

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

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## 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).