AgencyGod

THE FREE OPERATOR PLAYBOOK

● AGENCY GROWTH · MARGIN & DELIVERY

# The White-Label Fulfillment Guide

Add 30 points of gross margin to every retainer you deliver. The same $2,500 client that nets you **28% in-house** nets **58% white-labeled**, an extra **$180,000 in gross profit** on a $600K book. This is how you offload delivery **without the quality slip that churns the client.**

- The Keep-vs-Rent decision grid
- Margin-math worksheet
- 12-point vetting checklist
- The fill-in SLA template
- The 5-gate QA checkpoint
- A full worked teardown

An operator playbook from **AgencyGod**
agencygod.com

$10K GTD

**The $10,000 Guarantee**
You get the result or you get paid $10,000

YOU ARE DOING THE WORK AND KEEPING NONE OF IT

# Your margins look fine on paper. After the contractor and your own hours, there is barely anything left.

You tried outsourcing once. The work came back so bad you redid it yourself. So now you do everything in-house and stay maxed out, turning away work you cannot deliver.

Here is the trap. You are scared a white-label partner will email your client directly, slap their own logo on a deliverable, and blow up the relationship you spent a year building. So you keep delivery in-house, cap yourself at the number of hours you personally have, and watch your best margin disappear into your own labor. The generalist agency keeps **15 to 20 cents** on the dollar doing it this way. The specialists who rent the right work keep **25 to 40.**

THE UNCOMFORTABLE TRUTH

Outsourcing is no longer a cost play. Only **34% of executives** still outsource mainly to cut costs, down from 70% in 2020. The other reason is the one that matters for you: it is the fastest way to add a capability you cannot staff. The agencies winning right now do not deliver everything. They **own the client relationship** and rent the production underneath it.

**Stop renting your own hours. Start renting production and keeping the spread.**

This guide is the operator's version, not the theory. You get the grid that decides what to keep and what to rent, the worksheet that proves the margin swing on your own numbers, the 12 questions that filter out the partner who will burn you, the SLA and QA gate that keep quality from slipping, and a full teardown of one retainer rebuilt the right way.

**28→58%**

Gross margin on the same $2,500 retainer, in-house vs white-labeled

DashClicks white-label margin model, 2025

**49%**

Annual churn on PPC delivery, the highest of any service

Focus Digital agency churn report, 2026

**$180K**

Added gross profit on a $600K retainer book at the higher margin

DashClicks white-label margin model, 2025

THE WHITE-LABEL DECISION GRID

# Not every service should leave the building. Here is how to decide line by line.

Run every service you sell through this grid before you outsource a single deliverable. Keep what is core to who you are. Rent the rest.

KEEP IT IN-HOUSE WHEN

## It is who you are

- The service is **core to your positioning.** If your whole pitch is "the SEO agency," you do not white-label SEO. It is the thing they buy you for.
- Volume is **stable and predictable.** If you can keep a full-time specialist 70 to 75% billable on this work, hire for it.
- It is the **client-relationship surface.** Strategy, reporting calls, and account management stay with you, always.
- The margin is already healthy and the work is repeatable enough to systemize internally.

WHITE-LABEL IT WHEN

## It is a capability gap

- Volume is **lumpy.** You get web projects every other month, not enough to justify a salaried developer who sits idle half the time.
- The skill is **specialized** and outside your lane. Paid media, technical SEO, video editing, motion design.
- You are the **bottleneck.** The work only ships when you personally touch it, and that ceiling is capping your revenue.
- A client needs it once, you would lose them by saying no, but it will never be a steady line of business.

THE RULE

**If you cannot keep a specialist 70 to 75%**

billable

**on this work, do not hire for it. Rent it.**

That 70 to 75% billable band is the documented utilization sweet spot. Below it, a full-time hire bleeds you on idle salary. A white-label partner only costs you when there is work to bill.

**The non-negotiable:** whatever you rent, you stay the single point of contact. The client never knows a partner exists. Strategy, the relationship, and the invoice are yours. Production is the only thing that moves.

*Utilization benchmark: TMetric, Marketing Agency Benchmarks 2025 (250+ agencies). Generalist net margin 15 to 20%, specialist 25 to 40%, top agencies protect 40%+ gross.*

THE MARGIN-MATH WORKSHEET

# Same client. Same price. Thirty points more in your pocket.

Here is the side-by-side on a single $2,500 retainer. Fill the red blanks with your own numbers and watch what the spread does.

| Per $2,500/mo retainer | In-House | White-Labeled |
|---|---|---|
| Monthly retainer<br>What the client pays you | $2,500 | $ 2,500 |
| Fulfillment cost<br>Staff hours or partner invoice | $1,200 | **$700** |
| Your account management<br>The hours you keep either way | included | **included** |
| **Gross margin** | **$1,300 · 28%** | **$1,800 · 58%** |

**+30 pts**

Gross margin gained on the identical retainer, with the client paying the same price

**+$180K**

Extra annual gross profit across a $600,000 retainer book at the higher margin

**Why the cost drops without the price dropping:** a wholesale partner runs the work at production scale across dozens of accounts, so their unit cost is lower than yours. You buy their efficiency at wholesale, sell it at your retail price, and keep the difference. The client gets the same or better deliverable. You stop paying for idle salary between projects.

THE NUMBER THAT DECIDES IT

Plug in your real fulfillment cost. If white-labeling drops your delivery cost by **$500 a month per client** and you have **20 clients**, that is **$10,000 a month** of new margin appearing with no new sales. You did not raise a price or close a deal. You stopped doing $700 work for $1,200.

*Model and figures: DashClicks, "Agency Profit Margins & White Label PPC: Finding the Sweet Spot Between Cost and Control," 2025. Margin outcomes vary with your wholesale cost, client mix, and the account-management overhead you carry. Run your own numbers in the blanks above.*

WHAT TO CHARGE ON TOP

# Price at 2x to 2.5x wholesale. That is the whole markup model.

The standard resale markup lands you a 45 to 60% gross margin. Here are real wholesale anchors so you stop guessing what a fair price is.

| SERVICE | WHOLESALE COST | YOU RESELL AT | YOUR MARGIN |
|---|---|---|---|
| **White-label SEO** | **$800 to $1,200** per month | **$2,000 to $2,400** 2x to 2.5x | **50 to 60%** |
| **Content writing** | **$150 to $500** per piece | **$350 to $1,100** per piece | **~55%** |
| **Dev / web retainer** | **from ~$1,500** 15 to 20 hrs/mo | **$3,000 to $3,750** per month | **~50%** |
| **Paid media mgmt** | **$500 to $1,000** per account | **$1,500 to $2,500** per account | **~55%** |

### Under 2x

The danger floor. You do not cover your own **account management** time, so you are working for free on the relationship. Margin looks fine, your hours are not paid.

### 2x to 2.5x

The sweet spot. **45 to 60% gross,** enough to fund your strategy, QA, and reporting time while staying competitive on price.

### Over 2.5x

The ceiling. You price yourself above the market and risk getting **undercut** by an agency selling the same wholesale work for less.

**Use round numbers, never charm pricing.** A $2,400 retainer reads premium. A $2,397 retainer reads like a discount-store price tag and quietly cheapens everything above it. The markup is your money. The relationship is what you are actually selling, so price it like the asset it is.

*Markup benchmark: DigitalRyze, "White Label SEO Pricing: 2026 Wholesale & Resale Benchmarks." Wholesale ranges are directional and vary by partner, scope, and niche. Always confirm scope and turnaround before locking a resale price.*

THE 12-POINT PARTNER VETTING CHECKLIST

# The partner who burns you looks great in the sales call.

Get every one of these in writing before a single client deliverable touches them. Anything they dodge is a no.

- [ ] **1. Staging environment**
  They build and test in staging, never live on your client's site. Confirm the workflow.
- [ ] **2. Named QA process**
  Ask "walk me through your QA." If they cannot name the steps, they do not have one.
- [ ] **3. Signed NDA**
  Before you share any client name, account, or login. Non-negotiable, day one.
- [ ] **4. White-label invisibility**
  Zero partner branding. No logo, no signature, no footer. Your client never sees them.
- [ ] **5. No direct client contact**
  They never email, call, or DM your client. Ever. All communication routes through you.
- [ ] **6. Sample deliverables**
  See the actual work, not a portfolio of logos. Judge the thing your client will receive.
- [ ] **7. References you can call**
  Two agencies currently reselling them. Ask about misses, not just wins.
- [ ] **8. Response-time guarantee**
  A written number. "We reply within one business day" beats "we are responsive."
- [ ] **9. Capacity ceiling**
  Ask how many accounts one team handles. An overbooked partner misses deadlines.
- [ ] **10. IP ownership**
  You and your client own the work product on payment. Get it in the contract.
- [ ] **11. Kill-fee terms**
  What you owe if you cancel mid-project. Know it before you start, not after.
- [ ] **12. A paid trial first**
  One small paid project before any volume. Trust is earned on a real deliverable.

### WALK AWAY IF YOU SEE

- ✕ They **refuse an NDA** or "do not usually sign those."
- ✕ They want to **talk to your client** "to scope it properly."
- ✕ They push for a **big volume commitment** before any trial.
- ✕ No staging, they "just work on the live site."
- ✕ No references, or only screenshots and testimonials.
- ✕ Vague turnaround. "It depends" with no number attached.

THE SLA TEMPLATE · FILL IN THE FIELDS

# A client churned over one missed deadline and you never saw it coming.

A handshake is not a service-level agreement. Fill these fields with your partner before any work starts. The green blanks are yours to set.

| | |
|---|---|
| **Turnaround** | Each deliverable has a named deadline in business days.<br>*"Homepage concept within **5** business days. Monthly report by the **first Monday**. Blog draft within **3** business days of brief."* |
| **Revisions** | **2** rounds of revision included per deliverable. Further rounds billed at the agreed rate.<br>*Cap it. Unlimited revisions are how a profitable project goes break-even.* |
| **Escalation ladder** | Named contact, named backup, and the hours they are reachable.<br>*"Primary: **name**. If no reply in **4** business hours, escalate to **name**. Reachable **9 to 6 ET**."* |
| **Performance KPIs** | The measurable standard the work must hit.<br>*"Reports delivered on time **95%** of months. Critical bugs fixed within **1** business day."* |
| **Penalty / credit** | What you get back when they miss.<br>*"A missed deadline credits **10%** of that deliverable's fee. Two misses in a quarter, the trial ends with no kill fee."* |
| **Confidentiality** | No client contact, no partner branding, NDA in force for the full term and after.<br>*This is the clause that protects the relationship you actually sell.* |

PASTE-READY PENALTY CLAUSE · DROP STRAIGHT INTO THE AGREEMENT

*"For each deliverable delivered after the agreed turnaround, Provider shall credit Client **10%** of that deliverable's fee per business day late, up to **50%**. If Provider misses the agreed turnaround on **two** deliverables within any rolling **90** -day period, Client may terminate the engagement on written notice with no kill fee, and Provider shall refund any prepaid fees for undelivered work."*

WHY THE PENALTY CLAUSE MATTERS MOST

Without a credit clause, a missed deadline costs **you** a client and costs your partner nothing. With one, your partner has skin in the game on every deadline. The clause rarely gets invoked. Its job is to make sure it never has to be.

THE QA GATE

# Never forward a partner deliverable raw.

This is the five-step checkpoint that runs in your shop before anything touches the client. It is what keeps the white-label invisible and the quality yours.

GATE 1

### Responsive

Open it on mobile, tablet, and desktop. Most "it looks broken" emails are a layout that never got checked on a phone.

→

GATE 2

### Cross-browser

Chrome, Safari, and Edge at minimum. A site that renders clean in one and breaks in another is a churned client waiting.

→

GATE 3

### Brand voice

Read every word against the client's voice. A wholesale writer does not know how your client sounds. You do.

→

GATE 4

### Fact & claim

Check every number, stat, and claim. A wrong figure in a report destroys trust faster than a missed deadline.

→

GATE 5

### SEO audit

Titles, meta, alt text, broken links, redirects. The quiet stuff a client will never thank you for but will leave over.

> **"You stay the single point of contact. The partner builds it. You ship it. The client only ever sees you."**

THE RETENTION MATH BEHIND THE GATE

**Build the gate into your SLA timeline:** if the partner promises a homepage in 5 business days and you promise the client in 7, those 2 days are your QA window. Never collapse them.

PPC and paid delivery churn at **49% a year,** the highest of any service, and a single quality slip is often the trigger. The QA gate is the cheapest retention tool you have, because replacing a churned client costs you ad spend and weeks of new sales you would not have needed.

*Churn benchmark: Focus Digital, "Average Marketing Agency Churn: 2026 Report." PPC carries the highest service-level churn at 49% annually; retainer agencies average 18%.*

THE RETENTION LAYER

# Adding margin means nothing if the client churns the next quarter.

White-labeling hands you back the hours you used to spend in delivery. Spend a fraction of them here, on the cadence that keeps clients 12 months and longer.

A client who churns at month 5 took your onboarding effort, your first-result push, and walked before the relationship paid off. The first 90 days are where most of that loss happens. The white-label win evaporates if you do not pair it with a retention cadence. Here is the quarterly business review structure that does the work.

PART 1

### Results in dollars

Not impressions. "We drove 14 booked calls worth roughly $X to you this quarter." Tie the work to revenue they recognize.

PART 2

### What we learned

One insight from the data they did not have. This is the strategy work only you do, the reason they keep you over a cheaper option.

PART 3

### Next quarter plan

The specific moves for the next 90 days. A client with a plan in front of them does not go shopping for a replacement.

PART 4

### The expansion ask

The natural next service to add. This is where white-labeling pays twice: you can say yes to the upsell without hiring for it.

**1** **Run it every quarter, on the calendar, not on a crisis**

Book the next QBR at the end of this one. The client who only hears from you when something is wrong is the client who forgets why they pay you. A consistent QBR cadence correlates with **15 to 20 points better retention** because the client never feels out of the loop.

**2** **Lead with the number they care about**

Your client asked you point blank what they get for their money. The QBR answers it before they ask. Open with the dollar result, **"here is what this drove in revenue this quarter,"** then earn the renewal in the first two minutes.

**3** **Use the freed-up hours to expand the account**

White-labeling means the next service does not require a hire. When the QBR surfaces a need, you rent the production and book the upsell the same week. The cheapest growth is more revenue from a client who already trusts you.

*Retention benchmark: HubSpot Research on customer success cadence; structured quarterly business reviews are associated with roughly 15 to 20 percentage points higher annual retention versus accounts with no scheduled review. Directional, varies by account and execution.*

THE WORKED TEARDOWN

# A real $4,000 retainer, before and after the rebuild.

Meet a 2-person shop selling a full-service retainer: SEO, content, paid media, and a monthly site update. Here is the same client, run the old way and the white-label way.

BEFORE · EVERYTHING IN-HOUSE

### Maxed out at 28% margin

| | |
|---|---|
| Retainer | **$4,000/mo** |
| SEO + content (the owner) | **$0 cash, 25 hrs** |
| Paid media (junior hire) | **$1,400/mo** |
| Dev for site updates | **$1,500/mo** |
| Cash margin | **$1,100 · 28%** |

The owner is the bottleneck on SEO and content. Paid media is lumpy, so the junior sits half-idle. Dev is a fixed cost whether there is work or not. No time left for QBRs, so the client feels out of the loop.

AFTER · RENT THE LUMPY WORK

### 58% margin and hours back

| | |
|---|---|
| Retainer | **$4,000/mo** |
| SEO + content (kept core) | **$0 cash, 10 hrs** |
| Paid media (white-label) | **$800/mo** |
| Dev (white-label, on-demand) | **$900/mo** |
| Cash margin | **$2,300 · 58%** |

**+$1,200/mo on the same client,** plus 15 hours back. The owner moves SEO and content to "approve only," runs the QA gate, and spends the freed time on QBRs. The client renews and adds a service in Q2.

**What changed:** the owner kept SEO and content, the two things this agency is actually known for, and rented the two services that were either lumpy (dev) or outside the lane (paid media). The price the client pays did not move. The margin went from **$1,100 to $2,300.** Across a 10-client book, that is roughly **$144,000 a year** the owner was leaving on the table by doing $1,700 of work for $2,500.

THE COMPOUNDING PART

The 15 hours back is not a footnote. It is the difference between an owner trapped in delivery and an owner who can sell, run QBRs, and take on the next two clients. **Margin buys you money. The freed hours buy you a business that grows.**

THE ONE-PAGE WHITE-LABEL CHEAT SHEET

# The whole system on one screen.

Print it, pin it, run every white-label decision through it.

### Keep vs rent

Keep what you are **known for** and can keep 70 to 75% billable. Rent the **lumpy, specialized, or bottleneck** work.

### The markup

Price at **2x to 2.5x wholesale.** Under 2x you eat your own management time. Over 2.5x you get undercut.

### The margin target

**45 to 60% gross.** Same $2,500 client moves from 28% in-house to 58% white-labeled. Run your own numbers.

### Round numbers only

**$2,400, not $2,397.** Charm pricing cheapens a premium retainer. Price like the asset it is.

### Vet before volume

NDA, staging, named QA, white-label invisibility, references, response-time, **a paid trial first.** Get all 12 in writing.

### The SLA must have

Turnaround in business days, capped revisions, escalation ladder, KPIs, and a **penalty/credit clause.**

### Never ship raw

Run the 5 gates: **responsive, cross-browser, brand voice, fact-check, SEO.** You ship it, not the partner.

### You are the only contact

Partner has **zero client contact, zero branding.** Strategy, relationship, and invoice stay yours.

### Protect the margin

Pair delivery with a **quarterly QBR.** Lead with dollars. The win leaks out the back without retention.

### Expand without hiring

White-label means you can **say yes to the upsell** the same week. Cheapest growth is a client who already trusts you.

You now have the grid, the math, the vetting list, the SLA, the QA gate, and a worked teardown.
**The system only pays off when the rest of your machine keeps the clients coming in.**

THE NEXT MOVE

## You just fixed your margin. Now fix the leak that feeds it.

White-labeling adds 30 points to every retainer you deliver. But none of it matters if your pipeline is feast or famine, your calls ghost, and you are the only one who can sell. **Margin on zero new clients is still zero growth.**

AgencyGod builds the client-acquisition machine **with you,** not for you. We book the calls, make sure they show, and help you close and keep them, so the fatter margin you just built has a steady book of clients to land on.

$10K GTD We put **$10,000** on the line. You get the result or you get paid.

**Apply to AgencyGod →**

Done-with-you client acquisition · Backed by the $10,000 guarantee

We cap onboarding at a handful of agencies a month so we can actually deliver. **Apply now** while there is a spot, and every spot comes with the guarantee.

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