

Our Programs

At American Surrogacy, we offer two full-service programs — the [Limited Risk Program](#) and the [Foundation Program](#) — designed to meet the unique financial and planning needs of each family. Whether you're seeking greater financial protection or looking to reduce upfront costs, both programs include access to our fully screened surrogates, expert guidance, and some of the shortest wait times in the industry.

**If you've already found a surrogate independently, ask us about our Independent Program.*



Foundation
Program



Limited Risk
Program

What Both Programs Deliver:

- 1. One of the Lowest Average Wait Times in the Industry:** Learn the 3 ways we help you [become a parent faster](#).
- 2. More Surrogates, Faster Matches:** Our investment in outreach helps us find more qualified candidates — see [why marketing matters](#).
- 3. Thoughtful, Timely Matching:** We don't match you too early, which avoids unnecessary risk and disruption — here's why matching too early [costs you time and money](#).
- 4. Balanced Surrogate-To-Parent Ratios:** Learn how our approach keeps [wait times consistently low](#).

The Limited Risk Program

The Limited Risk Program offers clarity and protection for families pursuing surrogacy.

It features structured payments, built-in safeguards, and full agency support — with continued surrogate opportunities if a journey ends before birth. Families remain eligible for new matches without paying additional agency fees under qualifying conditions.

Cost Breakdown

First Payment

- Activation fee
- Surrogate screening
- Parent protection
- Marketing and advertising

This payment begins your program and keeps you eligible for additional surrogate opportunities if a journey is disrupted.

**First Payment
(At Activation Stage):**
\$53,000-\$87,000+

Second Payment

- Surrogate Compensation
- Agency Support
- Medical & Insurance Fees
- Administrative Services
- Legal Fees
- Accounting Services

If no child is born and no embryos remain, unused portions of medical, legal, support, administrative, or surrogate compensation fees may be refunded.

**Actual costs vary based on surrogate compensation, legal needs by state, and medical or insurance-related factors.*

**Second Payment
(At Match Stage):**
\$149,500-\$200,000+

**Average*
Total Cost:**
\$202,500+

Expenses Not Included In Total Average Cost

- IVF and embryo creation
- Out-of-network medical costs
- Donor egg or sperm services
- Intended Parent travel, lodging, or outside legal counsel
- Newborn hospital and medical care

**This summary is for informational purposes only. All program fees, terms, and refundability conditions are governed by the Limited Risk Program Agreement. Please refer to your signed agreement for full details.*

The Foundation Program

The Foundation Program is a lower-cost surrogacy option for families comfortable with fewer financial safeguards. It includes full agency support and access to our thoroughly screened surrogates. While this program places more financial risk on the family, it may offer lower overall costs — especially if the journey is successful on the first match. If a journey ends early, new fees are required to pursue another surrogate opportunity.

Cost Breakdown

First Payment

- Activation fee
- Marketing and advertising
- Surrogate screening

This payment begins your program and makes you eligible for your first surrogate match.

**First Payment
(At Activation Stage):**

\$38,000-\$62,400+

Second Payment

- Surrogate Compensation
- Agency Support
- Medical & Insurance Fees
- Administrative Services
- Legal Fees
- Accounting Services

If no child is born and no embryos remain, select second payment fees may be refundable depending on what was unused. Refunds are not guaranteed, and pursuing another surrogate opportunity would require additional program fees.

**Actual costs vary based on surrogate compensation, legal needs by state, and medical or insurance-related factors.*

**Second Payment
(At Match Stage):**

\$149,500-\$200,000+

**Average*
Total Cost:**

\$187,500+

Expenses Not Included In Total Average Cost

- IVF and embryo creation
- Out-of-network medical costs
- Donor egg or sperm services
- Intended Parent travel, lodging, or outside legal counsel
- Newborn hospital and medical care

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