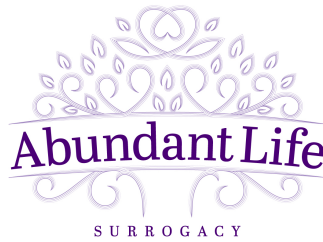


## Understanding Surrogacy Costs

Determining the cost of your surrogacy arrangement can be challenging. We estimated that Abundant Life's typical surrogate birth will cost between \$43,000 \$70,000 USD depending on their specific arrangement. This includes our agency fees, the Surrogate's compensation and expenses, fertility clinic and legal fees. However, there are factors to consider which can increase the overall costs substantially; these might be costs for health insurance for the Surrogate or Child (International Parents), multiple pregnancy (twins or triplets), complications and/or unforeseen circumstances, the need for an egg donor or multiple IVF cycles etc. It's important to be prepared for both the best and worst case scenarios.

General Surrogacy Consultation (by phone, Skype or In-Person)	We will conduct an in-depth interview/ consultation with you to discuss your options, answer your questions and walk you through the general process of surrogacy. We will discuss various options, explore and review available Surrogate candidates, complete a parent intake sheet, discuss specific goals for your arrangement and go over parent profile information.	\$No -Charge
Parent Profile	We will help you create a parent profile to be circulated amongst all our available Surrogates fitting your desired criteria. Surrogates want to get to know you, even if it's only first on paper. This is an important step in the matching process. You are under no obligation to retain our services at this stage however, if your profile generates much interest from our Surrogate mothers and you wish to secure a Surrogate mother of your choosing you will need to pay the initial agency fee deposit at that time.	\$No-Charge

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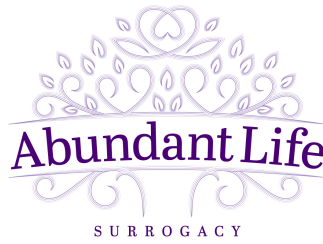
<p>Agency Retainer/ Admin Fee</p>	<p>Our full service program provides for "full support" of everyone involved and includes both matching with a Surrogate as well as our management for all aspects of the surrogacy process, the IVF cycle (or cycles), through the entire term of the pregnancy and birth.</p>	<p><i>\$9,500 Fee is due in 2 installments.</i></p> <p><i>-\$3,500 upon signing Match Agreement</i></p> <p><i>-\$6,000 when Legal contract has been finalized and signed with chosen surrogate.</i></p>
<p>Around the clock Service Fee: Included in our Agency Fee</p>	<p>Providing 24 hour “on-call” support for our Surrogates and Intended Parents, assisting the Surrogate with her cycle protocol and medications (in-home if needed), attending the Surrogate’s medical appointments and/or procedures anytime as needed or requested and on-going regular correspondence with both the Surrogate and Intended Parents</p>	<p><i>\$No Charge</i></p>
<p>Psychological Screening of the Surrogate</p>	<p>All our Surrogates are psychological screened through a licensed mental health professional experienced in surrogacy and infertility matters. The Surrogate and her husband/partner are required to meet with the psychologists/therapist and a full report of the Surrogate’s assessment will be provided to you.</p>	<p><i>\$300-500</i></p>
<p>International Clients</p>	<p>A surcharge will be applied for Parents residing outside the US. Covers the added costs related to facilitating a distance arrangement.</p>	<p><i>\$2,000</i></p>

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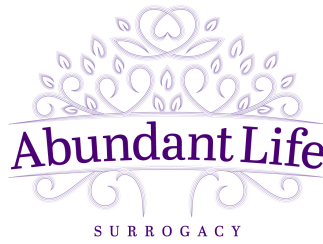
Support Package <i>Included in our agency fee</i>	Plans customized for each parent/Surrogate arrangement. Covers the parent consultation, individual support (parent and Surrogate) by phone, in person and joint sessions from pre-embryo transfer to pre-birth support.	<i>\$No charge</i>
Re-matching	We charge no fee if your surrogate match falls through. We will rematch you with another suitable surrogate If and when appropriate.	<i>\$No charge</i>
Optional - Birth Coaching/Support	Doula/Birth Coach support to both the Surrogate and Intended Parents. Doula/Birth Coach attends all OBGYN appointments with the Surrogate, attends birth, and provides specialized support to both the Surrogate and Intended Parents throughout pregnancy and birth.	<i>\$75-425 approx.</i>
Optional - Nutritional Support	Dietary Support/Nutritional Counseling through a Registered Dietician.	\$300-\$600



## Surrogate Compensation Package

<p>Surrogate Base Compensation</p>	<p>Paid monthly for 9 months commencing the 7<sup>th</sup> week of the pregnancy with the last installment due within 15 days following the birth of the child. *Surrogates who have an existing health insurance policy that covers Surrogate pregnancy are eligible to receive an increase in their base compensation.</p>	<p><i>1st time Surrogate using their personal health insurance \$23,000</i></p> <p><i>1st time Surrogate using health insurance policy provided by intended parents \$20,000</i></p> <p><i>Experienced Surrogates: \$30,000 - \$33,00</i></p>
<p>Surrogate retainer Fee (<i>In addition to base compensation</i>)</p>	<p>Payment to the Surrogate will commence the first month following the signing of the match agreement and continue until start of medication which will take over retainer fee, or until termination of the legal contract</p>	<p><i>\$200 per month</i></p>
<p>Start of Medication Fee (included in base compensation)</p>	<p>Paid when the Surrogate begins cycle medications (Birth control, Lupron, Estrace, Progesterone etc.) in preparation of the embryo transfer procedure.</p>	<p><i>\$200</i></p>
<p>Enrollment in 12 week Post-Birth enrichment course (<i>Optional</i>)</p>	<p>12 weeks of one on one support, education and enrichment. Including 4 Group support sessions</p>	<p><i>\$600</i></p>

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**Fee's Included in Base Compensation:**

Transfer Fee (Included in base compensation)	Shall cover the Surrogate's time and participation for undergoing the embryo transfer procedure and will cover her expenses for any subsequent physician ordered bed rest period.	\$1,000
Confirmation of Pregnancy (Included in base compensation)	Paid upon receiving confirmation of positive beta blood test	\$500
Fetal Heartbeat Fee (included in base compensation)	Paid at confirmation of heartbeat (payable at approximately 7-9 weeks gestation)	\$500
Maternity Clothing Allowance (Included in base compensation)	Provided at the 16th week of pregnancy, if the Surrogate is confirmed pregnant with multiples, an additional \$200 will be paid to her.	\$500
Attendance of Support Meeting (Included in base compensation)	Intended to cover her childcare and time for attending such appointments/meetings. Each time she attends an in-person support group or individual counseling appointment.	\$No Charge
<b>Total</b>	<b>Total Average Surrogate Compensation Package</b>	20,000-35,000

**Insurance (Health/Maternity/Life/Newborn):**

Surrogate's Health Insurance	Parents shall be responsible for any insurance related expenses. Maternity Coverage.	<i>Insurance Premium \$0 - \$300 per month as applicable. Co-pays/Deductibles/Out-of-Pocket Expense Estimated \$2,000-4,000</i>
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Life Insurance	A term life insurance policy will be purchased for the Surrogate in case of accidental death. Optional: Parents may be added as a secondary beneficiary.	<i>Average Cost Standard Term Life Policy \$250</i>
International Parents: Newborn Insurance or Health Discount Program	IPs must apply for and secure an insurance policy or discount plan for their child or children either prior to commencing the surrogacy cycle or following confirmation of pregnancy	<i>Costs may vary according to plan selected. Contact an insurance representative for more information</i>

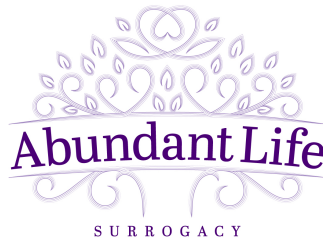
**Other Fees and Occurrences (Not all will apply in every situation)**

Mock Cycle Fee	If the Surrogate is required to undergo a “trial cycle” (she will take cycle medications to test for uterine lining and hormone response).	\$300
Dropped Cycle Fee	Paid if the cycle is cancelled at no fault of the Surrogate after commencing cycle medications.	\$250
Selective Reduction/Termination/ Ectopic Pregnancy	Per Each Occurrence. Fee is intended to compensate the Surrogate for any pain, discomfort and risk for undergoing such occurrence.	\$1,000
Invasive Procedures Fee	Per Each Occurrence. Fee is intended to compensate the Surrogate for any pain and discomfort for undergoing tests such as a D&C, CVS, amniocentesis, hysteroscopy, or other diagnostic screening/testing procedure considered invasive.	\$500



C-Section	To compensate the Surrogate for any pain, discomfort, added risk and additional recovery time for undergoing a physician recommended Cesarean deliver.	\$2500
Loss of Reproductive Organ and/or Loss of use of a Reproductive Organ	Example: Loss of Fallopian tube(s), uterus, ovaries	\$1,500-\$5,000
Twins/Triplets	Paid at confirmation of heartbeat (payable starting at approximately 12 weeks gestation and divided into 9 monthly payments)	\$5,000 per baby
Lost Wages	Working Surrogates: Wages are calculated at her net earnings, less any State or Private Disability Insurance benefits received.	\$1,500-\$6,500
-Bed Rest Expenses (For Carriers not working outside the home)	-In the event of physician ordered bed rest due to complications in the pregnancy. Reimbursement for actual expenses such as child care/nanny service, housekeeping service, assistance with laundry, cooking, grocery shopping, driving etc.	\$250 per week Max Cap of 3,500
Travel Per Diem	If the Surrogate is required to travel 100 or greater miles (one way) from her home for medical appointments or procedure. \$50 per day for the Surrogate and a travel companion to cover food and related expenses.	\$50-\$75 per day/person
Travel Expenses	If necessary for such related expenses Hotel, Airfare, Rental car or other applicable expenses.	\$Actual
-Child Care -Bed Rest Expenses	-If necessary or needed for the Surrogate to attend medical or lab appointments, medical procedures etc.  -In the event of physician ordered bed rest due to complications in the pregnancy. Reimbursement for actual expenses such as child care/nanny service, housekeeping service, assistance with laundry, cooking, grocery shopping, driving etc.	\$200-\$700 per week Max Cap of 3,500

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Breast Milk Pumping	The Surrogate shall be paid weekly for her time and effort. The Parent (s) must also supply breast pump, supplies, and arrange for transportation or shipping.	\$200-\$250 <i>per week</i>
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**LEGAL/ESCROW/MEDICAL FEES**

Intended Parent Legal Representation	Draft of Legal Contract, advisement of their legal rights and obligations to the Surrogate. Preparation of Judgment of Parentage (Establishment of Parental Rights) and Court appearance when applicable	\$3,000-5,500
Surrogate Legal Representation	Review contract and Judgment of Parentage documents, advisement of her legal rights and obligations to the Intended Parents	\$500-\$750
Court Filing Fees	Fees varies by court and County of filing	\$300-500
Escrow/Trust Account Fees	Establishment of the Escrow/Trust account and disbursement of fund to the Surrogate. The Escrow or Trust account will be opened with a minimum deposit of \$50,000 and/or based upon the estimation provided in the match agreement	1,000-1,500
Surrogate's Medical Evaluation/FDA Screening	Physical exam, blood work of Surrogate and Spouse, and consultation with Reproductive Endocrinologist (fees may vary by clinic)	\$1,800-3,000
Intended Parent(s) FDA Screening	FDA required blood work/infectious disease testing (fees may vary by clinic)	\$500 - \$1,500
Fresh IVF Cycle	Fees based off of an average estimated Fresh IVF Cycle (fees may vary by clinic)	\$5,000-\$15,000
Frozen IVF Cycle	Fees based off of an average estimated Frozen IVF Cycle (fees may vary by clinic)	\$4,000 - \$8,000
Egg Donor Associated Fees & Costs (If applicable)	Agency Fee, Donor Fees and expenses, screening costs, legal fees etc.	\$10,000-\$20,000



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Medication Expense	Costs may vary by circumstance	\$3,000- \$5,000
Genetic Testing, PGD, Gender Select, Microsort	Cost varies by clinic or lab	\$1,5000 and up

*\*Fees may be subject to change without further notice.*