



# Maximizing Points & Miles for Air Travel

---

Enhance your travel experience  
**ROBERTSON STEPHENS®**

Brandon Frye,  
CERTIFIED FINANCIAL PLANNER™





# INTRODUCTION

Points & miles are a currency used to book flights and hotels for a fraction of the cost when compared to cash rates.

---

Points & Miles | Air Travel

ROBERTSON STEPHENS®





# NEED TO KNOW

## FLEXIBILITY GOES A LONG WAY

Stopovers and alternative travel dates extract maximum value

## MULTIPLE WAYS TO PLAY THE GAME

Fly economy multiple times or one YOLO trip

## GAME IS ALWAYS CHANGING

Point devaluations happen frequently and signup bonuses fluctuate

---

Points & Miles | Air Travel

ROBERTSON STEPHENS®





# TWO WAYS TO BUY TICKETS

## PAY WITH CASH

Buy a ticket for \$100

---

## PAY WITH POINTS

Buy the same ticket for 10,000 points through the airline's frequent flyer program

$$\$100 / 10,000 = \$0.01 \text{ PER POINT}$$





# REAL WORLD EXAMPLE

SFO to AKL | 6/22/23

DEPART ON: June 22

NONSTOP

Arrives Jun 24

11:00 PM

7:10 AM

SFO ----- 13H, 10M ----- AKL

UA 917 (Boeing 777-200)

[Details](#) [Seats](#)

765 kg CO<sub>2</sub> ?

Economy	Premium Economy	Business	Business (fully refundable)
\$1,213	\$2,421	\$7,242	\$11,728
United Economy (V)	United Premium Plus (R)	United Polaris business (P)	United Polaris business (C)





# REAL WORLD EXAMPLE

SFO to AKL | 6/22/23

$\$7,242 / 100,000 = \$0.0724 \text{ PER POINT}$

DEPART ON: June 22

NONSTOP

Arrives Jun 24

11:00 PM

7:10 AM

SFO ----- 13H, 10M ----- AKL

UA 917 (Boeing 777-200)

[Details](#) [Seats](#)

765 kg CO<sub>2</sub> ?

Economy



55k miles

+ \$40.80

Saver Award

United Economy (X)

Premium Economy



70k miles

+ \$40.80

United Premium Plus (ON)

Business  
(lowest)



100k miles

+ \$40.80

United Polaris business (I)





# HOW TO EARN POINTS

## EVERYDAY SPENDING

---

1X to 5X on regular  
spending

## CREDIT CARD SIGNUP BONUSES

---

30,000 to 100,000  
points on average



# THE "CATCH"

---

SIGNUP BONUS REQUIRES MINIMUM SPEND WITHIN SEVERAL MONTHS

MAY HAVE ANNUAL FEE

5/24 RULE | 5 CREDIT CARDS WITHIN 24 MONTHS







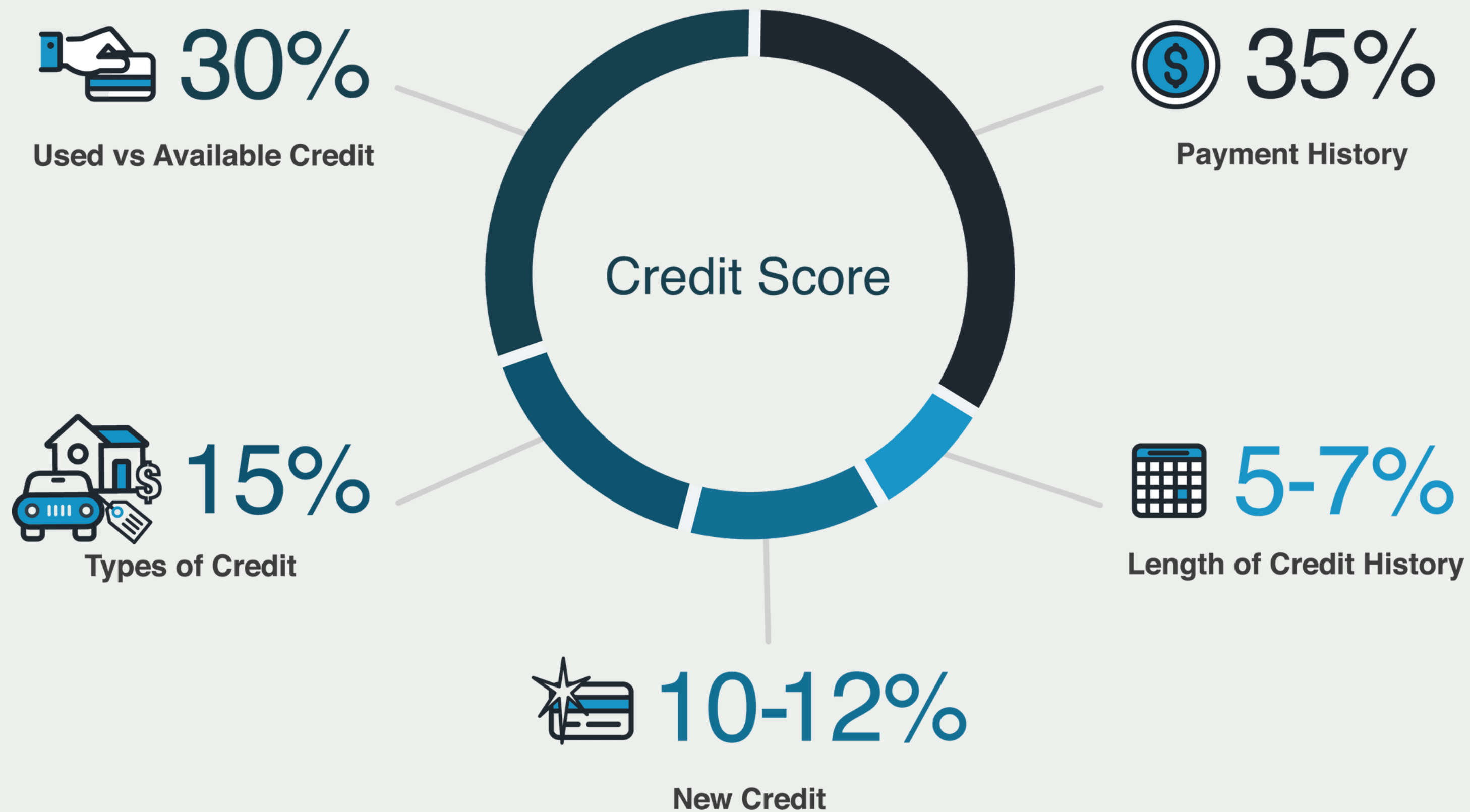
# WILL OPENING CREDIT CARDS HURT MY CREDIT SCORE?

Points & Miles | Air Travel

ROBERTSON STEPHENS®









# TYPES OF CREDIT CARDS

## AIRLINE CARDS

USE POINTS WITH **ONE**  
AIRLINE

American Airlines Card  
Delta Card  
United Card  
Southwest Card

## REWARD CARDS

TRANSFERABLE TO  
**MULTIPLE** AIRLINES

Chase Ultimate Rewards  
AMEX Membership Rewards  
Citi Thank You Points  
Capital One Miles



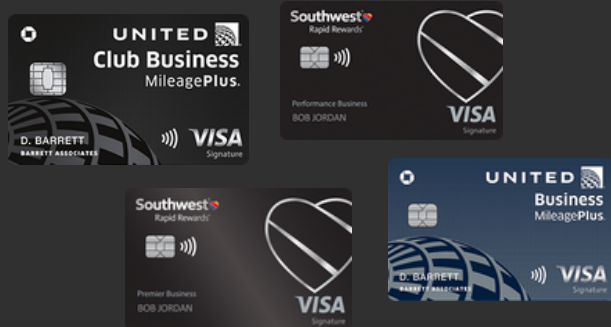


# AIRLINE CARDS

## CHASE PERSONAL



## CHASE BUSINESS



## AMEX PERSONAL



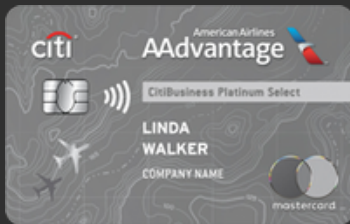
## AMEX BUSINESS



## CITI PERSONAL



## CITI BUSINESS



Points & Miles | Air Travel

ROBERTSON STEPHENS®



# REWARD CARDS

## CHASE PERSONAL



## AMEX PERSONAL



## CITI PERSONAL



## CAP1 PERSONAL



## CHASE BUSINESS



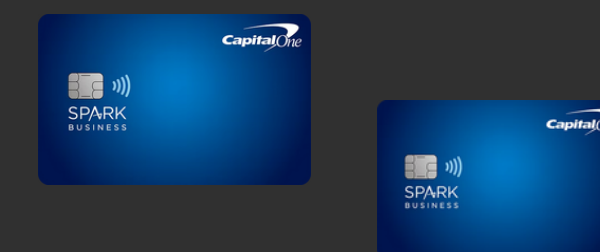
## AMEX BUSINESS



## CITI BUSINESS



## CAP1 BUSINESS



Points & Miles | Air Travel

ROBERTSON STEPHENS®





# TRANSFER PARTNERS

## CHASE

Aer Lingus/British Airways/Iberia  
Air Canada  
Air France/KLM  
Emirates  
JetBlue  
Singapore  
Southwest  
United  
Virgin Atlantic

## AMEX

Aer Lingus/British Airways/Iberia  
AeroMexico  
Air Canada  
Air France/KLM  
ANA  
Avianca  
Cathay  
Delta  
Emirates  
Etihad  
Hawaiian  
JetBlue  
Qantas  
Singapore  
Virgin Atlantic

## CITI

AeroMexico  
Air France/KLM  
Avianca  
Cathay  
Emirates  
Etihad  
EVA  
JetBlue  
Qantas  
Qatar  
Singapore  
Thai  
Turkish  
Virgin Atlantic

## CAPITAL ONE

Aer Lingus/British Airways/Iberia  
AeroMexico  
Air Canada  
Air France/KLM  
Avianca  
Cathay  
Emirates  
Etihad  
EVA  
Finnair  
Qantas  
Singapore  
TAP  
Turkish  
Virgin Atlantic



# TRANSFER PARTNERS

## CHASE

Aer Lingus/British Airways/Iberia  
Air Canada  
Air France/KLM  
Emirates  
JetBlue  
Singapore  
Southwest  
United  
Virgin Atlantic

## AMEX

Aer Lingus/British Airways/Iberia  
AeroMexico  
Air Canada  
Air France/KLM  
ANA  
Avianca  
Cathay  
Delta  
Emirates  
Etihad  
Hawaiian  
JetBlue  
Qantas  
Singapore  
Virgin Atlantic

## CITI

AeroMexico  
Air France/KLM  
Avianca  
Cathay  
Emirates  
Etihad  
EVA  
JetBlue  
Qantas  
Qatar  
Singapore  
Thai  
Turkish  
Virgin Atlantic

## CAPITAL ONE

Aer Lingus/British Airways/Iberia  
AeroMexico  
Air Canada  
Air France/KLM  
Avianca  
Cathay  
Emirates  
Etihad  
EVA  
Finnair  
Qantas  
Singapore  
TAP  
Turkish  
Virgin Atlantic





# AIRLINE ALLIANCES



# AIRLINE ALLIANCES





# AIRLINE ALLIANCES



Aerolíneas Argentinas

AEROMEXICO

AirEuropa

AIRFRANCE

CHINA AIRLINES

CHINA EASTERN

CSA CZECH AIRLINES

DELTA

Garuda Indonesia

ITA AIRWAYS

Kenya Airways

KLM

KOREAN AIR

MEA

SAUDIA

TAROM

Vietnam Airlines

virgin atlantic

XIAMENAIR

Points & Miles | Air Travel

ROBERTSON STEPHENS®



# AIRLINE ALLIANCES








# REAL WORLD EXAMPLE

ORD to PAR | 7/2/23

Chicago to Paris

CHANGE

Miles balance 21,821

92,500 Miles

+USD 64.70

Jun 29 Thu

136,500 Miles

+USD 64.70

Jun 30 Fri

80,500 Miles

+USD 64.70

Jul 1 Sat

35,000 Miles

+USD 84.20

Jul 2 Sun

Jul 3 Mon

Jul 4 Tue

Filters:

Price

Stops

Duration

Airlines

ECONOMY

Sort by: Departure time

✈️ Connecting flights (1)

4:10 PM - 9:25 AM (+1 day)

Chicago (ORD)

1 connection

Paris (CDG)

KLM

KL1229

Trip duration:

10h15

Price for 1 passenger

Lowest fare

35,000 Miles

+USD 84.20

View flight details

3 seats left at this fare

CASH PRICE

\$1,100 round trip | \$550 each way

$(\$550 - \$84) = \$466$

$\$466 / 35,000 = \text{\$0.013 Per Point}$



# REAL WORLD EXAMPLE

ORD to PAR | 7/2/23

### Chicago to Paris

Miles balance 21,821

220,000 Miles  
+USD 149.70  
Jun 29 Thu

492,500 Miles  
+USD 206.70  
Jun 30 Fri

70,000 Miles  
+USD 226.20  
Jul 1 Sat

30,000 Miles  
+USD 149.70  
Jul 2 Sun

30,000 Miles  
+USD 130.20  
Jul 3 Mon

70,000 Miles  
+USD 226.20  
Jul 4 Tue

Price

Stops

Duration

Airlines

PREMIUM ECONOMY

Sort by: Departure time

✈️ Connecting flights (1)

4:10 PM - 9:25 AM (+1 day)

Chicago (ORD)

1 connection

Paris (CDG)

KLM

KL1229

Trip duration:

10h15

Price for 1 passenger

Lowest fare  
30,000 Miles  
+USD 149.70

View flight details

2 seats left at this fare

CASH PRICE  
\$2,128 round trip | \$1,065 each way  
  
(\$1,065 - \$150) = \$915  
\$915 / 30,000 = **\$0.03 Per Point**

Points & Miles | Air Travel  
ROBERTSON STEPHENS®



# REAL WORLD EXAMPLE

ORD to PAR | 7/2/23

Chicago to Paris

✎

CHANGE

Miles balance

21,821

<

700,000 Miles

+USD 226.20

Jun 29 Thu

492,500 Miles

+USD 206.70

Jun 30 Fri

70,000 Miles

+USD 226.20

Jul 1 Sat

70,000 Miles

+USD 226.20

Jul 2 Sun

70,000 Miles

+USD 226.20

Jul 3 Mon

70,000 Miles

+USD 226.20

Jul 4 Tue

>

Filters:

Price

Stops

Duration

Airlines

BUSINESS

Sort by:

Departure time

✈

Connecting flights (1)

4:10 PM - 9:25 AM (+1 day)

Chicago (ORD)

1 connection

Paris (CDG)

KLM

KL1229

Trip duration:

🕒 10h15

Lowest fare

70,000 Miles

+USD 226.20

View flight details

2 seats left at this fare

CASH PRICE

\$3,700 round trip | \$1,850 each way

$(\$1,850 - \$225) = \$1,625$

$\$1,625 / 70,000 = \text{\$0.023 Per Point}$

Points & Miles | Air Travel

ROBERTSON STEPHENS®

# REAL WORLD EXAMPLE

NYC to MLE | 9/4/23

## New York, All airports (NYC) - Malé (MLE) | Monday September 4, 2023

Fares displayed are per person, one way, and include all taxes, fees and charges. Fare features listed apply to flights operated by Air Canada, Air Canada Express and Air Canada Rouge.

Stops ▾

Exclude: AIR INDIA + 1 ✕

Connection airports ▾

eUpgrade

More options ▾

Sort by: Recommended ▾

Flight results:32 of 33 flights found (filtered)		Economy Class ▴ ▾	Premium Economy ▴ ▾	Business Class ▾	First Class ▴ ▾
06:302 stops   23hr30m +115:00				1 seat left	1 seat left
New York (LGA) <div><div></div><div></div><div>YUL</div><div></div><div>DXB</div><div></div><div>Malé</div></div> <div>+ 2h25m+ 3h15m</div>		67.5K + CA \$89	—	137.6K + CA \$89	431.7K + CA \$89
Includes travel operated by Air Canada Express - Jazz, Emirates <div>Preview seats   Details</div>					



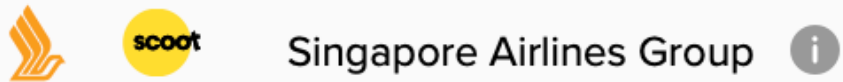


# REAL WORLD EXAMPLE

JFK to FRA | 7/17/23

## I. New York to Frankfurt

The number of miles shown is lowest available for one passenger, and do not include taxes or fees.



<	FRI 14 JUL from <b>87,500</b> miles Waitlist	SAT 15 JUL from <b>87,500</b> miles Waitlist	SUN 16 JUL from <b>87,500</b> miles Waitlist	MON 17 JUL from <b>81,000</b> miles	TUE 18 JUL from <b>87,500</b> miles Waitlist	WED 19 JUL from <b>87,500</b> miles Waitlist	THU 20 JUL from <b>87,500</b> miles Waitlist	>
---	---	---	---	---	---	---	---	---

SORT BY:



TRAVEL DURATION

ARRIVAL TIME

DEPARTURE TIME

↕

Compare award types

Non stop • 7hr 45mins				BUSINESS	
JFK 20:55 NEW YORK 17 Jul (Mon)	 7h 45m	FRA 10:40 FRANKFURT 18 Jul (Tue)	 Singapore Airlines • SQ 25	SAVER FROM <b>81,000</b> miles	ADVANTAGE FROM <b>87,500</b> miles
<a href="#">More details</a> ▾					



# REAL WORLD EXAMPLE

IAH to MAN | 7/4/23

## I. Houston to Manchester

The number of miles shown is lowest available for one passenger, and do not include taxes or fees.



Singapore Airlines Group

<	SAT 01 JUL -	SUN 02 JUL -	MON 03 JUL -	TUE 04 JUL from 81,000 miles	WED 05 JUL from 81,000 miles	THU 06 JUL -	FRI 07 JUL -	>
---	-----------------	-----------------	-----------------	------------------------------------	------------------------------------	-----------------	-----------------	---

SORT BY:

TRAVEL DURATION

ARRIVAL TIME

DEPARTURE TIME

Compare award types

Non stop • 8hr 55mins				BUSINESS	
IAH 18:45 HOUSTON 04 Jul (Tue)	8h 55m	MAN 09:40 MANCHESTER 05 Jul (Wed)	Singapore Airlines • SQ 51	SAVER FROM 81,000 miles	
<a href="#">More details</a> ▾					



# REAL WORLD EXAMPLE

BOS to IST | 9/17/23

✓

23:10

BOS  
Boston

Direct

15:45

IST  
Istanbul

Next day

Flight duration  
9h 35m

Itinerary details ▾

Change Flight

Take a look at baggage regulations of our flight to avoid problems with baggage.  
[Read more](#)

●

Total price

45.000 Miles + USD 216,70



# REAL WORLD EXAMPLE

SFO to PPT | 7/7/23

DEPART ON: July 7

1:25 PM

6:55 PM

SFO

8H, 30M

PPT

UA 115 (Boeing 787-9 Dreamliner)

Details

Seats

422 kg CO<sub>2</sub>

?

Economy



45k miles

+ \$5.60

Saver Award

United Economy (X)

Premium Economy



65k miles

+ \$5.60

United Premium Plus (ON)

Business  
(lowest)



85k miles

+ \$5.60

United Polaris business (I)





# ONLINE TOOLS

AWARDHACKER.COM

---

Lists how many points are required to fly  
between locations  
(Free)

---








Points & Miles | Air Travel

ROBERTSON STEPHENS®





# AWARDHACKER.COM

From AKL,		To Sydney,	
Route Type	Cabin	Stops	Frequent Flyer Programs
One Way	Economy	Up to 1 stop	Any
 <b>10k</b> <b>VS miles</b> <a href="#">(Show ¢/mile)</a> <small>One Way   Economy   <a href="#">Partner</a></small>	Nonstop AKL - SYD	Operated by <b>NZ</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>
 <b>10k+</b> <b>CX miles</b> <a href="#">(Show ¢/mile)</a> <small>One Way   Economy   <a href="#">Standard Award</a></small>	Nonstop / 1 stop AKL - SYD	Operated by <b>Oneworld and more</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>
 <b>11k+</b> <b>BA miles</b> <a href="#">(Show ¢/mile)</a> <small>One Way   Economy   <a href="#">Single Partner</a></small>	Nonstop / 1 stop AKL - SYD	Operated by <b>Oneworld and more</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>
 <b>12.5k</b> <b>OZ miles</b> <a href="#">(Show ¢/mile)</a> <small>One Way   Economy   <a href="#">Star Alliance</a></small>	Nonstop / 1 stop AKL - SYD	Operated by <b>Star Alliance</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>
 <b>12.5k</b> <b>SQ miles</b> <a href="#">(Show ¢/mile)</a> <small>One Way   Economy   <a href="#">Star Alliance</a></small>	Nonstop / 1 stop AKL - SYD	Operated by <b>Star Alliance</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>
 <b>14.4k</b> <b>QF miles</b> <a href="#">(Show ¢/mile)</a> <small>One Way   Economy   <a href="#">Single Partner</a></small>	Nonstop / 1 stop AKL - SYD	Operated by <b>JQ</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>
 <b>15k</b> <b>AC miles</b> <a href="#">(Show ¢/mile)</a> <small>One Way   Economy   <a href="#">Partner</a></small>	Nonstop / 1 stop AKL - SYD	Operated by <b>Star Alliance</b>	Transferable from <b>MR</b> <b>UR</b> <b>TYP</b> <b>MB</b> <b>C1</b>





# ONLINE TOOLS

POINT.ME

---

Searches for available seats that can be  
purchased with points  
(Paid Service, Starts at \$5 for 24 Hour Pass)

---

Points & Miles | Air Travel

ROBERTSON STEPHENS®





# WHERE TO START?

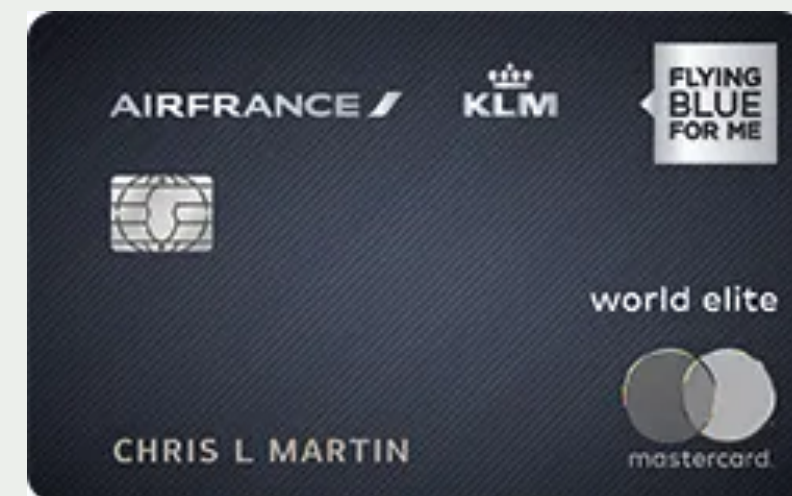
## CITI PREMIER | FOR BONUS & EVERYDAY SPEND

- **75,000** Bonus points when you spend \$4k in first 3 months
- \$95 Annual fee
- 3X Points on restaurants, grocery stores, gas stations, air travel, hotels
- 1X Everything else



## AIR FRANCE KLM | FOR BONUS

- **70,000** Bonus points when you spend \$2k in first 90 days
- \$89 Annual fee
- \$100 statement credit if applying through dummy booking
- 3X Sky Team purchases
- 1X Everything else



---

Points & Miles | Air Travel

ROBERTSON STEPHENS®



# CHASE REWARD CARDS



## CHASE FREEDOM FLEX | FOR EVERYDAY SPEND

- **20,000** Bonus points when you spend \$500 in first 3 months
- No annual fee
- 5X On quarterly rotating categories
- 3X Points on restaurants & drug stores
- 1X Everything else



## CHASE FREEDOM UNLIMITED | FOR EVERYDAY SPEND

- **20,000** Bonus points when you spend \$500 in first 3 months
- No annual fee
- 3X Points on restaurants & drug stores
- 1.5X Everything else

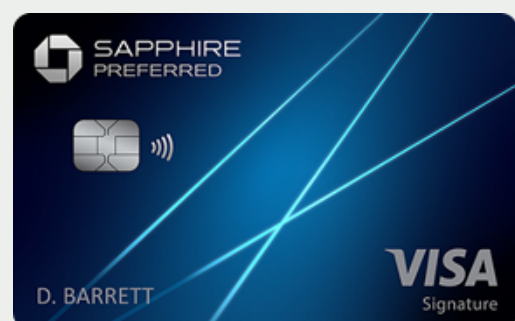
## CHASE SAPPHIRE RESERVE | FOR BONUS

- **60,000** Bonus points when you spend \$4k in first 3 months
- \$550 Annual fee
- 3X Points on restaurants & travel
- 1X Everything else
- \$300 Annual travel credit
- Sapphire & Priority Pass Lounge access, TSA PreCheck



## CHASE SAPPHIRE PREFERRED | FOR BONUS

- **60,000** Bonus points when you spend \$4k in first 3 months
- \$95 Annual fee
- 3X Points on restaurants
- 2X Points on travel
- 1X Everything else
- \$50 Hotel credit through Chase portal



---

Points & Miles | Air Travel

ROBERTSON STEPHENS®







# CHURN & BURN

## CHASE

Churnable every 24 to 48 months

## CITI

Churnable every 24 to 48 months

## CAPITAL ONE

Your mileage may vary

## AMERICAN EXPRESS

Once in a lifetime, with exceptions





DOCTOROFCREDIT.COM

Best Credit Card Signup Bonuses

FREQUENTMILER.COM

Best Credit Card Offers

ONEMILEATATIME.COM

Best Travel Credit Cards

# CARD REVIEWS

**FINDING THE NEXT CARD**

---

Points & Miles | Air Travel

ROBERTSON STEPHENS®



# MINIMUM SPEND STRATEGIES

## EVERYDAY SPENDING

Divert all spending to new card

## PLASTIQ.COM

Pay mortgage/rent using credit card, ONLY with Mastercards

## PAY FEDERAL TAXES

It's worth paying the credit card processing fee to meet minimum spend

## GIFT CARDS

Buy Visa or AMEX gift cards for future use





# MANAGING YOUR PORTFOLIO



## DUE DATE

Change payment due date to 1st of the month

## AUTOPAY

Enable Autopay to pay statement balance, never miss a payment

## CALENDAR

Place reminder in calendar for minimum spend date and when annual fee will be charged next year

## PASSWORD MANAGER

Use Safari password manager to generate random password and store on device



## RETENTION OFFER

- Ask if retention offer is available
- Determine value of retention offer
- Accept offer and pay annual fee or move to next steps

## PRODUCT CHANGE

- Find no annual fee credit card for downgrade
- Request downgrade

## CLOSE ACCOUNT

- Request to move credit line to another preexisting card
- Cannot swap business and personal credit lines
- Do not apply for new card just to move credit line
- Close card



# ANNUAL FEE

## ONE YEAR LATER



# Easy Points



## ONLINE SHOPPING PORTALS

Shop through credit card portals for extra points



## DINING PROGRAMS

Add credit cards to airline dining programs



## REFERRALS

Player 1 refers credit card to player 2, player 1 gets bonus



## TRANSFER BONUSES

Receive transfer bonus throughout the year when transferring to certain frequent flyer programs





CHASE  
[ultimaterewardsearn.chase.com](https://ultimaterewardsearn.chase.com)

CITI  
[bonuscashcenter.citicards.com](https://bonuscashcenter.citicards.com)

AMERICAN AIRLINES  
[aadvantageeshopping.com](https://aadvantageeshopping.com)

DELTA  
[skymilesshopping.com](https://skymilesshopping.com)

SOUTHWEST  
[rapidrewardsshopping.southwest.com](https://rapidrewardsshopping.southwest.com)

UNITED  
[shopping.mileageplus.com](https://shopping.mileageplus.com)

---

Points & Miles | Air Travel

ROBERTSON STEPHENS®

# SHOPPING PORTALS

**START HERE WHEN SHOPPING ONLINE**





ALASKA AIRLINES  
[mileageplan.rewardsnetwork.com](https://mileageplan.rewardsnetwork.com)

AMERICAN AIRLINES  
[aadvantagedining.com](https://aadvantagedining.com)

DELTA  
[skymilesdining.com](https://skymilesdining.com)

JETBLUE  
[truebluedining.com](https://truebluedining.com)

SOUTHWEST  
[rapidrewardsdining.com](https://rapidrewardsdining.com)

UNITED  
[dining.mileageplus.com](https://dining.mileageplus.com)

# DINING PROGRAMS

**PICK ONE & LINK EVERY CARD**

---

Points & Miles | Air Travel

ROBERTSON STEPHENS®





# NO CREDIT CARD, NO PROBLEM

## BUY POINTS ON SALE

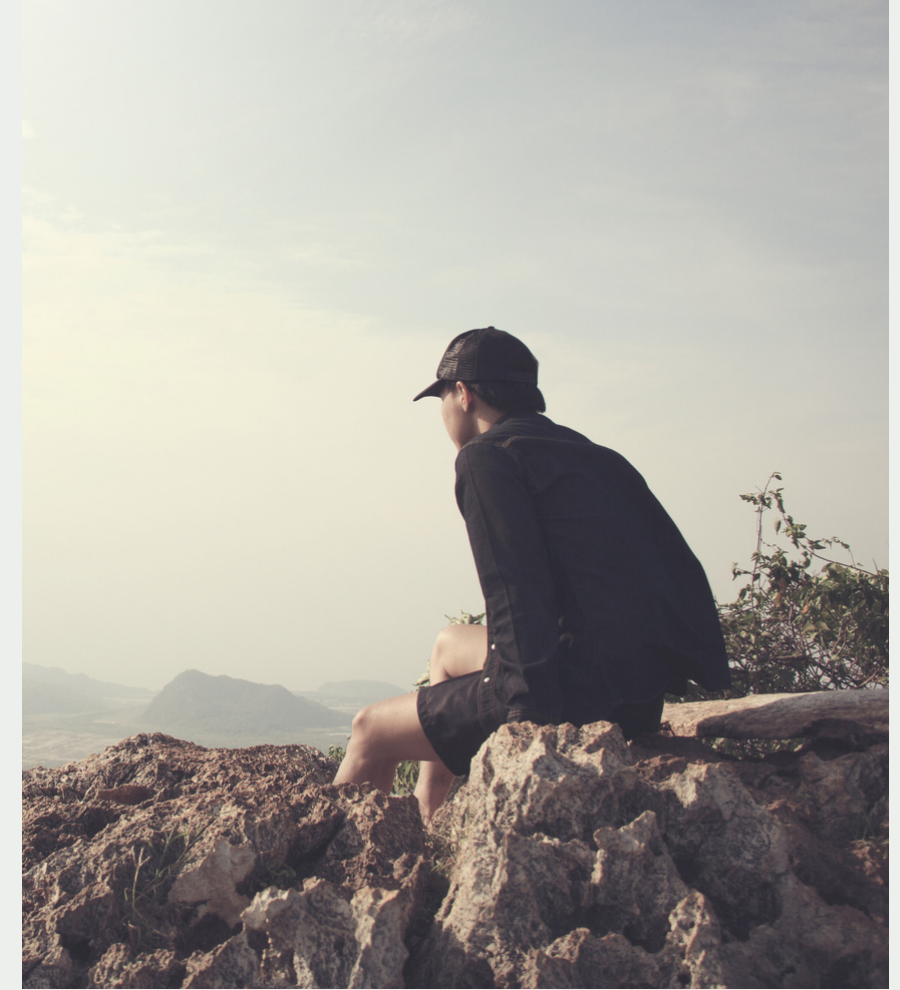
Frequent flyer programs have sales on points throughout the year

Sales are usually 2 for 1 or 50% off

---

Points & Miles | Air Travel

ROBERTSON STEPHENS®





Investment advisory services offered through Robertson Stephens Wealth Management, LLC ("Robertson Stephens"). © 2023 Robertson Stephens Wealth Management, LLC. All rights reserved. Robertson Stephens is a registered trademark of Robertson Stephens Wealth Management, LLC in the United States and elsewhere.