



GESTATIONAL SURROGACY WITH EGG DONATION CIRCLE GUARANTEE PROGRAM, INTERNATIONAL COST ESTIMATES FOR FAST MATCH PROGRAM

FEES PAID TO AGENCY [1]

Gestational Carrier Related Professional Fees	\$26,950.00	
First installment agency fee (nonrefundable upon execution of Agreement for Services) (Exhibit 1) [2]	\$13,950.00	*
Second installment agency fee (nonrefundable upon execution of Carrier Agreement) (Exhibit 1)	\$8,000.00	*
Circle Guarantee fee (Exhibit 1) [3]	\$5,000.00	*

Gestational Carrier Screening Costs	\$560.00	
Psychological testing exam for Carrier (Exhibit 1)	\$500.00	
Criminal history inquiry fees (Exhibit 1)	\$60.00	

Gestational Carrier Compensation and Other Expenses	\$30,100.00	
Carrier's payments (Exhibit 2a)	\$22,500.00	*
Carrier's IVF transfer payments (for completion of each embryo transfer procedure) (Exhibit 2a)	\$500.00	
Carrier's maternity clothing allowance (Exhibit 2a)	\$500.00	*
Carrier's monthly allowance (in lieu of itemized costs) (\$200/month est. for 12 months) (Exhibit 2a)	\$2,400.00	
Advance on Carrier and Donor travel expenses (Exhibit 1)	\$3,000.00	
Carrier's lost wages (following a vaginal delivery) (Exhibit 1)	\$1,200.00	

Egg Donor Compensation, Agency & Legal Fees, Screening and Other Expenses	\$16,500.00	
Egg Donor's payments (Exhibit 2a)	\$8,000.00	
Egg Donor agency fee (Exhibit 1)	\$6,500.00	*
Psychological testing exam for Egg Donor (Exhibit 1)	\$500.00	
Egg Donor's attorney's fees (Exhibit 1)	\$500.00	
Intended Parent(s)'s attorney's fees for drafting of Egg Donor Contract (Exhibit 1)	\$1,000.00	

Licensed Clinical Social Worker Support Fees	\$3,500.00	
Social Worker's flat fee (support & advocacy for two carriers) (Exhibit 1)	\$3,500.00	

Gestational Carrier Related Legal Fees, Expenses and Finalization of Parental Rights	\$13,950.00	
Carrier's attorney's fees (Exhibit 1)	\$1,000.00	
Intended Parent(s)'s attorney's fees for drafting of Carrier Agreement (Exhibit 1)	\$2,500.00	
Office expenses (Exhibit 1)	\$1,500.00	
Fees for legal proceedings for one child, including fees for Circle legal supervision. Additional filing fees, DNA testing charges, and twin supplements may apply (Exhibit 2a)	\$7,000.00	*
Trust Administration (Exhibit 1)	\$1,750.00	
Passport and DNA testing management fee	\$200.00	

ESTIMATED TOTAL, FEES PAID TO AGENCY	\$91,560.00	
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IVF OPTIONS

Estimated Total Cost: \$33,750

Expenses for Guarantee plan (includes the following services)	\$33,750
Medications for Gestational Carrier (s) - avg	
Medications for Egg Donor for initial fresh embryo cycle	
Monitoring and screening for Gestational Carrier	
Medical Coordination & Administration	
Intended Parents medical screening, consultation, and semen analysis	
Egg Donor's medical screening including genetic screening, and consultation-avg	

The Guarantee plan includes 3 transfers of 2 embryos, or 6 transfers of single embryos, and is considered completed upon live birth of a child. For more information, see footnote no. 3.

INSURANCE OPTIONS [4]



Surrogate with approved insurance	
Additional compensation for surrogate (or premiums for new insurance)	\$2,500-6,750
Administration of insurance	\$5,000
Life insurance	\$575
Complications insurance	\$375
Copayments and deductibles for Carrier's insurance	\$500
Newborn medical expenses [5]	\$2,000
TOTAL	\$11,450-\$15,700

Uninsured surrogate	
Maternity and delivery out-of-pocket for a singleton birth	\$10,000
Surrogate's insurance premium (depends on choice of plan)	\$5,450
Life insurance	\$575
Complications insurance	\$375
Newborn medical expenses	\$2,000
TOTAL	\$18,400

ADDITIONAL COST CONSIDERATIONS [6]

Additional pre-birth order/second-parent adoption legal fees (Exhibit 2b)	\$6,000.00
Carrier's bed rest cap — only at doctor's order	\$3,500.00
Multiple birth compensation (higher to experienced carrier)	\$5,000.00
Caesarean Section compensation to carrier (as applicable)	\$1,500.00
Compensation to carrier for amniocentesis, CVS, D&C, selective reduction, cerclage, abortion (per procedure)	\$500.00
Medical procedure cost for Fetal Reduction (if not covered by insurance)	\$2,500.00
Fee paid to Carrier for mock cycle (if necessary)	\$250.00
Fee paid to Carrier in event of cancelled cycle	\$250.00
Fee paid to Carrier in event of loss of reproductive organs or capabilities	\$3,000.00
Additional post-birth lost wages in the event of a caesarean section	\$1,200.00
Higher carrier compensation (for experienced carriers- avg.) (Exhibit 2b)	\$5,000.00
Higher egg donor compensation (for experienced egg donors); additional for most expensive (Exhibit 2b)	\$2,000.00
Additional Travel & Expenses for Carrier or Egg Donor (Exhibits 2a and 2b)	\$6,000.00
Rematch with new egg donor	\$0.00
Rematch with new carrier	\$0.00
Local monitoring for Egg Donor (Exhibit 3)	\$3,000.00
Local monitoring for Carrier (Exhibit 3)	\$3,000.00

NOTES:

[1] It is difficult to advise you on how much your surrogacy journey will cost. On one hand, intended parents have successfully pursued traditional surrogacy free of charge. On the other hand, an intended mother in another program spent \$250,000 on 15 cycles with 8 different gestational carriers and three different agencies and never had a child. These are our best estimates of your costs.

[2] Items marked with an * are refundable if the intended parents do not have a child at the end of the program. The first and second installment agency fees are both collected at the time the Agreement for Services is signed. The first installment becomes nonrefundable at that time if the Intended Parents leave the agency before completing the terms of the Guarantee program. The second installment becomes nonrefundable at the time the Carrier Agreement is finalized if the Intended Parents leave the agency before completing the terms of the Guarantee program. Both are refundable if the intended parents do not have a child at the end of the program. Exhibit numbers are listed for your reference and refer to corresponding line items in the Agreement for Services

[3] The Circle Guarantee, Fast Match program works as follows: For a total of \$33,750 for IVF services, and an additional \$5,000 Guarantee fee for agency services, you will six (6) transfers of one (1) fresh, frozen embryo, shared cycle or frozen egg. The first transfer is always done with fresh eggs from a medically pre-approved donor. If Intended Parent(s) are not successful on the first try, and there are remaining frozen embryos, they may use those embryos if medically recommended, or if not medically recommended, they may choose either a cycle with ten fresh or frozen eggs from a medically approved donor. If they are not successful after the second try, then they may be required to choose a previously successful donor for either another shared cycle or frozen egg cycle, based on medical advice. There are no charges from Circle Surrogacy for finding a new donor or carrier, should one become unavailable or be deemed medically or psychologically unfit. However, additional charges for screening and payments to the donor and/or carrier, and medications will apply.

If the Intended Parent(s) still have not achieved a pregnancy (defined by a fetal heartbeat detected by ultrasound) after the sixth treatment cycle, all agency fees and fertility center professional fees (marked by asterisk) will be refunded. In addition, all remaining funds in the trust fund will be returned. If they have had a heartbeat detected by ultrasound in one of the first six tries but for any reason the carrier still does not go on to deliver a baby, then they have the opportunity to undertake a seventh cycle, of which they must avail themselves, before funds will be refunded. This last try must also be of a shared or frozen egg cycle with a proven donor. If this cycle is unsuccessful, the agency fees, fertility center fees and sums in the trust fund that are asterisked above will be refunded.

In accepting this plan, the Intended Parent(s) should be aware that they will be out of pocket some monies if they proceed along this path and a baby does not result. These include payments related to the surrogate or donor, and other third party expenses. They will have paid for all applicable egg donor's fee, they will have paid for any travel involved, they will have paid for the carrier's transfer fees and her monthly allowance, and they will have paid for any other out of pocket expenses such as screening tests, medications and local monitoring. It is estimated that there should be an approximate 60-70% return of funds.

[4] Insurance charges are some of the most variable expenses. You may be matched with a surrogate who has insurance coverage, or you may be required to purchase insurance. Our clients typically use a company that offers 3 policies, all of which include a third party administration fee of \$1,250. The policies' premiums vary from \$5,450 to \$11,600 at the highest level. All of the policies provide complications coverage for up to \$500,000. The deductibles for a single child range from \$15,000 for the high-premium policy to \$45,000 for the low-premium policy. For twin pregnancies, the deductibles range from \$30,000 for the high-premium policy to \$60,000 for the low-level policy.

[5] Additional newborn costs may occur. The estimates given here may not apply to intended parents who have global insurance coverage for dependents.

[6] Estimates listed in this section which relate to carrier's fees or reimbursements are subject to negotiation with your carrier and her attorney. Those listed are Circle's recommendations. Intended parents in our program should be prepared for charges 10 to 20% above the numbers quoted in the first two pages since travel, second transfers and twins represent common extra charges that can add to this number. To account for these potential additional expenses, we collect a \$6,000 advance on travel spread over two payments (Exhibit 1 and 2a) and a \$2,000 advance on other possible expenses as part of the initial payment (Exhibit 1). This advance is only used if needed, and is returned if not.