

## Intended Parents' Costs Worksheet

<b>AGENCY FEES:</b>	<b>Standard/IPP<sup>1</sup></b>
Agency Administrative Fee/1 <sup>st</sup> Installment Agency Fee ( <i>non-refundable</i> )	\$3,000/\$3,000
Agency Fee 2 <sup>nd</sup> Installment ( <i>due upon Preliminary Match Acceptance</i> )	\$8,000/\$10,000
Agency Fee 3 <sup>rd</sup> Installment ( <i>due after embryo transfer</i> )	\$7,000/ \$13,000
<i>Second Surrogate Fee (if first surrogate does not deliver a live baby)</i>	<i>\$16,000/\$0</i>
<i>International Surcharge</i>	<i>\$2,000/\$2,000</i>
<b>TOTAL AGENCY FEES (one surrogate)</b>	<b>\$18,000/\$26,000</b>
<b>TOTAL AGENCY FEES (if second surrogate is needed to deliver one child)</b>	<b>\$34,000/\$26,000</b>
<b>IPP Refund Amount</b>	<b>\$0/up to \$13,000<sup>2</sup></b>

### ESTIMATED THIRD PARTY FEES:

#### SURROGATE FEES

Surrogate Fee ( <i>add \$5,000 per additional fetus</i> )	\$28,000 - \$45,000+
Surrogate Expense Allowance ( <i>\$200 per month, est. 12 mos.</i> )	~\$2,400
Maternity Clothing Allowance ( <i>\$750 for multiples pregnancy</i> )	~ \$500-\$750
Additional Procedure Fees ( <i>e.g. additional transfers, in utero prenatal testing</i> ) <sup>3</sup>	~\$750- \$2,500+
Childcare/Lost Wages/Maternity Leave ( <i>negotiated, based on Surrogate actual wages</i> ) <sup>4</sup>	~\$_____ actual costs
<b>TOTAL SURROGATE FEES (ESTIMATES)</b>	<b>\$_____</b>

#### SCREENING AND IVF COSTS

Mental Health Screening for IPs and Surrogate	\$1,200 - \$1,600
Medical Screening, IVF Fees, Medication Costs	~\$25,000 - \$50,000+
Donor Egg Acquisition (if applicable)	~\$10,000
<b>TOTAL LIFE INSURANCE FEES (ESTIMATES)</b>	<b>\$_____</b>

#### ATTORNEYS' /ESCROW FEES

Surrogacy Contract/ Court Filings	\$3,550 - \$6,000
Stipend for Surrogate Independent Attorney	\$1,500
Escrow Account Fee	\$1,000 (US) - \$1,500 (Int'l)
<b>TOTAL ATTORNEYS' ESCROW FEES (ESTIMATES)</b>	<b>\$_____</b>

#### HEALTH INSURANCE/HEALTHCARE FEES SURROGATE<sup>5, 6</sup>

Scenario 1 – Surrogate/Spouse Employer Group Health Plan w/no Surrogacy Exclusion	~\$750 – \$9,000+
Scenario 2 –Individual Plan - Affordable Care Act (ACA) “Obamacare”	~\$6,000 – \$12,000+
Scenario 3B – Primary Surrogate Maternity Plan <sup>7</sup>	~\$ 26,000 - \$48,450
“Contingency Plan” if not invoked (for use with scenarios 1-3 above) <sup>8</sup>	~3,000- \$3,837.50
<b>TOTAL HEALTH INSURANCE/HEALTHCARE FEES FOR SURROGATE (ESTIMATES)</b>	<b>\$_____</b>

<sup>1</sup> IPP refers to the Family Forward Surrogacy Investment Protection Program.

<sup>2</sup> \$4,200 after only one transfer. \$8,500 after only two transfers, with maximum to be returned of \$13,000 after three or more transfers.

<sup>3</sup> Additional procedure fees usually range from \$500-\$2,500 and may not be necessary. E.g. additional embryo transfers, C-section fee, etc.

<sup>4</sup> Lost Wages are calculated based on surrogate pay less any short term disability or employer-provided maternity coverage.

<sup>5</sup> Health insurance will not cover IVF treatment and monitoring. Health insurance coverage of surrogacy must be verified and is subject to change. Usually only one scenario plus potentially the “Back-up Plan” is needed. Please refer to provider’s plan-specific information for details.

<sup>6</sup> Assumes prenatal and labor and delivery care of \$16,000 at the low-end. High-end assumes a twin pregnancy with a surrogate 34+.

<sup>7</sup> This is for a Primary Surrogate Maternity Plan sold by New Life Agency or ART Risk Financial and Insurance Solutions.

<sup>8</sup> If Invoked “Back-up Plan” converts to “Surrogate Primary Maternity Plan.

**Intended Parents' Costs Worksheet**

**LIFE INSURANCE FEES**

Life Insurance for Surrogate	\$275 - \$600
<b>TOTAL LIFE INSURANCE FEES (ESTIMATES)</b>	<b>\$ _____</b>

**TRAVEL COSTS**

Airfare/Train/Bus/Car	\$ _____
Hotels	\$ _____
Per Diem	\$ _____
Taxis/Rental Car/Parking	\$ _____
Travel for FFS In-Home Interview (if Surrogate lives more than 100 miles round-trip)	\$ _____

<b>TOTAL TRAVEL COSTS</b>	<b>\$ _____</b>
---------------------------	-----------------

**RESTRICTION OF ACTIVITIES/LOST WAGES** *(with written doctor's order)*

Lost Wages (for long distance travel to IVF clinic, psychological screening, bed rest)	\$ _____
Childcare (may not be necessary or may be capped)	\$ _____
Housekeeping (may not be necessary or may be capped)	\$ _____
<b>TOTAL RESTRICTION OF ACTIVITIES/LOST WAGES</b>	<b>\$ _____</b>

**INTERNATIONAL NEWBORN HEALTH INSURANCE/COST MANAGEMENT STRATEGY** <sup>9</sup>

Affordable Care Act (ACA) <i>not recommended</i> <sup>10</sup>	~\$500
Newborn Cash- Pay Fee-for-Service (no upper limit)	~\$3,000 - \$12,000+
Newborn Negotiation Service (no upper limit)	~\$ 6,250 - \$15,250+
Newborn Insurance (singleton)	~\$15,000 - \$27,000
Newborn Insurance (twins)	~\$103,000 - \$125,000

<b>TOTAL INTERNATIONAL NEWBORN HEALTHCARE FEES (ESTIMATES)</b>	<b>\$ _____</b>
--	-----------------

<b>GRAND TOTAL</b>	<b>\$ _____</b>
--------------------	-----------------

20170420v3

**FFS Standard Pricing:** Family Forward Surrogacy's traditional Agency Standard Pricing allows IPs to take advantage of a lower flat fee for agency services. In this Agency Standard Pricing model, the fee is paid per match with a single surrogate. If that Surrogate does not deliver a baby for the Intended Parents, the IPs would have to pay an additional matching fee to be matched with a second surrogate.

**FFS Investment Protection Program (IPP):** The FFS IPP was developed as an alternative to the traditional flat fee payment for agency services. With the traditional flat fee payment structure Intended Parents pay a lower flat fee rate regardless of outcome. With the Family Forward Surrogacy IPP Pricing Intended Parents pay a higher Agency fee. The higher fee gives IPs the ability to obtain a refund of the IPP Agency fee minus the administrative fee if no baby is taken home from the hospital. The FFS IPP was designed for use only with specific IVF clinic's shared risk or money back guarantee programs.

<sup>9</sup> Necessary only if IP's do not have health insurance for a newborn born in the US. The low end of this range assumes \$3,000 in negotiated newborn care fees, and the high end assumes \$12,000 in negotiated newborn care fees (the high end could be much more in the event of premature birth or other significant newborn health issues).

<sup>10</sup> Using an ACA plan for newborn healthcare coverage for a child of International parent who does not intend to live in the U.S. is a controversial and unsettled issue. Intended Parents shall not rely on the ACA for newborn healthcare coverage.

### Investment protection program Terms and Conditions

Intended Parent's may withdraw from the program and receive a refund of the Agency fee minus the Administrative fee. Please note that no surrogate can be forced to undergo a medical procedure against her will. If the Surrogate does not become pregnant and the reproductive endocrinologist determines in writing that it is reasonably likely there is a problem with the surrogate's reproductive health, or if the surrogate decides that she would prefer not to proceed with the Intended Parents through no fault of their own, Family Forward Surrogacy will match the IP's with one additional surrogate at no additional charge.

If Client is disqualified from the IVF clinic's Shared Risk Program or if they choose to have a 3rd transfer with the Intended Mother or a Known-Donor's eggs, Intended Parents will have the option to withdraw from the Agency IPP program. In such cases, if the Client chooses to move forward with the surrogacy process, pricing will convert to Agency Standard Pricing and IPs will be refunded the difference between Agency IPP Pricing and Agency Standard Pricing and no further refund will be due.

As much as FFS would like to see all costs and fees returned to the Intended Parents if no baby is brought home from the hospital, **FFS cannot refund fees for services performed or expenses incurred by third parties.** In addition, such fees will need to be paid by the Intended Parents for a second candidate, if needed. Such costs include but are not limited to:

- medical costs and costs of medications and fees related to acquisition of donor egg or donor sperm
- fees for psychological screening
- fees already paid to Surrogate
- surrogate expenses including travel, meals and lodging (to surrogacy related appointments)
- surrogate compensation for lost wages, childcare or housekeeping
- surrogate health and life insurance costs
- Attorney's fees
- Escrow account fee

DISCLAIMER: WITH THE EXCEPTION OF THE AGENCY FEES, THE COSTS REFLECTED IN THIS WORKSHEET ARE EXAMPLES OF ESTIMATED COSTS BASED ON INFORMATION OBTAINED FROM THIRD PARTIES. THE COSTS ON THIS WORKSHEET ARE FOR ILLUSTRATIVE PURPOSES AND CANNOT BE RELIED UPON TO DETERMINE ACTUAL COSTS OF SURROGACY. INTENDED PARENTS MUST OBTAIN ACTUAL COSTS DIRECTLY FROM THEIR THIRD PARTY PROVIDERS AND SURROGATE OR SURROGATE'S ATTORNEY. FAMILY FORWARD SURROGACY DOES NOT WARRANT OR GUARANTEE THE INFORMATION CONTAINED IN THIS WORKSHEET. FEES AND COSTS ARE SUBJECT TO CHANGE AT ANY TIME.

FAMILY FORWARD SURROGACY MAKES NO REPRESENTATIONS REGARDING ANY TAX CONSEQUENCES OF A GESTATIONAL SURROGACY ARRANGEMENT. IF INTENDED PARENTS PLAN TO FILE A 1099 FOR THE SURROGATE'S COMPENSATION THE CONSEQUENCES OF THIS SHOULD BE SPECIFICALLY ADDRESSED IN THE SURROGACY AGREEMENT BETWEEN THE INTENDED PARENTS AND THE SURROGATE.