

# Cost Estimate

Understanding the financial aspects of surrogacy is a key part of the journey to parenthood. The total cost of surrogacy in the U.S. can vary significantly based on individual circumstances. Below is a general breakdown of the expenses involved, **minus** fees paid to and associated with the fertility clinic:

## 1. Agency Fee: \$36,000 + \$6,500 Non-Medical Screening Fee

This covers the agency's services, including marketing for, screening of, and matching you with a surrogate, coordination throughout the process, case management, and ongoing support.

**Fee Breakdown:** \$12,000 due at signing with IARC + \$6,500 Non-Medical Screening Fee  
\$24,000 due at match with Surrogate

## 2. Surrogate Compensation: Range: \$50,000 - \$65,000+ *(depending on experience and other factors)*

Surrogates are compensated for their time, effort, and the commitment they make. The amount varies based on whether they are first-time or experienced surrogates, personal insurance, etc.

## 3. Medical Insurance Expenses: \$18,000 – \$20,000 *(considerably more if a private policy is required)*

Estimate includes annual policy review, policy placement, monthly premiums, deductibles, max out of pocket and claims coordination program.

## 4. Legal Fees: \$10,000 – \$15,000

Third-party ART expert legal services are required to draft surrogacy contracts, handle parental rights, and ensure compliance with state laws. Each party (Intended Parents and Surrogate) requires separate legal representation.

## 5. Surrogate Support & Benefits: \$9,500

This is part of the Surrogate compensation package and covers medication start and embryo transfer fees, maternity clothing, wellness package, mental health support, and non-accountable monthly allowance.

## 6. Life Insurance Fees: \$1,000 *(additional riders may increase this cost)*

Costs for a required accidental death policy for the Surrogates named beneficiary. The minimal policy required is \$850,000 and disburses \$750,000 to the Surrogate's beneficiary and \$100,000 to the Intended Parents.

## 7. Escrow Management Fees: \$2,000

We utilize SeedTrust, a third-party escrow company, to manage all financial transactions, ensuring that the surrogate receives her payments on time and that expenses are properly distributed.

## 8. Variable Expenses: \$30,000

This includes unforeseen expenses such as cost paid to Surrogate for additional IVF cycles, bed rest compensation, lost wages for the surrogate and her partner, C-section fee, breastmilk pumping fee, or a number of other associated expenses that may arise.

**Total Estimated Range: \$163,000 - \$185,000 USD**

*Multiple IVF cycles, pregnancy complications, or bed rest may increase costs. For a more personalized estimate based on your specific situation, it's recommended to schedule a consultation. Having a detailed financial plan in place can ensure that you're well-prepared for the journey ahead.*