

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

Contact: support@phins.ai  
Generated (UTC): 2025-12-26T19:38:07.840858

## Application ID: UW-20251226-8617

Policy ID: POL-20251226-8513  
Issuance ID: ISS-856c16d45953  
Issued date: 2025-12-26T19:38:07.616830  
NFT token: NFT-POL-20251226-8513-ISS-856c16d45953

## Policyholder

Name: Pipeline Tester  
Email: pipeline.tester@example.com  
Phone: +15550000001

## Underwriting

Decision: approved  
Risk assessment: low  
Decision date: 2025-12-26T19:38:07.616803

## 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).