



## JJ Kremer

### Insurance Agent

Serving the Baltimore Metro and Eastern Shore and Washington DC areas.

With more than seven years of experience in the financial services industry, Gerard "JJ" Kremer, Jr. joined Baltimore Life in November 2015 and has won the Top 10 Agent Award during his tenure. JJ insists on a comprehensive, planning-based approach in helping customers achieve their financial goals. He knows life changes and works with his customer to assure their financial plan keeps pace for their changing needs. His specialties include:

- Life insurance strategies, which include long-term care insurance planning and insights
- Medicare planning which requires unique skills and knowledge as a Medicare specialist
- Retirement preparation for customers to live the retirement lifestyle they envision

"Taking the time to plan carefully now can make all the difference down the road... a family's financial future is too important to leave to chance. It's about making a tomorrow people can count on; tomorrows they have planned for," said JJ.

Whatever it is you want to accomplish or protect; JJ is here to help. His approach to financial planning starts with understanding his clients, their goals and needs. This type of connection with his clients allows him to suggest the appropriate resources at the appropriate times — and the result is a series of personalized, comprehensive recommendations that are tailored specifically for the client.

JJ attended Calvert Hall College High School in Towson, MD before attending UMBC in Catonsville, Md. He resides in Linthicum with his wife and daughter. During his down time, JJ enjoys spending time with his family, working out, golfing, and going to the beach. He is also active at his church and in his community through various volunteer work.

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

*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



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Owings Mills, MD 21117-4871

**Office Phone:** 443-681-7625

**Cell/Text:** 443-960-6751

**Email:** [Gerard.KremerJr@baltlife.com](mailto:Gerard.KremerJr@baltlife.com)



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[www.baltlife.com/JJKremer](http://www.baltlife.com/JJKremer)

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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