



## Marlene Woods FSS, LUTCF

### Sales Representative

Serving the Westmoreland, Fayette and Washington county areas.

A resident of the Masontown area, Marlene has 30 years of experience in the insurance industry. Marlene is a single mom of three children. Her youngest son Timmy is a senior at Penn State University, and she enjoys spending time with her four grandchildren.

Marlene shares your values and understands the importance of solid family insurance planning designed to keep dreams alive in the event of a premature death of a loved one. She has helped many families with life insurance and annuity products that help replace incomes, satisfy mortgage debt and help prepare for retirement and education expenses. Additionally, Marlene enjoys helping local business owners develop employee group plans and protect their assets through buy-sell agreements and key person insurance. Marlene has achieved multiple company awards and prides herself in providing the best possible service to her clients.

## 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:

- Annuities
- Critical Illness
- Whole Life
- Asset Transfer
- Term
- Workplace Life Insurance

*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
- Identification Program
- Personal Planning Guide
- ScriptSave® WellRx Card



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## What My Clients Say About Me

*"Marlene has helped me and my family over the years in obtaining life insurance. She explained things in terms that we understood. I have referred her to my friends and family. My mother just passed away and Marlene was very helpful to me with the claim. I would recommend her to anybody I know." - Sally Ann Martini*

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*"Marlene has been my agent for many years and she has been a great help to me in explaining my options. When my daughter became of age and would no longer be covered on my policy, Marlene helped us choose the best option for her. When my husband passed away suddenly, Marlene was kind, supportive and a great help in this unfortunate situation. I would highly recommend Marlene as an agent to everyone." - Mona O'Neil*

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