

Understanding the FMO Relationship

Empowering Independent Agents
for Growth and Compliance



Presented by:  **PSMBrokerage**
Your trusted FMO since 2006

Welcome & Introductions

Founded in 2006, **PSM Brokerage** supports insurance agents and agencies through personalized mentorship and strategic guidance to help build sustainable, long-term success.



Federico Guardia
President

"Federico is passionate about empowering agents—combining innovative ideas with genuine relationship building to help them grow stronger, smarter businesses."



Lucas Vandenberg
CEO

"Lucas believes in the power of branding and marketing—teaching agents how to generate their own leads, build a recognizable presence, and scale with confidence."



What is an FMO?



Definitions: FMO, IMO, NMO – what these acronyms mean



The FMO's role as a wholesale distribution partner for carriers



Responsibilities to agents: recruit, educate, train, support

Definitions: FMO, IMO, NMO

- **FMO (Field Marketing Organization)**
- **IMO (Independent Marketing Organization)**
- **NMO (National Marketing Organization)**

All three operate as intermediaries between agents and carriers—offering access to products, tools, training, and ongoing support to help agents grow and succeed in a competitive marketplace.



Don't get caught up in the acronym—FMO, IMO, and NMO often function similarly. Focus instead on the support, transparency, and tools they offer.

The FMO's Role as a Wholesale Distribution Partner for Carriers

> **Connects Carriers with Independent Agents**

FMOs act as intermediaries, helping carriers expand market reach without managing individual agents directly.

> **Manages Contracting & Compliance**

Handles agent onboarding, licensing verification, and ensures compliance with carrier and CMS guidelines.

> **Supports Sales & Growth**

Provides agents with quoting tools, sales training, marketing materials, and lead support to increase production.



FMOs serve as an extension of the carrier, scaling distribution while equipping agents for success.

Responsibilities to Agents: Recruit, Educate, Train, Support

Recruit

Identify and attract agents who align with the FMO's values, product focus, and growth strategy.

Educate

Provide product knowledge, market insights, and ongoing updates to keep agents informed and competitive.

Train

Offer onboarding, certifications, sales coaching, and platform walkthroughs to prepare agents for success.

Support

Deliver ongoing assistance through dedicated account managers, marketing teams, and back-office support.



Panel Question

"From your perspective, how does an FMO serve as more than just a distribution channel for carriers?"

Foundational Pillars of a Strong FMO



- Portfolio of Carriers & Products
- Internal and External Infrastructure
- Tools and Technology (CRM, enrollment platforms)
- Industry Relationships: Carriers, Vendors, Experts
- Agent Support: Personalized, dedicated, and accessible



Interactive Segment

Panelists share real-life examples of infrastructure /
tools helping agents succeed

How to Vet an FMO

What agents should ask during the interview process.

- Contracts and release policy
- Co-op & reimbursement programs
- Training and compliance support
- Proprietary offerings and specialties



Panel Activity

Each panelist gives one 'red flag' and one 'green light' to watch for

The Agent-FMO Relationship: Building a Partnership

- **Culture Fit Matters** - Alignment in values, communication style, and business philosophy helps foster a productive, lasting relationship.
- **Mentorship Over Management** - A good FMO offers guidance—not control. Agents benefit from experienced mentors who support autonomy while offering strategic advice.
- **Long-Term Strategy** - FMOs should help agents think beyond the next sale—planning for scalable growth, renewals, and succession.

What Ongoing Support Should Look Like:

- Regular check-ins and growth planning sessions
- Access to marketing support, tools, and training
- Timely updates on products and regulations
- A dedicated point of contact for personalized assistance



Moderator Prompt

“How can an agent ensure their FMO stays aligned with their evolving goals?”



Live Q&A With the Audience

Open floor for attendee questions to the panelists

Summary & Final Thoughts



FMOs play a critical role in bridging carriers and agents, offering essential tools, training, and support.



A strong FMO relationship should be built on transparency, shared goals, and ongoing mentorship.



Not all FMOs are created equal - Knowing what to look for in an FMO helps align with the right partner.

Resources Agents Can Use to Evaluate FMOs:



FMO Vetting Checklist

A guided list of questions and considerations for interviewing potential FMOs—from contracts to compliance support.



Thank You For Attending



Scan the QR code to download today's presentation and access supplemental resources.

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