

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

Contact: support@phins.ai

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Application ID: UW-20251226-6675

Policy ID: POL-20251226-7354

Issuance ID: ISS-65815ee6c306

Issued date: 2025-12-26T23:53:18.437514

NFT token: NFT-POL-20251226-7354-ISS-65815ee6c306

Policyholder

Name: Pipeline Tester

Email: pipeline.tester@example.com

Phone: +15550000001

Address: 1 Test Street

Underwriting

Decision: approved

Risk assessment: high

Decision date: 2025-12-26T23:53:18.437484

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).