



**UNLIMITED GESTATIONAL SURROGACY
WITH FROZEN EMBRYOS
COST ESTIMATES FOR U.S. INTENDED PARENTS [1]**

FEES PAID TO AGENCY

Gestational Carrier Related Professional Fees	\$22,000.00
First installment agency fee (nonrefundable upon execution of Agreement for Services) (Exhibit 1) [2]	\$13,000.00
Second installment agency fee (nonrefundable upon execution of Carrier Agreement) (Exhibit 1)	\$8,500.00
Fee for unlimited rematches with gestational carriers (Exhibit 1) [3]	\$2,500.00
Discount for signing up within 3 months of consultation	-\$2,000.00
Screening and Background Checks for Carriers and Intended Parents	\$1,900.00
Unlimited social worker screenings of Carrier and partner	\$1,000.00
Unlimited psychological testing for Carriers (Exhibit 1)	\$600.00
Criminal history inquiry fees (Exhibit 1)	\$150.00
Intended parent criminal history inquiry fees	\$150.00
Gestational Carrier Compensation and Other Expenses	\$35,250.00
Carrier's base fee (9 payments starting with heartbeat ultrasound) (Exhibit 2)	\$30,000.00
Carrier's IVF transfer payments (for completion of each embryo transfer procedure) (Exhibit 2)	\$750.00
Carrier's maternity clothing allowance (paid at 3 months gestational) (Exhibit 2)	\$500.00
Carrier's monthly allowance (in lieu of itemized costs) (\$200/month est. for 12 months) (Exhibit 2)	\$2,400.00
Carrier's post-birth recovery (following a vaginal delivery) (Exhibit 1)	\$1,200.00
Housekeeping stipend for last month of pregnancy (\$100/week) (Exhibit 2)	\$400.00
Licensed Clinical Social Worker Support Fees	\$3,500.00
Social Worker's flat fee (support & advocacy for carriers) (Exhibit 1)	\$3,500.00
Gestational Carrier Related Legal Fees, Expenses and Finalization of Parental Rights	\$13,450.00
Carrier's independent attorney's fees (includes unlimited rematches) (Exhibit 1)	\$1,200.00
Intended Parent(s)'s attorney fees for Carrier Agreement (incl. unlimited rematches) (Exhibit 1)	\$2,500.00
Office expenses (Exhibit 1)	\$750.00
Fees for legal proceedings for one child, including fees for Circle legal supervision (Exhibit 2)	\$7,000.00
Trust Administration (Exhibit 1)	\$2,000.00
ESTIMATED TOTAL, FEES PAID TO AGENCY	\$76,100.00

IVF OPTIONS [4]
Estimated Total Cost: \$7,000 - \$12,000

Expenses per initial frozen embryo cycle		\$7,000
Medications for Gestational Carrier (s) - avg		
Monitoring and screening for Gestational Carrier		
Medical Coordination & Administration		

Pay per additional transfer (if needed)	
Additional frozen embryo transfer	\$5,000

TRAVEL EXPENSES FOR IVF

Carrier travel expenses	
Estimated long-distance travel expenses for 1 screening for Carrier (Exhibit 1)	\$3,000
Estimated long-distance travel expenses for 1 transfer for Carrier (Exhibit 2)	\$4,000
TOTAL	\$7,000

INSURANCE [5]

Surrogate with her own insurance, ACA plan, or Bridge the Gap	
Additional compensation for surrogate, or premiums for ACA insurance/Bridge the Gap plan – avg.	\$5,000
NES enrollment fee (for medical billing and local monitoring discounts)	\$1,000
Insurance management and defense [6]	\$5,000
Life insurance	\$450
Complications insurance (per cycle)	\$300
Copayments and deductibles for Carrier’s insurance	\$4,000
TOTAL	\$15,750

ADDITIONAL COST CONSIDERATIONS [7]

Carrier's estimated bed rest cap — only at doctor's order	\$5,400.00
Genetic screening of embryos (e.g. PGD) (est.)	\$6,000.00
Multiple birth compensation	\$5,000.00
Additional bed rest reimbursements, lost wages, and/or childcare	\$5,000.00
Additional maternity clothing allowance for multiples	\$250.00
Caesarean section compensation to carrier (as applicable)	\$2,500.00
Compensation to carrier for amniocentesis, CVS, D&C, cerclage (per procedure)	\$500.00
Compensation to carrier for termination or selective reduction	\$1,000.00
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
Travel for mock cycle (if necessary)	\$3,000.00
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 recovery/lost wages in the event of a caesarean section	\$1,200.00
Higher carrier compensation (for experienced carriers- avg.)	\$5,000.00
Higher carrier compensation for carrier with insurance or from high demand states (e.g. CA, CT, MA, ME, RI, VT)	\$5,000.00
Higher compensation for SPAR carrier	\$2,500.00
Higher carrier compensation if intended parents do not speak English	\$2,500.00
Additional legal fees, filing fees, DNA testing, twin supplement	\$2,000.00
Estimated fees for translation services, if necessary	\$3,500.00
Additional Travel & Expenses for Carrier per transfer	\$2,500.00
Local monitoring for Carrier	\$2,000.00
Additional copayments and deductibles (especially if using the Bridge plan)	\$5,000.00
Estimated breast milk pumping payments and supplies (if IPs request)	\$1,000.00

NOTES:

[1] It is difficult to advise you on how much your surrogacy journey will cost. At one extreme, intended parents have successfully pursued traditional surrogacy free of charge. At the other extreme, 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. What we have in the cost sheet represents our best estimates of your costs. Intended parents are solely responsible for third-party expenses. Estimates in this cost sheet for third-party expenses are subject to change.

[2] Exhibit numbers are listed for your convenience. They refer to corresponding items in the Agreement for Services.

[3] Occasionally, matches between intended parents and gestational carriers or egg donors are unsuccessful. This fee gives intended parents unlimited free rematches with gestational carriers and/or egg donors. Circle will charge no additional fees for future Carrier or Egg Donor Agreements. Additionally, Circle has agreements with the attorneys who most often represent carriers and egg donors and the person who provides psychological screenings so there will be no additional charges by these parties either.

[4] IVF charges vary. The initial estimate is for one embryo transfer at our most commonly used clinic. On top of this estimate, some intended parents choose to pay per additional transfer.

[5] Insurance charges are some of the most variable expenses. Some gestational carriers have insurance with no surrogacy exclusions or a plan can be purchased for her in the state. Other surrogates are eligible for medical insurance made available through the Affordable Care Act (ACA). Enrollment in these plans must occur during a specific window. However, intended parents can purchase a Bridge the Gap insurance plan through Lloyd's that provides insurance coverage during the period between each enrollment period. These plans automatically convert into back-up insurance once ACA coverage begins.

[6] About 10-15% of the time, an issue occurs with the surrogate's insurance covering expenses. This fee includes our reviewing and/or procuring medical insurance policies for your surrogate as well as any required legal work in the event of a dispute with an insurance company or healthcare provider. This includes negotiating with providers, protecting surrogates and intended parents from credit agencies, and if necessary filing/fighting administrative appeals.

[7] 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, deductibles, second transfers (if not covered by a package), bed rest, lost wages, and twins represent common extra charges that can add to this number. To account for these potential additional expenses, we collect a \$2,000 advance on miscellaneous expense and a \$2,000 advance on contingencies which you could be responsible for under the Carrier Agreement. These funds are only used if needed, and are returned if not.