

THE COMPLETE FINANCIAL GUIDE — 2025

The Canadian Surrogacy Cost Guide

What surrogacy actually costs in Canada in 2025
— the full breakdown nobody publishes.

Real numbers. Real clarity. Real hope.

By Robyn Price

Executive Director, Canadian Surrogacy Options & Little Miracles
In this field since I was four years old.

A note from Robyn

I have sat across from more families than I can count who came to that first conversation already defeated by the cost question. They had Googled it. They had found numbers ranging from \$50,000 to \$200,000, with no explanation for the difference, no breakdown of what was included, and no honest guide to help them understand what they were actually signing up for.

That is why this guide exists.

I grew up in this field. My mother Joanne founded Canadian Surrogacy Options in 1992, and I have been part of this world since I was four years old. I was an egg donor five times. I have managed hundreds of journeys, reviewed thousands of expense reports, and helped families navigate every financial scenario this process produces.

The numbers in this guide are real. They are based on actual journey data, not marketing estimates. Some of them will surprise you. Some will reassure you. All of them are things you deserve to know before you make any decisions.

If you read this and feel ready to talk, I am here. If you read this and need more time, that is also completely valid. My job is to make sure you have the real picture.

"From hope to heartbeat to home."

That is the promise we make to every family we work with. This guide is where it starts.

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Executive Director, Canadian Surrogacy Options & Little Miracles

The number everyone is afraid to ask

Let's start with the honest answer to the question you actually came here for.

TOTAL TYPICAL JOURNEY COST — CANADIAN PATHWAY

\$80,000 – \$120,000

Canadian dollars, all-in

Some journeys land below this range. Some exceed it. The sections that follow explain exactly why.

Why is the range so wide?

The difference between an \$80,000 journey and a \$120,000+ journey comes down to four main variables:

1	<p>Which agency program you choose</p> <p>Agency fees range from \$9,500 (foundation/independent support) to \$50,000+ (full concierge). This single choice is the largest lever in your budget.</p>
2	<p>How many embryo transfer cycles you need</p> <p>Each transfer cycle costs \$3,000–\$8,000. Some families succeed on the first try. Others need two or three. Most do not know in advance which group they will be in.</p>
3	<p>Your surrogate's actual expenses</p> <p>Surrogate reimbursements are real costs — prescription medications, travel to appointments, lost wages, maternity clothing. These vary significantly depending on where your surrogate lives and her personal situation.</p>
4	<p>Whether you already have embryos</p> <p>Families who already have frozen embryos save \$8,000–\$20,000 on IVF costs. Families starting from scratch add that amount to the total.</p>

CANADA VS. USA

A U.S.-based surrogacy journey typically costs **\$130,000 to \$200,000+ CAD**. The difference is surrogate compensation — in the U.S., surrogates are paid a base fee of \$40,000–\$60,000 USD in addition to expenses. Canada's altruistic model keeps costs significantly lower.

The full cost breakdown

Here is every cost category, with realistic low and high estimates. Some are one-time. Some recur. All are real.

Agency and program fees

PROGRAM TYPE	TYPICAL FEE RANGE	WHAT IT INCLUDES
Foundation / Standard	\$9,500 – \$21,500	Matching coordination, legal and clinic referrals, milestone support
Guided Journey	\$19,500 – \$29,500	Dedicated case management, matching advocacy, regular check-ins
Priority Match	\$29,500 – \$40,000	Everything above plus priority matching, doubled recruitment, faster timeline
Concierge / Full Service	\$40,000 – \$50,000+	White-glove coordination at every stage, maximum surrogate pool access
Independent journey	\$500 – \$3,000	Consultation calls, document templates, referrals – no matching support

Surrogate reimbursements

In Canada, surrogates are *reimbursed* for actual documented expenses — not paid a fee or wage. These are real costs that vary by surrogate and situation.

EXPENSE CATEGORY	LOW ESTIMATE	HIGH ESTIMATE
Prescription medications (IVF prep and pregnancy)	\$1,000	\$4,500
Travel to medical appointments (mileage, parking, transit)	\$1,500	\$6,000
Lost wages for mandatory medical appointments	\$0	\$10,000
Maternity clothing allowance	\$500	\$1,500
Childcare during appointments	\$500	\$3,000
Psychological counselling	\$800	\$2,500
Comfort items (as agreed in legal contract)	\$300	\$1,500
Miscellaneous approved expenses	\$500	\$2,000
Surrogate Expenses Subtotal	~\$5,100	~\$31,000

Legal fees

LEGAL COST	LOW	HIGH	NOTES
Your surrogacy lawyer (agreement + parentage order)	\$5,000	\$12,000	Must be licensed in surrogate's province
Surrogate's independent legal counsel (you pay this)	\$1,500	\$4,000	Required by law — cannot share counsel
Additional amendments or complications	\$0	\$3,000	If contract requires revision
Legal Subtotal	~\$6,500	~\$19,000	

Medical and fertility costs

MEDICAL COST	LOW	HIGH	NOTES
IVF / embryo creation (if starting from scratch)	\$8,000	\$20,000	Not needed if frozen embryos exist
Embryo storage (annual)	\$500	\$1,500	Ongoing until all embryos are used
Surrogate medical screening	\$1,500	\$4,000	At your fertility clinic
Embryo transfer — per cycle	\$3,000	\$8,000	Most families do 1–3 cycles
Psychological screening (surrogate + IPs)	\$1,500	\$3,500	Required by most clinics
OB/GYN care during pregnancy	\$0	\$3,000	Often covered by provincial health plan
Hospital delivery (uncovered costs)	\$0	\$2,000	Usually covered — varies by province
Medical Subtotal (1 transfer, no IVF)	~\$6,500	~\$18,000	
Medical Subtotal (with IVF + 2 transfers)	~\$18,000	~\$44,500	

Insurance and miscellaneous

COST	LOW	HIGH	NOTES
Surrogate life insurance (pregnancy term policy)	\$800	\$2,500	Highly recommended. Confirm surrogacy is covered.
Surrogate short-term disability insurance	\$500	\$2,000	Protects both parties if surrogate cannot work
Travel and accommodation (IPs to birth location)	\$500	\$5,000	Higher if cross-province
Post-birth legal (birth certificate, parentage order)	\$300	\$2,000	Included in some legal quotes

Hidden costs nobody mentions

The estimate on the previous page covers the standard journey. Here are the costs that can push a budget higher — things that often do not show up in agency brochures but that experienced families know to plan for.

!	<p>Your own family lawyer (separate from the surrogacy lawyer)</p> <p>Many agencies quote the surrogate's legal counsel but do not remind you that you also need your own independent representation. Budget \$5,000–\$12,000 for this separately.</p>
!	<p>Failed transfer cycles</p> <p>Each additional transfer cycle adds \$3,000–\$8,000. Statistically, about 40–50% of transfers result in a confirmed pregnancy on the first attempt. Plan for at least two cycles in your budget.</p>
!	<p>Surrogate lost wages — the real number</p> <p>If your surrogate is a nurse, teacher, or anyone with a professional salary, mandatory appointment time can generate significant lost-wage claims. For high earners, this can reach \$10,000–\$15,000 over the journey.</p>
!	<p>Embryo creation if you are starting from scratch</p> <p>If you do not yet have frozen embryos, add \$8,000–\$20,000 for IVF, egg retrieval, fertilisation, and PGT-A testing (if desired). Donor egg journeys add another \$8,000–\$15,000.</p>
!	<p>Psychological support for intended parents</p> <p>Clinics require it for the surrogate. They often recommend it for IPs too. If your therapist is not covered by benefits, budget \$1,500–\$4,000 for the journey.</p>
!	<p>Cross-province logistics</p> <p>If your surrogate is in a different province — common for Quebec-based IPs — add travel, accommodation, and potentially higher legal costs as both provinces may be involved.</p>
!	<p>Time off work for the birth</p> <p>Most IPs take 2–4 weeks off to be present for the birth and the first days home. If this is unpaid, factor it into your financial picture.</p>

The most common financial mistake we see: budgeting for one transfer cycle and being emotionally and financially unprepared when a second is needed. Always plan for at least two.

What drives costs up – and down

Understanding what changes the number gives you real control. Here is what has the most impact.

What drives costs higher

FACTOR	POTENTIAL ADDED COST
Choosing a premium or concierge agency program	+\$20,000 – \$40,000
No frozen embryos – starting IVF from scratch	+\$8,000 – \$20,000
Using donor eggs	+\$8,000 – \$15,000
Second or third embryo transfer cycle needed	+\$3,000 – \$8,000 per cycle
Surrogate with high professional income (lost wages)	+\$5,000 – \$15,000
Surrogate in different province (cross-province logistics)	+\$3,000 – \$8,000
Surrogate pregnancy complications requiring additional care	+\$2,000 – \$10,000+
Legal complications or contract amendments	+\$1,000 – \$5,000
International IPs requiring additional legal steps	+\$3,000 – \$10,000

What keeps costs lower

FACTOR	POTENTIAL SAVING
Frozen embryos already exist	-\$8,000 – \$20,000
Choosing a standard or foundation agency program	-\$10,000 – \$30,000 vs. premium
Surrogate in same city or province	-\$2,000 – \$5,000
Successful first transfer cycle	-\$3,000 – \$8,000 per avoided cycle
Surrogate with part-time work or stay-at-home situation	-\$3,000 – \$10,000 in lost wages
Doing an independent journey (known surrogate)	-\$10,000 – \$40,000 in agency fees

IMPORTANT NOTE

Independent journeys save significantly on agency fees, but only when the intended parents have already identified a surrogate who is genuinely eligible, emotionally prepared, and supported. Savings can disappear quickly if matching, legal, or medical challenges arise without professional backup.

Canada vs. the United States

Many families research both options. Here is an honest comparison.

CATEGORY	CANADA	UNITED STATES
Surrogate compensation model	Altruistic – reimbursement only	Commercial – base fee + expenses
Surrogate base compensation	\$0 (not permitted)	\$40,000 – \$65,000 USD
Surrogate reimbursements	\$5,000 – \$31,000	\$20,000 – \$40,000 USD
Agency fees	\$9,500 – \$50,000	\$25,000 – \$60,000 USD
Legal fees	\$6,500 – \$19,000	\$15,000 – \$30,000 USD
Medical / IVF	Similar	Often higher (no public health backstop)
Legal framework clarity	Strong federal law (AHRA)	Varies dramatically by state
Pre-birth parentage orders	Available in most provinces	Available in most states
Typical all-in total	\$80,000 – \$120,000 CAD	\$130,000 – \$200,000+ CAD

"Canada's altruistic model is not a compromise."

Our surrogates choose this because they want to help a family – not because they need the money. That motivation produces better journeys.

How the altruistic model actually works

Surrogates can and do receive reimbursement for every legitimate pregnancy-related cost. A well-managed journey ensures no surrogate is out of pocket for anything related to carrying your baby.

WHAT IS ALLOWED (AND REIMBURSED)	WHAT IS NOT ALLOWED
Pregnancy medications and supplements	A base fee or wage for being a surrogate
Travel to all medical appointments	Payment in exchange for the surrogacy itself
Lost wages for mandatory appointments	Bonuses tied to successful transfer or birth
Maternity clothing	Cash payments without receipts
Life and disability insurance premiums	Compensation for pain or emotional labour
Childcare during appointments	Anything characterised as commercial surrogacy

How to actually build your budget

Most families do not have the full amount sitting in a savings account. That is normal. Here is how to think about financing the journey.

How funds are typically structured

Costs do not all arrive at once. A typical journey cash flow looks like this:

1	<p>Agency retainer — upfront</p> <p>Most agencies require a retainer of \$3,000–\$10,000 at signing, with the remaining fee due at match or in installments. Ask for the exact payment schedule in writing before you sign.</p>
2	<p>Legal trust account — at contract signing</p> <p>Before the embryo transfer, your lawyer sets up a trust account funded with surrogate expense reserves — typically \$15,000–\$25,000. Funds are released as receipts are submitted and approved.</p>
3	<p>Medical fees — at time of services</p> <p>Your fertility clinic will invoice for surrogate screening and each transfer cycle. These are typically paid directly to the clinic.</p>
4	<p>Ongoing surrogate expenses — monthly through pregnancy</p> <p>Receipts are submitted monthly and reimbursed from the trust account. Your lawyer or agency manages this process. You replenish the trust as needed.</p>
5	<p>Post-birth legal — after delivery</p> <p>Final legal fees for the parentage order, birth certificate, and file closure are typically invoiced 4–8 weeks after birth.</p>

Financing options families use

- **Home equity line of credit (HELOC)** — most common. Low interest rates, flexible drawdown timing.
- **RRSP withdrawal** — works for some families depending on marginal tax rate.
- **Unsecured line of credit or personal loan** — higher interest but no property required.
- **Family gifting or loans** — common, particularly from parents of intended parents.
- **Installment payment plans** — some agencies (including CSO) offer split payment structures. Ask.
- **Grants and organizations** — Baby Quest Foundation and others offer grants to LGBTQ+ families and those with medical infertility diagnoses.

CSO NOTE

CSO's Priority Match program offers a **split payment structure** — a deposit at signing and the balance at match. If timing of funds is a concern, ask about this option on your consultation call.

Your personal budget planner

Fill in the "Your Budget" column as you confirm costs with each provider. Use the estimates as a starting point — get real quotes before you commit to a total.

COST ITEM	LOW EST.	HIGH EST.	YOUR BUDGET
Agency Fee			
Agency program fee	\$9,500	\$50,000+	
Surrogate Expenses			
Medications and supplements	\$1,000	\$4,500	
Travel to appointments	\$1,500	\$6,000	
Lost wages	\$0	\$10,000	
Maternity clothing and childcare	\$1,000	\$4,500	
Counselling and miscellaneous	\$800	\$4,000	
Legal Fees			
Your surrogacy lawyer	\$5,000	\$12,000	
Surrogate's independent counsel (you pay)	\$1,500	\$4,000	
Post-birth parentage order and closure	\$300	\$2,000	
Medical and Fertility			
IVF / embryo creation (if applicable)	\$0	\$20,000	
Surrogate medical screening	\$1,500	\$4,000	
Transfer cycle 1	\$3,000	\$8,000	
Transfer cycle 2 (if needed)	\$3,000	\$8,000	
Psychological screening (both parties)	\$1,500	\$3,500	
Insurance and Miscellaneous			
Surrogate life and disability insurance	\$1,300	\$4,500	
Travel and accommodation (IPs to birth)	\$500	\$5,000	
Contingency / emergency fund	\$5,000	\$15,000	
TOTAL			

Questions to ask every agency about costs

Before you sign with any agency, get clear answers to these specific financial questions. If the answers are vague, that is important information.

What exactly is included in your agency fee — and what is not?

Some agencies charge separately for profile creation, case management, escrow management, and re-matching. Get a written list of inclusions and exclusions before comparing prices.

How are surrogate expenses managed and approved?

Expenses should flow through a lawyer-managed trust account, not directly through the agency. Ask who holds the funds, who approves claims, and how quickly reimbursements are processed.

What is the re-matching policy if our surrogate needs to withdraw?

Some agencies charge a second matching fee. Others include re-matching at no additional cost. Surrogates do occasionally withdraw — for valid reasons — so this question matters.

Do you have a payment plan or installment structure?

Many agencies — including CSO — offer payment options. It is worth asking directly rather than assuming the full fee is due upfront.

Can you connect us with past clients who can speak to actual costs?

No estimate replaces a real conversation with families who have completed the journey. A reputable agency will be able to provide references without hesitation.

What happens financially if the journey does not result in a birth?

This is the hardest question — and the most important one. Understand the refund policy, what portions are non-refundable, and what financial protection you have in difficult outcomes.

Are you ready to take the next step?

If you have made it this far, you have done more financial preparation than most families do before their first call. That puts you in a genuinely strong position to have a real, productive conversation about whether this is the right time to start your journey.

A 30-minute call with Robyn is free. No pressure, no obligation. Just honest answers from someone who has been in this field her whole life.

What comes next

You now have more honest financial information about Canadian surrogacy than most people gather in months of research. That is not an accident — it is exactly what this guide was designed to give you.

If the numbers make sense for you, and you feel ready to at least have a conversation, I would love to hear from you. A 30-minute call with me is free. No pitch, no pressure. Just a real conversation about where you are, what you need, and whether CSO is the right home for your journey.

Your readiness checklist

- I understand the realistic total cost range for a Canadian surrogacy journey.
- I have a sense of which agency program tier fits my situation and budget.
- I have planned for at least two transfer cycles in my financial model.
- I understand that surrogate expenses are reimbursements, not a salary.
- I know where my funds are coming from and have a plan for the trust account.
- I am ready to have a first conversation.

Book your free 30-minute call

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This guide is provided for informational purposes only and does not constitute legal or financial advice. Cost estimates are based on typical Canadian journeys and may vary significantly based on individual circumstances. Always obtain independent legal counsel before entering into any surrogacy arrangement. Laws and costs vary by province.