

# **Heidi Kennedy** CLF, LUTCF Divisional Manager, Training & Development

Serving the Central Pennsylvania and Northern Maryland areas.

Heidi Kennedy was born and raised in the small community of Claysburg, where she and her husband, Joe, live with their daughter, Jazmin. Heidi began her insurance career in 2001, directly out of college. Heidi has two children, Jazmin and Levi Kennedy who are actively involved in sports and academic programs at Claysburg Kimmel school district. Heidi is also active in her local community participating in the Claysburg Area Community Theater since 1994 and has been active in her church. She received her Bachelor's of Science in Business from Penn State in 2001. Her husband is a high school football coach at Claysburg-Kimmel High School.

Heidi shares your values and believes in the importance of a solid family insurance plan to keep a family going in the event of a premature death of a spouse or loved one. She has implemented many plans for all ages using various life and annuity products to help a family prepare for the future. Heidi also enjoys helping seniors live a comfortable lifestyle and preserve their estates for generations to come.

Heidi has qualified for industry designations such as Million Dollar Round Table in 2005, 2006, and 2007 and prides herself in always putting her client first. She is dedicated to helping you reach and exceed your financial goals and objectives.

## **Product and Solutions Expertise**

People need help understanding complex insurance products so they can assure their needs are met. I can help you with this process. My product expertise is in:

- Universal Life
- Asset Transfer
- Term
- Workplace Life Insurance

- Annuities
- Critical Illness
- Whole Life

Baltimore Life also offers other insurance products that are available through Atlas Insurance Distributor (a subsidiary of The Baltimore Life Insurance Company) under an arrangement with independent brokers.

#### Offered Services

Aside from our wide variety of product solutions, we also offer many value-added services.

- Financial Needs Analysis
- Personal Planning Guide

- Identification Program
- ScriptSave® WellRx Card



2875 Route 764, Suite 6 Duncansville, PA 16635

Cell/Text: 814-934-0640
Office Phone: 814-693-5696
Email: heidi.kennedy@baltlife.com





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### What My Clients Say About Me

"Heidi is one of the friendliest people I know. My mom, brother and son all have life insurance from Baltimore Life. Heidi took the time to drive a long distance to meet with us. She explained our policies in detail and answered our questions. I was impressed with her knowledge of insurance, her friendly personally, and her devotion to her clients. When my mom passed away, she was sympathetic to our family. When I received the death certificate, the life insurance was paid quickly. When we buy insurance again it will be with Heidi." - Zelphia Powell

"Heidi Kennedy and Baltimore Life have gone the extra mile for me. I received personal attention and the expertise needed to get the best policy for me. Heidi is always helpful, courteous, and knowledgeable. She always responds promptly to calls and emails. She is never too busy to assist. I would highly recommend that anyone seeking advice on matters of life insurance contact Heidi." - Cynthia Hershey



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