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

Contact: support@phins.ai

PHINS .ai

Generated (UTC): 2025-12-26T19:35:16.479775

Application ID: UW-20251226-7564

Policy ID: POL-20251226-7717

Issuance ID: ISS-f709956a8cdb

Issued date: 2025-12-26T19:35:16.253480

NFT token: NFT-POL-20251226-7717-ISS-f709956a8cdb

Policyholder

Name: Pipeline Tester

Email: pipeline.tester@example.com

Phone: +15550000001

Underwriting

Decision: approved

Risk assessment: low

Decision date: 2025-12-26T19:35:16.253451

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).