

# REZE: Representation Regularization for Domain-adaptive Text Embedding Pre-finetuning

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## Abstract

Recent text embedding models are often adapted to specialized domains via contrastive pre-finetuning (PFT) on a naive collection of scattered, heterogeneous tasks. However, this approach often introduces task-induced bias alongside domain knowledge, leading to uncontrolled representation shifts that distort the pretrained embedding geometry and cause substantial performance degradation. To address this issue, we propose **REZE**, a representation regularization framework that explicitly controls representation shift during embedding pre-finetuning. REZE operates on the relations of anchor-positive pairs and decomposes them in an eigenspace. It then measures task-wise dispersion along each eigencomponent to identify task-variant directions and applies adaptive soft-shrinkage to suppress task-induced noise while preserving task-invariant semantic structure, without inference-time overhead. Experiments across multiple embedding backbones and specialized benchmarks show that REZE outperforms standard pre-finetuning and isotropy-oriented post-hoc regularization in most settings, remaining stable where existing PFT variants collapse. Embedding space analyses further confirm that REZE induces controlled shifts aligned with the original embedding manifold, underscoring representation shift control as a key principle for robust embedding pre-finetuning under heterogeneous supervision.

## 1 Introduction

### 1.1 Background and Motivation

Modern general-purpose embedding models have achieved remarkable success across diverse downstream tasks by leveraging multi-stage training and weak supervision at scale (Wang et al., 2022; Li

<sup>\*</sup> Equal contribution. Author order was decided by rock-paper-scissors.

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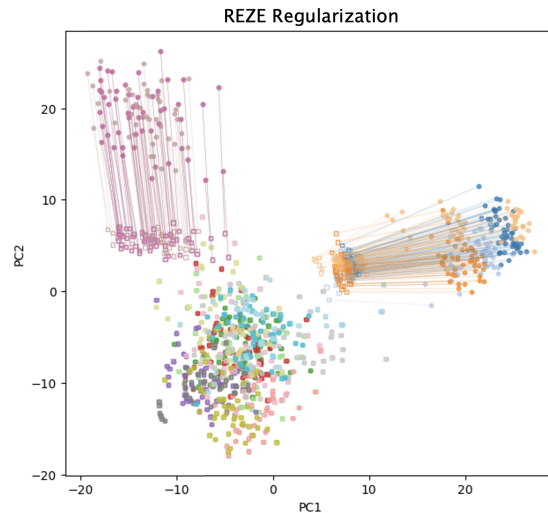


Figure 1: Visualization of REZE’s effect on representation geometry. REZE suppresses task-variant deviations by softly shrinking source-separating components toward a global reference, thereby reducing dataset-specific artifacts that lead to task conflicts. Darker points denote the original embeddings, while lighter points of the same color indicate the corresponding embeddings after REZE regularization. Each pair of points connected by a line corresponds to the same text instance, illustrating how REZE adjusts representations in the eigenspace.

et al., 2023). A critical component in this pipeline is pre-finetuning—an intermediate training stage that serves a dual purpose: adapting the original pre-training objective (e.g., masked language modeling) into one specialized for embedding tasks, and acting as a warm-up phase that prepares the model for downstream fine-tuning.

However, there is a growing demand for adapting general-purpose embedding models to specialized domains. Ideally, such adaptation would rely on large-scale domain-specific corpora, but in reality, these are often scarce or unavailable. Practitioners are thus compelled to collect and aggregate smaller, fragmented datasets scattered through-

out the domain (e.g., classification, retrieval, NLI). While this heterogeneous collection offers a practical means to infuse domain knowledge, the fundamental dissimilarity among tasks introduces potential task conflicts and negative transfer, indicating that naive multi-task learning alone is insufficient for effective domain knowledge transfer.

A potential solution lies in representation regularization, which we define as the systematic removal of task-induced biases from learned representations, with the objective of preserving only the generalizable domain knowledge shared among diverse tasks. It is well-established that isotropic representations lead to improved performance across diverse downstream tasks (Balestriero and LeCun, 2025). Consequently, there have been efforts to transform anisotropic representations into isotropic ones through learning or post-processing methods, with "whitening" being a representative example (Su et al., 2021). Such techniques span a wide spectrum of implementations, ranging from post-processing methods to additional trainable layers, and further extending to approaches that require no auxiliary parameters during fine-tuning. To the best of our knowledge, the majority of existing methodologies have been validated only in single-task settings, and no prior work has systematically investigated configurations involving multiple heterogeneous datasets, such as those encountered in pre-finetuning scenarios for domain-specific embedding models.

## 1.2 Proposed Approach

We aim to constrain the growth of task-induced biases in the embedding space via component-wise reconstruction in the latent space. To this end, we decouple task-specific knowledge from domain-common knowledge across multiple datasets. Our objective is to preserve the generalizable domain knowledge while mitigating the task-specific biases embedded within individual datasets.

It should be noted that distinguishing between task noise and genuinely useful information within dataset bias is inherently difficult to determine a priori. Therefore, in our proposed auxiliary objective function, learning proceeds in a direction that reduces overall task bias, while the main loss function is designed to leverage the actually useful information.

To realize this objective, we propose REZE, a representation regularization framework designed to control representation shifts during embedding

pre-finetuning. As illustrated in Figure 1, REZE aims to filter out task-induced noise and retain domain-general knowledge, while preventing unnecessary distortion of the representation space. Instead of operating on individual embeddings, our approach focuses on relation representations, which we define as the concatenation of anchor and positive embedding pairs. Our key insight is that while generalizable domain knowledge is shared across heterogeneous tasks, task-specific biases manifest as outliers in the geometric structure of these relations. REZE decomposes these representations into an eigenspace to disentangle these components. It then employs a robust statistic-based noise detection mechanism to identify task-variant directions and applies adaptive soft-shrinkage to selectively suppress them. This process guides the model to learn a more robust embedding space that is less susceptible to negative transfer from conflicting tasks.

## 2 Related Work

### 2.1 Embedding Model and Pre-Finetuning

Text embedding research has evolved from static lexical representations such as word2vec and GloVe (Mikolov et al., 2013; Pennington et al., 2014), which lack context sensitivity, to contextual Transformer-based encoders. Modern approaches largely adopt a bi-encoder paradigm where texts are encoded independently and compared via simple similarity functions. Key milestones include Sentence-BERT (Reimers and Gurevych, 2019), DPR (Karpukhin et al., 2020), and SimCSE (Gao et al., 2021), which collectively established contrastive training as the dominant framework for sentence embeddings.

Recent advancements in general-purpose embedding models have established pre-finetuning as a standard intermediate stage in the training pipeline. Studies such as Wang et al., 2022 and Li et al., 2023 demonstrate the efficacy of this stage, which adapts the original pre-training objective (e.g., masked language modeling) into one specialized for embedding tasks. This phase acts as a crucial warm-up, preparing the model for effective downstream fine-tuning by exposing it to diverse weak supervision signals.

## 2.2 Challenges and Performance Degradation in Multi-task Learning

Multi-task Learning (MTL) aims to achieve superior performance compared to independent learning by leveraging shared information across multiple tasks. However, in practice, conflicts between tasks have been frequently reported to cause performance degradation, where individual task performance falls below that of Single-task Learning (Chai et al., 2023; Zhang et al., 2024b). These challenges include gradient conflict and gradient domination, where competing parameter updates across tasks hinder optimization, as well as negative transfer, where learning conflicting or unrelated tasks compromises overall generalization (Lee et al., 2024; Romero et al., 2025).

The primary focus of this work lies in eliminating task bias arising from heterogeneous tasks during the pre-finetuning stage, rather than in improving MTL itself. By proactively mitigating the inherent interference factors of heterogeneous tasks, we prevent the model from becoming overly biased toward any specific task. Through this approach, the core objective of our work is to enable the model to extract only the generalizable and shared knowledge that pervades the entire domain, rather than the individual characteristics of each task, and transfer this knowledge to downstream tasks.

## 2.3 Representation regularization

Sentence embeddings derived from pre-trained language models (PLMs) often exhibit anisotropy, where representations concentrate in a narrow region of the vector space. This can destabilize cosine-similarity comparisons and amplify dataset-specific biases or spurious correlations. To mitigate this issue, BERT-flow (Li et al., 2020) proposes learning an invertible normalizing flow to map embeddings into an isotropic Gaussian distribution. WhiteningBERT (Huang et al., 2021) and Su et al., 2021 show that a simple linear whitening transform (Friedman, 1987) can substantially improve isotropy without additional training. Jung et al. (2023) further extends isotropization to dense retrieval by adopting both sequence-wise and token-wise transformations to improve retrieval representations. From a contrastive-learning perspective, DCLR (Zhou et al., 2022) improves uniformity by combining Gaussian-initialized noise-based negatives with instance weighting to down-weight false

negatives. More recently, Kernel-Whitening (Gao et al., 2022) utilizes Nyström kernel approximation (Williams and Seeger, 2000) to address nonlinear spurious correlations, extending whitening-style regularization beyond linear transformations.

Besides, this work builds on the shared goal of stabilizing representation geometry, but targets task-variant components that emerge in heterogeneous multi-dataset pre-finetuning.

## 3 REZE Regularization

### 3.1 Reference Eigenspace Construction

REZE aims to preserve task-invariant components of relation representations while softly suppressing task-variant components that encode task-specific biases in heterogeneous multi-corpus pre-finetuning.

Let  $S$  be the number of source datasets used in pre-finetuning, indexed by  $s \in \{1, \dots, S\}$ . Given anchor-positive pairs from each source dataset  $s$ , we form a relation representation by concatenating  $\mathbf{r}_{s,i} = [\mathbf{a}_{s,i}; \mathbf{p}_{s,i}] \in \mathbb{R}^D$ , where  $\mathbf{a}_{s,i}, \mathbf{p}_{s,i} \in \mathbb{R}^d$  denote the  $d$ -dimensional embedding vectors, and  $D = 2d$  is the combined dimensionality. Then we aggregate all samples into a pooled set  $\{\mathbf{x}_n\}_{n=1}^N$  with the source indicator  $\text{src}(n) \in \{1, \dots, S\}$ , where  $N$  denotes the total number of pooled pre-finetuning samples across all sources.

**Eigen Value Decomposition (EVD)** We compute the global mean  $\mathbf{u} = \frac{1}{N} \sum_{n=1}^N \mathbf{x}_n$  and center each sample  $\tilde{\mathbf{x}}_n = \mathbf{x}_n - \mathbf{u}$ . Let  $\tilde{\mathbf{X}} \in \mathbb{R}^{N \times D}$  be the centered matrix whose  $n$ -th row is  $\tilde{\mathbf{x}}_n^\top$ . We construct the covariance  $\mathbf{C} = \frac{1}{N} \tilde{\mathbf{X}}^\top \tilde{\mathbf{X}}$  and perform EVD

$$\mathbf{C} = \mathbf{W}\mathbf{\Lambda}\mathbf{W}^\top, \quad \mathbf{\Lambda} = \text{diag}(\lambda_1, \dots, \lambda_D), \quad (1)$$

which defines eigenspace representations  $\mathbf{z}_n = \mathbf{W}^\top(\mathbf{x}_n - \mathbf{u}) \in \mathbb{R}^D$ .

**Task-variant Score from Source Means** For each source  $s$ , we compute the eigenspace mean  $\boldsymbol{\mu}_s = \frac{1}{N_s} \sum_{n:\text{src}(n)=s} \mathbf{z}_n \in \mathbb{R}^D$ . Let  $m$  be the component-wise median of  $\{\boldsymbol{\mu}_s\}_{s=1}^S$ . To ensure robustness against outlier datasets in multi-corpus settings, we quantify the task-variance of each dimension  $j$  using a median-based dispersion metric (Eq.2), rather than the standard variance.

$$v_j = \frac{1}{S} \sum_{s=1}^S (\mu_{s,j} - m_j)^2, \quad j = 1, \dots, D. \quad (2)$$

**Active Dimensions** We restrict suppression to a set of *active* eigendimensions that explain most of variance. Given a cumulative ratio  $\rho$  (we use 0.99), we select

$$k = \min \left\{ k' : \frac{\sum_{j=1}^{k'} \lambda_j}{\sum_{j=1}^D \lambda_j} \geq \rho \right\}. \quad (3)$$

Restricting the regularization to active dimensions prevents the inadvertent suppression of low-variance components that might contain fine-grained task-invariant signals, focusing instead on leading eigendimensions where biases are more pronounced.

**Adaptive Soft-shrinkage Mechanism** Let  $\mathcal{A} = \{1, \dots, k\}$ , and define a robust global threshold as follows. Let  $\tau$  be the median of  $\{v_j\}_{j \in \mathcal{A}}$  and let  $\text{mad}$  be the median absolute deviation (MAD) of  $\{v_j\}_{j \in \mathcal{A}}$ . Then

$$\theta = \tau + \gamma(\text{mad} + \varepsilon), \quad (4)$$

where  $\gamma$  is a scale parameter (we use 1.0) and  $\varepsilon > 0$  is a small constant. We additionally define a per-dimension band width using the MAD of source means:

$$\theta_j = \gamma \cdot \frac{1}{S} \sum_{s=1}^S |\mu_{s,j} - m_j|. \quad (5)$$

For each source  $s$  and dimension  $j$ , we set  $\alpha_{s,j} = 1$  by default, and update it only when (i)  $j \in \mathcal{A}$  and  $v_j > \theta$ , and (ii) the source mean deviates beyond the band  $|\Delta_{s,j}| \geq \theta_j$ , where  $\Delta_{s,j} = \mu_{s,j} - m_j$ . In that case, we set

$$\alpha_{s,j} = 1 + \eta \cdot \frac{m_j + \text{sgn}(\Delta_{s,j})\theta_j - \mu_{s,j}}{|\mu_{s,j}| + \varepsilon}, \quad (6)$$

where  $\eta$  controls the shrink strength. Unlike a hard-thresholding approach that zeros out dimensions (Mu and Viswanath, 2018), this soft shrinkage mechanism preserves the fundamental relational structure while selectively pulling task-specific deviations back toward the global consensus. In practice, we apply a simple clipping operation to ensure numerical stability and to avoid divergence or unintended reversal of the transformation. Finally, we store  $\mathbf{u}$ ,  $\mathbf{W}$ , and per-source diagonal shrink matrices  $\mathbf{A}_s = \text{diag}(\alpha_{s,1}, \dots, \alpha_{s,D})$ . It is important to note that these parameters are pre-computed offline using the reference model  $f_0$  before the pre-finetuning phase begins and remain fixed during training, incurring no additional computational overhead during the online update steps.

### 3.2 Debiasing During Pre-finetuning

During pre-finetuning, for each training instance  $i$  we denote its source identifier by  $s_i$ . We debias the reference target relation  $\mathbf{r}_i^{(0)}$  from the reference model  $f_0$  using the source-specific shrinkage matrix  $\mathbf{A}_{s_i}$ :

$$\hat{\mathbf{r}}_i^{(0)} = \mathbf{W}\mathbf{A}_{s_i}\mathbf{W}^\top (\mathbf{r}_i^{(0)} - \mathbf{u}) + \mathbf{u}. \quad (7)$$

Then, we define the REZE regularization term  $\mathcal{L}_{\text{reze}}$  as the cosine dissimilarity between the current model relation  $\mathbf{r}_i$  and the debiased target  $\hat{\mathbf{r}}_i^{(0)}$ :

$$\mathcal{L}_{\text{reze}} = \frac{1}{B} \sum_{i=1}^B \left( 1 - \cos \left( \mathbf{r}_i, \hat{\mathbf{r}}_i^{(0)} \right) \right). \quad (8)$$

Note that the debiased target  $\hat{\mathbf{r}}_i^{(0)}$  is derived from the fixed reference model parameters. Consequently, gradients are propagated solely through the current model’s relation prediction  $\mathbf{r}_i$ , acting as a directional guide.

**Main objective** Our model is optimized via the InfoNCE loss (Oord et al., 2018), which contrasts positive pairs against in-batch negatives over a softmax distribution. This objective not only efficiently separates dissimilar instances but also creates a versatile embedding space compatible with classification and ranking paradigms. We adopt this standard objective to ensure robust performance across diverse downstream tasks such as retrieval and classification.

Specifically, let  $\mathbf{e}_i^a$  and  $\mathbf{e}_i^p$  denote the embeddings of the anchor and positive texts in a batch of size  $B$ , respectively. Then

$$\mathcal{L}_{\text{main}} = -\frac{1}{B} \sum_{i=1}^B \log \frac{\exp(\cos(\mathbf{e}_i^a, \mathbf{e}_i^p)/\tau)}{\sum_{j=1}^B \exp(\cos(\mathbf{e}_i^a, \mathbf{e}_j^p)/\tau)}, \quad (9)$$

where  $\tau$  is a temperature (we use 0.05).

**Final objective** The final objective combines the main loss  $\mathcal{L}_{\text{main}}$  with the REZE regularization term  $\mathcal{L}_{\text{reze}}$ , where  $\alpha$  is a hyperparameter that controls the strength of the regularization:

$$\mathcal{L} = \mathcal{L}_{\text{main}} + \alpha \cdot \mathcal{L}_{\text{reze}}. \quad (10)$$

**Batch Composition for Distribution Alignment** REZE suppresses task-variant components in the

eigenspace, encouraging the representation distributions induced by different corpora to become closer to one another. For this distribution alignment effect to operate effectively, the pre-finetuning stage requires batch compositions that adequately reflect heterogeneity across corpora and tasks. Accordingly, during REZE-based pre-finetuning, we impose no constraints on batch construction with respect to task or corpus, allowing examples from diverse sources to be mixed within each mini-batch.

## 4 Experiments

### 4.1 Settings

To validate REZE in realistic domain adaptation regimes, we evaluate it under *heterogeneous* pre-finetuning where multiple datasets with different task formats jointly shape the embedding space. Following our two-stage pipeline, we (i) pre-finetune a general-purpose embedding model on heterogeneous in-domain tasks to acquire domain knowledge, and then (ii) fine-tune the model on a target task with limited supervision. Hyperparameters and training environments across all experiments are reported in Appendix B.

#### 4.1.1 Domains and Task Selection Protocol

We evaluate REZE on three domain-specific benchmarks: Code(MTEB) (Muennighoff et al., 2023), ChemTEB (Shirae Kasmaee et al., 2024), and FinMTEB (Tang and Yang, 2025). Each benchmark comprises multiple *heterogeneous* task types (e.g., classification, STS, retrieval, reranking, and clustering), allowing us to assess whether pre-finetuning methods remain robust when supervision signals vary across tasks. We intentionally choose these benchmarks to span diverse (i) **task-type coverage**, (ii) **dataset scale**, and (iii) **available training supervision**, thereby testing robustness across domains under realistic low-resource conditions. For a fair comparison against fine-tuning (FT), we perform pre-finetuning using all available in-domain datasets except for the target dataset. We unify all pre-finetuning corpora into an anchor-positive pair format for contrastive training; detailed task-type-specific definitions are provided in Appendix C.1.

**Task selection protocol** For each benchmark, we first construct a candidate set of tasks by filtering to **English** tasks whose **train or test split** exceeds a minimum size threshold (Code(MTEB) and FinMTEB:  $> 1000$ ; ChemTEB:  $> 100$ ). Among them,

we define target-eligible tasks as those providing a **train split**. From the resulting pool, we form a compact target set by selecting up to three tasks per task type within each benchmark. We report the average score over the selected target tasks, and run three independent runs for *all* settings using different random seeds for training-data shuffling. We report the per-task dataset statistics in Table 4.

#### 4.1.2 Models

We evaluate REZE on multiple modern embedding backbones that differ in (i) model size (0.1 ~ 0.6B), (ii) architecture and training recipe, (iii) training corpora, and (iv) model provider, to examine whether REZE is not tied to a specific embedding family. Concretely, we choose E5 (0.1B) (Wang et al., 2022), ModernBERT (0.1B) (Warner et al., 2025), GTE (0.4B) (Zhang et al., 2024a), and Qwen3-Embedding (0.6B) (Zhang et al., 2025). For each model, we follow the recommended encoding configuration (pooling/normalization and any model-specific conventions).

#### 4.1.3 Baselines

We compare the following training strategies. Unless stated otherwise, all methods share the same downstream fine-tuning protocol; the differences lie in whether and how we apply an additional pre-finetuning stage and/or evaluation-time post-processing.

**FT** Fine-tuning (FT) directly fits the base embedding model to the target task using only the target supervision, without any additional pre-finetuning stage.

**PFT** Pre-finetuning (PFT) first adapts the base model on heterogeneous in-domain data using the main contrastive objective (InfoNCE), and we then fine-tune the resulting model on the target task under the same downstream protocol as FT. This baseline tests whether simply increasing in-domain exposure via heterogeneous pre-finetuning suffices, without explicitly controlling task-induced biases in the embedding space.

**PFT<sub>Whitening</sub>** Whitening is a linear post-processing transformation that improves isotropy by re-centering and decorrelating representations (Su et al., 2021). Concretely, given a set of sentence representations  $\{\mathbf{h}_i\}_{i=1}^M$ , we estimate the empirical mean  $\boldsymbol{\mu}$  and covariance  $\mathbf{C}$ , and ensure isotropy by applying a whitening transform such as  $\mathbf{h}' = \mathbf{W}\boldsymbol{\Lambda}^{-\frac{1}{2}}\mathbf{W}^\top(\mathbf{h} - \boldsymbol{\mu})$  where  $\mathbf{C} = \mathbf{W}\boldsymbol{\Lambda}\mathbf{W}^\top$ .

Benchmark	Task-types	# Target datasets	# Datasets	# Samples
FinMTEB	Classification	3	5	17141
	PairClassification	-	1	5285
	Reranking	2	3	21744
	Retrieval	-	8	58208
	STS	1	1	35823
Code (MTEB)	Retrieval	3	6	172006
ChemTEB	Classification	3	17	107744
	Retrieval	1	1	187
	Clustering	-	2	2722
	PairClassification	-	5	942

Table 1: Summary of dataset composition per benchmark.

In our implementation, we follow the *sequence-level* whitening pipeline provided by IsotropicIR (Jung et al., 2023). Specifically, after completing PFT and FT, we compute the whitening statistics on the target training set representations produced by the final fine-tuned encoder, and apply the resulting transform to all representations used during evaluation (queries/documents or sentence pairs, depending on the task).

**PFT<sub>NormalizingFlow</sub>** Normalizing flows are expressive *invertible* transformations that map a complex distribution to a simple reference distribution (e.g., a standard Gaussian) via a composition of bijective functions (Kobyzev et al., 2020). Jung et al. (2023) propose flow-based post-processing to enhance isotropy of encoder representations and provide a sequence-level implementation based on Glow (Kingma and Dhariwal, 2018) (and NICE-style coupling (Dinh et al., 2014)). In our experiment, we train a Glow-based sequence-level normalizing flow after completing PFT and FT, using the target training set representations produced by the final fine-tuned encoder (via maximum likelihood under the Gaussian reference). We then transform all evaluation-time representations through the learned bijection before computing similarities for downstream evaluation.

## 4.2 Result

As shown in Table 2, our method achieves superior performance across most settings. Notably, PFT—which injects domain knowledge through pre-finetuning—underperforms compared to FT, which directly fine-tunes on the target task. This finding provides direct empirical evidence that naively aggregating heterogeneous tasks can induce task conflicts and negative transfer. As illustrated in Figure 4, REZE effectively preserves the original representation structure, whereas PFT distorts the representation geometry, thereby hindering transfer

to downstream tasks. These results demonstrate that our representation regularization approach successfully absorbs shared domain knowledge while suppressing task-induced noise, yielding consistent performance improvements.

Meanwhile, performance degradation from PFT<sub>Whitening</sub> and PFT<sub>NormalizingFlow</sub> is also observed, particularly in the ChemTEB benchmark. We attribute this to the inherent post-processing principles of these methods: they manipulate embedding variance or transform representations into isotropic spaces based on already-fitted models. In specialized domains where general-purpose embedding models lack familiarity, such transformations distort spatial information. Furthermore, the poor performance of PFT<sub>Whitening</sub> can also be attributed to estimating whitening statistics from highly limited data. When embedding distributions are insufficiently stabilized, statistics computed from few samples poorly represent the true distribution. Forcing unit variance under these conditions distorts useful structures, and the inverse rescaling of principal components excessively amplifies low-variance directions that are prone to underestimation, magnifying noise. Thus, global normalization based on limited training data disrupts the relative distance structure across tasks and domains, resulting in performance degradation. In contrast, our method proactively accounts for the noise originating from heterogeneous tasks during the pre-finetuning stage. This enables robust performance on downstream tasks and leads to consistent improvements.

## 5 Analysis

### 5.1 Regularization Weight Sweep

The weight of regularization  $\alpha$  determines how strongly the proposed regularization is applied during training, as defined in Eq. 10. Figure 2 shows that increasing  $\alpha$  generally improves average performance on FinMTEB and Code, while it pro-

Method	FinMTEB			Code (MTEB)			ChemTEB		
	100	500	1000	100	500	1000	100	500	1000
<i>E5 (e5-base-v2)</i>									
FT	<u>0.7202</u>	<u>0.7986</u>	<u>0.8125</u>	<u>0.3906</u>	<u>0.4800</u>	<u>0.4898</u>	<b>0.8041</b>	<u>0.8150</u>	<u>0.6786</u>
PFT	0.6268	0.6793	0.7064	0.3202	0.3386	0.3565	0.7670	0.7902	0.6753
PFT <sub>Whitening</sub>	0.5158	0.5669	0.5686	0.3249	0.3506	0.3630	0.4375	0.4707	0.3953
PFT <sub>NormalizingFlow</sub>	0.5456	0.6003	0.6124	0.2933	0.2974	0.3191	0.5617	0.6112	0.5164
REZE	<b>0.7723</b>	<b>0.8050</b>	<b>0.8220</b>	<b>0.5002</b>	<b>0.5101</b>	<b>0.5286</b>	<u>0.8007</u>	<b>0.8173</b>	<b>0.6833</b>
<i>ModernBERT (modernbert-embed-base)</i>									
FT	<u>0.7452</u>	<u>0.8094</u>	<u>0.8247</u>	<u>0.5346</u>	<u>0.5622</u>	<u>0.5592</u>	<u>0.8363</u>	<u>0.8525</u>	0.6837
PFT	0.7048	0.7876	0.8192	0.4394	0.5179	0.5158	0.8241	0.8435	<b>0.6870</b>
PFT <sub>Whitening</sub>	0.5828	0.6418	0.6598	0.4470	0.5074	0.5071	0.4840	0.4775	0.3747
PFT <sub>NormalizingFlow</sub>	0.6283	0.7413	0.7457	0.4224	0.4601	0.4666	0.4357	0.4445	0.3521
REZE	<b>0.7929</b>	<b>0.8182</b>	<b>0.8373</b>	<b>0.5681</b>	<b>0.5652</b>	<b>0.5712</b>	<b>0.8515</b>	<b>0.8653</b>	<u>0.6850</u>
<i>GTE (gte-large-en-v1.5)</i>									
FT	0.7150	<u>0.7260</u>	<u>0.7584</u>	0.5309	0.5239	0.5220	<u>0.8358</u>	0.8248	0.6668
PFT	<u>0.7231</u>	0.7191	0.7280	0.5355	0.5352	0.5494	<b>0.8379</b>	<b>0.8443</b>	<b>0.6765</b>
PFT <sub>Whitening</sub>	0.6737	0.6887	0.6534	<u>0.5399</u>	<u>0.5531</u>	<u>0.5666</u>	0.6694	0.5752	0.4369
PFT <sub>NormalizingFlow</sub>	0.7224	0.7230	0.7089	0.4820	0.4811	0.5032	0.7865	0.8013	0.6121
REZE	<b>0.7574</b>	<b>0.7752</b>	<b>0.7867</b>	<b>0.6189</b>	<b>0.6167</b>	<b>0.6206</b>	0.8276	<u>0.8373</u>	<u>0.6715</u>
<i>Qwen3-Embedding-0.6B</i>									
FT	<u>0.5697</u>	<u>0.6898</u>	0.6975	<u>0.4019</u>	<b>0.4404</b>	<b>0.4632</b>	<u>0.7537</u>	<b>0.7512</b>	0.6563
PFT	0.5545	0.6633	<u>0.7109</u>	0.1214	0.1183	0.1819	0.6481	0.6669	<b>0.6765</b>
PFT <sub>Whitening</sub>	0.3733	0.3557	0.3875	0.1719	0.1900	0.2227	0.4717	0.5328	0.5390
PFT <sub>NormalizingFlow</sub>	0.5121	0.5772	0.6013	0.1447	0.1924	0.2108	0.6793	0.6812	<u>0.6743</u>
REZE	<b>0.7487</b>	<b>0.7288</b>	<b>0.7787</b>	<b>0.4081</b>	<u>0.4291</u>	<u>0.4556</u>	<b>0.7623</b>	<u>0.7365</u>	0.6688

Table 2: Main results on three specialized benchmarks (FinMTEB, Code (MTEB), and ChemTEB) across different training sample sizes (100/500/1000). Each entry reports the *average* score over the selected tasks within the corresponding benchmark. For each benchmark and training size, the best method is shown in **bold**, and the second-best method is underlined. Detailed per-task results are provided in Tables 5–9.

Dataset	Mean	Median
ESGClassification	0.8997	0.9117
FLSClassification	0.8208	0.8205
FOMCClassification	0.5446	0.5863
FiQA2018Reranking	0.8420	0.9093
HC3Reranking	0.9607	0.9598
FINAL	0.5331	0.6172

Table 3: Comparison of mean and median aggregation on the FinMTEB benchmark using Qwen3-Embedding-0.6B.

duces inconsistent gains on ChemTEB. When aggregating results over all three domains, performance is most stable for  $\alpha \geq 0.5$ , with  $\alpha = 1.0$  achieving particularly strong results even in the low-data regime (# samples = 100). This indicates that moderately strong regularization can improve sample efficiency without substantially harming overall performance. Based on these observations,

we adopt  $\alpha = 1.0$  as the default setting for the main experiments. In contrast, very large values of  $\alpha$  (e.g., 5 or 10) tend to saturate or degrade performance on most tasks.

## 5.2 Comparative Study: Mean vs. Median

To validate the choice of median aggregation for estimating task-wise dispersion, we compare median and mean aggregation. Table 3 presents the task-level comparison between median and mean aggregation. The results demonstrate that median aggregation generally achieves higher scores than mean aggregation across the majority of tasks. This confirms that the median-based approach more effectively and robustly mitigates task-induced noise during pre-finetuning compared to standard mean-based statistics.

This performance gap stems from two primary theoretical considerations. **First**, because representations are mean-centered before eigenspace pro-

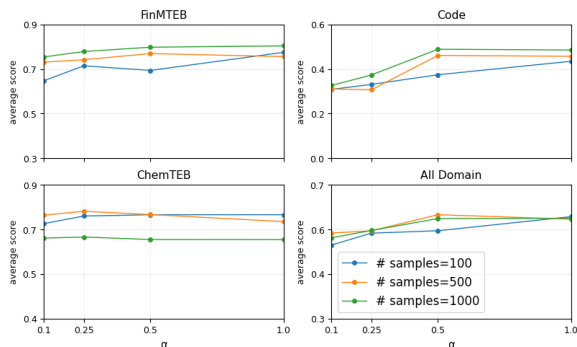


Figure 2: Effect of the regularization weight  $\alpha$  on domain-average performance and their overall mean, across different training sample (# samples = 100/500/1000), with the shrink strength fixed to  $\eta = 0.7$ .

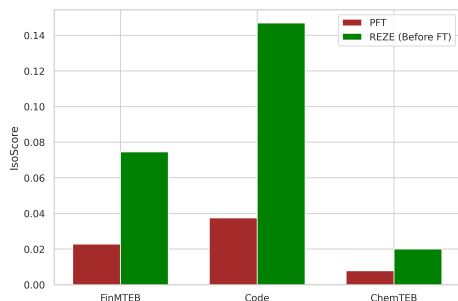


Figure 3: IsoScore comparison between PFT and REZE PFT across domains.

jection, the global mean along each component is always zero. Using the mean as the shrinkage reference would therefore indiscriminately scale all values toward zero, destroying task-invariant semantic structures rather than selectively suppressing task-specific shifts. **Second**, the mean is highly sensitive to outliers. Along active eigendimensions, representations frequently cluster by specific task characteristics. A mean-based reference can be disproportionately skewed by a small group of distant outliers, leading to unnecessary distortion of the informative embedding geometry. The median prevents this as a more robust estimator.

### 5.3 Isotropy Analysis

We examine whether the proposed regularization encourages a more isotropic embedding distribution in the target domains. To this end, we measure isotropy with IsoScore (Rudman et al., 2022) for both standard pre-fine-tuning (PFT) and our method on each benchmark. IsoScore quantifies how uniformly embedding dimensions are utilized; higher values indicate reduced concentra-

tion of variance along a small number of directions and thus a more isotropic distribution. As shown in Figure 3, our method consistently improves IsoScore over PFT across all benchmarks. In particular, IsoScore increases by more than  $\sim 3\times$  on FinMTEB and Code, and by more than  $\sim 2\times$  on ChemTEB. These results suggest that our regularization promotes more balanced use of embedding dimensions than standard PFT, forming an isotropic representation space.

### 5.4 Representation Shift in Embedding Space

Figure 4 illustrates representation shifts under different pre-finetuning strategies by comparing the BASE model, PFT, and REZE across three benchmarks.

Contrastive objectives tend to push embeddings from an initially concentrated region toward a more dispersed configuration during fine-tuning (Ethayarajh, 2019; Xiao et al., 2023). Accordingly, PFT produces substantial drift in the global embedding distribution under heterogeneous task supervision. While such expansion can be beneficial, our results suggest that uncontrolled drift may disrupt the pre-trained geometry and, in extreme cases, lead to performance collapse for PFT variants (e.g., the Code (MTEB) scores of Qwen3 in Table 2).

In contrast, REZE exhibits a markedly different behavior. Despite using the same contrastive main loss, REZE keeps embeddings closely aligned with the original geometry by constraining task-induced deviations, thereby suppressing task-specific noise without excessively distorting the pretrained manifold. This controlled shift is crucial for pre-finetuning general-purpose embedding models, where preserving a well-structured similarity space is essential. Consistent with both the visualization and downstream results, REZE is more robust to negative transfer, particularly in low-resource or highly heterogeneous pre-finetuning regimes.

## 6 Conclusion

We propose **REZE**, a representation regularization method that explicitly controls representation shift during pre-finetuning. REZE operates on relation-level representations from anchor-positive pairs, decomposes them in an eigenspace, and detects task-variant directions with robust statistics, applying adaptive soft-shrinkage to suppress task-induced noise while preserving task-invariant

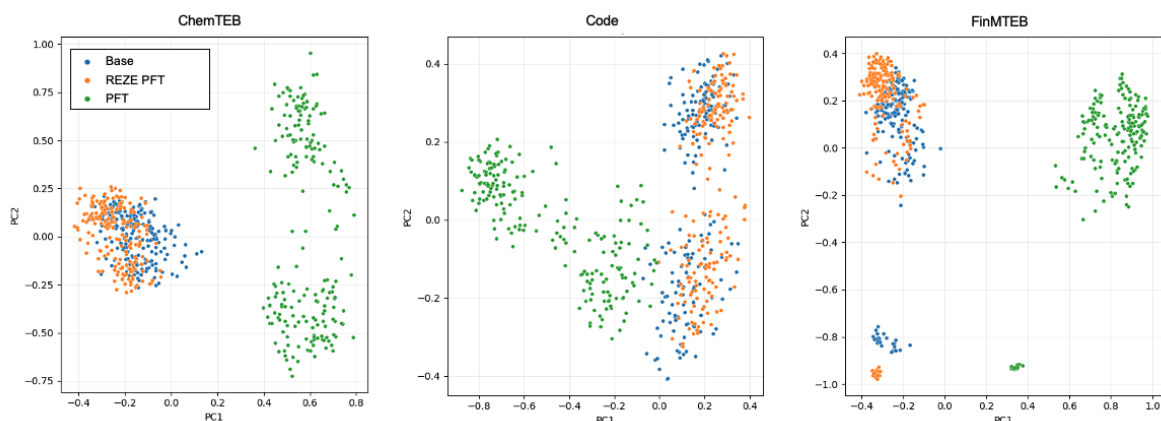


Figure 4: Embedding space visualization across three benchmarks. All datasets within each benchmark are encoded using the Qwen3 embedding model, and the resulting representations are projected to two dimensions using PCA ( $n = 2$ ). Each point corresponds to a single data instance represented by the concatenation of its anchor and positive embeddings, following the construction described in Section 3.1 *Base* denotes the original, non-trained embedding model.

semantics without inference-time overhead. Designed for heterogeneous and low-resource pre-finetuning, REZE avoids the geometric distortion often introduced by isotropy-oriented post-processing such as whitening or normalizing flows. Across multiple backbones and three specialized benchmarks, REZE consistently outperforms standard pre-finetuning and post-hoc regularization, and remains stable even in challenging cases such as Qwen3 on Code(MTEB) where PFT variants collapse. Embedding-space analyses further confirm that REZE induces controlled shifts that stay aligned with the original manifold, suggesting that controlling representation shift—rather than enforcing isotropy—is key to robust embedding pre-finetuning under heterogeneous supervision.

## Limitations

Although we evaluate REZE on three widely used domain benchmarks (FinMTEB, Code(MTEB), and ChemTEB), the degree of domain specialization in publicly available embedding benchmarks can still be shallow compared to real-world professional settings. In particular, for domains such as law—where domain-specific terminology is frequent, decisive, and often tied to jurisdictional nuances—there is a lack of openly accessible benchmarks that are both (i) sufficiently specialized and (ii) feasible to use for model training under the same experimental protocol. Therefore, our results may underestimate the challenges (and potentially the benefits) of representation regularization

in truly expert-level domains, and additional validation on such domains remains future work.

Due to limited computing resources, we could not conduct large-scale experiments on substantially larger embedding models, nor extensively explore training regimes that require much larger effective batch sizes. In our experiments, we used a single NVIDIA A100 80GB GPU with a relatively small per-device batch size, which may affect the stability of contrastive learning and the behavior of in-batch negatives. As a result, we do not claim that the observed trends directly extrapolate to much larger backbones or high-throughput training settings, and broader scaling studies (model size, batch size, and training duration) are left for future work.

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## A REZE Algorithm

This section provides the detailed pseudo-code for the REZE regularization workflow. As outlined in Algorithm 1, the process is divided into two main phases: offline matrix construction and online debiasing.

---

### Algorithm 1: REZE Regularization Workflow

---

**Input:** Source datasets  $\{D_s\}_{s=1}^S$ , reference model  $f_0$ , scale  $\gamma$ , strength  $\eta$ , variance ratio  $\rho$   
**Output:** Reze Matrix parameters  $(\mathbf{u}, \mathbf{W}, \{\mathbf{A}_s\}_{s=1}^S)$

// Phase 1: Offline Reze Matrix Construction  
Collect relation vectors  $\mathbf{x}_n = [f_0(x_n^a); f_0(x_n^p)]$  for all  $n \in \bigcup D_s$ ;  
Compute global mean  $\mathbf{u}$  and covariance  
 $\mathbf{C} = \frac{1}{N} \bar{\mathbf{X}}^\top \bar{\mathbf{X}}$ ;  
Perform EVD:  $\mathbf{C} = \mathbf{W} \mathbf{\Lambda} \mathbf{W}^\top$  and get z-space  
 $\mathbf{z}_n = \mathbf{W}^\top (\mathbf{x}_n - \mathbf{u})$ ;  
Identify active dimensions  $\mathcal{A}$  using  $\rho$  per Eq. 3;  
**for each dimension**  $j \in \mathcal{A}$  **do**  
    Compute source means  $\mu_{s,j}$ , median  $m_j$ , and variance  $v_j$ ;  
    **if**  $v_j > \theta$  **then**  
        **for each source**  $s = 1 \dots S$  **do**  
            **if**  $|\mu_{s,j} - m_j| \geq \theta_j$  **then**  
                Update  $\alpha_{s,j}$  using soft shrinkage (Eq. 6);  
// Phase 2: Online Debiasing during Pre-finetuning  
**for each training iteration do**  
     $\hat{\mathbf{r}}_i^{(0)} \leftarrow \mathbf{W} \mathbf{A}_{t_i} \mathbf{W}^\top (\mathbf{r}_i^{(0)} - \mathbf{u}) + \mathbf{u}$ ; // Debias target  
     $\mathcal{L} \leftarrow \mathcal{L}_{\text{main}} + \alpha \cdot \mathcal{L}_{\text{reze}}(\mathbf{r}_i, \hat{\mathbf{r}}_i^{(0)})$ ; // Update model

---

## B Detailed Settings

Across all experiments, we use AdamW as the optimizer with a learning rate of  $1 \times 10^{-4}$  and a cosine learning-rate schedule. We train with a per-device batch size of 8 for 1 epoch. We truncate inputs to a maximum sequence length of 1024, except for E5 where we use its maximum positional encoding length of 512. We train with bfloat16 precision and run evaluation in float32. All experiments are conducted on a single NVIDIA A100 80GB GPU.

## C Data Details

### C.1 Task-specific Preprocessing Procedure

To enable pre-finetuning over heterogeneous datasets under a unified contrastive objective, we convert each dataset into an anchor–positive pair set. Across all task types, we retain a pair only when the dataset provides an explicit positive semantic relation, and discard instances without such positive supervision. We do not include explicit negative pairs in this preprocessing step.

**Retrieval and Reranking** For retrieval-style datasets, the *anchor* is the query text and the *positive* is a relevant document. We retain only query–

document pairs with positive relevance annotations. For reranking datasets, each query is paired with its provided positive passages, and each (query, positive) pair is treated as an independent training instance.

**Classification** For classification datasets, the *anchor* is the input text, and the *positive* is the textual form of the ground-truth class label (i.e., the label name or label description when available). This formulation injects label semantics into the embedding space while keeping the training format consistent.

**Pair Classification** For pair classification datasets, the *anchor* and *positive* are the two paired texts in the example. We retain only positively labeled pairs (e.g., entailment/paraphrase/duplicate), and discard pairs without an explicit positive label.

**Summarization** For summarization datasets, the *anchor* is the source document and the *positive* is the corresponding reference summary. We retain only examples that the dataset marks as valid (high-quality) document–summary alignments.

**Clustering** For clustering datasets, the *anchor* is a set of sentences grouped by the dataset, and the *positive* is the associated cluster label information. This setup reflects group-level supervision rather than single-sentence pairing.

**Summary** Overall, pre-finetuning pairs are constructed in a positive-only manner: the anchor is the primary input text (query/document/sentence set), and the positive is a semantically aligned counterpart defined by task-specific supervision (relevant document, label text, paired sentence, or summary).

## C.2 Data Statistics

We present detailed statistics of all datasets, including task types, evaluation metrics, input length distributions, and dataset sizes, as shown in Table 4.

Benchmark Dataset	Task type	Metric	Anchor length			Positive length			#Samples	Target		
			Avg	Min	Max	Med	Avg	Min			Max	Med
<b>FinMTEB</b>												
ESGClassification	Classification	accuracy	168	35	1815	156	8	6	13	7	3,000	✓
FLSClassification	Classification	accuracy	190	29	2210	170	10	7	16	7	2,600	✓
FOMCCClassification	Classification	accuracy	200	29	1249	183	6	6	7	7	1,281	✓
FiQA2018Reranking	Reranking	map	62	14	166	61	1039	6	16984	788	13,511	✓
HC3Reranking	Reranking	map	62	15	166	61	1105	11	10070	1084	5,866	✓
FINAL	STS	cosine_spearman	177	24	1821	158	177	24	1430	159	35,823	✓
FinancialPhraseBankClassification	Classification	accuracy	121	9	315	108	7	7	8	7	1,264	✗
FinSentClassification	Classification	accuracy	139	47	679	127	7	7	8	8	8,996	✗
HeadlineACPairClassification	PairClassification	ap	50	6	140	50	50	10	117	50	5,285	✗
FinFactReranking	Reranking	map	70	7	376	65	5476	396	46191	4685	2,367	✗
FiQA2018Retrieval	Retrieval	ndcg@10	62	14	166	61	1034	8	16986	786	17,072	✗
FinQARetrieval	Retrieval	ndcg@10	95	26	367	89	3994	228	16072	3954	8,281	✗
HC3Retrieval	Retrieval	ndcg@10	62	15	166	60	998	13	10072	739	3,933	✗
TATQARetrieval	Retrieval	ndcg@10	71	13	216	68	1812	245	9317	1344	1,668	✗
TheGoldmanEnRetrieval	Retrieval	ndcg@10	26	13	63	25	144	17	1591	121	1,512	✗
TradeTheEventEncyclopediaRetrieval	Retrieval	ndcg@10	29	10	117	27	4453	476	39836	3944	5,743	✗
USNewsRetrieval	Retrieval	ndcg@10	144	82	333	142	2518	8	112063	1376	9,999	✗
TradeTheEventNewsRetrieval	Retrieval	ndcg@10	217	74	1980	194	4773	227	94587	3735	10,000	✗
<b>Code (MTEB)</b>												
CosQA	Retrieval	ndcg@10	37	16	95	35	278	87	6252	238	9,707	✓
StackOverflowQA	Retrieval	ndcg@10	1394	2	29809	882	1207	29	46027	726	13,951	✓
SyntheticText2SQL	Retrieval	ndcg@10	360	46	2143	340	127	16	761	111	100,000	✓
AppsRetrieval	Retrieval	ndcg@10	1669	152	5742	1601	586	14	14348	398	3,765	✗
CodeFeedbackMT	Retrieval	ndcg@10	4425	127	32432	3568	1478	1	7830	1376	13,277	✗
CodeFeedbackST	Retrieval	ndcg@10	724	26	13849	539	1525	1	10042	1399	31,306	✗
<b>ChemTEB</b>												
WikipediaCryobiologySeparationClassification	Classification	accuracy	1098	105	19539	861	16	11	21	17	931	✓
WikipediaTheoreticalAppliedClassification	Classification	accuracy	993	105	4574	763	37	37	39	37	46,661	✓
WikipediaCrystallographyAnalyticalClassification	Classification	accuracy	1169	107	10968	852	27	15	42	15	1,160	✓
ChemHotpotQARetrieval	Retrieval	ndcg@10	116	32	481	102	460	81	1352	398	187	✓
SDSEyeProtectionClassification	Classification	accuracy	3493	789	11292	3371	25	25	29	25	6,000	✗
SDSGlovesClassification	Classification	accuracy	3522	307	13127	3372	16	16	20	16	6,000	✗
WikipediaBioMetChemClassification	Classification	accuracy	1103	105	13719	822	22	10	37	10	4,592	✗
WikipediaGreenhouseEnantiopureClassification	Classification	accuracy	831	106	11179	613	16	16	17	17	908	✗
WikipediaSolidStateColloidalClassification	Classification	accuracy	978	105	18971	701	20	19	21	21	1,772	✗
WikipediaOrganicInorganicClassification	Classification	accuracy	773	105	6504	576	27	17	41	17	1,049	✗
WikipediaChemistryTopicsClassification	Classification	accuracy	1118	105	19539	853	15	11	21	14	1,684	✗
WikipediaChemFieldsClassification	Classification	accuracy	985	105	4438	761	15	10	24	15	34,173	✗
WikipediaLuminescenceClassification	Classification	accuracy	969	127	5804	694	13	12	15	15	328	✗
WikipediaIsotopesFissionClassification	Classification	accuracy	1256	118	6585	982	20	8	34	8	333	✗
WikipediaSaltsSemiconductorsClassification	Classification	accuracy	811	106	5279	629	13	5	23	5	392	✗
WikipediaBiolumNeurochemClassification	Classification	accuracy	1012	106	5804	748	14	14	15	14	388	✗
WikipediaCompChemSpectroscopyClassification	Classification	accuracy	1073	105	10922	726	17	15	22	15	880	✗
WikipediaChemEngSpecialtiesClassification	Classification	accuracy	946	108	6844	651	15	11	20	15	493	✗
WikipediaChemistryTopicsClustering	Clustering	v_measure	1129	105	19539	862	15	11	21	14	2,105	✗
WikipediaSpecialtiesInChemistryClustering	Clustering	v_measure	906	108	6844	619	15	11	20	15	617	✗
PubChemAISentenceParaphrasePC	PairClassification	max_ap	86	23	420	67	104	28	433	88	205	✗
PubChemSMILESPC	PairClassification	max_ap	86	5	694	35	46	19	100	44	204	✗
PubChemSynonymPC	PairClassification	max_ap	16	4	86	14	35	5	175	26	204	✗
PubChemWikiParagraphsPC	PairClassification	max_ap	353	22	2094	242	383	16	5046	255	205	✗
PubChemWikiPairClassification	PairClassification	max_ap	315	25	1281	223	585	70	2609	478	124	✗

Table 4: Detailed dataset statistics and metrics for each benchmark.

## D Per-task Result

FinMTEB Method	ESGClassification			FLSClassification			FOMCClassification		
	100	500	1000	100	500	1000	100	500	1000
<i>E5 (e5-base-v2)</i>									
FT	0.8421	0.9242	0.9334	0.7080	0.8338	0.8485	0.4496	0.5845	0.6098
PFT	0.7697	0.9038	0.9119	0.4053	0.4005	0.4125	0.4853	0.5649	0.5898
PFT <sub>Whitening</sub>	0.4089	0.5712	0.5055	0.3900	0.3799	0.3831	0.3466	0.3858	0.3846
PFT <sub>NormalizingFlow</sub>	0.4328	0.6056	0.5466	0.4102	0.4076	0.4079	0.3721	0.4092	0.4106
REZE	0.9047	0.9327	0.9358	0.7428	0.8329	0.8470	0.5198	0.5567	0.6099
<i>ModernBERT (modernbert-embed-base)</i>									
FT	0.8744	0.9119	0.9289	0.6722	0.8197	0.8264	0.5101	0.5942	0.6441
PFT	0.8683	0.8931	0.9302	0.5440	0.8186	0.8523	0.5041	0.5710	0.5940
PFT <sub>Whitening</sub>	0.4463	0.5580	0.5783	0.4032	0.5346	0.5932	0.3699	0.4022	0.3998
PFT <sub>NormalizingFlow</sub>	0.4814	0.6580	0.6656	0.4322	0.6353	0.6762	0.4046	0.4779	0.4586
REZE	0.9059	0.9323	0.9389	0.7831	0.8094	0.8427	0.5700	0.5972	0.6547
<i>GTE (gte-large-en-v1.5)</i>									
FT	0.8914	0.9194	0.9111	0.6135	0.4678	0.5697	0.4256	0.4822	0.5483
PFT	0.8550	0.8774	0.9153	0.7439	0.4287	0.3853	0.4488	0.5159	0.5267
PFT <sub>Whitening</sub>	0.6562	0.8345	0.6496	0.6599	0.4367	0.3446	0.4567	0.4853	0.4859
PFT <sub>NormalizingFlow</sub>	0.6120	0.9041	0.7590	0.6149	0.4754	0.4137	0.4269	0.5273	0.5710
REZE	0.9034	0.9079	0.9235	0.6904	0.7579	0.8024	0.4859	0.4851	0.5030
<i>Qwen3-Embedding-0.6B</i>									
FT	0.7878	0.8964	0.8541	0.3412	0.3668	0.4226	0.3542	0.4821	0.5170
PFT	0.6924	0.8014	0.8486	0.3745	0.6316	0.7139	0.3933	0.4678	0.5162
PFT <sub>Whitening</sub>	0.4556	0.6325	0.6733	0.4193	0.5446	0.6314	0.4212	0.5331	0.6010
PFT <sub>NormalizingFlow</sub>	0.5356	0.6671	0.6411	0.4885	0.4872	0.5614	0.4701	0.4434	0.5182
REZE	0.8620	0.9061	0.9117	0.7292	0.8155	0.8205	0.4786	0.5519	0.5863

Table 5: Main results (1) on FinMTEB across different training sample sizes (100/500/1000). Each entry reports the score over the selected tasks within the corresponding benchmark.

FinMTEB	FiQA2018Reranking			HC3Reranking			FINAL		
Method	100	500	1000	100	500	1000	100	500	1000
<i>E5 (e5-base-v2)</i>									
FT	0.8711	0.9304	0.9438	0.9429	0.9603	0.9654	0.5077	0.5586	0.5740
PFT	0.8340	0.8721	0.8896	0.9267	0.9448	0.9517	0.3396	0.3895	0.4831
PFT <sub>Whitening</sub>	0.6981	0.7585	0.7659	0.8826	0.8801	0.8872	0.3685	0.4260	0.4853
PFT <sub>NormalizingFlow</sub>	0.7385	0.7881	0.8019	0.9272	0.9381	0.9731	0.3925	0.4528	0.5340
REZE	0.9312	0.9272	0.9389	0.9763	0.9735	0.9720	0.5588	0.6073	0.6283
<i>ModernBERT (modernbert-embed-base)</i>									
FT	0.9538	0.9543	0.9621	0.9735	0.9774	0.9741	0.4871	0.5989	0.6128
PFT	0.9264	0.9354	0.9441	0.9479	0.9722	0.9759	0.4383	0.5351	0.6187
PFT <sub>Whitening</sub>	0.8188	0.8410	0.8519	0.9287	0.9269	0.9242	0.5300	0.5883	0.6117
PFT <sub>NormalizingFlow</sub>	0.8827	0.9697	0.9516	0.9944	0.9813	0.9766	0.5742	0.6939	0.7118
REZE	0.9552	0.9594	0.9653	0.9869	0.9850	0.9872	0.5561	0.6259	0.6350
<i>GTE (gte-large-en-v1.5)</i>									
FT	0.9408	0.9248	0.9401	0.9747	0.9753	0.9782	0.4438	0.5862	0.6031
PFT	0.9349	0.9519	0.9609	0.9608	0.9745	0.9737	0.3950	0.5662	0.6061
PFT <sub>Whitening</sub>	0.8900	0.8790	0.8880	0.9546	0.9568	0.9632	0.4249	0.5398	0.5893
PFT <sub>NormalizingFlow</sub>	0.8300	0.9500	0.9934	0.8890	0.9914	0.9893	0.3967	0.5853	0.6924
REZE	0.9553	0.9456	0.9506	0.9731	0.9811	0.9811	0.5362	0.5737	0.5593
<i>Qwen3-Embedding-0.6B</i>									
FT	0.7567	0.8771	0.9038	0.8890	0.9148	0.9382	0.2892	0.6019	0.5494
PFT	0.7270	0.7358	0.7840	0.7618	0.8356	0.8480	0.3780	0.5078	0.5547
PFT <sub>Whitening</sub>	0.4606	0.4832	0.4981	0.5440	0.5419	0.5784	0.3602	0.4742	0.5222
PFT <sub>NormalizingFlow</sub>	0.4912	0.5013	0.5412	0.7738	0.8523	0.8661	0.3651	0.5123	0.5374
REZE	0.8949	0.9033	0.9093	0.9581	0.9503	0.9598	0.4344	0.6324	0.6172

Table 6: Main results (2) on FinMTEB across different training sample sizes (100/500/1000). Each entry reports the score over the selected tasks within the corresponding benchmark.

Code Method	CosQA			StackOverflowQA			SyntheticText2SQL		
	100	500	1000	100	500	1000	100	500	1000
<i>E5 (e5-base-v2)</i>									
FT	0.2610	0.2495	0.2619	0.5801	0.7198	0.7312	0.3308	0.4707	0.4763
PFT	0.1714	0.1744	0.1875	0.3907	0.3992	0.4445	0.3986	0.4422	0.4374
PFT <sub>Whitening</sub>	0.1596	0.1623	0.1690	0.4540	0.4749	0.5118	0.3610	0.4147	0.4082
PFT <sub>NormalizingFlow</sub>	0.1435	0.1366	0.1517	0.4077	0.4049	0.4479	0.3285	0.3505	0.3576
REZE	0.2693	0.3037	0.3110	0.7289	0.7343	0.7453	0.5023	0.4922	0.5296
<i>ModernBERT (modernbert-embed-base)</i>									
FT	0.3183	0.3378	0.3400	0.7466	0.7965	0.7910	0.5390	0.5523	0.5465
PFT	0.2417	0.3093	0.3118	0.6546	0.7298	0.7405	0.4218	0.5146	0.4952
PFT <sub>Whitening</sub>	0.2051	0.2576	0.2628	0.7248	0.7915	0.7996	0.4109	0.4733	0.4588
PFT <sub>NormalizingFlow</sub>	0.1929	0.2318	0.2466	0.6813	0.7211	0.7327	0.3929	0.4272	0.4203
REZE	0.3381	0.3447	0.3461	0.8193	0.7981	0.8132	0.5469	0.5528	0.5543
<i>GTE (gte-large-en-v1.5)</i>									
FT	0.2765	0.2725	0.3034	0.7797	0.7703	0.7480	0.5364	0.5290	0.5147
PFT	0.3053	0.2866	0.3130	0.7600	0.7599	0.7683	0.5413	0.5592	0.5669
PFT <sub>Whitening</sub>	0.2865	0.2844	0.2970	0.7938	0.8153	0.8305	0.5393	0.5598	0.5722
PFT <sub>NormalizingFlow</sub>	0.2239	0.2370	0.2440	0.6203	0.6781	0.6862	0.4228	0.4651	0.4695
REZE	0.3888	0.3751	0.3825	0.8872	0.8838	0.8841	0.5806	0.5913	0.5945
<i>Qwen3-Embedding-0.6B</i>									
FT	0.1058	0.0950	0.1855	0.7228	0.7058	0.7227	0.3770	0.5205	0.4815
PFT	0.0669	0.0515	0.0225	0.2678	0.2017	0.3704	0.0296	0.1016	0.1527
PFT <sub>Whitening</sub>	0.0450	0.0745	0.0565	0.4435	0.4426	0.5171	0.0272	0.0530	0.0946
PFT <sub>NormalizingFlow</sub>	0.0214	0.2310	0.2713	0.3073	0.2226	0.2986	0.1053	0.1235	0.0623
REZE	0.2309	0.2637	0.2648	0.7908	0.7627	0.7769	0.4900	0.4682	0.5332

Table 7: Main results on Code (MTEB) across different training sample sizes (100/500/1000). Each entry reports the score over the selected tasks within the corresponding benchmark.

ChemTEB Method	CryobiologySeparation			TheoreticalApplied			ChemHotpotQARetrieval		
	100	500	1000	100	500	1000	100	500	1000
<i>E5 (e5-base-v2)</i>									
FT	0.9416	0.9421	0.9519	0.7286	0.7653	0.7722	0.5558	0.5590	–
PFT	0.9185	0.9356	0.9446	0.6887	0.7414	0.7677	0.4882	0.4980	–
PFT <sub>Whitening</sub>	0.3060	0.2794	0.2970	0.5254	0.6459	0.6015	0.3573	0.3573	–
PFT <sub>NormalizingFlow</sub>	0.3925	0.3650	0.2946	0.6727	0.8446	0.5870	0.4582	0.4533	–
REZE	0.9554	0.9455	0.9592	0.7353	0.7758	0.7842	0.5445	0.5590	–
<i>ModernBERT (modernbert-embed-base)</i>									
FT	0.9528	0.9605	0.9695	0.7306	0.7554	0.7745	0.6763	0.7004	–
PFT	0.9532	0.9631	0.9747	0.7119	0.7716	0.7824	0.6510	0.6506	–
PFT <sub>Whitening</sub>	0.3403	0.3433	0.3395	0.5346	0.5497	0.5448	0.3684	0.4128	–
PFT <sub>NormalizingFlow</sub>	0.3059	0.3211	0.2418	0.4789	0.5157	0.3823	0.3310	0.3772	–
REZE	0.9562	0.9614	0.9648	0.7281	0.7781	0.7905	0.7295	0.7344	–
<i>GTE (gte-large-en-v1.5)</i>									
FT	0.9687	0.9554	0.9459	0.7118	0.7107	0.7243	0.6701	0.6385	–
PFT	0.9652	0.9652	0.9751	0.7124	0.7287	0.7321	0.6857	0.6907	–
PFT <sub>Whitening</sub>	0.7519	0.2961	0.2845	0.5950	0.7281	0.7216	0.4684	0.4128	–
PFT <sub>NormalizingFlow</sub>	0.4892	0.2298	0.1714	0.3867	0.5631	0.4383	0.3047	0.3177	–
REZE	0.9489	0.9712	0.9627	0.6818	0.7427	0.7462	0.6940	0.6686	–
<i>Qwen3-Embedding-0.6B</i>									
FT	0.9189	0.9292	0.9528	0.6138	0.7138	0.7599	0.5775	0.4827	–
PFT	0.8966	0.9279	0.9532	0.7218	0.7280	0.7629	0.0030	0.0215	–
PFT <sub>Whitening</sub>	0.4803	0.6288	0.5871	0.6074	0.6895	0.7426	0.0350	0.0008	–
PFT <sub>NormalizingFlow</sub>	0.7168	0.8158	0.5506	0.8993	0.8912	0.6970	0.0288	0.2695	–
REZE	0.9227	0.9567	0.9622	0.7225	0.7604	0.7738	0.5437	0.5741	–

Table 8: Main results (1) on ChemTEB across different training sample sizes (100/500/1000). Each entry reports the score over the selected tasks within the corresponding benchmark.

ChemTEB Method	CrystallographyAnalytical			–			–		
	100	500	1000	100	500	1000	100	500	1000
<i>E5 (e5-base-v2)</i>									
FT	0.9904	0.9935	0.9904	–	–	–	–	–	–
PFT	0.9725	0.9859	0.9890	–	–	–	–	–	–
PFT <sub>Whitening</sub>	0.5615	0.6003	0.6828	–	–	–	–	–	–
PFT <sub>NormalizingFlow</sub>	0.7233	0.7817	0.6675	–	–	–	–	–	–
REZE	0.9677	0.9890	0.9897	–	–	–	–	–	–
<i>ModernBERT (modernbert-embed-base)</i>									
FT	0.9801	0.9887	0.9911	–	–	–	–	–	–
PFT	0.9801	0.9887	0.9911	–	–	–	–	–	–
PFT <sub>Whitening</sub>	0.6928	0.6041	0.6144	–	–	–	–	–	–
PFT <sub>NormalizingFlow</sub>	0.6268	0.5638	0.4320	–	–	–	–	–	–
REZE	0.9921	0.9873	0.9849	–	–	–	–	–	–
<i>GTE (gte-large-en-v1.5)</i>									
FT	0.9928	0.9945	0.9969	–	–	–	–	–	–
PFT	0.9883	0.9924	0.9986	–	–	–	–	–	–
PFT <sub>Whitening</sub>	0.8625	0.8636	0.7416	–	–	–	–	–	–
PFT <sub>NormalizingFlow</sub>	0.5620	0.6672	0.4465	–	–	–	–	–	–
REZE	0.9856	0.9667	0.9770	–	–	–	–	–	–
<i>Qwen3-Embedding-0.6B</i>									
FT	0.9045	0.8790	0.9124	–	–	–	–	–	–
PFT	0.9742	0.9900	0.9897	–	–	–	–	–	–
PFT <sub>Whitening</sub>	0.7639	0.8131	0.8265	–	–	–	–	–	–
PFT <sub>NormalizingFlow</sub>	0.9987	0.9912	0.7752	–	–	–	–	–	–
REZE	0.9430	0.9251	0.9759	–	–	–	–	–	–

Table 9: Main results (2) on ChemTEB across different training sample sizes (100/500/1000). Each entry reports the score over the selected tasks within the corresponding benchmark.