



## NORTHEAST BROKERAGE

*Life | Annuity | LTC | DI*



### Tom Kramer

Sales Vice President

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Tom is currently an individual and business life insurance planning specialist at Northeast Brokerage, Inc. located in Glastonbury, CT. Tom began his career with Nationwide Insurance in 1995 and during his time there worked in a variety of Sales and Marketing roles supporting Property & Casualty Agents and independent Financial Advisors at Broker-Dealer Firms, wirehouses, and Banks with all types of life insurance and annuities. Prior to joining Northeast Brokerage in January 2022, Tom spent more than a decade with Grange Life Insurance helping independent Life Agents and independent Property & Casualty agents grow their Life book of business as both an Internal and External Wholesaler.

In his capacity at Northeast Brokerage, he continues to serve as a resource to independent Property & Casualty and Commercial Insurance Agents, Financial Advisors, Benefits Professionals, Attorneys, and their clients in the design and implementation of numerous life insurance, annuity, long-term care, and disability insurance planning strategies. His experience in the areas of individual and business protection, most notably case design, risk assessment (including impaired risk) make him a valuable partner to our team. We represent only “A” rated insurance companies with life insurance, long-term care, and disability product solutions.

### Education, Licenses & Designations

Tom holds his life and health insurance license in multiple Southern and Midwestern states. Tom earned a Bachelor of Science in Business Administration with a focus in Marketing from The Ohio State University and followed that up with a Masters in Business Administration from Ashland University in Ashland, OH. For several years, Tom also taught undergraduate courses in Marketing at Franklin University in Columbus, OH as an adjunct instructor, while supplementing his own education there with courses in Adult Learning Techniques, Marketing, and Public Relations.

### Personal Statement

Tom resides in Athens, GA with his Alaskan Malamute, Sage. When it's not too hot for Sage, Tom brings her along on local hikes in Northeast GA. Tom enjoys traveling throughout the country (but especially the Southeast) visiting family and friends while exploring his interests in hiking, history, finding unique Mom & Pop restaurants (especially those with good brisket and bourbon), and visiting local craft breweries. Even though Tom lives in the heart of Georgia Bulldog country, he's still a diehard Ohio State football fan and attends a few games annually. He especially enjoys away games in college towns he's not previously visited. Tom has previously volunteered with Meals on Wheels and Ronald McDonald House.