

PHINS.ai — Savings Projection Export (Regulated Policy Attachment)

Contact: support@phins.ai
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Application ID: UW-20251226-6320

Policy ID: POL-20251226-9440
Issuance ID: ISS-44cd2b9a3623
Issued date: 2025-12-26T19:33:26.490462
NFT token: NFT-POL-20251226-9440-ISS-44cd2b9a3623

Policyholder

Name: pipeline.tester@example.com
Email: pipeline.tester@example.com
Phone: -

Underwriting

Decision: approved
Risk assessment: low
Decision date: 2025-12-26T19:33:26.490439

Policy & Cash Flow

Coverage: \$100,000.00
Jurisdiction: US
Age: 30 Term: 15 years
Savings %: 50 Health score: 3
Monthly total premium: \$150.00
Monthly savings allocation: \$75.00

Projection scenarios (benchmark)

- conservative: 2%/yr FV=\$15,728.48
- base: 5%/yr FV=\$20,046.67
- growth: 8%/yr FV=\$25,952.87

Disclaimer

Projections are estimates and not guarantees. Governed by master insurance conditions and endorsements.
All key actions are recorded in the PHINS.ai ledger (NFT + audit logs).