

# FMO Vetting Checklist

Your Roadmap to a Transparent,  
Supportive FMO Relationship

This checklist covers everything from contracts and technology to marketing support, training, and culture—giving you a clear framework to evaluate and compare potential FMO partners.

# FMO Vetting Checklist

Not all FMOs are created equal. The right partnership can fuel your growth, simplify your operations, and support your success for years to come. Use this checklist to evaluate potential FMOs and ensure you're aligning with a partner that's transparent, supportive, and committed to helping you build a thriving business.

## Foundational Questions

- ☐ Is the FMO financially stable and well-established?
- ☐ How long has the FMO been in business?
- ☐ Do they specialize in the markets I focus on (Medicare, ACA, Life, Annuities, etc.)?

## Contracting & Release Policies

- ☐ Are contracts clearly explained and easy to understand?
- ☐ What is their release policy if I decide to leave?
- ☐ Is there any vesting period or production requirement?

## Tools & Technology

- ☐ Do they offer enrollment platforms, CRMs, quoting tools, and lead management systems?
- ☐ Are their systems easy to use and regularly updated?
- ☐ Is tech support readily available if I need help?

## Marketing & Lead Support

- ☐ Do they offer free or co-op marketing materials?
- ☐ Will I receive support with branding and local advertising?
- ☐ Are lead programs available? If so, what's the cost or structure?

## Training & Development

- ☐ Is there onboarding for new products, platforms, or certifications?
- ☐ Do they host regular webinars, CE courses, or in-person training?
- ☐ Are successful agents available as mentors?

## Support & Communication

- ☐ Do I have a dedicated marketer or account manager?
- ☐ How responsive are they to emails, calls, or urgent needs?
- ☐ Do they proactively help me grow my business?

## Compliance & Ethics

- ☐ Does the FMO stay up to date with CMS and state regulations?
- ☐ Are compliance protocols clearly communicated?
- ☐ Do they have a transparent and ethical reputation?

## Agent-Focused Culture

- ☐ Does the FMO promote agent independence and business ownership?
- ☐ Is there a sense of community or collaboration?
- ☐ Do I feel aligned with their values and long-term vision?

## Bonus: Green Flags

- Transparent contracts
- Free value-added tools
- Easy access to leadership
- Ongoing innovation
- Testimonials from satisfied agents

Your FMO should be more than a contract—it should be a true partner in your success. Take the time to ask the right questions, compare your options, and choose an organization that empowers you to grow your business on your terms. The right fit can make all the difference.

### Fit Over Flash

A flashy pitch doesn't equal long-term value. Look for an FMO that aligns with your business goals and supports your independence.

### Ask About Exit Terms

Always understand the release policy. A true partner won't trap you—they'll earn your loyalty with real support.

### Invest in Education

Ongoing training and compliance support aren't extras—they're essentials. The right FMO helps you stay sharp and ahead of the curve.

### Test the Relationship Early

Pay attention to how responsive and helpful they are during onboarding. First impressions often reflect long-term service quality.