



SeedTrust was established to offer the surrogacy and egg donation industry a more secure, efficient, and transparent escrow service. By enhancing service and security standards, we have become the market leader, serving over 30,000 families with our escrow services.



Requirements for Secure Escrow



For an escrow company to be deemed secure and trustworthy, certain key elements must be in place. We have outlined these core areas and how SeedTrust surpasses these requirements. When it comes to selecting an escrow provider, there should be no room for compromise; the stakes are too high.

- **Qualified and Experienced Team**
- Structure, Processes, and Systems
- Independent and Specialized
- Bonding and Insurance
- Oversight and Audits

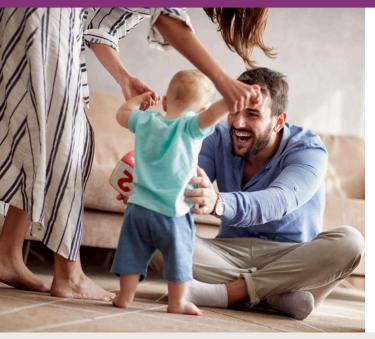
With Escrow DO NOT Compromise

Qualified and Experienced Team

- Founded by a CPA and an attorney; led by an MBA and former bank executive
- Extensive experience in business and legal aspects of escrow services
- Large team of professionals, including multiple attorneys, CPAs, and MBAs, all leading experts in surrogacy escrow
- Successfully managed over 30,000 cases
- Leading expert globally in surrogacy and egg donation escrow



WHY IS THIS IMPORTANT? Surrogacy and egg donation escrow is extremely complex. In order to properly set up and manage a secure financial services company, you must employ a diverse group of staff with unmatched business, financial, accounting, banking, legal and most of all, qualifications and licenses combined with industry experience.



Structure, Processes, and Systems

- Rigorous Approval: 5-step approval process involving specialized managers, attorneys, and CPA-led teams
- High Bank Security: Dual-control, multi-factor approvals, and top bank fraud protection
- Multi-Bank System: Ensures uninterrupted payments despite disruptions
- **Custom Software:** Minimizes errors, increases secure software transparency, and real-time client notifications
- **Data Security:** AES-256 encryption and compliance for top information security

WHY IS THIS IMPORTANT? Strong checks and balances in escrow operations ensure client security by preventing errors and unauthorized actions, while dual-control and multi-factor approvals protect against fraud and ensure uninterrupted service.





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Independent and Specialized

- Independent Third Party: Not affiliated with any agency, law firm, or clinic. Solely accountable to clients as licensed fiduciaries of the funds and underlining agreements.
- Expert Escrow Management: Specializes exclusively in escrow management for surrogacy and egg donation. Focuses on protecting all parties involved impartially.
- **Neutral and Objective:** Manages requests and resolves conflicts neutrally. Involves both parties' attorneys in formal disputes.
- Impartial Guidance: Recommends actions based on expertise and neutrality.



WHY IS THIS IMPORTANT? An escrow company must be independent and unbiased, with no ties to any party or control over service providers. The escrow manager has a fiduciary duty to manage funds per the contracts. Managing surrogacy and egg donation escrow is complex and should be a primary focus, not a secondary business function.



Bonding and Insurance

- Funds insured by a \$100 million industry-leading bond.
- Insurance coverage includes:
 - \$2 million general liability policy.
 - \$1 million Errors and Omissions policy.
 - \$1 million Cyber Incident Protection policy.
- SeedTrust pioneers risk reduction in the industry with substantial bond coverage.
- Emphasizes client protection and risk mitigation as top priorities.

WHY IS THIS IMPORTANT? Adequate bonding and insurance are essential for an escrow company's security, protecting against theft, errors, omissions, and cyber-attacks. Without sufficient coverage, the risk is too high as there is no backup for repayment in case of loss.

Oversight and Audits

- Licensed Attorney Oversight: An escrow company should have a licensed attorney for fiduciary responsibility and regulatory compliance, enabling state agency oversight and complaint handling.
- Bond Risk Evaluation: Bonding and insurance companies conduct extensive yearly assessments of an escrow company's risk, expertise, and operations, especially for large bonds, providing crucial oversight and protection against potential losses.
- Licensed CPA Compliance: Having a CPA on the team provides essential financial expertise and internal control, complementing attorneys and ensuring accountability through state board oversight.

- Internal and External Audits: Regular internal and external reviews of escrow accounts by CPAs provide essential oversight, with separate, qualified accounting firms conducting independent audits to ensure accuracy and transparency.
- Client Oversight with Transparency:
 Real-time access to account details and transparency for agencies, intended parents, surrogates, and donors provide essential oversight, enabling prompt identification and resolution of discrepancies



WHY IS THIS IMPORTANT? Oversight and audits are crucial for an escrow provider to ensure the security and integrity of client funds. Having licensed attorneys and CPAs ensures legal and financial accountability, while adequate insurance and bonding provide protection against potential losses. Regular independent audits and real-time access to account details enhance transparency and trust.



Escrow is often overlooked by intended parents, surrogates, and donors when assembling their professional team, which can be a critical oversight. The escrow company plays a crucial role throughout the journey and must be selected with care to avoid financial stress and the risk of fund loss.

SeedTrust pioneered being a secure escrow provider backed with our large bond. We advocate for higher standards, aiming to protect clients comprehensively.

SeedTrust is Here to Help You!



Offering You: Peace of Mind

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