



The Seven-Step FMO Due-Diligence Checklist

Choosing the right Medicare FMO is one of the most important business decisions an agent can make. Before signing anything, take the time to do your homework with this simple seven-step checklist:

1. **Define Your Non-Negotiables** - Know what matters most—whether it's first-day vesting, direct-deposit commissions, or transparent grids.
2. **Interview Multiple FMOs** - Talk to at least three organizations and request carrier grids, compensation schedules, and sample contracts.
3. **Test the Technology** - Don't just take their word for it. Run a dummy Scope of Appointment and Health Risk Assessment to see how the platform performs.
4. **Evaluate the Compliance Culture** - Look for FMOs that provide weekly CMS updates, mock-audit drills, and access to a knowledgeable compliance team.
5. **Confirm Vesting and Release Terms in Writing** - Protect your business by getting clear documentation before submitting any production.
6. **Review Marketing Support** - Ask about co-op budgets, pre-approved seminar materials, lead vendor partnerships, and call-recording storage.
7. **Check Peer Feedback** - Seek out insights from LinkedIn groups, producer forums, and carrier reps to see how the FMO treats its agents.

The best FMOs go far beyond carrier contracts—they provide transparent commissions, first-day vesting, compliance support, training, enrollment technology, and access to quality leads. With the right partner, you can spend less time chasing paperwork and more time building your business. Don't settle for an FMO that slows you down. Partner with one that puts agents first.

