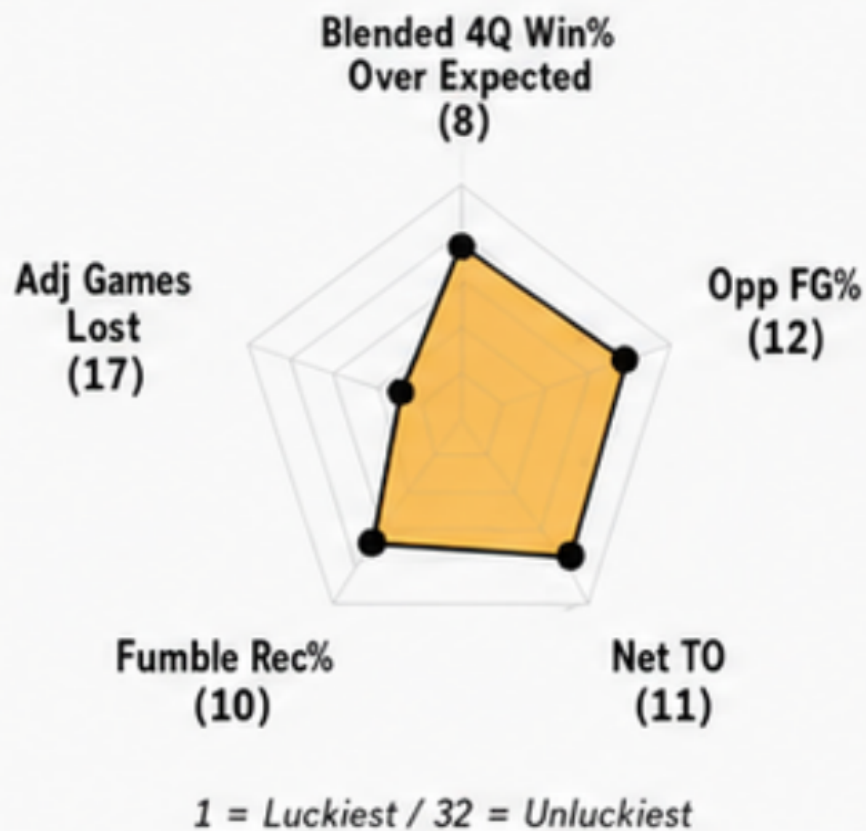
RUN DEF
11th

PASS DEF
9th

1 ONE STAT THAT DEFINES THIS TEAM

“70% (7-3) of the Steelers total wins came in one score games making it an absurd 12 straight seasons winning at least 50% of their close games. They are now 22-9 (71%) in one score games over the last three seasons under Tomlin.”

2 LUCK METRICS



3 SCHEDULE OUTLOOK

EARLY WINDOW

Pre-bye schedule ranks bottom-five easiest.

REST EDGE SPOT

Bye after Dublin, then Bengals off Madrid.

TOUGH FINISH

Six of final nine vs playoff-favored teams.

2026 OFFICIAL SCHEDULE			
WK	OPPONENT	DATE	NET REST
1	vs ATL	9/13	0
2	@ NE	9/20	-4
3	vs CIN	9/27	0
4	@ CLE	10/1	0
5	vs IND	10/11	+3
6	@ TB	10/18	-3
7	vs NO (DUB)	10/25	0
8	vs CLE	11/1	0
9	BYE	-	0
10	@ CIN	11/15	+7
11	@ PHI	11/22	-7
12	vs DEN	11/27	0
13	vs HOU	12/6	+2
14	@ JAX	12/14	0
15	vs BAL	12/20	-1
16	vs CAR	12/27	0
17	@ TEN	1/3	0
18	@ BAL	1/10	-3

8 DEPTH CHART (CURRENT PROJECTION)

OFFENSE

QB Aaron Rodgers
RB Jaylen Warren
WR DK Metcalf
WR Michael Pittman Jr.
WR Germie Bernard
TE Darnell Washington
LT Troy Fautanu
LG Mason McCormick
C Zach Frazier
RG Spencer Anderson
RT Dylan Cook

DEFENSE

DE Derrick Harmon
NT Keanu Benton
DT Cameron Heyward
OLB T.J. Watt
LB Patrick Queen
LB Payton Wilson
OLB Alex Highsmith
CB Joey Porter Jr.
CB Jamel Dean
S DeShon Elliott
S Jaquan Brisker

4 OFFENSIVE PERSONNEL USAGE



balanced but conservative, built on manageable down-and-distance and situational efficiency.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Max Iheanachor	OT	Arizona St.
2	Germie Bernard	WR	Alabama
3	Drew Allar	QB	Penn State
3	Daylen Everette	CB	Georgia
3	Gennings Dunker	G	Iowa
4	Kaden Wetjen	WR	Iowa
5	Riley Nowakowski	FB	Indiana

6 2025 TEAM STATS

OFFENSE

Points 14th
EPA Rank 20th
EPA Rush Rank 17th
EPA Pass Rank 26th
Giveaways 14th
Sack Rate Allowed 15th

DEFENSE

Points Allowed 12th
EPA Rank 9th
EPA Rush Def 11th
EPA Pass Def 9th
Takeaways 9th
Sack Rate 8th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	10-7
☐	ATS MARGIN / GM	+0.9
☐	TOTALS OVER RECORD	7-10
☐	TEAM TOTAL OVER RECORD	8-9

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

3rd
AFC NORTH

PLAYOFF PROBABILITY

41.7%
implies a 41.7% raw playoff probability.

SUPER BOWL PROBABILITY

2.0%
implies a 2.0% raw Super Bowl equity.

IDENTITY

- McCarthy transition
- Defensive backbone
- Close-game variance
- Offense still capped
- Playoff fight team

PITTSBURGH STEELERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
10-7	+10	AFC NORTH	MIKE MCCARTHY	BRIAN ANGELICHIO	PATRICK GRAHAM

12025 SEASON IN REVIEW

Stop me if you have heard this before. But the 2026 Steelers finished above .500 and won the AFC North, even though the underlying metrics were of a team that overachieved. Normally a 10-7 season and AFC North title would be treated as a success but after a bad loss at home to the Texans in the Wild Card round, it was just another early Playoff exit for Mike Tomlin and company. After 19 incredible seasons, Tomlin resigned and led to the hiring of Mike McCarthy as their new HC. The offense was better than it had been in recent years with Aaron Rodgers under center, finishing 18th in EPA/play, but there was still a lack of creativity and big play potential that continued to haunt this team. The DK Metcalf addition gave them a real outside weapon at WR, but it felt like the offense was fighting uphill every week just to create explosive plays (24th). Rodgers spent a lot of time dumping the ball off to his RBs and TEs while he struggled getting the ball outside. To that point, Rodgers ranked 24th in EPA and 27th in CPOE when targeting outside receivers but 9th best EPA when targeting RBs out of the backfield. He wasn't great when kept clean (23rd in EPA) either, but it should be no surprise that a 40 year old QB with virtually no mobility struggled badly against pressure (31st in EPA).

The defense was decent but had major flaws, finishing 19th in EPA/play allowed and 13th in success rate. However, they were atrocious on 3rd and 4th downs and no defense generated wider splits between early down EPA (10th best) and late down EPA (30th). The vaunted Steelers pass rush generated the 4th lowest pressure rate on 3rd downs which led to the 4th highest yards per pass play allowed. 4th downs were even worse and completely killed this defense. They allowed a 74% conversion rate, 2nd worst in the NFL, with a league high seven TDs on 4th downs last season. Alex Highsmith was excellent (13% pressure rate and 10 sacks in 13 gms) but TJ Watt was very average (9.9% pressure rate, 8 sacks). This was the 2nd straight season Watt generated less than a 10% pressure rate, which also happen to be his two worst seasons of his career. Also, his two forced fumbles were his lowest since 2022, typically a trademark of his impact. The lack of pass rush turned into opponents converting those high leverage downs and the once dominant Steelers defense could not get off the field. They had the 7th lowest forced 3 and out rate in the league and the gap between their points per drive allowed (14th) and predicted points (23rd) was the widest in the league. Creating turnovers and limiting red zone TDs helped mask some poor underlying metrics. The Steelers were actually outgained on a yards per play basis in 65% of games in 2025, tied for 6th most in the NFL.

2LUCK FACTOR

Pittsburgh had one of the luckiest profiles in the NFL but what else is new. Their 10-7 record was not completely fraudulent but based on both point differential and 4th quarter win share, they played much more like a 9 win team. They finished with a +10 point differential and incredibly their -32 2nd half differential was 9th worst in the league. No other Playoff team was worse than -7 in the 2nd half. Their ridiculous run of one score victories continues to amaze. They finished 7-3 in close games making it an absurd 12 straight seasons winning at least 50% of their close games. They are now 22-9 (71%) in one score games over the last three seasons. Seven of their 10 wins coming from close games has historically not been positive the next year. 34 other teams in the last 25 seasons

2LUCK FACTOR (CONT.)

have won at least 9 games and won at least 70% of their close games (min 9 close games to qualify). Only six teams improved their win total the next year, while another four stayed the same. The other 24 teams saw their win total decrease the next season. On average, this sample of teams won 3.1 games less the next season and only 35% went over their win total. It's impossible to know how much credit Tomlin deserves for winning all these close games but the fact that we are now on a 12 year run of this truly does give credence to the Tomlin "voodoo". Turnovers also heavily favored Pittsburgh as usual. The Steelers ranked 3rd in net turnover EPA generated and the ranked top five on both offense and defense. They also recovered over 60% of both their offensive and defensive fumbles that hit the ground. The ball always bounces the Steelers way. In addition, Pittsburgh finished as the 6th healthiest team by adjusted games lost, 2nd healthiest on offense. Also, they saw opposing backup QBs on nearly 33% of total snaps faced for the season, 8th most in the league. They played five games against the eight worst QBs in the NFL by EPA (Flacco 2x, Gabriel, Sanders, Fields).

3SCHEDULE ANALYSIS

Last season, the Steelers faced a league average schedule and this season, based on win totals, they are once again facing a similar strength of opponents. My SOS based on team ratings is a bit softer for PIT due to a few opponents I have lower than market. Their schedule pre bye week in week 9 is a bottom five easiest schedule in the league. I have them favored in six games this season but five of them come before the bye. This includes two games vs the Browns along with the Colts potentially without Daniel Jones as well as the Saints in Dublin. They do get a bye week after that international game and then face the Bengals who will be off of a game in Madrid. That extra rest while the Bengals don't take a bye after that road trip is a significant advantage for the Steelers. The post-bye schedule is where things get difficult. Six of their final nine games come against teams favored to make the Playoffs and includes two games vs Baltimore, a road game in Philly and two tough home games vs Denver and Houston. This could be a situation where the Steelers come out of the gates hot and are worth fading at decent prices before this end of season rough stretch.

4OFFSEASON

The biggest offseason move was the coaching change. McCarthy brings experience and offensive credibility, but this is still a major culture shift after nearly two decades of Tomlin. Pittsburgh has been defined by stability and the uncanny ability to consistently win tight games that it will be very difficult to repeat with any new coach. Draft plans likely took a detour from original expectations when the Steelers announced that LT Broderick Jones suffered a setback in his recovery from an end of season neck injury. Instead of possibly using their 1st round pick on a playmaker or a younger defensive piece, they instead used it on young OT prospect Max Iheanachor. They also took a swing on 3rd round QB Drew Allar. Allar is

WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
8.5	+510	+140	+5000

4OFFSEASON (CONT.)

not a finished product, but he has size and arm talent, and it makes sense for McCarthy to take a shot at developing a QB. The Steelers understood the need for another reliable outside WR and traded for veteran Michael Pittman Jr. Pittman is not going to beat you deep very often (67th in deep target %) and is much more an underneath/intermediate target. He only has one 1k+ yard receiving season in his last four years, but he did rank 40th among WRs last season in EPA per target. He will certainly help. Not only do the Steelers need to replace Jones at LT but LG Isaac Seumalo also left in FA. He was PFFs 12th best graded Guard last year, 3rd best pass blocker. Backup Spencer Anderson will fill in but is a substantial downgrade. The left side of the OL is certainly a major question right now. Defensively, they did upgrade at Safety going from Kyle Dugger to one of the better run defenders in former Bear Jaquan Brisker. They also added a nice piece at CB in veteran Jamel Dean from the Bucs. He has graded out in coverage in the mid-upper 70s in all but one of his seven seasons. He allowed the 2nd lowest catch rate and lowest EPA among CBs last season.

52026 OUTLOOK

If you pay attention to data like I do it is really hard to ever like the Steelers prior to a season. They have consistently overachieved year in and year out under Tomlin and have one of the oldest rosters in the NFL. Not sure why they didn't use this off season to rebuild with more youth including at HC. Nonetheless, this is where they are and are likely to be right around .500 as usual with no real chance at winning the AFC.



SAN FRANCISCO 49ERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
12-5	+66	NFC WEST	KYLE SHANAHAN

SUPER BOWL EQUITY

84th

PERCENTILE

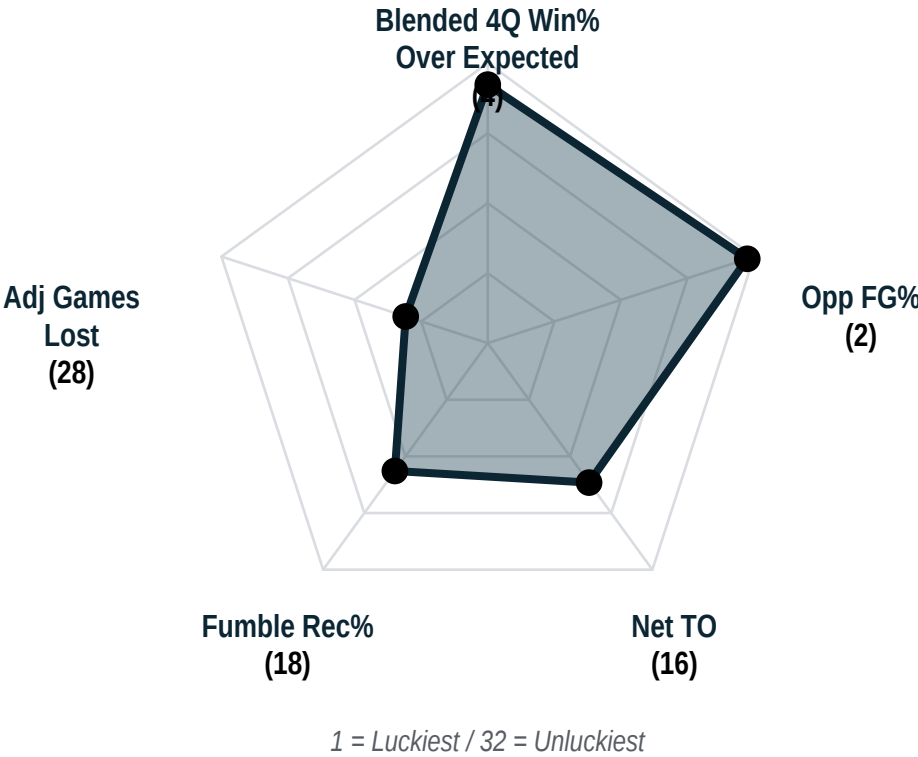


WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
10.5	+305	-146	+1600
2025 FINAL EPA RANKINGS			
RUN OFF	PASS OFF	RUN DEF	PASS DEF
14th	5th	25th	24th

1 ONE STAT THAT DEFINES THIS TEAM

"The 49ers ranked as one of the five most injured teams by adjusted games lost in 2025. Among 13 other teams who finished bottom five in AGL while winning 11+ games, 11 made the Playoffs the following season while nearly 70% went over their win total."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

TWO INTERNATIONAL GAMES

San Francisco opens against the Rams in Melbourne and later faces Minnesota in Mexico City, creating the NFL's largest travel burden.

SOFT FIRST HALF

The 49ers face the league's third-easiest projected schedule through Week 11, with three straight home games after Australia.

LATE CONTENDER RUN

Seattle, the Rams, Kansas City and Philadelphia headline a demanding stretch from Weeks 12-17.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	vs LAR (MEL)	9/10	0
2	vs MIA	9/20	+3
3	vs ARI	9/27	0
4	vs DEN	10/4	0
5	@ SEA	10/11	0
6	vs WAS	10/19	0
7	@ ATL	10/25	-1
8	BYE		
9	vs LV	11/8	+7
10	@ DAL	11/15	0
11	vs MIN (MEX)	11/22	0
12	vs SEA	11/29	-7
13	@ NYG	12/6	0
14	vs LAR	12/13	-3
15	@ LAC	12/17	0
16	@ KC	12/27	+4
17	vs PHI	1/3	-3
18	@ ARI	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

WR	Mike Evans
WR	Ricky Pearsall
WR	Christian Kirk
LT	Trent Williams
LG	Connor Colby
C	Jake Brendel
RG	Dominick Puni
RT	Colton McKivitz
TE	George Kittle
QB	Brock Purdy
RB	Christian McCaffrey

DEFENSE

LDE	Mykel Williams
LDT	Alfred Collins
RDT	Osa Odighizuwa
RDE	Nick Bosa
WLB	Dre Greenlaw
MLB	Fred Warner
LCB	Renardo Green
SS	Ji'Ayir Brown
FS	Malik Mustapha
RCB	Deommodore Lenoir
NB	Upton Stout

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		43%
21 personnel		25%
12 personnel		20%
13 personnel		8%

San Francisco remained among the league's heaviest offenses, using 21 and 12 personnel to create run-pass conflicts for defenses.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
2	De'Zhaun Stribling	WR	Ole Miss
3	Romello Height	DE	Texas Tech
3	Kaelon Black	RB	Indiana
4	Gracen Halton	DT	Oklahoma
4	Carver Willis	OL	Washington
4	Ephesians Prysock	CB	Washington
5	Jaden Dugger	LB	Louisiana
5	Enrique Cruz Jr.	OL	Syracuse

6 2025 TEAM STATS

OFFENSE

Points	10th
EPA Rank	6th
EPA Rush Rank	14th
EPA Pass Rank	5th
Giveaways	14th
Sack Rate Allowed	10th

DEFENSE

Points Allowed	13th
EPA Rank	25th
EPA Rush Def	25th
EPA Pass Def	24th
Takeaways	15th
Sack Rate	22nd

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	12-7
☐	ATS MARGIN / GM	+2.2
☐	TOTALS OVER RECORD	9-10
☐	TEAM TOTAL OVER RECORD	11-8

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

3rd
NFC WEST

PLAYOFF PROBABILITY

59.3%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

5.9%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Shanahan floor
- Purdy efficiency
- Healthy stars
- Deep skill talent
- Soft early slate

SAN FRANCISCO 49ERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
12-5	+66	NFC WEST	KYLE SHANAHAN	KLAY KUBIAK	RAHEEM MORRIS

1 2025 SEASON IN REVIEW

The 49ers finished 12-5 despite yet another season filled with injuries to so many key players. The fact that this team was able to win 12 games in the toughest division in football while missing guys like Brock Purdy (8 games missed), George Kittle (6), Rickey Pearsall (8), Brandon Aiyuk (17), Nick Bosa (14) and Fred Warner (11) was astonishing. The 49ers offense was efficient as usual under Kyle Shanahan, ranking 6th in EPA, even though Purdy only started nine games. Veteran backup QB Mac Jones played well enough to keep the season afloat until Purdy was healthy enough to get back into the lineup. Both ended up finishing top 12 in the NFL in EPA per drop back and the 49ers offense saw the 2nd lowest percentage of 3 and outs in the league. It was pretty amazing that with all of the injury issues, RB Christian McCaffery was able to play in every game last season. He was not nearly as efficient from a run standpoint (38th in ypc, 45th out of 48 RBs in rush yards over expected) but he saw 129 targets with 102 receptions. Not only did both lead the NFL among RBs last year, both had him tied for 4th all-time for RBs in a season. Shanahan kept the offense on schedule, and the 49ers found a way to win even when the defense was not nearly as good as expected.

The defense was not very good, but they were so beat up it was a wonder they could field a strong enough defense to win games. With Bosa only in the lineup for three games and Warner going down in week 6, the defense was kept together by scotch tape by DC Robert Saleh. Only one starter from their front seven (DT Kaiala Davis) who played in the season opener in Seattle played in their Wild Card loss to Seattle. The defense became a shell of what they were supposed to be. They finished 30th in success rate allowed and bottom 10 vs both the run and pass.

The season ended without a division title because Seattle surged and the Rams remained elite, but 12 wins in this NFC West is still a strong year all things considered. They did this while facing a schedule that turned out to be much tougher than anticipated. 11 of their 17 opponents exceeded their preseason win totals and did so at the 4th largest margin in the NFL. The 49ers are the only team to make the Playoffs among the top five in that category. So even when facing a schedule with better than expected opponents for much of the season, they still were able to succeed in a big way.

2 LUCK FACTOR

It is hard to ever call a team that suffered so many injuries lucky but other than the rash of injuries, the 49ers were fortunate in many areas. They ranked 28th in adjusted games lost to injury which included ranking 32nd at Edge Rusher and 31st for WRs. A ton of 49ers injuries feels like something I discuss in every single season preview at this point.

Otherwise, the 49ers played in the lowest number of one score games for any team last season with just six such outcomes. They went 5-1 in those games and three of those wins came when they had a 50% or less blended 4th quarter win share. They lost five of their six games, including the Playoffs, by double digits and in the only one score loss (by 5 to JAX), they were down the entire game. Because of this, they exceeded their underlying 4th quarter win share metrics by 2.1 wins, 4th highest in the NFL. Considering the injuries and the fact that they played in the toughest division in football, I am not going to really hold that against them.

They did have an enormous edge in the kicking game, making 91.7% of their kicks while opponents

2 LUCK FACTOR (CONT.)

made only 66.7%, ranking as the 2nd highest net FG edge in the NFL.

3 SCHEDULE ANALYSIS

As it typically feels, the NFL put the screws to the 49ers from a travel standpoint. They open in Australia against the Rams, and accounts for the longest travel two teams have had to make in a regular season game ever. The 49ers also have another international game in Mexico City later in the season, making San Francisco the most travelled team in the NFL in 2026.

The good news is unlike their counterpart in the Rams; things soften up immediately following the opener in Melbourne with three straight home games. That includes back-to-back games in weeks 2 and 3 against the two worst teams in the NFL; the Dolphins and Cardinals. If they can steal the opener vs the Rams, they have 3-0 staring them right in the face. The first 11 weeks of the season is extremely soft for SF. Their strength of opponent ranks 3rd easiest in the NFL in that stretch.

Where things start to really heat up is following their week 11 game in Mexico City against the Vikings. They come back home following that game and have to face a Seahawks team coming off of their bye week. From week 12-17, the 49ers will face four Super Bowl contenders in SEA, LAR, KC and Philly.

4 OFFSEASON

The big news from the 49ers offseason is the addition of veteran WR Mike Evans along with Christian Kirk. The Evans addition was a surprise and even though he has lost a step, still brings a strong veteran presence and a solid big play WR to this offense. His 1.62 yards per route was the lowest of his career in 2025 and his 11.8% drop rate ranked 2nd worst. Obviously, he is going to be an injury risk all season, so the 49ers are likely to manage his snaps during the regular season. There has been no news in regard to WR Brandon Aiyuk, but his bizarre behavior online makes it a virtual guarantee he won't play another snap in SF. I will say that Pearsall, Evans and Kirk all produced negative yac vs expectations a season ago and considering that is such a big aspect of the Shanahan offense, being able to create those extra yards will be important to manufacture with this group.

Defensively, there was little movement for key players and instead they are just looking for a return to health for Bosa and Warner. The one big addition was trading for Dallas DT Osa Odighizuwa to add to the front four. He has been a much better pass rusher than run stopper in his career but his double-digit pressure rate and 10 combined sacks over the last two seasons is a welcome addition.

The 49ers draft added depth and versatility with the addition of #33 pick WR De'Zhaun Stribling followed by DL Romello Height and RB Kaelon Black. They were bashed publicly for essentially over drafting many of their picks as compared to consensus boards. Stribling is essentially Jennings light and is a great blocker so the hope is he can replace much of that skill set immediately. Adding his youth and toughness to Evans, Kirk and Pearsall makes this a potentially deep WR room.

The front office also had to replace defensive staff losses, with Robert Saleh leaving for Tennessee. The good news is the addition of former Falcons HC Raheem Morris should be a seamless

4 OFFSEASON (CONT.)

transition as they add one of the better DCs out there.

5 2026 OUTLOOK

I really like the 49ers this season and are certainly near the top of my Super Bowl contenders. I think backing them to win the division (+300 or better) and to make the Playoffs at ~-145 are solid looks. In fact, considering how good the NFC West teams are, +900 for the #1 seed is absolutely another nice proxy for winning the division and Purdy for MVP fits the historical criteria.

As compared to both the Rams and Seahawks who play top five toughest schedules based on my ratings, the 49ers have a much easier path to the most wins among this group. SF's three uncommon opponents are all expected to finish under .500, including maybe the worst team in the NFL in the Dolphins. While LA and SEA are facing teams that won an aggregate 58% and 64% of their games last season and has a much toughest slate than what SF has to face.

Among 13 other teams who finished bottom five in AGL while winning 11+ games, 11 made the Playoffs the following season while nearly 70% went over their win total. They already proved a season ago that if something happens to Purdy, Mac Jones is fine to step in and play like a top 12-15 QB in this system. They won 12 games and made the Playoffs with multiple star players missing more than half the season. It's a huge if but with just decent health, this is a top 3-5 team in the NFL.



2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

SUPER BOWL EQUITY

91st PERCENTILE



Segment	Color
1	Dark Blue
2	Dark Blue
3	Dark Blue
4	Dark Blue
5	Dark Blue
6	Dark Blue
7	Dark Blue
8	Dark Blue
9	Dark Blue
10	White with Dark Blue Border

WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
10.5	+205	-225	+1200

2025 FINAL EPA RANKINGS			
RUN OFF	PASS OFF	RUN DEF	PASS DEF
12th	8th	2nd	1st

2 LUCK METRICS

A radar chart comparing the Cleveland Browns' 2017 season performance across five categories. The chart has five axes, each representing a different metric. The values for each metric are: Blended 4Q Win% (13), Opp FG% (16), Net TO (26), Fumble Rec% (18), and Adj Games Lost (3). The chart uses a scale from 1 (Luckiest) to 32 (Unluckiest). The data points are connected by a thick black line, and the area inside is shaded light blue.

Category	Value
Blended 4Q Win%	13
Opp FG%	16
Net TO	26
Fumble Rec%	18
Adj Games Lost	3

1 = Luckiest / 32 = Unluckiest

3 SCHEDULE OUTLOOK

Seattle faces San Francisco after its Week 11 bye and plays the Rams in both Week 16 and Week 18.

2026 OFFICIAL SCHEDULE			
WK	OPPONENT	DATE	NET REST
1	vs NE	9/9	0
2	@ ARI	9/20	+4
3	@ WAS	9/27	0
4	vs LAC	10/4	0
5	vs SF	10/11	0
6	@ DEN	10/15	0
7	vs KC	10/25	+3
8	vs CHI	11/2	-3
9	vs ARI	11/8	-1
10	@ LV	11/15	0
11	BYE		
12	@ SF	11/29	+7
13	vs DAL	12/7	-3
14	vs NYG	12/13	-1
15	@ PHI	12/19	0
16	vs LAR	12/25	+1
17	@ CAR	1/3	+2
18	@ LAR	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

WR	Jaxon Smith-Njigba
WR	Rashid Shaheed
WR	Cooper Kupp
LT	Charles Cross
LG	Grey Zabel
C	Jalen Sundell
RG	Anthony Bradford
RT	Abraham Lucas
TE	AJ Barner
QB	Sam Darnold
RB	Zach Charbonnet

DEFENSE

DE	Leonard Williams
NT	Byron Murphy II
DT	Jarran Reed
RUSH	DeMarcus Lawrence
WLB	Drake Thomas
MLB	Ernest Jones IV
SLB	Uchenna Nwosu
LCB	Devon Witherspoon
SS	Julian Love
FS	Ty Okada
RCB	Josh Jobe

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Jadarian Price	RB	Notre Dame
2	Bud Clark	S	TCU
3	Julian Neal	CB	Arkansas
5	Beau Stephens	G	Iowa
6	Emmanuel Henderson Jr.	WR	Kansas
7	Andre Fuller	CB	Toledo
7	Deven Eastern	NT	Minnesota
7	Michael Dansby	CB	Arizona

6 2025 TEAM STATS

OFFENSE

Points	3rd
EPA Rank	8th
EPA Rush Rank	12th
EPA Pass Rank	8th
Giveaways	31st
Sack Rate Allowed	15th

DEFENSE

Points Allowed	1st
EPA Rank	1st
EPA Rush Def	2nd
EPA Pass Def	1st
Takeaways	8th
Sack Rate	6th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	15-5
☐	ATS MARGIN / GM	+5.0
☐	TOTALS OVER RECORD	10-10
☐	TEAM TOTAL OVER RECORD	13-7

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

2nd NFC WEST

PLAYOFF PROBABILITY

69.2%

*Exact market-implied probability
to make the playoffs.*

SUPER BOWL PROBABILITY

7.7%

Exact market-implied probability
to win the Super Bowl.

IDENTITY

- Defending champs
- Macdonald defense
- JSN centerpiece
- Darnold volatility
- Repeat challenge

SEATTLE SEAHAWKS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
14-3	+191	NFC WEST	MIKE MACDONALD	BRIAN FLEURY	ADEN DURDE

1 2025 SEASON IN REVIEW

2025 was a magical season for the Seattle Seahawks who came out of nowhere to win 14 games, the NFC West title and, of course, the Super Bowl. It was a dream season for Mike Macdonald and a Seattle team that was favored to miss the Playoffs with just an 8.5 win total and 60-1 to win the Super Bowl. Behind Macdonald's wizardry, the Seahawks finished as the league's #1 ranked defense. They showed signs of being a really good defense in 2024, finishing 10th in EPA and doing so with the highest rate of elite (80%+ games) performances in the NFL. They stepped up their game even more in 2025 and dominated most every offense in their path. The defense was especially dynamite on those high leverage 3rd downs, allowing by far the lowest EPA on 3rd downs. And once again, for a 2nd straight season, the Seattle defense generated the highest rate of elite EPA performances.

Sam Darnold gave Seattle steady QB play and Jaxon Smith-Njigba became one of the best WRs in the league while winning Offensive Player of the Year. He finished #1 among WRs in receiving yards and 3rd in receptions. The OL and run game were good enough and with the addition of OC Klint Kubiak, the offense was difficult to stop. I was skeptical of the change at QB going from Geno Smith to Darnold, mainly because the OL was below average and outside of JSN, there were no other real separators outside. Kubiak schemed so well that he was able to hide many of those deficiencies and the defense gave the offense great situations to succeed. It was a miracle that Kubiak was able to mask some of Darnold's issues as he continued to struggle with turnovers. He led all QBs with 20 turnovers in the regular season. He ranked 28th in EPA when pressured but with a clean pocket finished 7th best, the 3rd widest splits among QBs.

No team posted a higher point differential on the season than the Seahawks at +191. The Super Bowl win changes everything and the potential for disease of me is looming. Seattle is no longer a fun surprise or a young team ahead of schedule. They are the defending champions, and every opponent will treat them that way.

2 LUCK FACTOR

Seattle had a favorable but not outrageous luck profile. The Seahawks exceeded both Pythagorean expectations and blended 4th quarter expectations by just one win. Considering that about 80% of Super Bowl teams have exceeded expectations and the 2025 Seahawks ranked in the bottom 20th percentile of past Super Bowl participants in this metric, they certainly did not luck their way to a great season. Seattle lost three games all season and none by more than their opening game loss by four points to the 49ers. They went 6-3 in one score games and essentially only won two games (vs IND, vs LAR) that were either a coin flip, or they needed exceedingly good luck.

As you'd expect from a title team, Seattle was one of the healthiest teams in the league, ranking 3rd in adjusted games lost. Really, only six games were missed by CB Devon Witherspoon and three games from LT Charles Cross were impact injuries all year.

Surprisingly, turnovers were more of a net negative than positive for Seattle. Seattle ranked 26th in net turnover EPA and 20th in close game turnover EPA. They gave up the 2nd most EPA from turnovers on offense and gained the 8th most defensively. Darnold's 11 fumbles ranked last among QBs. The good news for Seattle is that they did not commit a single turnover during their Playoff

2 LUCK FACTOR (CONT.)

and Super Bowl run but if they want a shot at a repeat, Darnold has to find a way to hold onto the football.

3 SCHEDULE ANALYSIS

Seattle opens the season with a Super Bowl rematch against New England, giving them the full defending champion spotlight right away. Their 2026 schedule includes a franchise-record six primetime games and 10 games against teams currently favored to make the Playoffs.

The NFC West slate is brutal once again and that alone creates a harder than average schedule. Last season, the Seahawks faced the 8th toughest schedule by opponent record and this season based on win totals, are expected to face the 3rd toughest. They also are facing a slate of opposing QBs that rank as the 4th toughest, using 2025 final EPA per drop back numbers.

The Seahawks will face five straight opponents currently favored to make the Playoffs between weeks 5-8, which includes a tough short week road game at Denver on a TNF in week 6. However, the good news is they face a stretch of five of six games being played at home between weeks 5-9. Post week 11 bye is where they face a ton of tough challenges as well which includes a game against the 49ers as well as both games against the Rams in weeks 16 and 18 to end the season.

4 OFFSEASON

The Seahawks offseason movement was virtually non-existent as they are the only team not to add a single player thru free agency who played at least 50% of snaps last season. They added depth and rotational pieces on defense with the addition of veteran ED Dante Fowler as well as CB Noah Igbinoghene. Neither is a starting caliber player but adding veteran depth is important.

As you would expect from a Super Bowl roster, teams did poach some of their free agents. They lost starting RB Kenneth Walker to KC as well as starting S Coby Bryant, CB Tariq Woolen and ED Boye Mafe. Fowler and Igbinoghene are replacements for Mafe and Woolen while the Seahawks used the draft to replace Walker and Bryant.

Seattle used the last pick of round one on Notre Dame backup RB Jadarian Price and their 2nd round pick on TCU S Bud Clark. Price did not carry the ball more than 120 times in any of his three seasons, but he averaged 6.0 ypc and scored 21 TDs, making the most of his opportunities behind Jeremiah Love. He steps right in and due to Zach Charbonet still recovering from his January torn ACL, Price should start day one.

Let's not forget that the Seahawks had to find a replacement for Kubiak who left for the Raiders HC job. They went inside the division and hired 49ers TE coach Brian Fleury to take over as OC. Considering Kubiak was with SF in 2023, it sounds like Fleury will use many of the same principles.

5 2026 OUTLOOK

Seattle is absolutely a contender, but repeating 14 wins is asking a lot. The defense is real, Macdonald is the best defensive coach in football, and the roster is balanced. But the schedule is harder, the target is bigger, and the 2025 health profile was extremely favorable.

WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
10.5	+205	-225	+1200

TAMPA BAY BUCCANEERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
8-9	-31	NFC SOUTH	TODD BOWLES	ZAC ROBINSON	TODD BOWLES

1 2025 SEASON IN REVIEW

Following five straight Playoff appearances, including back-to-back NFC South division titles with Baker Mayfield at QB, last season's 8-9 finish was a major disappointment. The division was there to be taken, and they actually beat Carolina in week 18 but it was not enough to win the tiebreaker over the Panthers mainly bc they blew a week 17 game in Miami against Quinn Ewers. Tampa had enough early-season momentum to control the race but a late-season fade exposed the need for more defensive youth and a more consistent offense. For the season, the Bucs covered just 29% of games ATS, the worst mark in the NFL in 2025.

The team had to deal with a multitude of injuries to key players like Bucky Irving, Tristan Wirfs, Jamel Dean, Mike Evans and Chris Godwin but they started 6-2 and Mayfield had received MVP discussion. That was a bit of fools' gold considering four of those wins came by three points or less and a fifth was an 11 point win over the 49ers who were missing numerous starters including Brock Purdy, George Kittle, Brandon Aiyuk, Nick Bosa and Fred Warner. This was also a Bucs team that were outgained on a yards per play basis in 12 of 17 games.

It was also a tale of two seasons for Mayfield considering thru those first six games, which included that big win over San Francisco, he was PFFs 8th highest graded QB and ranked 7th in EPA per drop back. He was making amazing plays out of the pocket which included numerous sack avoiding plays and runs in high leverage situations that helped extend drives and lead comeback wins. In fact, he ranked 2nd in the NFL in EPA thru those first six weeks in the 2nd half of games. He ranked 6th in most scrambles and 9th in lowest pressure to sack rate. That did not last, however, in the final 12 weeks as he ranked 26th by PFF and EPA, had the 8th highest turnover worthy play rate and ranked 30th out of 32 QBs in CPOE. The offense was not nearly as efficient as in prior seasons, finishing 20th in EPA and 24th running the football. It likely did not help that the offense was led by its fourth different OC (Josh Gizzard) in four seasons.

The defense was just league average by EPA but ranked 24th in yards per play allowed. They finished 7th best in EPA generated from turnovers but when you exclude those turnovers the defense ranked just 20th in the league. Todd Bowles continued his blitz-heavy ways (4th highest), and they pressured the QB at the 3rd highest rate, however, they finished just 23rd in sack percentage. For whatever reason they just could not finish the job at the QB. The run defense was top five in success rate but the pass defense just 27th in success allowed thru the air. Tackling, big plays and especially the red zone really were the bugaboo for the Bucs as they allowed the 4th highest yards after the catch vs expected and the 8th most explosive pass plays. Even though they allowed the 2nd fewest number of opposing trips to the red zone, they allowed the single highest TD rate when they got there and nearly 70%. They go from a top five rush defense outside of the red area to one of the five worst inside the red zone.

2 LUCK FACTOR

Tampa's final record was in line with both blended 4th quarter win probabilities and point differential. What's interesting is after that 6-2 start, the Bucs' underlying 4th quarter metrics had Tampa playing much more like a team that should have been .500. Things certainly caught up to the Bucs, and they ended up winning eight games, one game below expectations.

2 LUCK FACTOR (CONT.)

Turnovers were a major positive. Tampa ranked 5th in net turnover EPA and 10th in close-game turnover EPA. That helped keep them competitive even when the defense was mediocre. They also recovered 59% of fumbles, ranking 6th, and faced backup QBs on 40.8% of snaps, 2nd most in the league. That included Miami rookie QB Quinn Ewers' first career start.

The negative offset was injuries. Tampa was relatively healthy on defense (8th best AGL) but the fourth most injured offense. That included a beat-up OL (29th) and the most injured WR room in the NFL. Only C Graham Barton (17) was able to play more than 12 games last season among the OL starters. That includes maybe the best Tackle in the NFL in Tristan Wirfs, who missed five games. RT Luke Goedeke and Wirfs played just seven games together all season.

3 SCHEDULE ANALYSIS

Tampa faced a top 10 most difficult slate of opponents last season, but 2026 looks a bit softer based on my ratings. I am below market on the Saints, Steelers, Packers and Bears which account for almost 1/3rd of Bucs opponents. I don't have Tampa facing a single top 10 rated opponent until after their bye in week 11 vs the Lions. They open in Cincinnati but then get three straight home games against either cold weather teams or teams that play in a dome in Cleveland, Minnesota and Green Bay.

The post-bye stretch is much more difficult with four games against opponents favored to make the Playoffs (DET, LAC, BAL, LAR) as well as a stretch between weeks 13-17 where they are at a negative rest disadvantage in three of those games.

The schedule isn't loaded with cupcakes, but it is certainly very manageable overall.

4 OFFSEASON

The Bucs leaned defense in the draft, starting with Miami EDGE Rueben Bain Jr. at No. 15 and Missouri LB Josiah Trotter in Round 2. That was the right approach. The pass rush and LB room needed youth, especially with Lavonte David gone. Bain fell into their laps due to his short arms and either the Bucs got a guy with a limited ceiling due to those short arms or an absolute steal.

It was the end of an era with veteran WR Mike Evans moving on to San Francisco in free agency while lifer at LB Lavonte David also announced his retirement. Both were still productive players, but it was time for the Bucs to move on to a new chapter for the franchise. The WR room was already very deep with Evans and are in great shape with Godwin, Jalen McMillan, Emeka Egbuka and Tez Johnson. The only other movement on offense was swapping out RB Rachaad White for 3rd down demon Kenneth Gainwell. Bucky Irving is still going to get the lead share of carries at RB, but Gainwell is a very additive player for Baker when he needs a 3rd down outlet. Gainwell finished 4th among RBs in receptions, 5th in yards and 6th in catch rate over expected.

Defensively, the Bucs essentially swapped out some depth and rotation pieces and brought in LB Alex Anzalone, DT A'Shawn Robinson and DE Al-Quadin Muhammad. Muhammad is an interesting addition as he has historically been a rotation pass rusher, but his 12 sacks last season came out of nowhere for Detroit. His 15% pressure rate was outstanding, but he did convert nearly 23% for a

4 OFFSEASON (CONT.)

sack, a likely outlier sack number. By far the biggest loss on defense was top CB Jamel Dean leaving for the Steelers. The Bucs did nothing to replace a guy who finished 10th in PFF coverage grade with the 2nd lowest EPA allowed while in coverage. They will be relying on some young players hoping to make a 2nd year leap in Benjamin Morrison and Jacob Parrish.

5 2026 OUTLOOK

I am favorable on Tampa this season and think they are being slept on after the disappointing 2025 season. In fact, them going under their win total last season and generating a league low 29% ATS record has historically been a positive indicator the next season. There have been 33 other teams since 2000 with an ATS record <30% and those teams went under their win total like TB. 64.5% of those teams went over their win total the following season and 30% made the Playoffs vs an implied probability of just 17% for those teams. Baker and these weapons can give Tampa a nice floor and I certainly think they have the best QB and most talent in the division. If Bain meets expectations and is one of the better pass rushers from this draft, that can boost the defense enough to make Tampa super interesting. I like their weapons and if they can get some good health on offense, they are the best bet to win the NFC South.



TENNESSEE TITANS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH
3-14	-194	AFC SOUTH	ROBERT SALEH

SUPER BOWL EQUITY

9th PERCENTILE



WIN TOTAL	DIVISION ODDS	MAKE PLAYOFFS	WIN SUPER BOWL
6.5	+850	+325	+25000

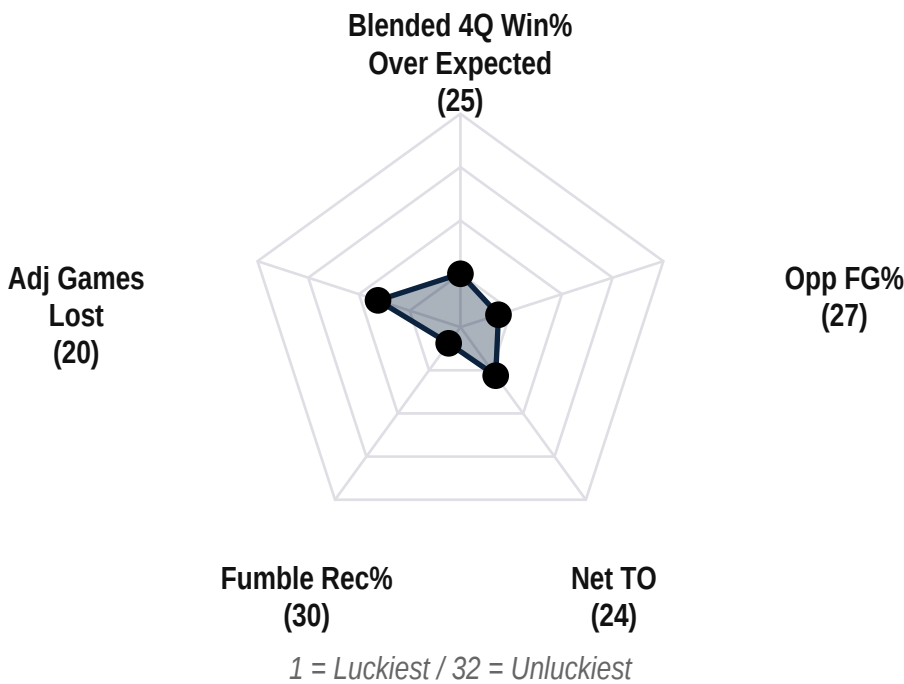
2025 FINAL EPA RANKINGS

RUN OFF	PASS OFF	RUN DEF	PASS DEF
27th	30th	16th	29th

1 ONE STAT THAT DEFINES THIS TEAM

"The Titans -194 point differential ranked 2nd worst in the NFL but they faced by far the toughest schedule in the league. 13 of their 17 opponents went over their pre-season win total by over 21 total wins, most in the NFL. They faced a league high 13 teams inside the DVOA top 20 going just 1-12."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

PIVOTAL OPENER

The home opener against the Jets is central to any Tennessee over case.

EARLY WIN WINDOWS

The Giants, Colts and Browns create opportunities before the Week 9 bye.

SCHEDULE RELIEF

Only six opponents are favored to make the playoffs after last year's brutal slate.

2026 OFFICIAL SCHEDULE

WK		OPPONENT	DATE	NET REST
1	vs	NYJ	9/13	0
2	vs	PHI	9/20	0
3	@	NYG	9/27	+1
4	@	BAL	10/4	0
5	vs	HOU	10/11	0
6	@	IND	10/18	0
7	vs	CLE	10/25	0
8	@	CIN	11/1	0
9		BYE		
10	vs	JAX	11/15	+4
11	@	DAL	11/22	0
12	@	JAX	11/29	0
13	vs	WAS	12/6	0
14	@	DET	12/13	0
15	vs	IND	12/20	0
16	@	LV	12/27	0
17	vs	PIT	1/3	0
18	@	HOU	1/10	+1

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB	Cam Ward
RB	Tony Pollard
WR	Carnell Tate
WR	Calvin Ridley
WR	Wan'Dale Robinson
TE	Gunnar Helm
LT	Dan Moore Jr.
LG	Peter Skoronski
C	Austin Schlottmann
RG	Cordell Volson
RT	JC Latham

DEFENSE

DE	John Franklin-Myers
DT	Jeffery Simmons
DT	Jordan Elliott
DE	Jermaine Johnson II
LB	Cedric Gray
LB	Anthony Hill Jr.
CB	Alontae Taylor
S	Amani Hooker
S	Kevin Winston Jr.
CB	Cor'Dale Flott
NB	Marcus Harris

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		61%
12 personnel		25%
21 personnel		7%
13 personnel		4%

Daboll should add more play action, defined reads and easy completions around Ward and an upgraded WR room.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Carnell Tate	WR	Ohio State
1	Keldric Faulk	EDGE	Auburn
2	Anthony Hill Jr.	LB	Texas
5	Fernando Carmona Jr.	G	Arkansas
5	Nick Singleton	RB	Penn State
6	Jackie Marshall	DT	Baylor
6	Pat Coogan	C	Indiana
7	Jaren Kanak	TE	Oklahoma

6 2025 TEAM STATS

OFFENSE

Points	31st
EPA Rank	30th
EPA Rush Rank	27th
EPA Pass Rank	30th
Giveaways	28th
Sack Rate Allowed	32nd

DEFENSE

Points Allowed	31st
EPA Rank	28th
EPA Rush Def	16th
EPA Pass Def	29th
Takeaways	25th
Sack Rate	18th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	7-9-1
☐	ATS MARGIN / GM	-4.1
☐	TOTALS OVER RECORD	11-6
☐	TEAM TOTAL OVER RECORD	6-11

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

4th
AFC SOUTH

PLAYOFF PROBABILITY

23.5%
Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

0.4%
Exact market-implied probability to win the Super Bowl.

IDENTITY

- Ward year-two growth
- Daboll offensive reset
- Upgraded WR room
- Rebuilt defensive front
- Secondary concerns

TENNESSEE TITANS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD	POINT DIFF	DIVISION	HEAD COACH	OC	DC
3-14	-194	AFC SOUTH	ROBERT SALEH	BRIAN DABOLL	GUS BRADLEY

1

2025 SEASON IN REVIEW

Tennessee finished 2025 just 3-14 and was legitimately one of the worst teams in NFL. The Titans -194 point differential ranked 2nd worst in the league, and they were easily the worst coached team in the league under Brian Callahan. Following a double-digit week six loss in Las Vegas, the Callahan era mercifully ended. You could make the argument that Callahan was the single worst HC hire in most of our lifetimes. He finished 6-28 (17%) straight up and his 27% ATS mark (9-24) is the single worst in my 25-year database. On the season, the offense could not create enough easy points, the defense spent too much of the season defending bad game scripts and the overall roster looked closer to a teardown than a team one lucky bounce away from relevance. As someone who thought the Titans could surprise last season, I could not have been more wrong and disappointed.

The offense finished bottom 5-6 in most every relevant category although it should be noted that the Titans faced by far the toughest schedule of opposing defenses by EPA. They played an incredible 10 games against the league's top 10 in EPA on defense and all, but three games (vs LV, ARI, SF) came against the top half of the league's defenses. Rookie QB Cam Ward had brief moments of stardom but otherwise was way too inconsistent and the Titans could never sustain long drives. Tennessee had too many games where the script was bad by halftime and the offense lacked the passing-game explosiveness or stability to climb back. He had just one game with a top 30th percentile EPA performance all season and 65% of his games ended up in the bottom 30th percentile, highest in the NFL. He finished 36th out of 38 QBs in PFF grade and 30th out of 30 qualified QBs in EPA. He did have some random highlight reel plays, and his 21 big time throws ranked 16th in the NFL. But his constant trying to make big plays led to taking a league high 55 sacks. He rarely threw to his first reads (29th out of 32 QBs).

The Titans defense was the better unit of the two and bc they were constantly put in terrible situations, could not get off the field enough. They finished 28th in points per drive allowed and EPA while their success rate numbers were better (22nd). They actually finished 5th best in 3 and outs forced but were so poor in the red zone and on 3rd downs that they could not consistently get off the field.

2

LUCK FACTOR

As you'd expect for a bad team like Tennessee, not much at all went their way last season. The Titans were very unlucky considering they were expected to face a top five easiest schedule, as a last place team in 2024, but ended up with by far the toughest schedule in the league. 13 of their 17 opponents went over their pre-season win total by over 21 total wins, most in the NFL. They faced a league high 13 teams inside the DVOA top 20 going just 1-12 but did at least go 2-2 against all other teams.

The Titans finished 2-5 in one score games, recovered the 2nd lowest rate of offensive fumbles in the league (31%), finished with by far the worst 3rd down offense vs expected (-6.8%) and 9th worst on defense. They only lost one game (vs NO) where they held greater than a 26% blended 4th quarter win share and needed to survive a late 2 point conversion vs the Browns as well as was on the good end of a miracle dropped ball at the goal line from the Cardinals to steal that win. Most

2

LUCK FACTOR (CONT.)

times you will see teams with such low win totals expected to win a lot more than actuality but that's not really the case here. They deserved that 3-14 season.

3

SCHEDULE ANALYSIS

Based on current win totals they are expected to face the 20th ranked schedule and by my ratings it is a few notches easier. They are expected to face just six teams favored to make the Playoffs after playing 10 Playoff teams + a Colts team twice with Jones when they were playing like a top five team in the league.

The opener against the Jets is a giant game if you are interested in the Titans win total. If Tennessee wins that game, the path to six or seven victories gets much cleaner. If they lose at home to another low-total team, the over immediately has less margin for error. They also get the Giants, Colts (potentially without Jones) and Browns in the first eight weeks prior to their bye. For the Titans to have any hope for a good season, they likely need to win at least three of those first eight. In their final nine games they essentially have five coin flips based on win probabilities.

4

OFFSEASON

With Callahan fired, former Jets HC and recent 49ers DC Robert Saleh takes over. I was not a big fan of Saleh as it is rare for retreads with such a poor record in the first go around to succeed the second time. At least he is a good culture guy and does instill discipline, but I just don't know if he can coach. The good news is that unlike that disaster in NY, he actually hired a real offensive coach with a pedigree in Brian Daboll. He is exactly what Ward needs to take a step up in 2026. Callahan and interim HC Mike McCoy did him no favors and never got him easy buttons to press. For example, Cam used play action on just 24% of drop backs, in the bottom quartile of the league but when he did run it, he was much better than without. He threw 7 TDs, 0 INTs, had a much lower sack rate and overall, much better numbers when he ran PA. Daboll uses play action much more and ranked #1 while in Buffalo.

No team added more players who saw snaps last season than the Titans. 16 different players were acquired who played at least 10% of their team's snaps in 2025. The addition of WR Wan'Dale Robinson gives them a reliable underneath option and a player who can help a QB stay on schedule. Add in using the #5 pick in the draft on OSU WR Carnell Tate, and the Titans all of the sudden have a nice top five at WR along with veteran Calvin Ridley and 2nd year men Elic Ayomanor and Chimere Deke. Ridley certainly could be trade bait at the deadline if the young guys play well.

The OL was mixed a season ago (13th in PFF pass blocking, 22nd in run blocking) but definitely functional. They swapped out FA bust at Center in Lloyd Cushenberry for Austin Schlottman, formerly of the Giants. But they are likely losing veteran G Kevin Zeitler who is currently unsigned. He was the Titans 2nd best OL last year and very reliable. They instead are going to go with veteran Cordell Volson, a gigantic drop off. He did not play last season but in his prior three seasons in the league he has been one of the lowest graded Guards in the NFL. Last we saw him, he ranked 71st

4

OFFSEASON (CONT.)

out of 83 qualified Guards in pass block grade and allowed six sacks. That was a complete head scratcher.

The front four of the defense was completely re-tooled around All-Pro DT Jeffrey Simmons. They traded DT T'Vondre Sweat for a former Saleh favorite with the Jets, DE Jermaine Johnson. I guess he fits Saleh's scheme, but he is not the player that Sweat has a chance to be. They also added John Franklin-Myers, Jordan Elliot and used their 2nd first round pick on Auburn pass rusher Keldric Faulk. The secondary is definitely the weakness of this defense with the Titans starting Alontae Taylor and Cor'dale Flott outside at CB. 2nd year man Marcus Harris will man the slot but there is zero depth behind this already mediocre group.

5

2026 OUTLOOK

I was likely at least one year early on the Titans, but Ward's play last year did not inspire me at all. Having a nice set of weapons and a real offensive coach should hopefully unlock his upside in year two. The schedule is manageable and the front four has some interesting pieces around Simmons. I think this is squarely a 6-7 win team that could get to 8 or 9 if things fall perfectly in 2026. I won't do it but taking a stab at an upside like a Playoff wager could make some sense instead of just a pure win total.



WASHINGTON COMMANDERS

2026 PREVIEW | LUCK FACTOR | SCHEDULE | OFFSEASON | 2026 OUTLOOK

2025 RECORD
5-12

POINT DIFF
-95

DIVISION
NFC EAST

HEAD COACH
DAN QUINN

SUPER BOWL EQUITY

34th

PERCENTILE



WIN TOTAL
7.5

DIVISION ODDS
+460

MAKE PLAYOFFS
+215

WIN SUPER BOWL
+6000

2025 FINAL EPA RANKINGS

RUN OFF
15th

PASS OFF
26th

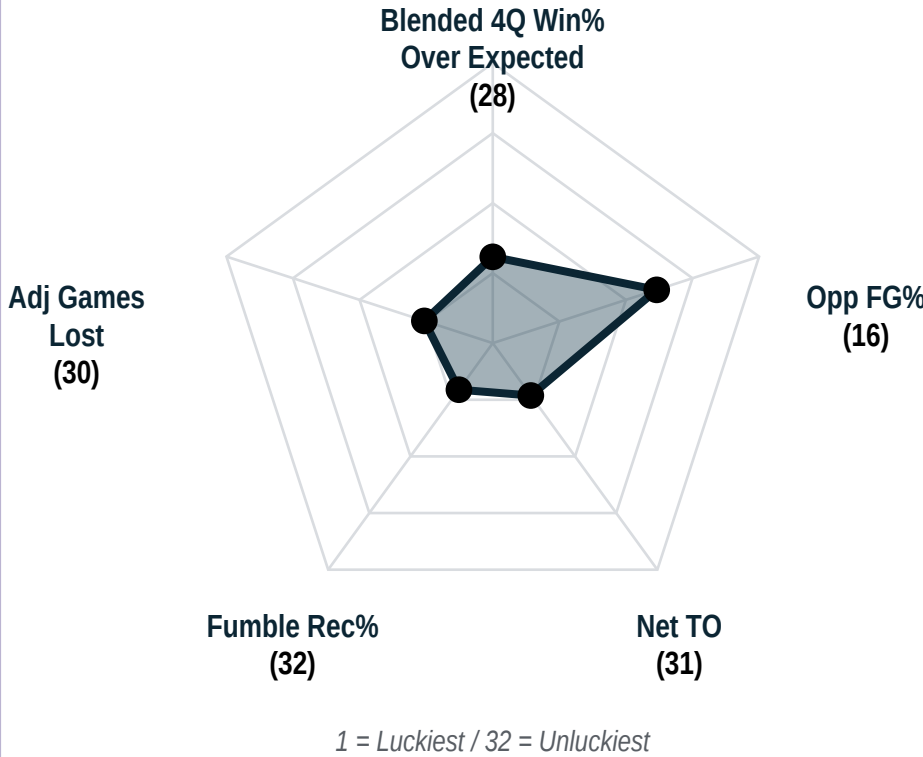
RUN DEF
29th

PASS DEF
30th

1 ONE STAT THAT DEFINES THIS TEAM

"The Commanders could only generate 10 turnovers all season on defense include just one fumble recovery on the entire season. Their 10 takeaways rank as the 6th fewest in the last 25 years."

2 LUCK METRICS



3 SCHEDULE OUTLOOK

BRUTAL FIRST HALF

The first nine weeks include Philadelphia twice, Seattle, San Francisco and the Rams.

LONDON DETOUR

Washington meets Indianapolis in London in Week 4 before returning to division play.

LATE RELIEF

Arizona and Tennessee create the clearest win windows after Week 11.

2026 OFFICIAL SCHEDULE

WK	OPPONENT	DATE	NET REST
1	@ PHI	9/13	0
2	@ DAL	9/20	0
3	vs SEA	9/27	0
4	vs IND (LON)	10/4	0
5	vs NYG	10/11	0
6	@ SF	10/19	0
7	BYE		
8	vs PHI	11/1	+7
9	vs LAR	11/8	0
10	@ NYG	11/12	0
11	vs CIN	11/23	+3
12	@ ARI	11/29	-1
13	@ TEN	12/6	0
14	vs HOU	12/13	0
15	vs ATL	12/20	0
16	@ MIN	12/27	0
17	@ JAX	1/3	0
18	vs DAL	1/10	0

8 DEPTH CHART (CURRENT OURLADS STARTERS)

OFFENSE

QB Jayden Daniels
RB Jacory Croskey-Merritt
WR Terry McLaurin
WR Treylon Burks
WR Antonio Williams
TE Chig Okonkwo
LT Laremy Tunsil
LG Chris Paul
C Nick Allegretti
RG Sam Cosmi
RT Josh Conerly Jr.

DEFENSE

DE Javon Kinlaw
NT Tim Settle
DT Daron Payne
OLB Odafe Oweh
LB Leo Chenal
LB Sonny Styles
OLB K'Lavon Chaisson
CB Trey Amos
S Nick Cross
S Will Harris
CB Mike Sainristil

4 2025 OFFENSIVE PERSONNEL USAGE

11 personnel		57%
12 personnel		25%
21 personnel		10%
13 personnel		5%

A spread/RPO foundation around Daniels, with enough 12 personnel to support the run game and play action.

5 2026 DRAFTED PLAYERS

RND	PLAYER	POS	SCHOOL
1	Sonny Styles	LB	Ohio State
3	Antonio Williams	WR	Clemson
5	Joshua Josephs	EDGE	Tennessee
6	Kaytron Allen	RB	Penn State
6	Matt Gulbin	C	Michigan State
7	Athan Kaliakmanis	QB	Rutgers

6 2025 TEAM STATS

OFFENSE

Points	22nd
EPA Rank	18th
EPA Rush Rank	15th
EPA Pass Rank	26th
Giveaways	27th
Sack Rate Allowed	20th

DEFENSE

Points Allowed	30th
EPA Rank	31st
EPA Rush Def	29th
EPA Pass Def	30th
Takeaways	31st
Sack Rate	28th

7 2025 RESULTS SNAPSHOT

☐	OVERALL ATS RECORD	7-10
☐	ATS MARGIN / GM	-3.4
☐	TOTALS OVER RECORD	10-7
☐	TEAM TOTAL OVER RECORD	6-11

9 OUTLOOK SUMMARY

MARKET PROJECTED FINISH

3rd
NFC EAST

PLAYOFF PROBABILITY

31.7%

Exact market-implied probability to make the playoffs.

SUPER BOWL PROBABILITY

1.6%

Exact market-implied probability to win the Super Bowl.

IDENTITY

- Daniels health
- Defensive overhaul
- Turnover rebound
- Thin WR depth
- Brutal early schedule

WASHINGTON COMMANDERS				WIN TOTAL		DIVISION ODDS		MAKE PLAYOFFS		WIN SUPER BOWL	
2026 PREVIEW LUCK FACTOR SCHEDULE OFFSEASON 2026 OUTLOOK				7.5		+460		+215		+6000	
2025 RECORD		POINT DIFF		DIVISION		HEAD COACH		OC		DC	
5-12		-95		NFC EAST		DAN QUINN		DAVID BLOUGH		DARONTE JONES	

12025 SEASON IN REVIEW

The Commanders were one of the NFL's biggest disappointments in 2025. After the breakout rookie season from Jayden Daniels in 2024 and clearing their win total by 5.5 games, Washington finished just 5-12 in 2025, going under their win total by 5.5 games. The team generated a -95 point differential, finishing 18th in EPA on offense and 31st on defense. Looking back at my 2025 NFL Preview, I highlighted how improbable much of the Commanders' performance on offense was in 2024 and how they were very likely to see major regression in 2025. That is exactly how it played out as Washington's offense could not sustain some of the high leverage success they saw in 2024, and the defense just collapsed. For example, after converting an NFL record 87% of 4th down tries in 2024, Washington was "just" 61% in 2025.

Daniels dealt with injuries and never fully recaptured the magic from his rookie year, missing 10 games in 2025. He finished just 26th in EPA last season and the offense was actually worse when he started than when Marcus Mariota and Josh Johnson started as backups. The Commanders also battled offensive attrition around him, which made the passing game less explosive and the run game less consistent. Kliff Kingsbury's offense went from one of the most exciting stories in the league to a much more uneven product. In fairness, the Commanders offense had to face the single toughest schedule of opposing defenses from a pressure rate standpoint. This included teams like Denver, Green Bay (with Parsons), the Giants, Seahawks and Vikings.

Defensively, Washington remained a major problem, finishing bottom five against both the pass and the run. Washington allowed the 2nd most opposing offenses (4) to generate the best EPA game of the season against them. The unit gave up too many explosive plays, gave up the 2nd most yards after the catch and missed too many tackles in Year 2 under Dan Quinn. For a team built around a young quarterback, the defense needed to become a stabilizer but instead was a dumpster fire.

2LUCK FACTOR

Washington saw a complete reversal of its luck in 2025. The Commanders won 1.2 games less than expected using both blended 4th quarter expectations as well as using point differential. After finishing 8-4 in one score games in 2024, Washington went just 2-5 in 2025. It also did not help that they went from the 2nd easiest schedule in the NFL in 2024 to one that was much more difficult than league average.

After facing a league-high 65% of snaps against either backup QBs or QBs ranked 30th or worse in EPA in 2024, that figure dropped to just 22% last season. The turnover profile was also disastrous. Washington ranked 31st in net turnover EPA and 31st in close-game turnover EPA. They could only generate 10 turnovers all season on defense with just two forced in close games in the 2nd half of games. Not only did the defense cause the fewest number of fumbles in the league (tied with 7 other defenses) but they only recovered one fumble all year, with a league-low 10% recovery rate. The 10 takeaways rank as the 6th fewest in the last 25 years. The good news is that the other four teams (2025 Jets as well) with fewer turnovers, all ranked inside the top 10 in takeaways the next season and three of the four exceeded their win total.

A year after being one of the top five healthiest teams in the league, injuries were a major issue for Washington in 2025. It was not just that Daniels could only start seven games, there were plenty of

2LUCK FACTOR (CONT.)

injuries to go around the Commanders team. Overall, Washington ranked 30th in adjusted games lost, with bottom-five injury luck on both offense and defense. They finished with bottom five injury luck at some of the most premium positions in the league as well- QB, WR and EDGE. Their opponents were also relatively healthy, ranking 28th in opponent AGL. They had to face teams like the Eagles 2x, Seattle, KC and Denver who were some of the least injured teams last year. This was not simply regression from a fluky 2024. An older roster was beaten up from injuries.

3SCHEDULE ANALYSIS

Washington is right on the edge of facing a top 10 toughest schedule in the league, but the beginning of the season is where it is really brutal. In the first nine weeks of the season, Washington faces the single toughest schedule in the league and includes five games against the elite of the NFL- Philly 2x, Seattle, SF and the Rams. This stretch also includes a week 4 game in London against the Colts after facing the Seahawks at home. If you extend this thru week 11 vs the Bengals, Washington is facing six teams favored to make the Playoffs.

After week 11, the schedule eases up with games against Arizona and Tennessee but even then, teams like Dallas, Minnesota and Jacksonville all have upside among the top 10 in the league. There are winnable games, but the front half is difficult enough that Washington needs Daniels healthy and able to steal a few early to have any shot at the Playoffs.

4OFFSEASON

Washington's draft started with Ohio State LB Sonny Styles at No. 7, which fits Dan Quinn's defensive need and is a perfect long term replacement Bobby Wagner. Styles gives Quinn a big, versatile second-level defender with coverage and run-game ability. The Commanders also added Clemson WR Antonio Williams in Round 3, a much needed addition to a weak WR room as Williams profiles as a sleeper OROY option.

The Commanders were old and slow last year and needed a refresh all over the roster. Gone are 30+ year old veterans like Wagner, Zach Ertz, Deebo Samuel, Tyler Biadasz, Marshon Lattimore and Von Miller and in are younger starters in ED Odafe Oweh, K'Lavon Chaisson, Charles Omenihu, LB Leo Chenal, S Nick Cross and CB Amik Robertson. Most of the additions came on defense but I did really like the signing of FA TE Chig Okonkwo from the Titans. He isn't a volume receiver but brings explosion to the TE room that was lacking with Ertz.

Unfortunately, the offense did not do enough to improve the WR room outside of Williams after losing Samuel. There is virtually no depth after he and Terry McLaurin. Treyton Burks and Dyami Brown are the #3 and 4 WRs, which is not exciting. New OC David Blough is taking over for the departed Kliff Kingsbury and although he has Daniels at QB, he will not have a ton to work with otherwise.

52026 OUTLOOK

Washington is a bounce-back candidate, but I am not ready to call them a strong playoff team yet. The 2025 luck profile was bad: injuries, turnovers, close games and Pythagorean expectation all point to improvement. But the team is turning over nearly 70% of the starting defense and the offense is really thin on the outside behind McLaurin. Add in that Blough is a first time OC at just 30 years old, and this team is probably one more good offseason away from getting back to strong Playoff contenders.

Over the last 25 years, only eight other teams exceeded their win total by at least four wins then went under by at least 4 games the next season like the Commanders. Out of those eight teams, five went over their win total by an average of 1.2 wins the third season. The good news for Washington is that 5/8 (63%) also made the Playoffs in that third season, vs just a 34% implied probability.

The case for optimism is simple. Daniels was special as a rookie, and if he is healthy, the offense should vastly improve. Better turnover luck and better injury luck alone could move Washington back toward seven or eight wins. However, I am not a fan of Quinn as a HC, see a very thin offensive roster and facing the single toughest schedule in the league over the first 2.5 months keeps Washington right around .500 but out of the Playoffs for me.