



JJ Kremer

Producing Manager Trainee (PMT)

Serving the Baltimore Metro and Eastern Shore and DMV areas.

With more than 13 years of experience in the financial services industry, I specialize in helping individuals and families build financial security through thoughtful planning and protection strategies. Since joining Baltimore Life in 2015, I have been recognized as a Top 10 Agent, reflecting my commitment to delivering meaningful solutions and long-term value to my clients.

My approach centers on comprehensive financial planning. Life changes—and financial strategies should evolve along with it. I work closely with clients to understand their goals, evaluate their current situation, and develop strategies designed to protect their families, strengthen their retirement plans, and provide long-term financial confidence.

My areas of focus include:

- Life Insurance Planning – Protecting families while creating financial stability
- Retirement Income Strategies – Helping clients create sustainable income for the retirement lifestyle they envision
- Long-Term Care Planning – Preparing for healthcare costs and preserving retirement assets
- Medicare Planning – Helping clients navigate important healthcare decisions in retirement

I believe planning today creates certainty for tomorrow. Taking the time to develop a thoughtful financial strategy can make a lasting difference for families and future generations.

Outside of work, I enjoy spending time with my wife and daughter, working out, golfing, and travelling. I'm also active in my church and community through volunteer work.

If you'd like to connect or discuss strategies for protecting your family or strengthening your retirement plan, feel free to reach out.

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:

- Whole Life
- Asset Transfer
- Workplace Life Insurance
- Health
- Universal Life
- Annuities
- Critical Illness
- Long-Term Care
- Term
- Medicare Supplement
- Disability

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.



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

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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