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

Contact: support@phins.ai

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Application ID: UW-20251226-9982

Policy ID: POL-20251226-5129

Issuance ID: ISS-5466164d579c

Issued date: 2025-12-26T10:52:41.123931

NFT token: NFT-POL-20251226-5129-ISS-5466164d579c

Policyholder

Name: timelinebuyer@example.com

Email: timelinebuyer@example.com

Phone: -

Underwriting

Decision: approved

Risk assessment: low

Decision date: 2025-12-26T10:52:41.123896

Policy & Cash Flow

Coverage: $100,000.00

Jurisdiction: US

Age: 30   Term: 15 years

Savings %: 40   Health score: 3

Monthly total premium: $125.00

Monthly savings allocation: $50.00

Projection scenarios (benchmark)

- conservative: 2%/yr FV=$10,485.65
- base: 5%/yr FV=$13,364.45
- growth: 8%/yr FV=$17,301.91

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).