

What Is an FMO?

Why Insurance Agents Need One



The Infrastructure of Your Business

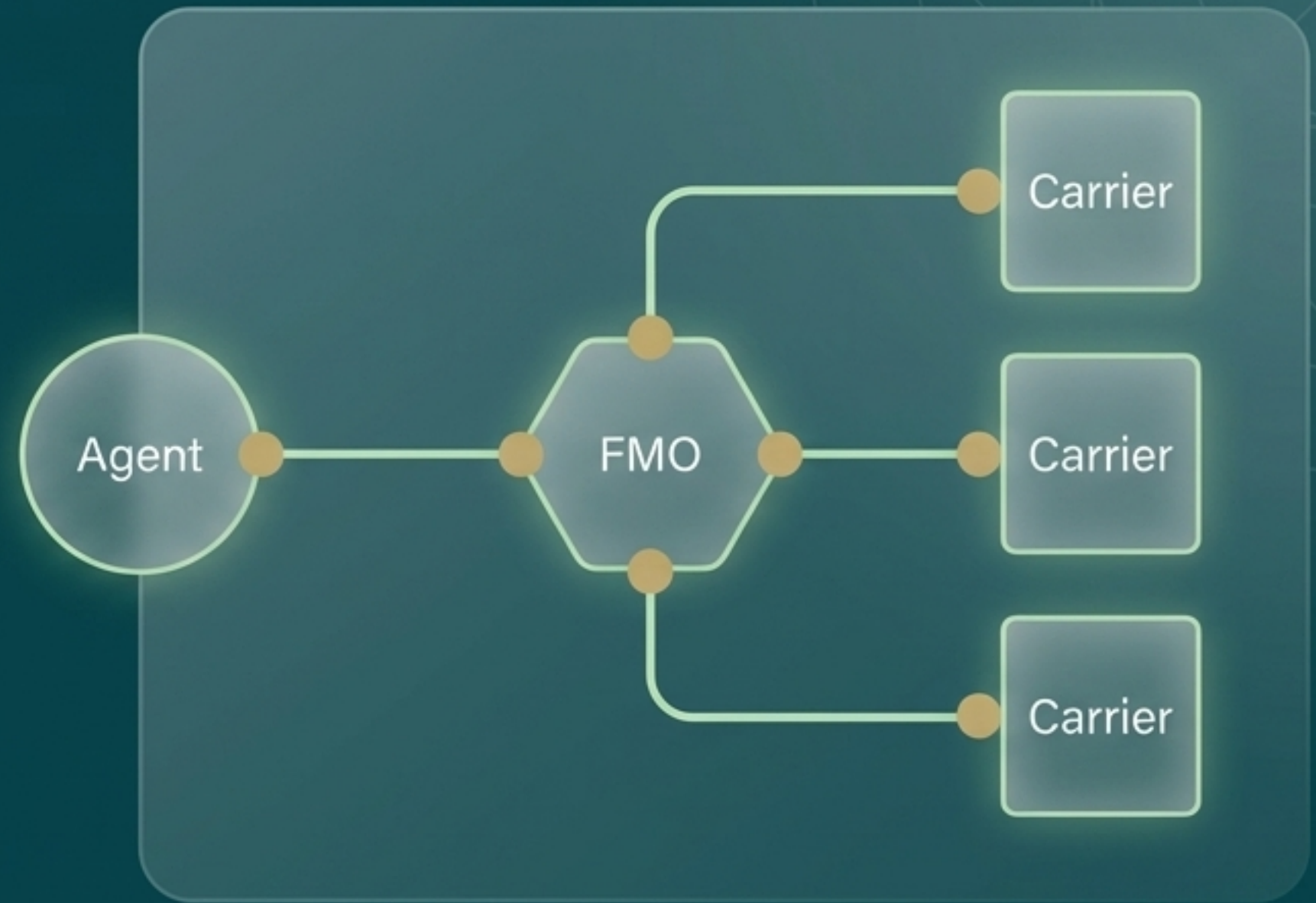
Your license is just the starting point.

A Field Marketing Organization (FMO) connects you to the market.



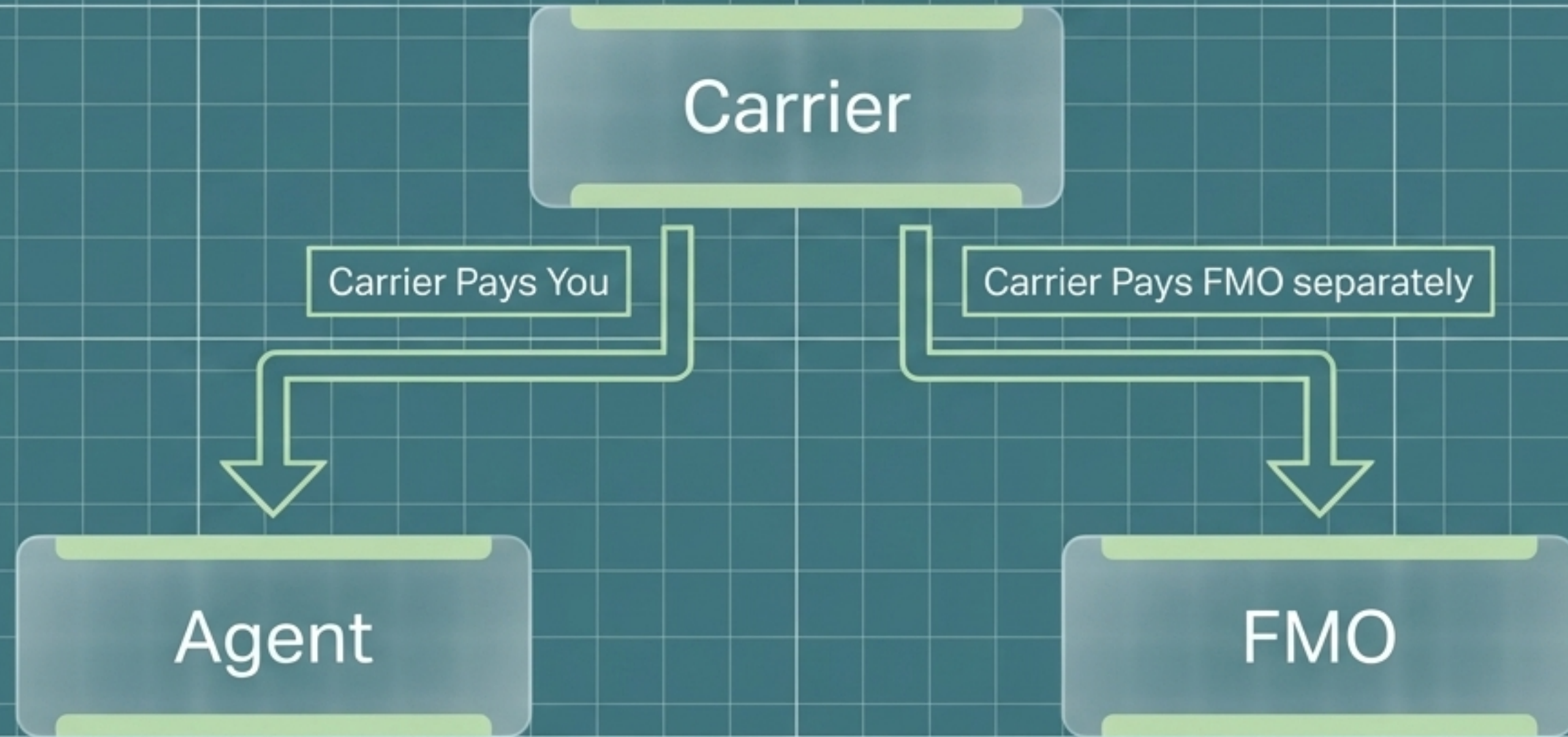
The Industry Middleman

- Carriers rarely contract with individual agents directly
- FMOs manage large-scale distribution



No FMO = No Appointments = No Commissions

You Do Not Lose a Cut



100% of your earned commission goes directly to you.

What an FMO Provides



Carrier Access



Tools & Tech



Training

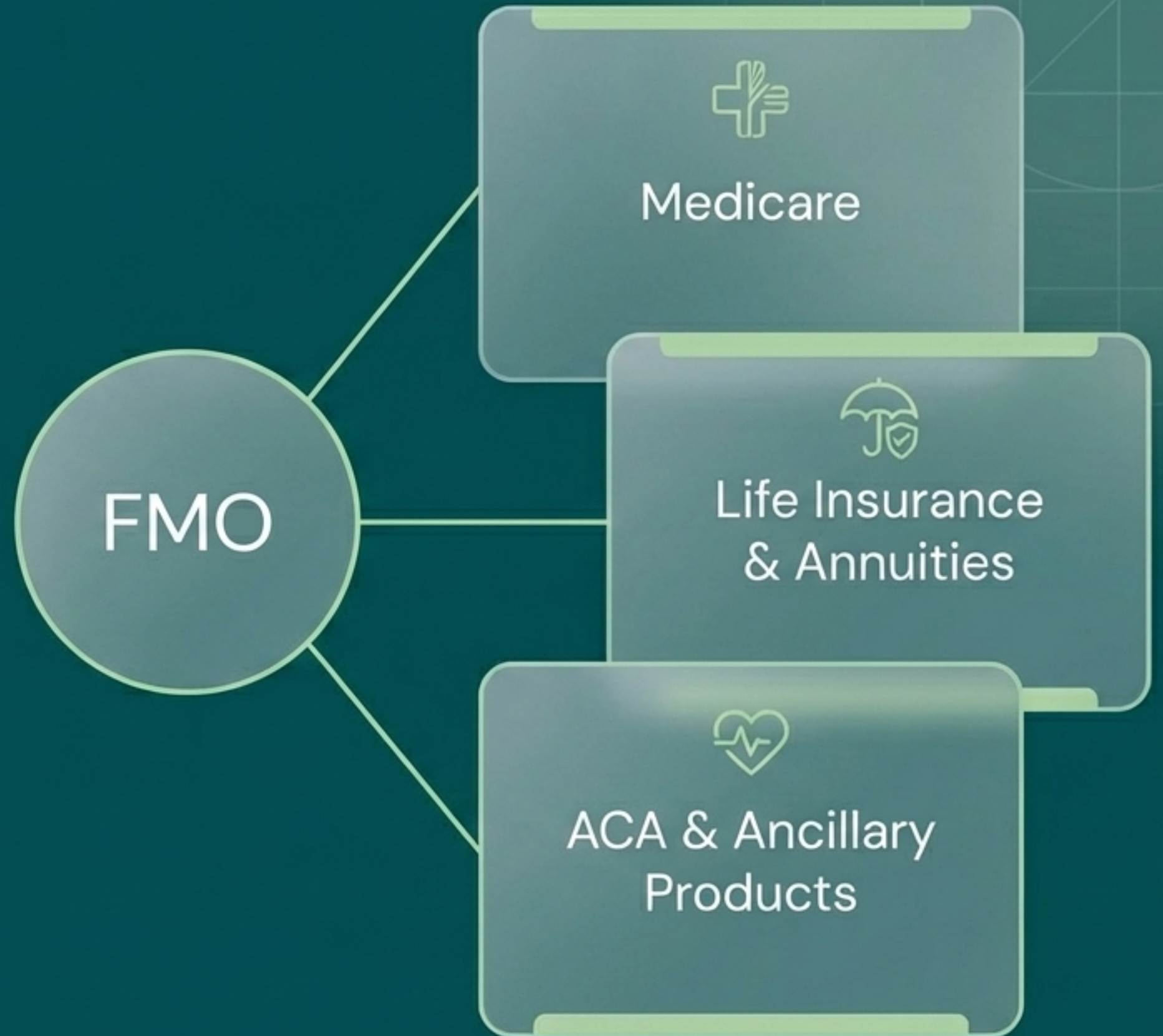


Marketing

1. Carrier Access & Contracting

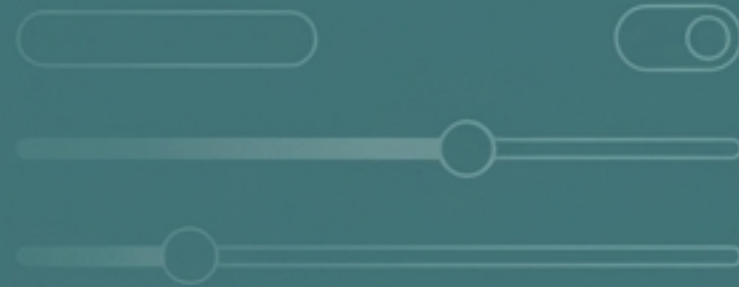
One centralized process connects you to:

- Medicare (Advantage, PDP, Supp)
- Life Insurance & Annuities
- ACA & Ancillary Products



2. Tools & Technology

Quoting Engines



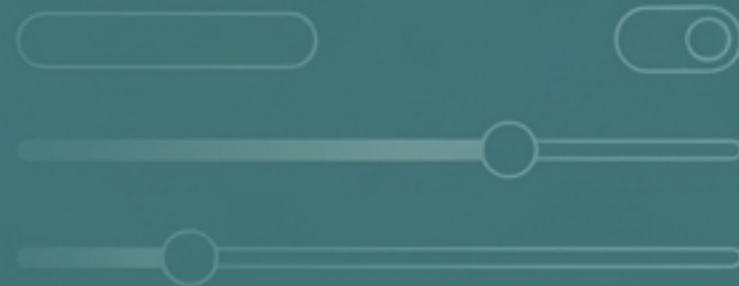
Compare plans side by side

Enrollment Platforms



Submit applications electronically

CRM Systems



Manage client information

3. Training & Compliance

- ✓ Navigate CMS Medicare rule updates
- ✓ Track shifting carrier products
- ✓ Complete required AHIP certifications

4. Marketing Support

Knowing how to sell matters, but you need people to sell to.

Lead Programs



Co-op Marketing Dollars



Digital Tools

The Client Scenario

A single appointment requiring three solutions:



Medicare
Supplement

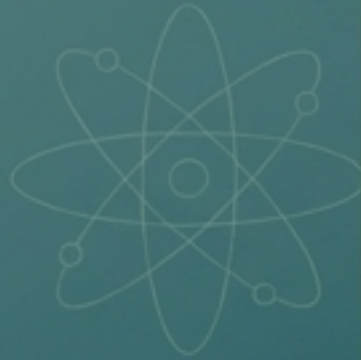


Part D
Drug Plan



Hospital
Indemnity

The FMO Difference



With an FMO

Quote multiple carriers,
instant enrollment, address
all needs on the spot.



Without an FMO

Limited to one carrier,
no quoting tools, unable
to cross-sell.

Secure Your FMO

Start looking now, even before
your license arrives.



Review their
carrier contracts



Demo their
quoting tools



Verify real
human support

