

## Teresa Hedrick Producing Manager Trainee (PMT) Serving the CO, DC, DE, MD, FL, MS, PA, TN, TX, VA, WI and WV areas.

As a life insurance agent and military veteran, my mission is to empower families to navigate life's uncertainties and secure a brighter financial future. I understand firsthand the importance of planning for the unexpected; my experiences have taught me that life can be unpredictable and having a solid safety net is crucial.

My passion lies in building strong relationships with clients, taking the time to listen to their unique needs and aspirations. I believe that every family deserves personalized solutions that not only protect their loved ones but also provide peace of mind. I take the time to understand the unique needs and aspirations of each family I work with. My goal is to empower you with the knowledge and resources to protect what matters most, ensuring that your loved ones are taken care of, no matter what life throws your way.

Outside of my professional life, I cherish spending time with my family. I love to travel and create lasting memories, and I'm often found at my children's sporting events, cheering them on and supporting their dreams. I strive to instill the same values of resilience and preparation in my clients that I nurture in my own family.

We can schedule a meeting in the most convenient way for you – face-to-face, or via video or phone call. Let's connect and work together to ensure your family is protected and prepared for whatever the future holds.

## **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
- Universal Life
- Critical Illness
- Health

- Asset Transfer
- Whole Life
- Medicare Supplement
- Term
- Workplace Life Insurance
- 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.

## 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



10075 Red Run Boulevard Owings Mills, MD 21117-4871

Office Phone: 202-492-7927

Fax: 202-827-0052

Email: teresa.hedrick@baltlife.com





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