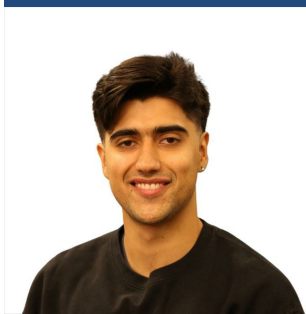




Rafael Ibanez

Insurance Agent

Serving the Pennsylvania area.

Rafael Ibanez Medina is a licensed insurance agent operating out of the Keystone Agency. He is passionate about helping people protect what matters most – family – with life insurance. Rafael's mission is to help you reach your goals now and to protect your family's financial future.

Alongside being an insurance agent, outside of work, Rafael is driven to make a difference in people's lives. He volunteers with the Peer Empowerment Network in Johnstown, Pa., as well as at local elementary and middle schools to promote healthy habits among young people. Rafael also serves as a graduate assistant and is pursuing a master's degree in clinical Mental Health Counseling. Rafael specializes in life insurance and annuities products.

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:

- Asset Transfer
- Universal Life
- Term
- Annuities
- 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



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