



Consider Consolidating to 1 FMO

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We often speak with agents who are proud to be working with multiple FMOs.

Many of them do it to utilize the different programs each FMO has to offer and although this sounds like a great idea, **it results in less support and less rewards.**

Agents may be writing 10 apps a month, but they may be working with 4 different FMOs. If you look at the examples below, **the agent benefits more when using one FMO.**

FMO	Carrier	Apps/Month	Monthly Apps/FMO
PIMSCO	Humana	2	3
	United Healthcare	1	
FMO #2	Aetna	3	4
	Cigna	1	
FMO #3	Mutual of Omaha	2	3
FMO #4	United American	1	

Current Scenario

Within 90 days agent has written 9 apps with PIMSCO. Qualifying him for...

1. 1,000 Piece Mailer.

All Business with PIMSCO

Within 90 days agent has written 30 apps with PIMSCO. Qualifying him for...

1. 2,000 Piece Mailer
2. E&O Reimbursement
3. Website
4. Logo
5. Matching Business Cards.