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

PHINS .ai

Contact: support@phins.ai
Generated (UTC): 2025-12-27T00:06:25.867622

Application ID: UW-20251227-7856
Policy ID: POL-20251227-7920
Issuance ID: ISS-96f0f3e2ab5c
Issued date: 2025-12-27T00:06:25.639798
NFT token: NFT-POL-20251227-7920-ISS-96f0f3e2ab5c

Policyholder

Name: Pipeline Tester
Email: pipeline.tester@example.com
Phone: +15550000001
Address: 1 Test Street

Underwriting

Decision: approved
Risk assessment: high
Decision date: 2025-12-27T00:06:25.639770

Policy & Cash Flow

Coverage: $100,000.00
Jurisdiction: US
Age: 35   Term: 15 years
Savings %: 50   Health score: 4
Monthly total premium: $241.88
Monthly savings allocation: $112.50

Projection scenarios (benchmark)

- conservative: 2%/yr FV=$23,592.72
- base: 5%/yr FV=$30,070.01
- growth: 8%/yr FV=$38,929.30

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).