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# QUESTIONS TO ASK BEFORE CHOOSING AN FMO

QUESTION	OIG'S ANSWER	WHAT OTHERS SAY
1) What is your release policy?	We offer a free release. If you ever feel like it's not the right fit, you will be granted a release.	
2) Who pays my commissions?	Agent commission is vested and paid direct to you by the carrier. You own your book of business.	
3) What core services do you offer agents?	<ul style="list-style-type: none"> <li>✓ Monthly training events</li> <li>✓ Medicare Academy</li> <li>✓ WAPCon AEP Kickoff Event</li> <li>✓ Agent back office support</li> <li>✓ CSG Actuarial Quoting Tool</li> <li>✓ Agent portal with carrier resources</li> <li>✓ Weekly blog articles and social posts</li> <li>✓ Co-op marketing</li> </ul>	
4) How can you help us grow and expand?	WAP offers very competitive agency contract levels for all carriers. We are experienced in helping agents build and develop their own agencies. In addition to agency trainings, James offers personal coaching calls.	
5) Do you provide co-op marketing support?	Yes! Need flyers? We print them. Hosting an event or a direct mail campaign? We can co-op. Tell us about your marketing plan. We'll tell you how we can support you.	
6) Do you have references?	<p>Yes, if you'd like to know what it's like to work with us, please don't hesitate to contact any of our broker references below.</p> <p style="text-align: center;"><b>Broker Agency Owners</b></p> <ul style="list-style-type: none"> <li>✓ <b>Courtney Thomas</b> - (804) 539-9454 or courtie.thomas@gmail.com</li> <li>✓ <b>Kevin Benavides</b> - benavideskevin@yahoo.com</li> <li>✓ <b>Paula Robinson</b> - probinson@therobinsoninsurancegroup.com</li> </ul> <p style="text-align: center;"><b>Brokers</b></p> <ul style="list-style-type: none"> <li>✓ <b>Emmett Farmer</b> - (773) 908-9425 or gettingcashback2@gmail.com</li> <li>✓ <b>Ameer Muhammad</b> - (708) 945-3844</li> <li>✓ <b>Cynthia Cherry</b> - cynthiacherry@yahoo.com</li> </ul>	
7) How much does it cost me to work with you?	Our services are provided at ZERO additional cost to you! We don't keep a percentage of your commission. We don't own your book of business. We won't charge you to use our quoting tool. In addition, OIG will reimburse the cost of your 2019 AHIP (\$125-\$175 value), if you decide to contract with us.	

**WOULD YOU LIKE TO LEARN MORE?**

[Email us to schedule a conference call](#)

