



2025 Payment Schedule

The average OVERALL fees for a journey with our agency varies between \$145,000 - \$165,000.
The biggest cost variables being (1) surrogate fee (2) geography (3) insurance.

AGENCY FEE 1 (RETAINER): \$12,000

Due at signing of the Agency Agreement to officially hire All Families Surrogacy as a consultant and be added to the surrogate match list.

SURROGATE NON-MEDICAL SCREENING FEE: \$6,500

ONE-TIME NON-REFUNDABLE FEE for Surrogate (includes as needed): Psychological Screening, Background Checks for IPs and Surrogate, Medical Records & Review, Social Worker, Initial Insurance Review with Broker, MFM Review, and OBGYN Clearance.

Total Retainer: \$18,500

Services Typically Include:

- Adding Client to the matching list.
 - Running background check on Client(s) & Surrogate (all family members 18+).
 - Psychological evaluation of Surrogate (& partner/spouse if applicable).
 - Home visit with a social worker upon request.
 - Working with Surrogate to obtain a current pap and physical from her OB or primary GP.
 - Sending clinic/RE pregnancy and birth records, psychological evaluation, and OB clearance letter for approval.
 - Arranging and mediating a meeting between Clients and Surrogate upon approval of medical records.
 - Establishment of Client's escrow account.
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AGENCY FEE 2 & ESCROW INSTALLMENT 1: \$53,850

Due upon official confirmation of match with surrogate and includes initial Escrow Account fees.

Agency Fee: \$24,000

Escrow Fee: \$29,850

Includes:

- Escrow Account Management Fee: \$1,850
- Surrogate Travel and Incidentals: \$4,000*
- Legal Fees for Surrogate: \$3,000
- IP Legal Contract: \$7,000
- Medical Expenses (Payment 1): Average \$8,000**
- Outside Monitoring Expenses: \$6,000

ESCROW INSTALLMENT 2: \$73,000 - \$88,000

Due after Medical Clearance, Psychological Clearance, and Legal Clearance.

Estimate Includes:

- Surrogate Fee (in full): \$50,000 - \$65,000
- Medical Expenses (Payment 2): Average \$8,000**
- Monthly Allowance: \$4,500***
- Clothing Allowance: \$1,000
- Supplemental Wellness and Family Benefit Package: \$2,000****
- Surrogate Support Group / MHP check-ins: \$1,200*****
- Billing Management/Premium Bill Monitoring: \$2,600*****
- Life Insurance Policy: \$1,200
- Medication Start Fee: \$1,000
- Embryo Transfer Fee: \$1,500
- Final Legal Fees: \$TBD (if applicable and based on additional needs of IPs)



ESCROW INSTALLMENT 3: \$20,000

Due upon confirmation of pregnancy via fetal heartbeat

Escrow Fee: \$20,000

- Variable Expense Deposit: \$20,000. This deposit is refundable approximately 12 months after the conclusion of your surrogacy journey, minus any required variable expenses paid out.

Possible Variable Expenses:

Lost Wages for Surrogate and Partner (if applicable): \$TBD. Based on pay stubs. Agency does not collect for lost wages ahead of time or within the fee estimate. Lost wages are a legal negotiation between the IPs and Surrogate's attorney and varies case-by-case. Standard US contracts allow for a surrogate and/or her partner to be reimbursed for lost wages for the following: (1) surrogacy related travel (2) doctor ordered bed-rest (3) post-birth recovery.

Additional Health Insurance or Expenses (if applicable): \$TBD. May include additional costs based on changes in coverage between calendar years, insurance specialist reviews each calendar year, additional insurance benefits or GAP programs chosen by IPs after speaking with an insurance specialist. Also includes any additional medical services such as monitoring facilities for out-of-town surrogates or specialists as requested by IPs or physicians.

Additional Legal Fees: \$TBD. Not all attorneys charge the same fees and may add additional fees as needed, **per IP request**, above and beyond the agency estimate (i.e. passport help).

C-Section Fee for additional pain and suffering: \$5,000

Additional Fetus (confirmed twin pregnancy): \$10,000

Bed Rest, Housekeeping, Childcare: \$TBD. Either physician or IP required bed rest or travel required specifically for the surrogacy. Terms are negotiated in the GCA between IP and GC attorneys and added to the legal agreement.



Breast Milk: \$350/week PLUS supplies and shipping as applicable

Hysterectomy (insurance policy available) : \$20,000

Loss of ovary or fallopian tube (insurance policy available): \$10,000

Ectopic Surgery: \$1,000

Abortion/Reduction/D&C Fee: \$1,000-\$2,000

Invasive Procedure Fee (Amnio/Cerclage/Blood Transfusion/Etc.): \$1,000 per incident

Dropped Cycle Fee: \$500 if dropped prior to embryo transfer or mock transfer

Mock Cycle or Mock Transfer: \$500 med start, \$500 mock transfer

Baby-Care Fee: \$1,000 per day (varies). If the IPs are temporarily unable to make the birth and an agency staff member needs to be at the hospital and take care of the baby for 24 hours or more. This fee does not include travel to/from hospital, hotel stay, power of attorney [if applicable], supplies for the baby, etc.

Clinic fees and surrogate medications are not paid through escrow. Those are paid directly to the clinic and/or provider(s) by the intended parent(s).

NOTE: *It is difficult to estimate exact costs for a surrogacy journey. The above fee estimate with your surrogate includes all predictable costs without including unknown variable expenses, as those are unique to each journey. All fees will be in compliance with the Gestational Carrier Agreement (GCA) signed by all parties during the legal contract phase.*



ADDITIONAL COST CONSIDERATIONS:

- Newborn Insurance (please speak with your insurance broker regarding newborn insurance options)
- Fertility Clinic Medical Expenses

Descriptions:

***Travel and Incidentals Includes (as applicable):** Airfare, hotel stay, car rental or car service, & \$100 food and incidentals for days traveled. Other possible incidentals prior to legal contract signed by all parties could be prenatal vitamins, faxes, scans, phone calls, mailings, notary, etc. NOTE: surrogate will be reimbursed for all surrogacy related expenses by providing receipts up until monthly allowance begins.

****Medical Expenses:** Average between \$10,000 and \$20,000. It could be higher in certain states, if IPs choose a private policy, and/or Surrogate's insurance options include additional liens. Also includes insurance review at match as well as each calendar year, possible new policy, and 3rd party insurance monitoring throughout the entire surrogacy journey.

*****Monthly Allowance:** Payments are based on two 7-month intervals (\$300/month x 7 months). Typically begins on the 1st or 15th of the month following signing the GSA. This payment covers reimbursement for phone, gas/mileage, vitamins, faxes/scans, etc. Prior to monthly allowance starting surrogate will be reimbursed after providing receipts for prenatal pills, gas/mileage, travel, mail, or any other minor incidentals.

******Supplemental Wellness and Family Benefits Package Explanation:** The Gestational Carrier shall be entitled to receive a variety of supplemental family benefits such as: date nights, family movie and/or dinner nights, adventure day tickets, entertainment, and/or wellness packages (i.e. pregnancy massages, acupuncture, chiropractor, doula, etc.) and "special dates" gifts (i.e. birthdays, holidays, etc.). The agency collects a fixed amount as identified in their cost sheet to Intended Parents to cover this benefit. Gestational Carrier will receive benefits in this entire amount but not more. Intended Parent(s), at any time throughout the journey, may request to use funds from this benefit package to have the agency send specific requested gifts on their behalf or the agency may use these funds. One thousand dollars will be allotted to the gestational carrier to utilize as they prefer.



One thousand dollars will be allotted to intended parents (and/or agency) to utilize as they prefer.

*******Surrogate Support Group:** Every 4-6 weeks surrogates have a meeting with a group of other surrogates led by a mental health professional.

*******Billing Management:** An outside company that specializes in surrogacy insurance coverage will review all surrogacy related medical bills to ensure they are processed correctly by the surrogates insurance policy(ies). A final report is provided when all claims and bills have been processed and a zero balance has been confirmed with all known providers. Effective July 1, 2025: The rates are \$2,250 for Claims and \$350 for Premium Bill Monitoring.

Please sign that you have read and understand that these are the fee estimates for your cycle. It is hard to predict additional contingency expenses, therefore you understand the estimate is based on everything before contingency fees and that additional fees *may* be required.

(Intended Parent 1 Signature) Date: _____

(Intended Parent 2 Signature) Date: _____