



# Upgrade Masterclass: How to Get New Zealand and Europe Business Class for \$3,361 on One Ticket

January 2023

## **Save \$9,698 on Business Class when you book the South Pacific and Europe trips at the same time**

If you're reading this special report, you're not the kind of person who flies 15 or 20 hours in the "back of the bus," that's for sure. Many of you also aren't willing to spend the outrageous retail prices to get to the lovely land of Oz and New Zealand.

Business Class fares to the South Pacific are about as high as they get. They typically range from \$6,000 to \$14,000+. As the Aussies would say: "fair dinkum, that's a shocker!"

So what's a savvy traveler to do?

## FCF'S LEG STRETCH STRATEGY TO THE RESCUE

Our Leg Stretch Strategy works like this:

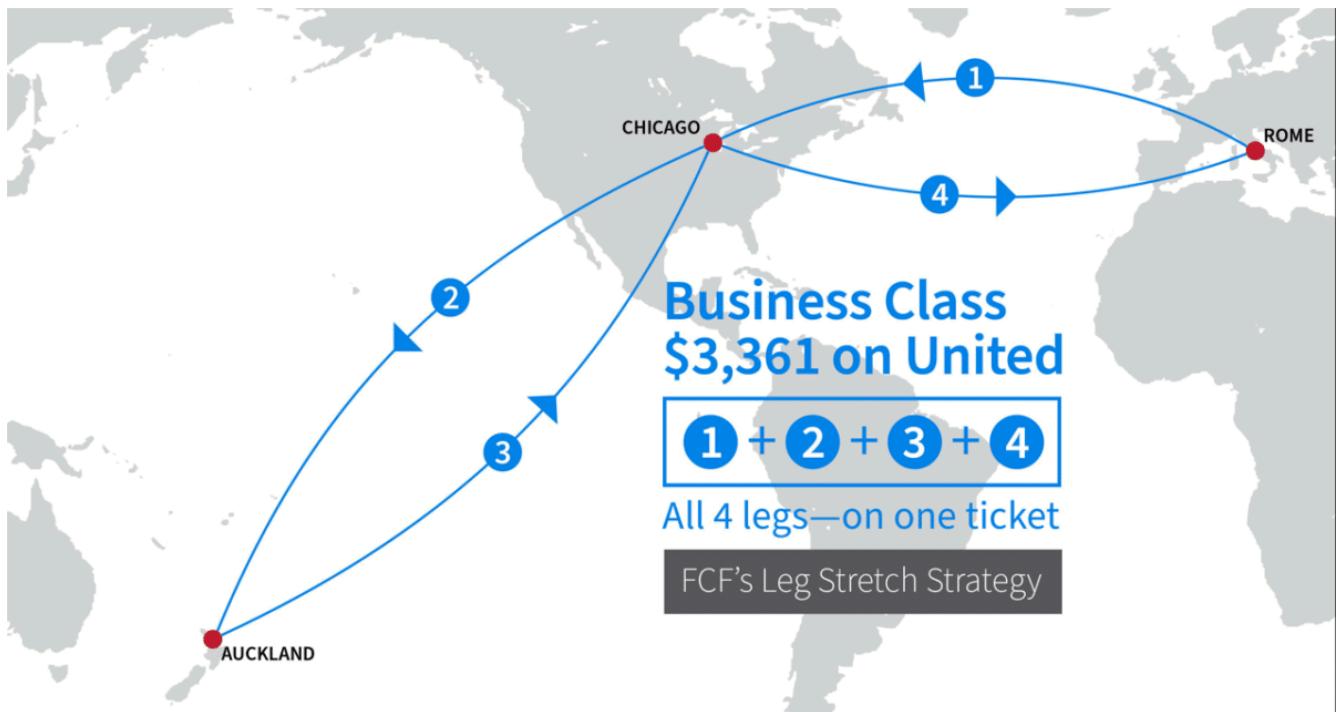
If you live in the U.S. and plan to visit two different continents in one year (let's say Europe and Australia or New Zealand, in this case), you can combine all those trips together on one ticket. Bet you never thought that was possible with places as diverse as Europe and the South Pacific. But when you compare the cost of visiting each region separately versus combining it all into FCF's "Leg Stretch Strategy," the difference is Uluru-sized. And don't forget, you can spread the trips out so you don't have to go on your world tour all at once.

**Savings That Cover Additional Flights:** The only thing about the Leg Stretch Strategy that makes people pause for thought is that it *starts and finishes outside of the U.S.* But here's the thing: The savings are so big that they more than cover the cost of getting to the starting destination *from* the U.S., and getting back home *to* the U.S. to finish.

Or you could be a travel genius and combine two Leg Stretches in a row to save even more because you're already at the starting point of Leg Stretch number 2. (Check for [a deeper dive on the Leg Stretch Strategy](#) using Europe and South America as the example.) Let's get stretching with an example for travel to New Zealand.

### A LEG STRETCH THAT COMBINES CHICAGO, ROME, AND AUCKLAND

A friend of mine, Trevor, lives in Chicago and likes to travel. I said to him, "You've gotta go down under and visit now that it's open again." Trevor's also a big fan of Italian Neoclassical art, so Rome was on his radar, too. Which is why I told him, "You can combine both trips on one ticket with FCF's Leg Stretch Strategy and save more than seven grand!" He said, "Bennett, tell me more!"



## HERE'S HOW IT WORKS

Trevor flies to Rome on a one-way flight (or a round-trip of which the return flight is completed at the end of the Leg Stretch).

Then the Leg Stretch starts:

1. Rome to Chicago (stop at home for a while)
2. Chicago to Auckland (enjoy Kiwi hospitality)
3. Auckland to Chicago (stop at home for a while)
4. Chicago to Rome (enjoy Europe again)

On United, this entire four-leg ticket costs **\$3,361 in Business Class**. Screenshot below.

**Rome FCO to Chicago ORD**  
Mar 15 • 1:05 pm to 7:55 pm • 1 stop  
» [Show details](#)

**Chicago ORD to Auckland AKL**  
May 16 • 2:12 pm to 5:30 am • 1 stop  
» [Show details](#)

**Auckland AKL to Chicago ORD**  
May 31 • 8:10 pm to 6:05 pm • Nonstop  
» [Show details](#)

**Chicago ORD to Rome FCO**  
Jun 21 • 4:00 pm to 12:35 pm • 1 stop  
» [Show details](#)

Fare	\$3,057.40
Taxes and fees	\$303.88
<b>Total due</b>	<b>\$3,361.28</b>

**All of that is on one Business Class ticket.** On a side note, you can substitute Brisbane, Sydney, or Melbourne, Australia, for Auckland, New Zealand, often for a similar price.

As mentioned, Chicago resident Trevor can hang out at home after segment 1 and segment 3. He has 12 months to complete the entire Leg Stretch.

While Chicago had the best fares we found, other U.S. cities can still save you well over 50%.

## SAVINGS ANALYSIS

Now let's compare this to a Business Class trip where those destinations are broken down into separate trips. In Business Class, it would cost around \$11,003 at the time of publication. Again, combining them into one LSS Business Class ticket costs \$3,361. That's a savings of **\$7,642, or 69%**. That's a barbecue on Auckland's Onetangi Beach with lobster on the menu and the whole team invited!

Here are some other Leg Stretch options that start in Europe, and the Pacific-sized savings they give you.

## SAMPLE LSS FARES

**Rome – Chicago – Auckland – Chicago – Rome**  
**The Equivalent of Two Round-Trips**  
**on United in Business Class for \$3,361**

# Start Your Trip In Europe > U.S. > Australia or New Zealand > U.S. > Europe

Airline	Start Your LSS Ticket In:	Your U.S. Stop (Both Coming and Going)	Your South Pacific Destination:	Fare for Four Legs (in effect, two round-trips)	Normal Total Two Round-Trips in Business Class	Savings
United	Rome	Chicago	Auckland	\$3,361	\$11,003	\$7,642 / 69%
American	Zurich	Dallas	Melbourne	\$4,835	\$14,533	\$9,698 / 67%
United	Amsterdam	Atlanta	Auckland	\$4,726	\$12,479	\$7,753 / 62%
United	Venice	Washington, DC	Sydney	\$5,281	\$12,907	\$7,626 / 59%
United	Milan	New York	Sydney	\$5,332	\$11,024	\$5,692 / 52%
American	Madrid	Dallas	Sydney	\$5,333	\$10,821	\$5,488 / 51%
American	Frankfurt	Los Angeles	Auckland	\$5,172	\$8,145	\$2,973 / 37%

## GET CREATIVE, SWITCH IT UP

Instead of traveling to and from Zurich, travel to Zurich and from Amsterdam, Frankfurt, Venice, etc. Let's get stretching with an example for travel down under.

**Zurich – Dallas – Melbourne – Dallas – Frankfurt**  
**The Equivalent of Two Round-Trips**  
**on American in Business Class for \$5,017, (4,649 CHF)**

**American Airlines**

**Price**

**TOTAL 4,649.05 CHF**

Total price (including taxes and fees)

**Itinerary**

1 Zurich - Dallas  
Wednesday 15 March 2023

2 Dallas - Melbourne  
Wednesday 17 May 2023

3 Melbourne - Dallas  
Wednesday 31 May 2023

4 Dallas - Frankfurt  
Wednesday 21 June 2023

## END GAME:

### KEEP THE LSS PARTY PUMPING, OR SLEEP IT OFF AT HOME?

At the end of your Leg Stretch adventure, you have two options. You can embark on ANOTHER Leg Stretch ticket, or just get a ticket that takes you back home. Let's break this down.

**Option #1: Book another LSS Ticket.** Remember, in Europe you're already at the starting point of *another* LSS. Since you can control the timing of that final flight from the U.S. to complete an LSS, you can tie it right into your next multi-continent ticket. The savings you'd net over more trips like this are astronomical.

**Option #2: Head Home.** If you're a one-and-done LSSer, you can buy a round-trip ticket to/from the starting point and return destination, or even two one-way tickets.

Remember, you still need to get to and from the start of the Leg Stretch, but those savings more than cover the cost of doing that. And hey, think about using your miles to kickstart your trip too.

FCF has also examined many other Leg Stretches including [Asia](#), [the Middle East](#), and [South America](#).



# January's Top 50 Mileage Awards & Special Fares Greatest Hits (Still Available)

January 2023

## **Kick off 2023 with joyful January mile and fare finds**

It's not a happy new year without some travel, right? And it's not travel without getting from A to B for less, or in a more comfy cabin. The Chinese say this is the year of the rabbit. That may be so. But if I can help it, 2023 will also be the Year of the Upgrade! Hop to it starting below.

## **Special Published Fares**

### **AFRICA**

[Johannesburg Biz Class from \\$3,305 to \\$4,048 R/T](#)

[Cairo Biz Class from \\$2,444 to \\$3,206 R/T](#)

[Morocco Biz Class from \\$2,670 to \\$3,176 R/T](#)

[Senegal Biz Class from \\$2,542 to \\$4,000 R/T](#)

[Kenya Biz Class from \\$3,313 to \\$3,710 R/T](#)



## **ASIA**

[Japan Biz Class from Los Angeles, San Diego, and Denver from \\$3,549 to \\$3,638 R/T](#)

## **CARIBBEAN**

[Turks and Caicos Biz Class from \\$814 to \\$1,186 R/T](#)

[Grand Cayman Biz Class from \\$929 to \\$1,174 R/T](#)

[Aruba Biz Class from \\$929 to \\$1,180 R/T](#)

[St. Thomas Biz Class from \\$947 to \\$1,158 R/T](#)

[Antigua Biz Class from \\$971 R/T](#)

[U.S. Virgin Islands Biz Class from \\$837 to \\$1,172 R/T](#)



## **EUROPE**

[Porto Biz Class from New York from \\$2,598 R/T](#)

[Porto Biz Class from Toronto and Montreal from \\$2,253 CAD R/T](#)

[Frankfurt Biz Class from New York from \\$2,253 R/T](#)

[Close-in Cheap Business Class Fares to London from \\$2,299](#)

[Scotland Biz Class from Boston from \\$2,582 R/T](#)

[Belfast from Boston Biz Class \\$2,596 R/T](#)

[Latvia Biz Class from Dallas, New York and Chicago from \\$2,348 R/T](#)

## **HAWAII**

[Hawaii Biz Class from \\$1,096 to \\$1,437 R/T](#)

## **MEXICO**

[Cancun Biz Class from \\$629 to \\$925 R/T](#)

## **MIDDLE EAST**

[Tel Aviv Biz Class from Montreal and Toronto from \\$3,331 CAD R/T](#)

[Istanbul Biz Class from \\$2,944 to \\$3,797 R/T](#)

[Dubai Biz Class from Canada from \\$3,367 CAD R/T](#)

[Tel Aviv Biz Class from \\$3,005 to \\$3,625 R/T](#)

[Qatar Premium Economy from New York from \\$1,176 R/T](#)

[Dubai Biz Class from \\$2,865 to \\$3,705 R/T](#)

## **SOUTH AMERICA**

[Brazil Biz Class from \\$2,511 to \\$3,196 R/T](#)

[Chile Biz Class from \\$2,391 to \\$3,077 R/T](#)

[Buenos Aires Biz Class from \\$2,571 to \\$3,220 R/T](#)



## Burn Miles Easy & Cheaply

### ASIA

[Advance Planner Single Seat Japan Airlines \\*First Class\\* Opportunities to Tokyo from San Francisco and Many Other U.S. Cities](#)

[December Single Seat Japan Airlines \\*First Class\\* Opportunities to Tokyo from New York and Many Other U.S. Cities](#)

[Close-in Single Seat United Business Class Upgrades from Houston to Tokyo](#)

[Close-in United Business Class Upgrades from Chicago to Tokyo](#)

[Handful of Singapore Airlines Business Class Seats from Los Angeles to Singapore](#)



Japan Airlines First Class Suite

## **DOMESTIC**

[HUGE: Scads of Flash Transcon American Business Class New York / San Francisco with Miles – 4+ Seats](#)

[Flash Transcon American Airlines Business Class New York / Los Angeles with Miles – 4+ Seats](#)

## **EUROPE**

[Lufthansa First Class Opportunities from New York to Munich with Miles — or 52% Off with Cash — 2+ Seats](#)

[Lufthansa First Class Opportunities from Chicago to Munich with Miles \(or 53% Off with Cash\)](#)

[Close-in Lufthansa First Class Opportunities from Miami to Munich with Miles \(or 59% Off with Cash\)](#)

[HOT: Lufthansa First Class from Boston to Munich with Miles / 4+ Seats \(or 60% Off with Cash\)](#)



[Close-in Single Seat Emirates First Class from Newark to Athens](#)

[Close-in United Business Class Upgrade Opportunities from Houston to London](#)

[Spain with Miles: Single Seat Availability from Boston, Miami, and New York in Business Class](#)

## **HAWAII**

[Flash American Business Class from Los Angeles and Many Other Cities to Maui with Miles for Summer Travel / 4+ Seats](#)

[4+ Seats: American Business Class from Los Angeles and Other Cities to Lihue for Spring Travel with Miles](#)

## **MIDDLE EAST**

[Single Seat Emirates First Class Opportunities from Washington, DC to Dubai with Miles](#)

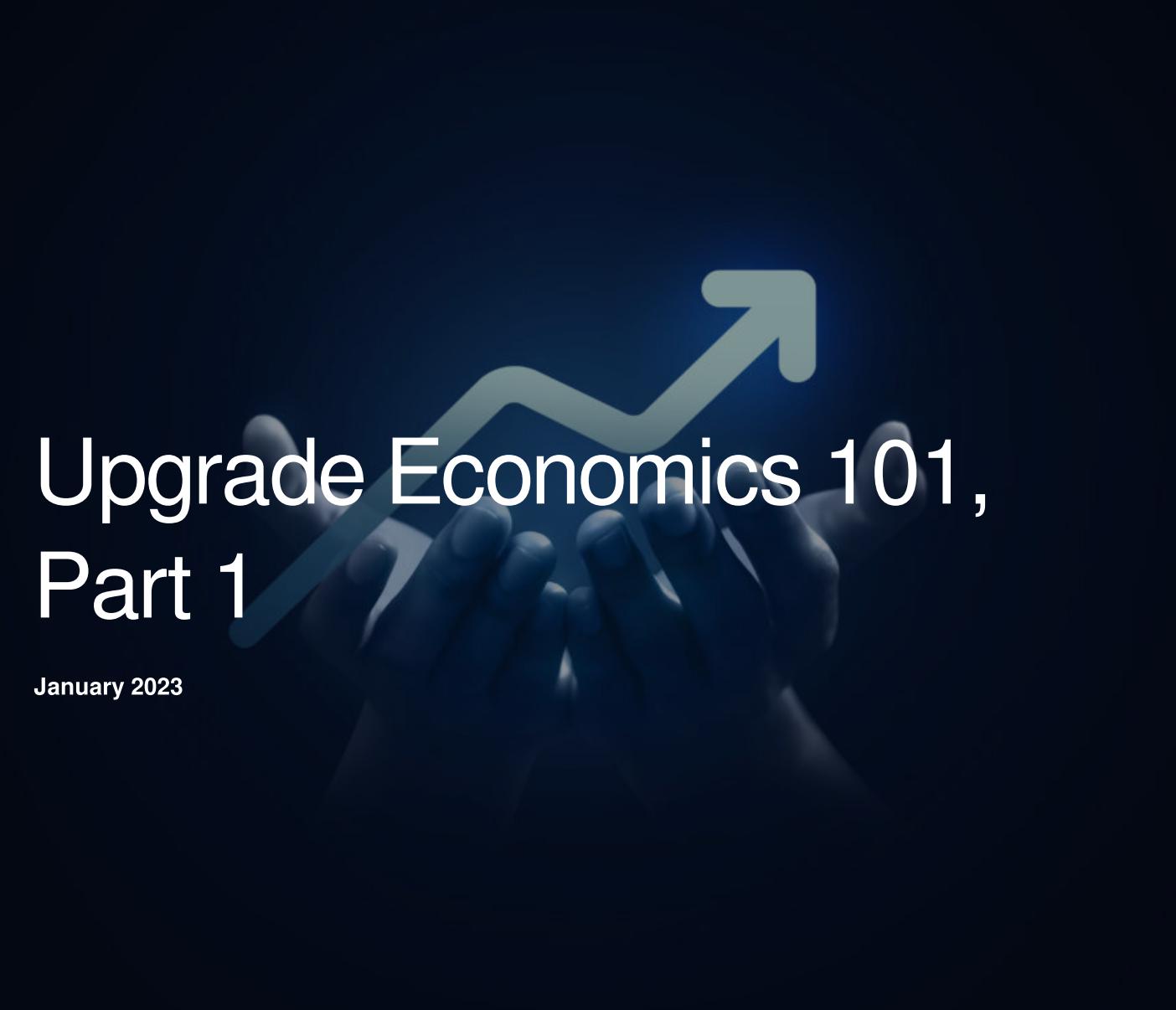
[Scattered Single Seat Emirates First Class from San Francisco to Dubai](#)



## MID-SOUTH PACIFIC

[Tahiti: Close-in United Business Class Upgrades from San Francisco to Papeete, for Four+ Travelers](#)

[4+ Seats: Close-in Air Tahiti Nui Business Class from Los Angeles to Papeete](#)



# Upgrade Economics 101, Part 1

January 2023

## Deeper thinking about the costs and benefits of upgrading

First, here's a quick definition of what we call an "upgrade." FCF defines an upgrade as an option whose total benefits outweigh its drawbacks. It can be a better seat, a bonus destination, or better value-per-mile. If you're able to achieve any of those with little or relatively no downside, congratulations! You've got yourself an upgrade.

This month we've put together a list of special upgrade opportunities to stimulate your travel dreams and potentially **get you up to 53 cents of value per mile**.

## UPGRADE ECONOMICS EXAMPLE #1

### UPGRADE FROM JAPAN AIRLINES BUSINESS CLASS TO FIRST CLASS TO ASIA FOR JUST 40,000 MORE MILES R/T

This is a killer deal. [Japan Airlines First Class](#) is easily one of the world's top First Class experiences. So to pay just a few more American AAdvantage miles (JAL's Oneworld partner) to score it, leaves us chomping at the bit here at FCF HQ. Take a look at that value per mile, not to mention the overall savings. Subarashī!

#### EXAMPLE AWARD-CLASS UPGRADE ECONOMICS:

Operating Airline	Route	Class	American Miles Required R/T	R/T Fare	
Japan Airlines	U.S. to Tokyo	Business Class	120,000	\$6,573	
		First Class	160,000	\$27,600	
<b>Upgrade Cost / Miles</b>			<b>40,000</b>	-	
<b>Savings Benefit / \$</b>			-	\$21,027	
<b>Upgrade Value Per Mile</b>			-	<b>\$0.53</b>	

Why bother flying Japan Airlines in Business if you can [score a seat in First Class?](#)

## UPGRADE ECONOMICS EXAMPLE #2

### Upgrade a West Coast Trip to a Hawaii-Bonus Trip (for \$186 as icing on the Hawaiian cake)

Bend your knees slightly, stay loose. Sway your hips a little, two steps right, two steps left. Put the arm up that corresponds to the leading foot, bend the other arm. Repeat.

Those are the basic moves for the hula. [FCF's Hula Loophole](#) is even easier. The key is to find **a low-fare route to Hawaii that allows a free stopover in a West Coast city** you're planning to visit. When fares are high on the New York-San Francisco/Los Angeles transcon route, for example, think about adding a stop in Hawaii to enjoy a bonus destination — for little more.

#### EXAMPLE HAWAII-BONUS UPGRADE ECONOMICS:

Operating Airline	Example Route	Typical Fare R/T
American	New York-Los Angeles	\$2,497
	New York-Los Angeles-Maui-New York	\$2,683

Operating Airline	Example Route	Typical Fare R/T
Cost Increase / \$		\$186
Benefit Increase / Bonus Destination		Hawaii

American Airlines 

PLAN TRAVEL TRAVEL INFORMATION AADVANTAGE\* LOG IN

New York, NY to Los Angeles, CA

Monday, May 15, 2023

Flight	Depart	Arrive	Travel time	Class	Seats
255 American Airlines 	10:00 AM JFK	12:56 PM LAX	5h 56m	Business	<a href="#">Choose seats</a>

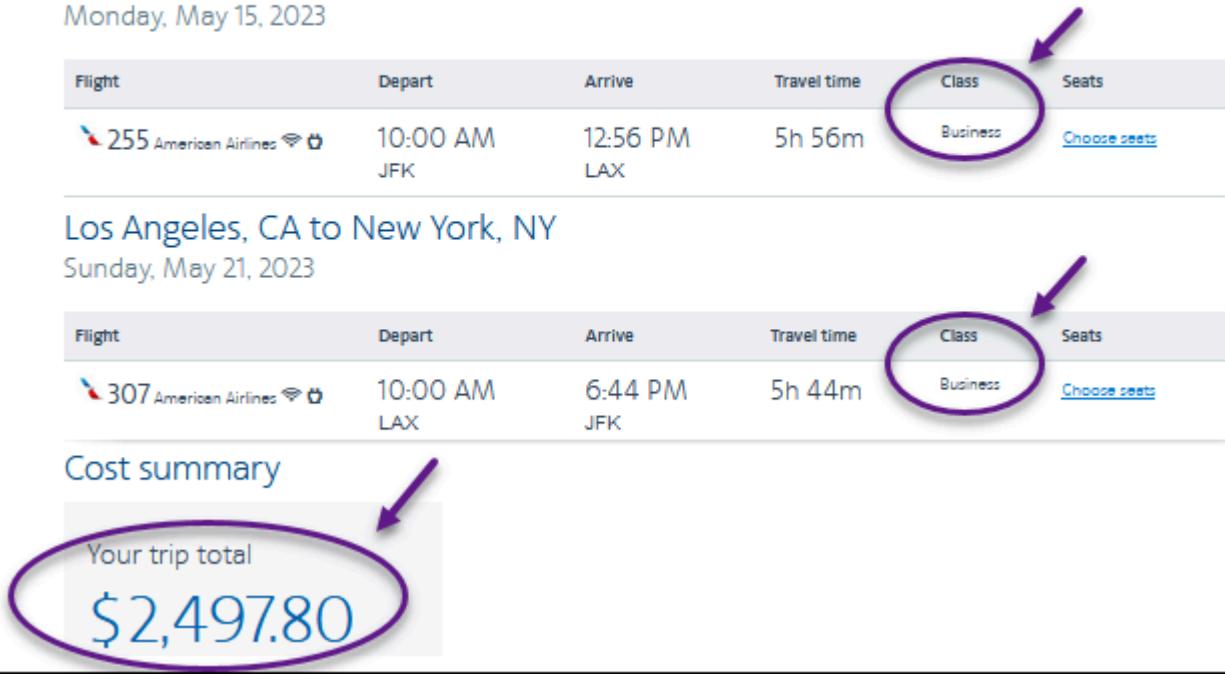
Los Angeles, CA to New York, NY

Sunday, May 21, 2023

Flight	Depart	Arrive	Travel time	Class	Seats
307 American Airlines 	10:00 AM LAX	6:44 PM JFK	5h 44m	Business	<a href="#">Choose seats</a>

Cost summary

Your trip total **\$2,497.80**



## New York, NY to Los Angeles, CA

Monday, May 15, 2023

Flight	Depart	Arrive	Travel time	Class	Seats
255 American Airlines  	10:00 AM JFK	12:56 PM LAX	5h 56m	Business	<a href="#">Choose seats</a>

## Los Angeles, CA to Kahului, HI

Sunday, May 21, 2023

Flight	Depart	Arrive	Travel time	Class	Seats
325 American Airlines  	10:20 AM LAX	1:03 PM OGG	5h 43m	First	<a href="#">Choose seats</a>

## Kahului, HI to New York, NY

Sunday, May 28, 2023 to Monday, May 29, 2023

Flight	Depart	Arrive	Travel time	Class	Seats
14 American Airlines  	10:00 PM OGG	6:15 AM LAX	5h 15m	First	<a href="#">Choose seats</a>
Stop: Los Angeles (LAX)					
118 American Airlines  	7:00 AM LAX	3:44 PM JFK	5h 44m	Business	<a href="#">Choose seats</a>

Your trip total

\$2,683.62



### UPGRADE ECONOMICS EXAMPLE #3

#### UPGRADE FROM DELTA SKYMILES' 0.8¢ VALUE-PER-MILE TO ITS PARTNER'S 2.9¢ VALUE-PER-MILE

This is no “hack-cident.” [The Delta-Virgin hack FCF discovered](#) has been a go-to play for a couple of years now. It works like this: Counterintuitively, you can get round-trip Business Class flights to Europe for just 100,000 miles *through Delta's partner Virgin Atlantic on Delta flights*, when Delta charges 320,000 miles for the same flight. And remember, you can **transfer points to Virgin Miles with Amex, Capital One, Citi, or Chase**.

#### EXAMPLE PARTNER-SAVINGS UPGRADE ECONOMICS:

Operating Airline	Loyalty Program	Example Route	Mileage Required R/T	Value-per-Mile Given a Typical Fare of \$3,590
Delta	Delta SkyMiles	New York-Paris	320,000	1.1¢
	Virgin Flying Club		100,000	3.6¢
<b>Cost Savings</b>			<b>220,000</b>	-

Operating Airline	Loyalty Program	Example Route	Mileage Required R/T	Value-per-Mile Given a Typical Fare of \$3,590
<b>Partner-Savings Upgrade / %</b>	-			69% Savings

See you up front.



January 2023

## Amex, Capital One, and Chase points collectors score on opportunities to London and beyond

I got an email the other day from BA that I didn't quite understand.

So I did some research to figure out what BA was up to. I noticed that off-peak First Class from New York to London is priced at 68,000 miles each way (136,000 round-trip), while Business Class off-peak is priced at 80,000 each way (160,000 round-trip). In other words, **First Class round-trip is 24,000 miles less than Business Class.**

## NEW YORK/NEWARK-LONDON FIRST CLASS OFF-PEAK COST RIGHT NOW:

Outbound flights

Departs	Arrives	Flight	Premium Economy	Business Class	First
21:30 1 Mar EWR	09:10 2 Mar LHR	British Airways - BA0188 6h 40m, Non-stop First	5 left	Business Class	1 left First ✓

**Outbound**  
21:30 09:10  
1 Mar 2 Mar  
EWR LHR

**Inbound**  
You have selected a one way journey

Total Price (including all taxes, fees, and carrier charges)  
68000 Avios + \$ 881.20

## NEWARK-LONDON BUSINESS CLASS OFF-PEAK COST RIGHT NOW:

Outbound flights

Departs	Arrives	Flight	Premium Economy	Business Class	First
21:30 1 Mar EWR	09:10 2 Mar LHR	British Airways - BA0188 6h 40m, Non-stop Club World	5 left	Business Class ✓	1 left First

**Outbound**  
21:30 09:10  
1 Mar 2 Mar  
EWR LHR

**Inbound**  
You have selected a one way journey

Total Price (including all taxes, fees, and carrier charges)  
80000 Avios + \$ 881.20

## FIRST CLASS VS BUSINESS CLASS MILEAGE COSTS FOR OFF-PEAK DATES ROUND-TRIP

To London From:	First Class (off- peak)	Business Class (off- peak)	Benefit #1: Savings Difference in Miles	Benefit #2: Class Difference
Atlanta	170,000	180,000	10,000	Free Upgrade
Boston	136,000	160,000	24,000	Free Upgrade
Chicago	160,000	180,000	20,000	Free Upgrade
Dallas	170,000	180,000	10,000	Free Upgrade
Houston	170,000	180,000	10,000	Free Upgrade
Los Angeles	170,000	180,000	10,000	Free Upgrade
New York	136,000	160,000	24,000	Free Upgrade
Newark	136,000	160,000	24,000	Free Upgrade
Philadelphia	136,000	160,000	24,000	Free Upgrade
San Francisco	170,000	180,000	10,000	Free Upgrade
Seattle	170,000	180,000	10,000	Free Upgrade
Vancouver	170,000	180,000	10,000	Free Upgrade
Washington, DC	136,000	160,000	24,000	Free Upgrade

\*We left Miami out as it had no availability in First Class. One-way mileage is half the cost.

## SAME IS TRUE FOR PEAK DATES

Peak First Class dates costs 80,000 miles each way (160,000 round-trip), while Business Class peak flights costs 90,000 (180,000 round-trip). In other words, **First Class is 20,000 miles less round-trip.**

## SAME IS TRUE FOR BEYOND LONDON

Beyond London off-peak First Class flights costs 88,000 miles each way (176,000 round-trip), while Business Class off-peak is 100,000 (200,000 round-trip), on BA's New York-Rome route (via London). In other words, **First Class is 24,000 miles less round-trip.**

## SAVE \$516 IN TAXES IN FIRST CLASS

If you book First Class round-trip, you'll pay about \$2,060 in taxes. But if you book two one-ways, you'd only pay around \$1,544 in taxes to net a savings of about \$516. See screenshots below.

# BRITISH AIRWAYS FIRST CLASS FREE AWARD SEAT AVAILABILITY TOOL

This chart shows both off-peak and peak dates with free award seat availability. As you can see below, the best four seat availability currently is Atlanta, Boston, and Philadelphia, from January through March; then Washington, DC, in January and February. Consider [positioning flights](#) to these gateways.

Route	Outbound			Return		
	4 to 8 Days Per Month	9 to 12 Days Per Month	13+ Days Per Month	4 to 8 Days Per Month	9 to 12 Days Per Month	13+ Days Per Month
Atlanta	March, Nov.			Feb., March		March
Boston	Jan.			Feb., March	Jan., May, June, Dec.	Feb., March
Chicago	Jan., March, April, July, Aug., Oct.			March, July, Aug.	Jan., March, Aug., Oct.	March
Dallas	Feb., Nov., Dec.				Jan., Feb., Nov., Dec.	
Houston	July				Jan., June	
Los Angeles	Jan.					
New York	Jan. to March, April, July, Nov., Dec.	Feb., April	March, April, Aug.	Jan., April, June, July, Aug., Dec.	Feb., May, June	March, April
Newark	Jan. to March, April, July, Aug., Nov., Dec.	Feb.	March, April, Aug.	Jan., Feb., April, July, Aug., Nov.	Feb.	March, April, Aug.
Philadelphia	Jan., July, Aug., Dec.	April, July	Feb., March, April	Jan., Aug.	Feb., April	Feb., March, April
San Jose*	Jan. to March	March		Jan., March	Feb.	
Seattle	March			April, Sept.	March	
Washington, DC	Jan., March, Sept., Oct. to Dec.	March, April to June, July, Oct., Nov.	Feb., April to June, July, Aug.	March, April, Sept., Oct., Nov.	June, July, Aug., Dec.	Feb., April to June, Aug., Nov., Dec.

\*First Class service through March 18, 2023. Months in black at least one seat available; in [blue](#) at least two seats; in [green](#) at least four seats. Remember to use the data as a guide since availability can be volatile...

There's never been a better time to use your hard-earned miles for a free upgrade to First Class on British Airways to London and beyond. So grab it now, and enjoy maximum comfort flying across the pond.

See you up front.



# FCF's Annual Crystal Ball: Insider Predictions for 2023

January 2023

## **Buckle up – airlines are going to milk the "last of the good times" for as long as they can. Here's how you can save**

May your 2023 travel life be abundant and turbulence-free. I can't promise that, but there's plenty of good among the bad and ugly in our crystal ball for the year ahead.

What a ride, huh? After the last few years of Lockdown madness, flyers are returning to the sky in droves like those beautiful [starling murmurations](#) last year. Passenger volumes crept back up in 2022 to within sight of 2019 levels.

And now, with the Lockdown past us, we're hearing a lot of talk about R&D.

## RECESSION & DEPRESSION

JPMorgan Chase CEO Jamie Dimon says, "a very, very serious mix of headwinds" is likely to tip both the U.S. and global economy into a recession by the middle of this year. Federal Reserve Chairman Jerome Powell didn't lighten the mood when he said that the measures needed to tame high inflation could well lead to "slower growth, higher unemployment and potentially a recession."

It also seems like every day there's another report about [sweeping layoffs](#). Not good.

Given this environment, **I'm expecting a rough first half of the year for good travel deals before the economy dives further.** That's because times will be good for the carriers as long as demand continues strong. And you know they're going to milk it for all it's worth. Then, when the economy really declines as economists are predicting, and fewer people are buying Business and First Class seats, keep your eyes out for those deals to come back.

I'm not an economist and don't blame me for repeating their message, I'm here only to give you the impact it will have on the premium travel world. That's why you're here.



## THAT'S BAD & UGLY, BENNETT, GIMME SOME GOOD

Still, all is not grim for flyers. First of all, travel is open everywhere now, as you know, and China even re-opened its borders recently.

Better still, given our name, I'm pleased to report that the First Class cabin is making a comeback. The Etihad 787 First Class service has returned on its Washington, DC-Abu Dhabi route, and its A380 apartment suite is slated to come back on the Abu Dhabi-London route in July. Cathay Pacific's First Class service is back for Hong Kong-London flights, and it'll return on Hong Kong-Paris in mid-January, and on Hong Kong-Tokyo service in early February; we predict you'll be able to book this great First Class service from the U.S. soon.

Other First Class routes that have returned to service include American's Dallas, Los Angeles, Miami, and New York to London; Miami and New York to São Paulo; Miami to Buenos Aires; and Los Angeles to Sydney. Qantas' Los Angeles-Melbourne route has also returned.

## FARE IS FAIR: GOOD, BAD, AND UGLY PREDICTIONS

### ASIA

With China's re-opening bringing back many flights to the region, as well as a volume of coach class travelers, we've just started to see Business Class fares to Asia slashed to \$3,500 from the West Coast on a number of routes and on many airlines including Air Canada, All Nippon, and Asiana, and on United (Star Alliance), Cathay Pacific (oneworld), and Korean (SkyTeam). Fares from the East Coast are generally \$1,000+ more. **Delta and SkyTeam airlines are still charging \$2,000 to \$3,000 more on many flights.** So much for airline "loyalty." Oneworld isn't much better, either: These airlines will make you fly via Europe to Asia to get a fare as low as Star Alliance airlines. In general, I wouldn't be surprised if premium cabin fares drop 25% in a few months and perhaps 50% by mid-year.

In the meantime, when fares are high to Asia, I urge you to consider the Canada workaround strategy: [Business Class fares from Canada continue to be low.](#) Star Alliance fares are currently starting around \$2,800 to \$4,000 from Vancouver to Tokyo, Seoul, and Jakarta, and \$2,800 to \$3,800 from Toronto to such destinations as Hanoi, Seoul, and Tokyo. We periodically see flash fares from Canada to Asia for several hundred dollars less.

We think [First Class fares to Asia](#) from the U.S. will decrease 25%+ as well this year.

### SOUTH AMERICA

We expect periodic flash deals will continue from the U.S. to Brazil and the rest of South America. Look for flash fares in the \$1,500 to \$2,500 range for Business Class (normally \$3,500 to \$6,000+). Consider a visit to Iguazu Falls and/or dust off your Carnival costumes.

### AFRICA

We expect good fares to destinations like Nairobi will continue, as well. When we say good, we mean around \$2,000 to \$2,500 in Business Class for 34 hours of traveling, round-trip. Compare that to U.S.

transcon NY-CA Business Class fares in the \$2,500 range right now for a flight that's a third of that distance! Johannesburg offers relative value at \$3,000 on many routes, when it used to be \$5,000 to \$6,000 not too long ago, and still is on some routes. Stay tuned to FCF's [Flash Fares](#) alert room for the latest deals to Africa, which we expect to come in like a stampede of wildebeest as the recession hits harder later in the year.

## EUROPE

While you can expect typical Business Class fares to Europe to be in the \$2,500 to \$5,500 range, [Flash Fares](#) will decrease to \$1,500 to \$2,000 by the end of the year on major carriers. In other words, if you're not taking a trip for another year, don't be in a hurry to book it now. Fares will never be higher for the next few years than they are right now.

In the meantime, keep an eye out for [TAP Air Portugal from the U.S. via Lisbon to destinations such as Berlin, Frankfurt, London, and Nice, all for under \\$2,000](#) on a regular basis.

In First Class to Europe, while we used to see \$15,000 to \$20,000 fares often, these days you can often find prices in the \$4,400 to \$7,000 range. Oneworld to the UK is the lowest we're seeing, often at around \$4,400 from many U.S. gateways. Star Alliance carriers to Europe are presently in the \$5,700 to \$6,500 range from Boston to Copenhagen, Prague, and Santorini; Chicago to Athens, Dublin, Lisbon, Nice, and Santorini; Miami to Barcelona; New York to Rome, Milan, and Malta; and Washington, DC, to Copenhagen.

If you're looking for a better deal than that, you might be disappointed even when the economy declines further, as airlines protect these fares like little else. In fact, you could say First Class fares to Europe are already deeply discounted on a regular basis, so little change here.

## TRANSCON FARES

I hate to say it, because it's the route I fly most, but you may need to adjust your "[travel mindset](#) for the [transcon](#)", for a bit longer given the brutal prices airlines are charging. As the year progresses, look for these fares to decrease to \$1,000 to \$1,500 round-trip, half or so what they are now.

In the meantime, remember concepts like: [connections or using miles](#), [Nine Stabs in the Dark to Beat High Transcon Prices](#), and adding Hawaii using the "[Hula Loophole](#)", [The Charlotte- or Miami-St. Croix Tag Team](#) and [domestic in-class upgrades](#) for other domestic routes.

## HAWAII

Our 50th state offers some opportunities to sidestep the higher fare trends, but you need to play it smart. [Vacation packages](#) and [luxury hotel discounts up to 59% Off](#) are one way to get ahead. There's also the wallet-helping "[Hula Loophole](#)." Also, look for [routes with widebody aircraft](#) in Business Class on internationally configured flights since they're way better than domestically configured flights. Otherwise, fares can go for around \$1,000 on a flash basis from the West Coast and will also probably dip 25% or so later in the year, perhaps more.

So if you're in Chicago and facing a \$3,000 flight to Maui, this year more than ever FCF recommends considering a "[positioning flight](#)" to the West Coast and catching up with friends there before heading to the islands. And hey, you'll have saved enough to upgrade to a suite on the beach.

## REMEMBER THE GREAT FCF HIGH-FARE WORKAROUND

Here at FCF we've built a niche for travelers who want to **fly Premium Class for the price of coach**. And while we haven't discussed the best news above, we believe our amazing, almost-too-good-to-be-true Leg Stretch Strategy **will continue to thrive in 2023**.

Should it work for your itinerary, or you [need a positioning flight to make it sing](#), you can save massively with our Leg Stretch Strategy (LSS). Basically, it puts the equivalent of two different trips on a single ticket for prices lower than a band-aid on an ant's heel. You can read all about this travel-saving masterpiece in these reports:

- **Australia & New Zealand** are affordable for a change with the LSS. Save up to \$9,698 on Business Class [when you book two trips on one ticket](#).
- **Europe & South America** become [dirt cheap](#), too. Save up to \$11,949 / 81% on Business Class when you book two trips on one ticket.
- **Asia and South America** are as [affordable as a bowl of noodles](#). Save up to \$3,539 / 49% on Business Class when you book two trips on one ticket.

*"Travel is the only thing you buy that makes you richer." - Anonymous*

## FOR MILES & POINTS MAESTROS: THE GOOD, BAD, AND UGLY

While mileage availability in general is as **ugly as ever right now**, there will always be low-cost free award space available for [flexible travelers](#) who are paying attention to [availability trends like American's](#) and [United's](#), and know what [currencies to use to get the best deal](#). You'll definitely want to add FCF's [Emirates waitlist strategy](#) to your arsenal of [tips and tricks](#). That's what First Class Flyer's [Sweet Redeems](#) are all about.

In short, know how hard it may be to score the kind of mileage ticket you want. Remember the [three Cs — cost, comfort, and convenience](#) — and [our theory of travel relativity](#). With those two mindsets, **be prepared for how stingy the airlines are when business is good** to [have realistic expectations for mileage availability](#). Here's what some of our recent research shows:

- **American:** 81% of American Airlines flights to Europe [in our survey](#) have almost no low-cost Business Class award availability. What's more, 29 routes out of 43 have none and six had only a few award seats in one direction: five routes to London from Chicago, Los Angeles, Philadelphia, Raleigh, and Seattle. Charlotte to Frankfurt and Munich, and New York to Milan in both directions have two to three months with a handful of days with four seats. It's the same with Asia at 86%. Six routes have zilch, with the seventh route from Los Angeles to Tokyo having a few days with four seats in November 2023.

To South America, it's 91% with 10 out of 11 routes having nothing. The one route, São Paulo to Miami, does show several seats in February, but nothing outbound from the U.S.

- **Delta:** This airline's flights to Europe have little to no low-cost award availability. For instance, the lowest we found on Delta's New York-Frankfurt route was 240,000 miles round-trip. It was the same for Asia. Delta is showing routes from Seattle to Shanghai for 480,000 miles round-trip on most dates. For South America, the lowest price we found was 650,000 miles round-trip. And just when you think the number of required miles couldn't get any higher, it did. 2023 is not the year to be a Delta loyalist.

If you were paying attention to [FCF's favorite Delta strategy](#), there were a couple of routes with a few seats recently for four travelers from [New York to Venice and Reykjavík](#), which we think will grow later this year to many more routes when flights take off with scads of unsold Business Class seats.

- **United:** 89% of [United flights surveyed](#) to Europe have almost no low-cost award availability. Meanwhile, 47 routes out of 64 have nothing, 10 have a handful of award space in one direction, and five have a few dates close-in in both directions. Two routes to London from Boston and Chicago have two to three months with available days with four seats, both directions. It's a similar story to Asia with 23 out of 24 having zilch and 86% to South America, with six out of seven having nothing. The seventh route, Chicago-São Paulo, had close-in award space for four seats on the outbound only. Consider using [United partners](#) as a bridge route to your final destination.

## FCF PREDICTION: AWARD AVAILABILITY, A TALE OF TWO HALF YEARS

As mentioned at the start of this report, 2023 looks like it'll be a year of two distinct halves.

The first half of the year is when times aren't yet bad for the airlines. They will continue to be stingy with discount mileage awards, so we advise **not overpaying for award tickets at this time**. Be [creative and flexible](#) if you can, using FCF's upgrade mindset and strategies. Perhaps wait a few more months to book that year-out travel, when pricing and availability may be more favorable.

**After the middle of the year, when the economy is predicted to get shaken and stirred, we envision much more free mileage award availability**, as demand for cash Business and First Class tickets will soften. We may see the pricing of mileage awards lag behind demand, which in turn lags behind the recession.

## THE GOOD: FLASH SWEET REDEEMS DEALS

In the short-term, as with fares, travelers who keep their eyes wide open will get deals. Low-cost awards will be out there for those who can spot them. You can stay in the know with FCF's [Sweet Redemptions](#). Close-in deals will be everywhere as you can see [here to Tahiti](#), [here to Hawaii](#), [the Middle East](#), [Transcon](#), and [Spain](#).

Think about spontaneous travel as in the [upgrade two-step](#) or the [close-in upgrade strategy](#). **For people who already have tickets booked up to a year ago**, this is one of the best upgrade strategies since the airlines are holding out for top dollar right up until departure.

## THE GOOD: BUYING MILES TICKETING STRATEGIES

We love buying miles here at FCF. I think we popularized it almost 20 or so years ago and it's a delight to see more mileage sales, more often, and on more airlines. More, more!

I predict that [buy-miles strategies](#) will become more valuable in 2023. Bonuses will be big, frequent, and reliable. Depending on how much you travel and how flexible you are, the more you can play this game-changer, the more you can **score the world's best seats affordably**. If you're just planning on one trip, gamble and wait until there's availability you can live with, and pay whatever miles cost at that time.

Lufthansa just launched a [new buy-miles opportunity that nets First Class for 60% off](#).

## ELITE STATUS TRAVELERS

Elite Status is devaluing faster and faster as you saw with Delta's diamond level minimum spend increasing. And forget about [elite status having any value](#) — there's increasingly less chance you'll get upgraded on any meaningful routes. And who wants the anxiety of being on the (humiliating) elite upgrade waitlist line?

By the middle and end of the year, with fewer premium seats being sold, upgrades will come more often, and promotions will return as the airlines need them again.

BUT... We all know of people who pay similar prices for different seats on the same aircraft. On Tuesday, there'll be one guy in [British Airways First Class](#) from Atlanta to London who paid the same price as the locked-in Delta elite guy in Business Class. So in other words, by being a locked-in Delta elite, you lose big time since you forfeit your choice of airline. You can read more of our thoughts on elite status here:

- Elite status travelers are [getting gouged](#).
- Are you a [hubcap traveler](#)? You're probably getting kneecapped.
- [Don't get hosed by Delta](#). Their devaluation over time just has me shaking my head.

## HOW TO WIN IN 2023

As if we haven't given you enough ideas to thrive this year, here's a handy roundup of more tips to win when fares are high.

- [Don't start with a specific route and/or dates](#), because the airlines are charging sky-high prices now for people who want the equivalent of a custom-equipped car rather than just taking what's on the lot.
- Be a Flash Fare traveler. Someone who is spontaneous and flexible with dates, destination, or airline is going to get the best deals. Meanwhile, [advance planners to Europe](#) will feel the brunt as airlines will charge an arm and a leg to travelers who crave the sense of security of far-out bookings.
- Be [open-minded](#) and cultivate what we call "[The Upgrade Mindset](#)" (like the example immediately above).
- Be a [Lateral Leaper](#) to get to Europe without the price gouge.

- Widen your trajectory since you can tack on connections or use “[positioning flights](#)” to get to your target destination.
- Be a cabin juggler. Intrigued? Read about it in our [Destination Double Down](#) report, or in our [Horses for Courses](#) special report also in this month’s Upgrade Advisor.
- [Hold your fare](#) or [purchase a refundable fare](#) to make a great deal possible.
- Be prepared to move quickly. Those with their [bags packed](#) and waiting at the door will win. Well, that’s a slight exaggeration, but with close-in deals becoming more prevalent, those who can jump fastest will score biggest.
- Book cheap [round-the-world](#) tickets.
- Solo Yolo Fomo: [Single travelers](#) in First Class to Asia rejoice that the First Class world was made for you.
- [Beat the family curse](#) by booking multiple seats using miles and points.
- Reap some miles-savings riches from the [Delta-Virgin hack](#).
- Fly Spanish carrier Iberia for one of the [cheapest ways to get to Europe](#) in a premium cabin.
- Be ready to pounce on United [close-in upgrades](#), which can come and go.
- Snap up the lower prices on the pacific jewel, Tahiti. Check out: [Tahiti dreamers](#).

Avid travelers often have a [long bucket list](#) of places they want to visit. So when an amazing deal comes up, there’s a chance it’s already on their dancecard. With the right mindset, they’ll be ready to grab it. Want Business Class for the price of economy? That’s actually possible with a bit of thought and effort.

Those are your winners for 2023. Buckle up, it’s gonna be an interesting ride.

See you up front.



# Revisited for 2023: Horses for Courses (and Cabins). How Mixed-Class Fares Can Make for a Much Better Value

January 2023

**A fresh post-lockdown look at cabinus interruptus — a worthwhile ploy to get the most flight comfort bang for your buck, with upgrades starting at \$4 per flight hour**

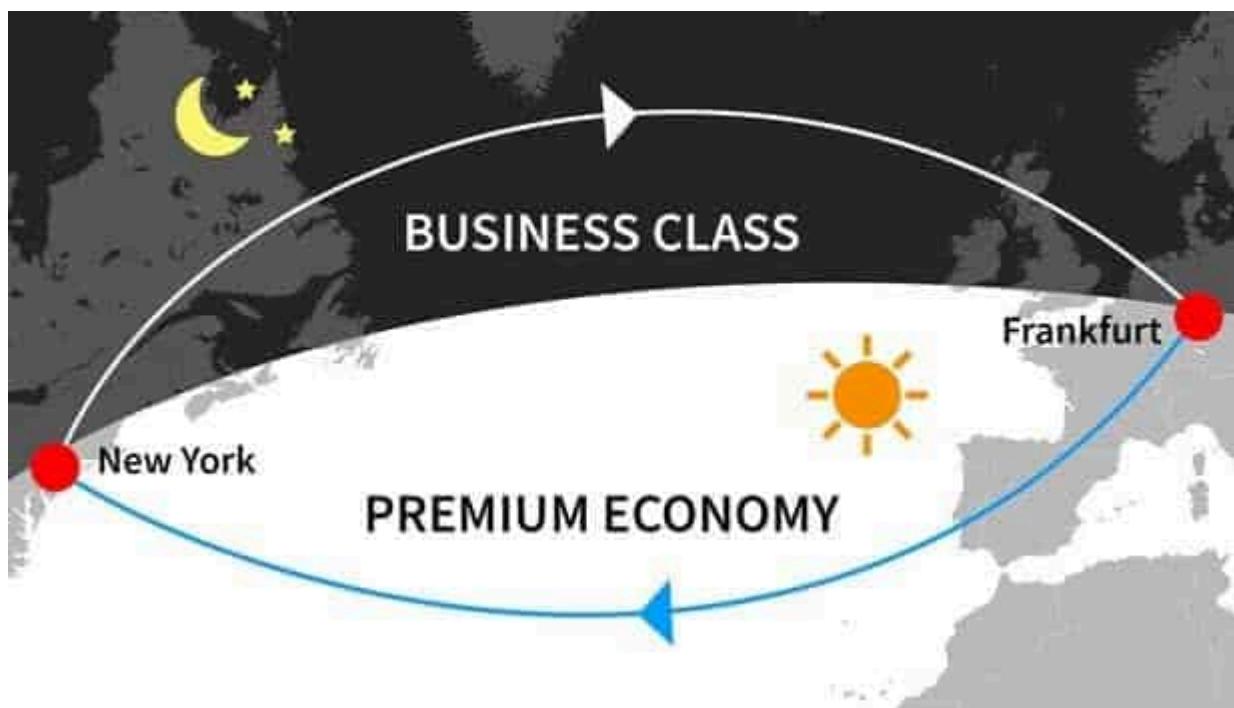
One of the (many) default behaviors that travelers subconsciously engage in is departing and returning in the same class of service. I'd like to let you in on a little-used secret: You can mix up the cabins depending on the circumstances of your trip to [upgrade or downgrade your class of service](#). Either way, it's about getting the most bang for your buck, and this is the way to do it.

## SO WHAT ARE THE CIRCUMSTANCES WHERE THIS MIGHT APPLY?

The decision should be based on *how you're going to use your seat each way*. If it's a night flight (and most flights from the U.S. to Europe depart at night), you'll want a comfy sleep so you'll be fresh when you arrive. Hello, Business or First Class. If it's a day flight and you want to do some work, read a book, or catch up on Season 1 of "Flight Attendant," then Premium Economy might suffice — if saving your budget for another part of the trip, say upgrading to a suite at your resort, is important.

## WHY PAY FOR A LIE-FLAT SLEEPER SEAT ON A DAY FLIGHT IF YOU DON'T PLAN ON SLEEPING IN IT?

But here's where it really makes a difference. By not taking the default option of returning in Business Class, you can save \$915 on a New York-Frankfurt trip, or save \$1,134 on a Chicago-Paris trip, as you're about to discover. *Vive la différence!*



### SMART COMEBACK EXAMPLE #1

#### SAVE \$915 FROM FRANKFURT FOR A SEAT YOU MIGHT NOT EVEN SLEEP IN

A New York-Frankfurt round-trip ticket typically costs \$3,429 in Business Class on Delta. But if you fly in Business Class to Frankfurt (as the flight leaves at 7:40 p.m.), and return in *Premium Economy* (flight leaves at 10:45 a.m. so *seat recline* is not as critical), the total cost is \$2,514, a savings of \$915. You can put that towards an out-of-this-world dining or tour experience and not think twice about it.

## DELTA'S NEW YORK-FRANKFURT

### BUSINESS CLASS ROUND-TRIP \$3,429

**Trip Summary**

**Outbound** DL106 JFK - FRA **Tue, Apr 18** **WED, APR 19** 7:40pm - 9:50am **Nonstop, 8h 10m** **Delta One®**

**Return** DL107 FRA - JFK **Tue, Apr 25** **TUE, APR 25** 10:45am - 1:30pm **Nonstop, 8h 45m** **Delta One®**

**Trip Total**  
1 Passenger **\$3,250.00**  
Flights **\$3,250.00**  
Taxes, Fees & Charges **\$179.05**  
**Amount Due** **\$3,429.05 USD**

## DELTA'S NEW YORK-FRANKFURT

### BUSINESS / PREMIUM ECONOMY CLASS \$2,514

**Trip Summary**

**Mixed-experience Itinerary** You have selected a combination of experiences for this trip. **Details**

**Outbound** DL106 JFK - FRA **Tue, Apr 18** **WED, APR 19** 7:40pm - 9:50am **Nonstop, 8h 10m** **Delta One®**

**Return** DL107 FRA - JFK **Tue, Apr 25** **TUE, APR 25** 10:45am - 1:30pm **Nonstop, 8h 45m** **Premium Select**

**Trip Total**  
1 Passenger **\$2,335.00**  
Flights **\$2,335.00**  
Taxes, Fees & Charges **\$179.05**  
**Amount Due** **\$2,514.05 USD**

### SAVE \$1,134 FROM PARIS BY FLYING IN PREMIUM ECONOMY INSTEAD OF BUSINESS

A Chicago-Paris round-trip, nonstop ticket costs \$3,488 in Business Class on American. But if you fly in Business Class to Paris and return in *Premium Economy*, the total cost is \$2,354, a savings of \$1,134.

### SMART COMEBACK EXAMPLE #2

#### UPGRADE YOUR PREMIUM ECONOMY R/T TO BUSINESS O/W FOR JUST \$4 PER HOUR

Let's look at another way you can use a mixed cabin fare to your advantage. You can *upgrade* from a standard Premium Economy flight to Europe (with a lousy night's sleep) to a mixed-cabin strategy (Business Class to Europe on the sleep leg, Premium Economy on the daylight return flight) for a mere \$4 per flight hour. I mean, sleep is precious, right? And surely that preciousness is worth more than \$4 an hour. Sounds like a done deal to me.

As the screenshots below show, a Premium Economy return flight between New York and Amsterdam typically costs about \$2,656. However, if you depart in Business Class at 7:15 a.m., much more ready to walk off the plane and straight into a day on the town (not a recovery nap in the hotel). You then return to New York

in Premium Economy looking at all the photos on your laptop, for just \$2,721, or \$65 more. Now that's what I call great value for the money.

Remember, as with all FCF examples, they are for **concept purposes only**. Fares change too fast for many of these to be live for long.

## UNITED'S NEW YORK TO AMSTERDAM

### PREMIUM ECONOMY \$2,656

UNITED

United States | English

Saved trips

Contact us

MileagePlus: Sign in or join

Roundtrip (1 traveler) [Edit search](#)

Wed, Jun 21, 2023

Nonstop 7h 10m total

6:05 pm → 7:15 am

New York/Newark, NJ, US (EWR) Amsterdam, NL (AMS)

New York/Newark, NJ, US (EWR) to Amsterdam, NL (AMS)

Wed, Jun 28, 2023

Nonstop 8h total

9:15 am → 11:15 am

Amsterdam, NL (AMS) New York/Newark, NJ, US (EWR)

Amsterdam, NL (AMS) to New York/Newark, NJ, US (EWR)

Fare \$2,520.00

Taxes and fees \$135.85

**TOTAL** \$2,655.85

United Premium Plus (O)

United Premium Plus (A)

## UNITED'S NEW YORK TO AMSTERDAM

### BUSINESS CLASS / PREMIUM ECONOMY \$2,721

UNITED

United States | English

Saved trips

Contact us

MileagePlus: Sign in or join

Roundtrip (1 traveler) [Edit search](#)

Wed, Jun 21, 2023

Nonstop 7h 10m total

6:05 pm → 7:15 am

New York/Newark, NJ, US (EWR) Amsterdam, NL (AMS)

New York/Newark, NJ, US (EWR) to Amsterdam, NL (AMS)

Wed, Jun 28, 2023

Nonstop 8h total

9:15 am → 11:15 am

Amsterdam, NL (AMS) New York/Newark, NJ, US (EWR)

Amsterdam, NL (AMS) to New York/Newark, NJ, US (EWR)

Fare \$2,585.00

Taxes and fees \$135.85

**TOTAL** \$2,720.85

United Polaris business (P)

United Premium Plus (A)

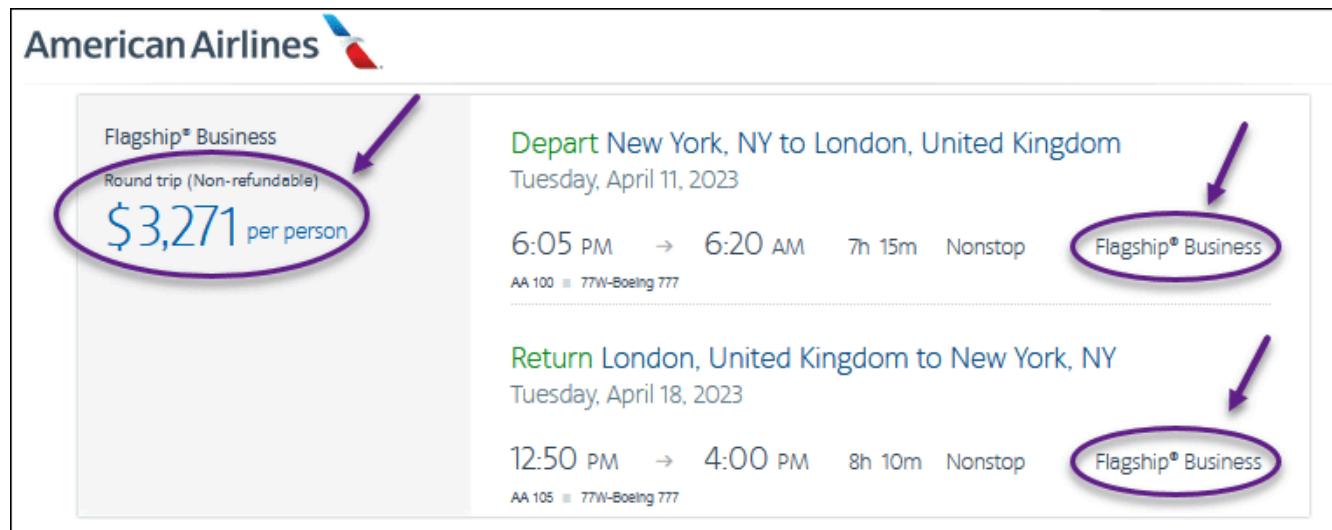
## SMART COMEBACK #3

### TIME TO SPLURGE A BIT, FOR \$40 PER HOUR

Okay, now let's dial up the comfort notch using this mixed-cabin strategy. Imagine it's a special occasion, maybe an anniversary. Or maybe your team just won the World Series. I'd pitch to upgrade that Business Class night flight between New York and London with a First Class flight on the way there, and Business on

the way back. According to fares at time of publication, that well-deserved comfort upgrade will cost you an extra \$40 per flight hour if you're flying American Airlines this spring. Divide and conquer; whether you're leaving or heading home, a change-up just might win you the game.

## AMERICAN'S NEW YORK TO LONDON BUSINESS CLASS ROUND-TRIP \$3,271



American Airlines flight search results for New York to London Business Class round-trip.

**Flagship® Business**  
Round trip (Non-refundable)  
**\$3,271** per person

**Depart** New York, NY to London, United Kingdom  
Tuesday, April 11, 2023

6:05 PM → 6:20 AM 7h 15m Nonstop  
AA 100 ■ 77W-Boeing 777

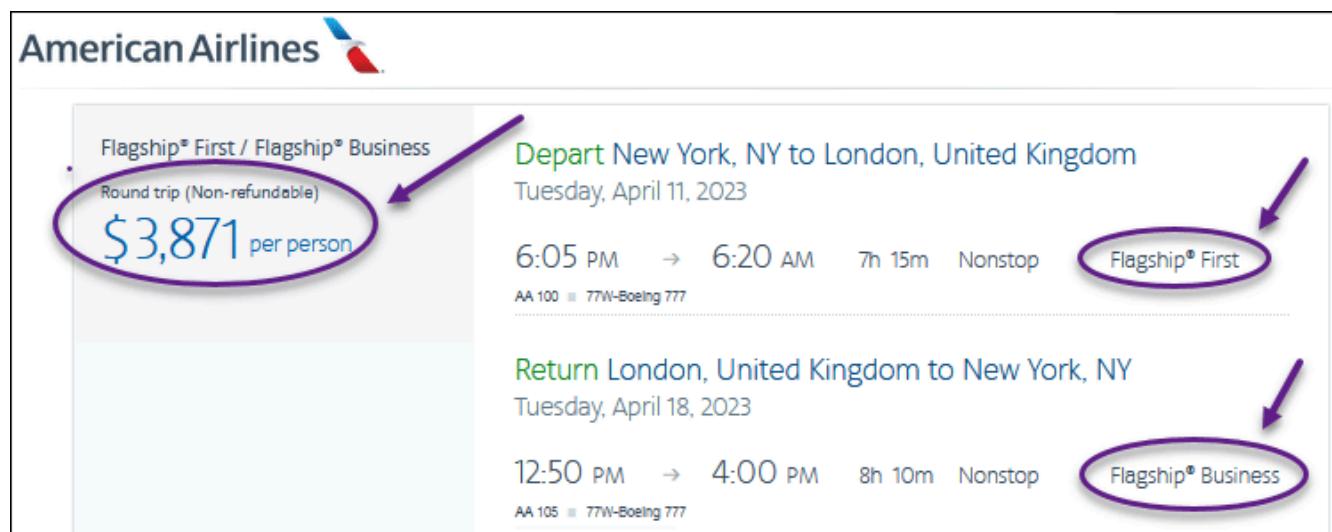
**Return** London, United Kingdom to New York, NY  
Tuesday, April 18, 2023

12:50 PM → 4:00 PM 8h 10m Nonstop  
AA 105 ■ 77W-Boeing 777

Flagship® Business

Flagship® Business

## AMERICAN'S NEW YORK TO LONDON FIRST CLASS / BUSINESS CLASS \$3,871



American Airlines flight search results for New York to London First and Business Class round-trip.

**Flagship® First / Flagship® Business**  
Round trip (Non-refundable)  
**\$3,871** per person

**Depart** New York, NY to London, United Kingdom  
Tuesday, April 11, 2023

6:05 PM → 6:20 AM 7h 15m Nonstop  
AA 100 ■ 77W-Boeing 777

**Return** London, United Kingdom to New York, NY  
Tuesday, April 18, 2023

12:50 PM → 4:00 PM 8h 10m Nonstop  
AA 105 ■ 77W-Boeing 777

Flagship® First

Flagship® Business

## HOW TO SEARCH AND BOOK WITH KAYAK

While you can book these flights on the airlines' websites, the benefit of [Kayak.com](#) is that it lets you search for different classes on one round-trip ticket, by **using the multi-city search option**. This way, you can select different classes of service as needed.

To leverage Kayak's search power, select "Multi-city" from the drop-down instead of "round-trip."

Enter your departure and destination, and departure and return dates, and class of service for each flight segment, and hit search. Easy.

The screenshot shows the Kayak flight search interface. At the top, there is a search bar with the text 'Where are you flying?'. Below the search bar, there are two dropdown menus: 'Multi-city' and '1 adult'. The 'Multi-city' dropdown is circled with a purple oval. To the right of these dropdowns, there are two flight segments listed: 'Los Angeles, California, U ...' and 'London, England, United ...'. Below each segment is a small airplane icon. To the right of the segments, there are two date fields: 'Tue 6/6' and 'Tue 6/13'. To the right of the dates, there are two class selection buttons: 'First' and 'Business'. The 'First' button is circled with a purple oval, and an arrow points from the 'Multi-city' dropdown towards it. Below the date fields, there are two buttons: '+ Add another flight' and 'clear all'. To the right of the 'clear all' button is a large orange search button with a magnifying glass icon. At the top right of the interface, there are links for 'Business', 'Trips', and a 'Sign in' button.

Use FCF's Horses for Courses strategy to properly **upgrade the moments in life that matter most**.