

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

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## Application ID: UW-20251226-6914

Policy ID: POL-20251226-5587

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Issued date: 2025-12-26T10:45:49.210700

NFT token: NFT-POL-20251226-5587-ISS-c980a278ba70

## Policyholder

Name: projbuyer@example.com

Email: projbuyer@example.com

Phone: -

## Underwriting

Decision: approved

Risk assessment: low

Decision date: 2025-12-26T10:45:49.210678

## 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).