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**Insurance Needs Analysis**

A critical piece of a secure financial plan is having the appropriate amount of life insurance. If something were to happen to the income earner(s) in your household, how would your family survive going forward? If an income earner were to unexpectedly pass away, the proceeds from life insurance can be used to pay off a home, replace lost income, and pay estate taxes. Without proper life insurance, a family might be forced to make undesired lifestyle changes (such as the sale of their home).

BHC will conduct an insurance needs analysis for your family to determine the appropriate amount of life insurance to address the potential financial consequences of an unfortunate event.