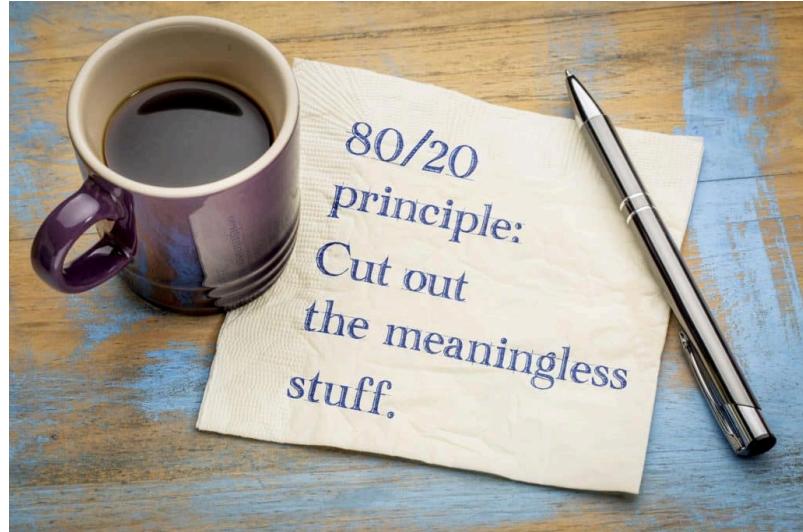


80/20 in 2020—Putting the Pareto Principle to Work for a Better Travel Credit Card Life

July 2020

Get your priorities right: How Amex Membership Rewards can save you tons of time and hassle.

Covid has been a stark reminder for all of us that life is precious, which is why it's so important to enjoy every single moment. We can't hit rewind on our time on this planet. We only get one life.



Which brings me to the Pareto Principle, better known as the 80/20 Rule.

Which brings me to the Pareto Principle, better known as the 80/20 Rule.

80/20. PRIORITY RULES

The 80/20 Rule states that for many (if not most) events, 80% of the outcomes come from just 20% of the causes. So if you can identify those causes (or inputs) you can prioritize your efforts and maximize your results, saving you a whole lot of wasted time in the process.

Pareto Power

The Pareto Principle was named after Italian economist Vilfredo Pareto. In 1896, while at the University of Lausanne, he noted that approximately 80% of the land in Italy was owned by just 20% of the population. **The principle has since been applied to nearly every aspect of our society and life.**

From traffic accidents to consumer statistics, employee productivity, and even shoplifting (in a chain of stores, 80% of stuff gets stolen from 20% of the stores), the Pareto Principle applies. And yes, that includes premium travel and credit cards.

THE 80/20 RULE APPLIED TO CREDIT CARDS

Life's too short to be worrying about the minutiae of credit cards. That's hard for me to say because I'm a minutiae man.

Do you have five, seven, or even 10+ credit cards to earn an extra bonus for every spend category (such as gas or groceries) just to squeeze out every possible point that you can earn?

Do you *painstakingly* collect points in many or all major points programs trying to access every possible redemption option?

If yes, how do you even have the time to read this report?!

That's a lot of work, mental energy, and time, just to make sure you get 100% of the possible deals. And again, there are only so many minutes in an hour, hours in a day, and days in a week. Life is short.

THERE'S NO SUCH THING AS CREDIT CARD PERFECTION (THERE, I SAID IT)

Credit cards can easily become *all-consuming* (which one exactly am I supposed to pull out of my wallet for this purchase?!) but not if you apply the 80/20 rule that says [80% of your results come from 20% of your efforts.](#)

It means you could spend just 20% of your time and mental energy to get 80% of the potential return. That's a great quid pro quo. It allows you to be happy with yourself and the results and move on to other important matters and opportunities in life.

Many of us seek perfection and I am guilty of that too. But over the last few months I've further adjusted my mindset. I think many aspects of my life have benefited from the 80/20 rule, otherwise, I'd be a slave to a never-ending list of things to do.



Squeeze an orange one time and you get about 80% of the juice. Now, of course, you can squeeze it four more times to get the remaining 20% of the juice, but each of those extra squeezes will require as much, if not more, effort than that first squeeze.

You're now into diminishing returns. What's the big deal with squeezing an orange a few more times, you ask? Tell that to the guy with a sore hand. As far as effort goes, I'd rather have five glasses of juice at 80% full, than one at 100%.

ELASTIC PLASTIC AND THE 80/20 RULE

The 80/20 Rule applies directly to “Elastic Plastic” credit cards that FCF has been recommending long before they became popular. Those are credit card programs **that offer points that can be transferred to more than one airline**. These include *American Express Membership Rewards, Chase Ultimate Rewards, Citi ThankYou Rewards, Marriott Bonvoy points, and Capital One points*.

While there's no single best card for everyone, my equation for the best cards is simply the card's earning potential multiplied by the card's spending opportunities.

DO YOU HAVE A DIFFERENT CREDIT CARD FOR EVERY DARN LITTLE THING?

Yes, you can collect and chase a few extra points in every spend category with a wallet full of cards to squeeze out every last point. But why not just earn points with an **American Express Membership Rewards card and get 80% of the potential value with one credit card while putting in just 20% of the effort?**

You will need a Visa or Mastercard for purchases from merchants that don't accept Amex cards, and Chase is your backup for these.

Or, if you're an elite-status seeker with one of the three major U.S airlines, you could get an airline co-branded card. Okay, this is an exception, and while [chasing elite status isn't my top recommendation](#), I understand it is important to many. So, use your elite-accelerator card till you hit that potential, then put it in your drawer for the rest of the year.

DO YOU COLLECT POINTS IN EVERY SINGLE CREDIT CARD POINTS-TO-MILES TRANSFER PROGRAM SO YOU CAN HAVE ACCESS TO EVERY AIRLINE?

Gentlemen, let's say you own five or ten great suits, but 80% of the time you grab your favorite one or two. Ladies, how many shoes do you own, and how often do you grab the same 20%? Yeah, about 80% of the time.

The same is true for all five major point-to-mile transfer programs, namely American Express Membership Rewards, Chase Ultimate Rewards, Citi ThankYou, Marriott Bonvoy points, and Capital One points.

Yes, you can collect and chase points in all five programs, but why do that when you can just earn points with Amex Rewards and have the most airline partners (by far) with just one credit card points program?

With Amex Rewards points, you can access **19 airlines plus their partners**—and would you have guessed? —80% of the most popular ones! What are the chances you'll need miles on airlines like Aeromexico, Aeroflot, Air China, or Hainan Airlines? **Amex Rewards gives you about 80% of the results with about 20% of**

the effort, because with just that one points program you have access to 80%+ of the airlines you'll need and 80%+ of the airlines that Chase, Citi, and Capital One cards have.

In other words, Amex Rewards gets you 80% of the pie with little effort. No having to think so hard every time you pull out your wallet or make an online purchase. That's an easy 80%. Pareto would be proud. Or you can do it the hard way and chase 100%. Your call. There *are* other opportunities in life.

CHOOSING THE BEST AMERICAN EXPRESS CREDIT CARD FOR YOU

Here are the top four personal and three business cards from American Express based on their earning opportunities.

Choosing the Best Personal American Express Credit Card for You*

Card		<u>Platinum Card</u>	<u>Gold Card</u>	<u>Green Card</u>	<u>EveryDay Preferred Credit Card</u>
Earning Points Rate	Restaurants	1X	4X	3X	1X
	Airline Tickets	5X	3X	3X	1X
	Supermarkets	1X	4X	1X	3X
	Hotels	5X	1X	3X	1X
	Gas	1X	1X	1X	2X
	Other purchases	1X	1X	1X	1X
Annual Fee		\$550	\$250	\$150	\$95

*For spending restrictions and fine print click on the card link.

I like the Amex Platinum and Gold Card combo. With just those two, you can realize ~80% of the potential earning and redemption benefits. On the other hand, you could get countless cards in many other programs and tie yourself in knots, right?

Choosing the Best Business American Express Credit Card*

Card	Earning Points Rate		Annual Fee
Airline Tickets	Hotels	Other purchases	
Business Platinum Card	5X	5X	1X \$595
Business Gold Card	4X on the top 2 categories where your business spent the most each billing cycle on the first \$150,000.		1X \$295
Blue Business Plus Credit Card	2X and no category restrictions on the first \$50,000 in purchases each year.		1X \$0

*For spending restrictions and fine print click on the card link.

Choosing a Chase Credit Card Backup

For the times you are making a purchase with a merchant that doesn't take Amex, here are the top three cards from Chase based on their extra earning opportunities.

Choosing the Best Chase Credit Card for You*

Card	Sapphire Reserve	Sapphire Preferred card	Ink Business Preferred card
Earning Points Rate	Restaurants	3X	2X
	Airline Tickets	3X	2X
	Supermarkets	1X	1X
	Hotels	3X	2X
	Gas	1X	1X
	Other purchases	1X	1X
Annual Fee	\$550	\$95	\$95

*For spending restrictions and fine print, click on the card link.

OTHER REASONS AMEX IS AN EASY PICK

TRANSFER BONUS: Amex Rewards often runs transfer bonus promotions, frequently offering up to a **40% bonus** with British Airways, Iberia, and Virgin Atlantic. Chase Ultimate Rewards does not have any transfer bonus deals. This transfer bonus more or less makes up for any shortfall on spend-bonus I may miss with Chase or other cards.

YOU CAN BUY AMEX POINTS: You can [buy up to 500,000 points annually](#) at a cost of 2.5 cents each. Chase, on the other hand, doesn't sell points; you can only acquire them through spending. That can make it hard to get your hands on points fast when you need them, and puts many of the most lucrative premium flight opportunities—80% or more of the best ones—out of reach.

AVAILABILITY OF FIRST CLASS: What good are United miles (MileagePlus cards are widely used and are a key Chase Ultimate Rewards partner) if you can't even book First Class on many of United's key partners, such as Lufthansa (only within 14 days of departure) and Singapore Airlines? But First Class on many airlines is much easier to attain through Amex Rewards, as you can transfer points directly into the mileage programs of All Nippon, Cathay Pacific, Emirates, Etihad, Qantas, and Singapore Airlines, and have much better mileage award access. ~80% of the top First Class options, with one credit card points program.

THE ULTIMATE AWARD TICKET WITH ALL NIPPON: You can transfer Amex Rewards points to All Nippon and fly around the world for 105,000 miles in Business Class or 160,000 miles in First Class.

Reminder: Chase does not have All Nippon as a transfer partner. We wrote about this amazing opportunity [here](#). To give you an idea of its power, the best you could do for an around-the-world ticket with Chase is Singapore Airlines at 240,000 miles in Business Class and 360,000 miles in First Class. In other words, with Amex Rewards you can get two tickets for the price of one, and even save some miles. Think big.

ACCESS TO MORE AIRLINES TO ASIA: You can transfer Amex Rewards directly to All Nippon, Cathay Pacific, and Singapore for Business and First Class, while Chase is a transfer partner only with Singapore.

For example, Los Angeles/San Francisco to Tokyo is 75,000 miles round-trip in Business Class on All Nippon, and again, we often have All Nippon Sweet Redemptions alerts showing routes and dates with award space. More on the deal [here](#).

ACCESS TO LOWER AWARD TAXES ~80% OF THE TIME: You may have experienced the following frustration. You go to use your hard-earned miles or points for a trip, and then a maddening thing happens: The airline hits you with taxes and fuel surcharges.

Many Amex Rewards airline partners [charge lower award taxes](#). For example, [Avianca LifeMiles](#), a frequent flyer program that doesn't add huge surcharges.

ACCESS TO ~80% OF THE BEST OPPORTUNITIES TO EUROPE:

With Oneworld: You can transfer Amex Rewards to **Iberia** and fly from the East Coast to Spain for **68,000** miles round-trip in Business Class. Other U.S. departures are a bit more. Most other programs will cost you 120,000 points.

With Star Alliance: You can transfer Amex Rewards to **All Nippon** and fly from the U.S. to Europe for **88,000** miles round-trip in Business Class on partner awards. Most other programs will cost you 120,000 points.

With SkyTeam: You can transfer Amex Rewards to **Alitalia** and fly North America to Italy for **80,000** miles round-trip in Business Class. Most other programs will cost you 120,000 points.

Or, you can transfer Amex Rewards to **Virgin Atlantic** and fly North America to Europe for [100,000 miles round-trip in Business Class, on Delta](#), while it will cost you 160,000 with Delta SkyMiles.

ACCESS TO ~80% OF MIDDLE EASTERN AND AFRICA DEALS: You can transfer Amex Rewards to **Etihad Airways**. *Oh, by the way, again, it is not a transfer partner with Chase.* Or transfer Amex Rewards to **Emirates**.

ACCESS TO ~80% OF SOUTH AMERICA DEALS:

With Oneworld: A round-trip Business Class flight from the U.S. to Southern South America is **100,000 Etihad Guest or Cathay Pacific miles**. Again, you can't transfer your Membership Rewards points to American, but you can to Etihad or Cathay, both of which are mileage partner airlines with AA. So this is a great option to snag AA award flights with your Amex Reward points. Starting to see why you don't need 10 cards?!

With Star: You can transfer Amex Rewards to [All Nippon and fly North America to Southern South America with partner airline United for 88,000 miles](#) round-trip in Business Class. With Chase/United, the same ticket will cost you 120,000 points.

With SkyTeam: You can transfer Amex Rewards to **Virgin Atlantic** and fly North America to Southern South America with partner airline [Delta for 90,000 miles round-trip](#) in Business Class, instead of 265,000 Delta SkyMiles.

BUYER BEWARE

It's important to note that **FCF receives nothing from credit card providers**. No kickbacks. No cash under the table. Our perspective is 100% independent. There are thousands upon thousands of credit card articles online, which will advise you to go out and get 10 or 20 or 30 cards, because **they are paid \$200 to \$300 each time you sign up for one on their site from the banks issuing these cards**. They make thousands of dollars on you per year.

HOW THE PARETO PRINCIPLE + UPGRADE MINDSET SAVES YOU FROM DIMINISHING RETURNS AND THE CREDIT CARD BLACK HOLE

With Amex Rewards I get 80%+ of the pie, 80%+ of the destinations, 80%+ of First and Business Class airlines, 80%+ of low-cost awards, and 80%+ of low-tax awards, **with only one points program**. That is a very good return in my book.

Do I earn fewer points and have access to fewer airlines and transfer programs as a result? Well, yes, but not a lot fewer. And I am fine with losing 20% of those opportunities if it means I get to save 80% of my time and effort for other things. **Less brain fog**.

In baseball and other team sports, about 20% of the players are behind 80% of the wins. In short, Amex enables you to get **a walk-off home run**.



Five Easy Ways to Get Luxury Dream Trips for the Price of Coach or Just a Bit More Miles or Cash

July 2020

Upgrade-a-palooza: There's a Festival of Upgrade opportunities right now if you know where to look.

Keen FCFers know that you can upgrade to Business Class for international travel or First Class for domestic travel, often for free or a small fee, if you're an [Opportunity Traveler](#). The key here is to keep your options open and consider flying into nearby cities and alternative travel dates, although it's never been easier to get exactly what you want in these unprecedented covid times.

When you take full advantage of these opportunities (as we'll demonstrate below), you'll end up getting a free upgrade or close to it. Makes me wanna sing...

When you take full advantage of these opportunities (as we'll demonstrate below), you'll end up getting a free upgrade or close to it. Makes me wanna sing...

*When the moon hits your eye like a big pizza pie, that's amore! **Dean Martin***

*When you pay a coach fare yet you're sittin' "up there," that's an upgrade! **Matthew Bennett***

So sing it with me. When destination "tactical fare" opportunities equal a domestic First Class ticket for about the price of coach—**that's a free upgrade**.

Or when international Business Class goes for about the price of coach, **that's a free upgrade**.

Or when Business Class is just \$161 more each way than Premium Economy, that's **an amazing low-cost upgrade**.

The same idea applies to **using miles**. By taking advantage of the high availability of low-cost mileage awards instead of locking into high-cost dates and destinations, you can score Business Class for the price of coach. **That's a free upgrade**.

Or, to get really specific, when Business Class is 46,500 fewer miles than Premium Economy. No, that's not a typo, **that's another free upgrade**.

Or when Business Class is just 8,000 miles more than coach, that's another **low-cost upgrade**.



THAT'S AMORE #1

WHEN EARNING AND USING POINTS IN THE BEST PROGRAMS NETS A FREE OR LOW-COST UPGRADE

Let's think laterally. If you collect points in the most lucrative programs, you can net Business Class for almost the same price as coach.

When you earn points with a multi-currency credit card program like [American Express Membership Rewards](#) and you book via a transfer-partner airline that charges a lot fewer miles (as opposed to earning miles via traditional airline co-branded credit cards), you can get a low-cost upgrade.

TO/FROM ASIA

For example, when you earn miles with a United credit card to book flights to Asia, it costs 80,000 miles in coach. But you can use an **American Express** card that earns points transferable to All Nippon and pay [75,000 miles for Business Class](#) from Los Angeles and San Francisco. **That is a cheaper-than-free upgrade!**

First Class upgrade: When you earn miles with a United credit card to book flights to Asia, it costs 150,000 miles in Business Class. But you can use an **American Express** card that nets points transferable to All Nippon and pay [150,000 miles for First Class to Tokyo](#). **That is a free upgrade.**

Get an even lower mileage award rate by transferring points from Amex to Virgin Atlantic and use 110,000 miles for First Class on All Nippon. **That is a cheaper-than-free upgrade.**

Or, when you earn miles with a Delta credit card to book flights to Asia, it costs 80,000 miles in coach. But you can use an **American Express** card that nets points transferable to [Virgin Atlantic and pay 120,000 miles for Business Class to Seoul](#). **That is a low-cost upgrade.**

TO/FROM EUROPE

Or, when you earn miles with an American Airlines credit card to book flights to Europe, it costs 60,000 miles in coach. But you can use an **American Express** card that nets points transferable to Iberia and pay 68,000 miles for Business Class to Madrid from Boston or New York—for only 8,000 more miles. **That's one tasty paella of a low-cost upgrade.**

Even though travel to Europe this summer has been grounded so far, deals like this are available in the fall through next year:

[Unprecedented Iberia Business Class New York-Madrid Discount Availability for Travel September through June 2021](#)

[Business Class Only 68,000 Amex Points from Boston to Madrid R/T With Wide Open Availability January to June 2021](#)

[Business Class Only 85,000 Amex Points from Chicago to Madrid R/T, Wide Open](#)

Or, when you earn miles with a United credit card to book flights to Europe, it costs 60,000 miles in coach. But you can use an **American Express** card that nets points transferable to [All Nippon and pay 88,000 miles for Business Class to Munich](#).

Or, when you earn miles with a Delta credit card to book flights to Europe, it costs 60,000 miles in coach. But you can use an **American Express** card that nets points transferable to [Virgin Atlantic and pay 100,000 miles for Business Class to Paris from New York](#).

TO/FROM SOUTH AMERICA

Or, when you earn miles with a Delta credit card to book flights to South America, it costs 70,000 miles in coach. But you can use an **American Express** card that nets points transferable to [Virgin Atlantic and pay 90,000 miles for Business Class to Santiago](#).

Or, when you earn miles with a United credit card to book flights to South America, it costs 60,000 miles in coach. But you can use an American Express card that nets points transferable to [All Nippon and pay 88,000 miles for Business Class to Santiago](#).

THAT'S AMORE #2 GET BUSINESS CLASS FOR THE PRICE OF COACH WITH LOW-COST DATES AND/OR DESTINATIONS

Anyone can upgrade if they pick routes and/or dates with unusually high availability of low-cost mileage awards ([all over the place nowadays](#)) instead of locking themselves into high-cost dates and/or destinations. It just makes sense.

If you fly the exact **date/route** that you want on your preferred airline, these airlines will usually give you inflated “anytime award” pricing. However, if you book when seats are available at low-cost mileage levels, you can fly Business Class for the price of coach (or even a bit less).

For example, if you have Delta miles and you want to fly from Seattle to Sydney with Delta on January 23 to February 7, you will pay **162,000 miles round-trip in coach**. On the other hand, you could pay **160,000 miles for Business Class** Seattle-Paris on the same dates using your Delta miles.

When the world's your oyster, you can pick your own pearls. Shucks, I love a good metaphor.

THAT'S AMORE #3

BUSINESS CLASS FOR THE PRICE OF COACH BY USING DESTINATION TACTICAL AIRFARES

If you choose destinations with extraordinarily low premium cabin fares, or as the airline revenue managers like to call them, [tactical fares](#), and if you can be an [opportunity traveler](#) on top of that, the world is indeed your oyster.

Airfare pricing can be a [mystery](#). It's often demand-driven, such as a heavy business-travel route versus a light-demand leisure route. Sometimes it's seasonal. Sometimes it's based on projected flight loads or because airlines just want to poach competitors' customers by slashing fares in rival hub markets.

Knowing destinations that are low-priced in First or Business Class can net you a much **more luxurious vacation—one that starts from the moment you board the plane**. Consider the following examples:

Domestic First Class for the price of coach for a North American destination: Non-stop New York to Honolulu in coach often costs \$700+ round-trip. But if you choose a vacation destination like Cancun, Mexico, you can often buy First Class for just [\\$500 to \\$600](#) round-trip—a **free trip-quality upgrade**.

Here are more special reports about free upgrades by looking at different destinations: [Business Class to Aruba for the Cost of Coach to Hawaii](#) and [How Los Cabos First Class Stacks Up Against Maui](#).

International Business Class for the price of coach: Miami to Sydney in coach often costs \$1,470+ round-trip. But if you choose a destination like São Paulo or Rio de Janeiro, Brazil, from Miami you can often buy Business Class for just \$1,363 round-trip or \$1,166 when adding the [Amex's International Airline Program \(IAP\)](#) discount. That's a free international **trip-quality upgrade**.

Sure, Sydney and Rio are vastly different places, but **when you have a dozen places or more on your bucket list**, why not be an opportunity traveler and go where the deals are instead of being so destination focused? It's better to have a bunch of destinations in mind and then strike when a deal comes up. It's fun to think about upgrading the quality of your trip, especially when you can **stay within budget**.

It's not super complicated to reap premium dream trips for the cost of coach ones.

While these destination tactical fares come and go at the airline's whim, you can keep up with FCF's latest finds right [here](#). A few recent lovely examples.

[\\$1,166 R/T São Paulo Business Class Fares for Travel 2020 Through March 2021](#)

[\\$1,099 R/T Rio de Janeiro Business Class Fares for Travel Spring 2021](#)

[Non-stop Biz Class Flights from the East Coast to Cancun, \\$542, West Coast to Manzanillo, \\$618, and Ixtapa, \\$623 R/T for Travel 2020 Through April 2021](#)

[Cheap Non-stop Biz Class Flights to Cabo \\$512 to \\$878 R/T for Travel 2020 + 2021](#)

THAT'S AMORE #4 LOW-COST FARE UPGRADES FROM PREMIUM ECONOMY TO BUSINESS CLASS

Business Class fares often have [tactical seasonal fare months](#), especially for travel to Europe. So if you're a "seasonal opportunity traveler" and travel during one of those months, you can get a Business Class ticket for not much more than Premium Economy.

For example, you can fly non-stop in Business Class from [San Francisco to Paris](#) on Air France for just \$2,192 during Christmas, say Dec. 22 to Dec. 29, while Premium Economy during the same window is \$1,816. That's just \$188 more each way, or \$16 per flight hour to upgrade.

Or, you can fly non-stop in Business Class from [Chicago to Brussels](#) on United for just \$2,087 during Easter, say March 30 to April 6, 2021, while Premium Economy during the same window is \$1,740, for example. That's just \$173 more each way, or \$20 per flight hour to upgrade.

Other examples from last year include non-stops in Business Class from Los Angeles to Paris for just \$2,091 in August, while Premium Economy during the same window was \$1,769. That's just \$161 more each way, or \$14 per flight hour to upgrade. There's more previous examples [here](#) on **summer Business Class** fares to Europe for less (or not much more) than the cost of Premium Economy, and [here](#) for **Thanksgiving, Christmas, and Easter**.

THAT'S AMORE #5 FREE UPGRADE FROM PREMIUM ECONOMY TO BUSINESS CLASS WHEN USING MILES

Some carriers charge outrageous prices to fly Premium Economy (PE). One of these culprits is United. Crazy as it may seem, prices for PE are often *more* than Business Class when using miles, so you should ALWAYS check the cost of a Business Class award ticket.

For example, a non-stop flight from Washington, DC, to Munich in Business Class is just 120,000 miles round-trip for much of 2020 and January to March 2021. If you fly Premium Economy during the same window it costs 166,500. That's 46,500 more to fly in Premium Economy than in Business. In other words that's **a free upgrade**.

As you can see, there are many ways to level up and many of them are not very difficult.



When to Use Which Star Alliance Partners for Award Travel

July 2020

Are all Star Alliance mileage programs man's best friend? Well, it depends...

We know you want a great deal on mileage award tickets, but which program gets the doggy treat for behaving the best? Sometimes you want the best partner award availability and sometimes you want the best points transfer time.

FCF will walk you through the options that may or may not be most important to you. In the same way you'd compare a Pekingese with a Pug, the results vary depending on your priorities. **The key is to be clear about what matters most to you as you won't find a single program** that is best across the board. Use miles/points and partners for strategic strikes based on what's most important to you.

While we aren't necessarily super quick to recommend traveling right now, the opportunities available now for travel later this year and into 2021 will likely **not** be available many months from now. **So FCF does recommend booking now.**



Tell me more, FCF

So let's find out who's Best in Show across a number of different categories, and how they affect you. This special report will help you understand it all.

MILEAGE AWARD PROGRAMS COVERED IN THIS REPORT:

The programs we are reviewing in this report are based on the ones most often used for FCF Sweet Redeems Star Alliance alerts: United, a **Chase** transfer point partner; Air Canada, a transfer partner with **Amex**; LifeMiles (often sells miles cheap), a transfer partner with **Amex** and **Citi**; and All Nippon, a transfer partner with **Amex**.

BEST IN SHOW FOR AVAILABILITY: BUSINESS CLASS

Some airlines release similar availability to their partners as they do for their own members, and some release less. If you are not very flexible, it's important to know which airlines will have the best availability using partner miles.

Comparison of Partner Availability (Business Class)

Operating Airline	Partner Mileage Award Programs Availability		
Using Air Canada Miles	Using All Nippon ANA Miles	Using LifeMiles Miles	Using United Miles
Flying on Air Canada	n/a	Very similar availability as when using Air Canada miles.	

Operating Airline	Partner Mileage Award Programs Availability		
Flying on All Nippon	<u>Less</u> availability than when using All Nippon miles.	n/a	<u>Less</u> availability than when using All Nippon miles.
Flying on Lufthansa or SWISS	<u>A lot less</u> availability than when using Lufthansa or SWISS miles.		
Flying on Singapore	<u>A lot less</u> availability than when using Singapore miles.		
Flying on United	<u>Very similar</u> availability as when using United miles.		n/a

BEST MILEAGE PROGRAM FOR FLYING AIR CANADA

For the much-anticipated tactic of **flying Air Canada with partner miles**, the winner is: a tie. Yes, **all of them win again**. If you want to use partner miles such as All Nippon (Amex partner), LifeMiles (Amex), or United (Chase) they all have similar availability as using Air Canada miles.

BEST MILEAGE PROGRAM FOR FLYING ALL NIPPON

Using partner miles for All Nippon's flights, **all partners show less availability than when you use All Nippon miles**. So sadly, there's no winner for using partner miles to fly All Nippon. But you can get access to All Nippon miles via Amex transfer. (For First Class, see below.)

BEST MILEAGE PROGRAM FOR FLYING LUFTHANSA OR SWISS

In the category of booking Lufthansa- or SWISS-operated flights to Europe using partner miles, **all partners show much less availability than Lufthansa or SWISS**. So no winners here either. (For First Class, see below.)

BEST MILEAGE PROGRAM FOR FLYING SINGAPORE

For booking Singapore flights to Asia and Europe using partner miles, **all partners show a lot less availability than Singapore**. So no best in show for partner space. (More about First Class below.) But you can get access to Singapore miles via Amex or Chase points transfers so it doesn't matter much. (Transfer time can be up to two days for Amex and between one and seven days for Chase.)



No winners?

BEST MILEAGE PROGRAM FOR FLYING UNITED

And so, in the category of **best program for flying United** to Asia, Europe, and South America **using partner miles**, the winner is... (drumroll of wagging tails): **all of them**. Our research shows that if you want to use partner miles, such as Air Canada, All Nippon, or LifeMiles, they have very similar availability as using United miles. That's great because United is not an Amex transfer partner, but Air Canada, All Nippon, and LifeMiles are. **It means you can get flights on United with Amex points even if you don't have any Chase points or United miles. Most people don't realize this.**



Lots of winners

BEST IN SHOW FOR LOWEST MILEAGE AWARD RATES IN BUSINESS CLASS

FCF members ask this a lot: Who has the lowest mileage rates?

Comparison of Mileage Award Rates in Business Class

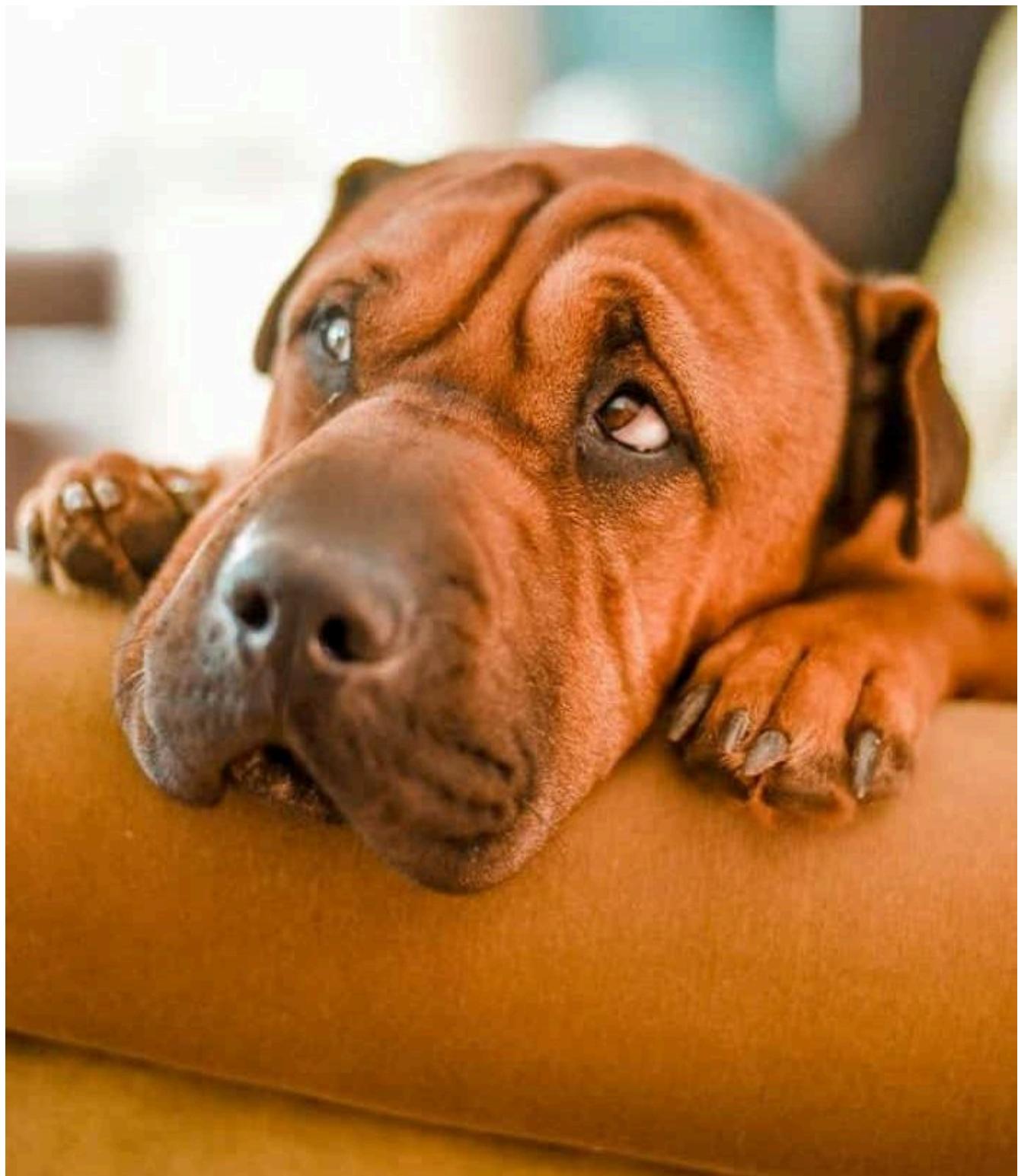
Region	Airline	Round-trip Mileage Award Rates
Asia	Air Canada	150,000 to 155,000 miles.
	All Nippon*	75,000 to 115,000 miles.
	LifeMiles	150,000 to 156,000 miles for partner award.
	United	Dynamic award pricing for its own and partner flights.
Europe	Air Canada	110,000 to 115,000 miles.
	All Nippon*	88,000 miles for partner award.
	LifeMiles	120,000 to 126,000 miles for partner award.
	United	Dynamic award pricing for its own and partner flights.
India	Air Canada	150,000 miles.
	All Nippon*	136,000 miles for partner award.
	LifeMiles	156,000 miles for partner award.
	United	Dynamic award pricing for its own and partner flights.
Southern South America	Air Canada	110,000 miles.
	All Nippon*	88,000 miles for partner award.
	LifeMiles	100,000 to 120,000 miles for partner award.
	United	Dynamic award pricing for its own and partner flights.
South Pacific	Air Canada	160,000 miles.
	All Nippon*	120,000 miles for partner award.
	LifeMiles	160,000 miles for partner award.
	United	Dynamic award pricing for its own and partner flights.

*Only round-trip awards, awards can not be redeemed for one-way flights.

And the winner for [round-trip awards](#) is [All Nippon](#) with prices starting at 88,000 miles to Europe and South America in Business Class. For First Class on its own flights, it costs 150,000 miles to Asia and 75,000 in Business Class, and 120,000 miles to the South Pacific on partner flights with Air Canada in Business Class. The good news here is that All Nippon is an Amex points partner. Good dog!

The winner for one-way awards is [Air Canada](#) (just a bit lower than LifeMiles) with prices to Europe starting at 55,000 miles, South America also at 55,000 miles, and Asia at 75,000 miles.

The worst in show for mileage award rates (and sorry, but this does need pointing out) is United. The reason is its “dynamic” award pricing for its own and partner flights. You may find a great price one day and four times the price on the next, given that United can charge what it wants with no maximum set. Bad dog.



Worst in show?!

BEST IN SHOW FOR CREDIT CARD TRANSFER TIME

The transfer time from credit card points to miles is important for redeeming them because many mileage programs do not hold free award space long enough to give you time to post your points. So if a transfer is not immediate, it could mean you miss out on the award space you are looking at.

Comparison of Points Transfer Time

Credit Cards	Instant Transfer of Points: no risk	Some risk
American Express	Air Canada and LifeMiles (Avianca)	All Nippon: 2 to 3 days to transfer
Chase	United	

For the category of **Best Instant Transfer of Points from Amex Rewards**, the winner is a tie between Air Canada and LifeMiles (Avianca). Good doggies!



Two happy winners.

In the doghouse: All Nippon can take two to three days to transfer.

For Chase Ultimate Rewards, one program transfers points instantly and that is United Airlines.

BEST IN SHOW FOR LOW AWARD TAXES

Don't you hate it when you go to use your hard-earned miles or points for a trip using a "free" award, and—ouch!—you get bitten by award taxes, also known as "fuel surcharges."

And it may not be a small nip either. For example, you might have to pay as much as \$1,400 or more in taxes for a Business Class flight to Europe. That's nasty. However, some airlines don't hit you with high taxes.

Best in Show for Low Award Taxes

Mileage Award Programs	Best: Low	OK	Worst: High
Air Canada Aeroplan			Some partner award taxes can be high: Lufthansa, \$1,400+ to Europe. Own flights to Australia, Europe, and South America can be high: \$600 to \$800.
All Nippon ANA Mileage Club		Low award taxes for own flights to Asia and for partner flights on United, but some partner award taxes can be high: Lufthansa and SWISS, \$1,400+ to Europe.	
Avianca LifeMiles	Low mileage award taxes for partner flights.		
United MileagePlus	Low mileage award taxes for their own and partner flights.		

For the category of low mileage award taxes for their own and partner flights, the winners are: United and LifeMiles.

Air Canada didn't snag a win as some partner award taxes can be high and its own flights to Australia and South America can be a bit high at \$600 to \$800.

All Nippon didn't get a win either because their partner award taxes can be high. For its own flights to Asia taxes are low, for example to Tokyo from San Francisco in Business or First Class is only \$58.



High taxes for Lufthansa?!

BEST IN SHOW FOR AVAILABILITY: FIRST CLASS

Comparison of Partner Award Availability (First Class)

Operating Airline	Partner Mileage Award Programs Availability		
Using Air Canada Miles	Using All Nippon ANA Miles	Using LifeMiles Miles	Using United Miles
Flying on All Nippon	Less availability than using All Nippon miles.	n/a	Less availability than using All Nippon miles.
Flying on Lufthansa or SWISS	Forget about using partner miles, unless you get lucky booking something last minute		
Flying on Singapore	Forget about using partner miles, unless you get lucky booking something last minute		

Asia: When it comes to flying First Class to Asia on Star Alliance airlines, you're looking at All Nippon or Singapore. However, the winner is All Nippon because it often has up to two-seat award availability from six U.S. gateways to Tokyo: [Los Angeles/San Francisco](#), [Washington, DC/New York](#), and [Chicago/Houston](#) at a cost of only 150,000 miles round-trip. Our research also shows that booking the space with partner miles such as [United](#) can be done, but there's less availability than with All Nippon.

With Singapore Airlines there are fewer routes with availability, plus the mileage cost is more (West Coast to Tokyo is 214,000 miles), and you can forget about using partner miles to get that seat.

Europe: For First Class to Europe on Lufthansa or SWISS. Both can no longer be booked by transfer points to miles, as the Miles&More mileage program is no longer a point transfer partner. For Singapore, on the New York-Frankfurt route we also show very limited availability in First Class. For all airlines to Europe, you can forget about using partner miles to get that seat, unless you get lucky with a last-minute booking.

So, we sadly say: no winners for Europe.

South America and South Pacific: There are certainly no winners here as no First Class product is offered non-stop.

BEST IN SHOW WOOF AWARD FCF'S FAVORITE MILEAGE AWARD REDEMPTION

Comparison of Round-the-World Tickets (Business Class)

Mileage Award Programs	Best	Worst
Air Canada Aeroplan		Not offered
All Nippon ANA Mileage Club	105,000+ miles	
Avianca LifeMiles		Not offered
United MileagePlus		Not offered

We call this the “[The Ultimate Award Ticket](#).” It’s a life-changing round-the-world trip in Business Class starting at a spectacularly low 105,000 miles on All Nippon. And just 160,000 miles for First Class.

Let’s think about that value for a second. Delta charges 160,000 miles (52% more) for a simple Business Class round-trip ticket between the U.S. and Europe, and 170,000 miles (62% more) from the U.S. to Asia. All Nippon deserves a bone.

And if you don’t have any miles or points, but do have an Amex card, you can [book the round-the-world ticket for just \\$2,625](#) (normal retail price is \$9,000+).

THE BEST PROGRAM OVERALL? IT’S A DOG’S BREAKFAST

If transfer time is an issue for you and you have Amex points, then you should focus more on using Air Canada and LifeMiles.

Do you want a confirmed First Class seat in advance to Asia? Then you should use All Nippon.

Is getting the lowest round-trip mileage rate to Europe your bag? Then you should use All Nippon.

As you can see, no one program is the perfect mileage program. You have to match it to your particular needs to find the just right “breed” for you.

BUYING AMEX POINTS

Buying miles or points is a great way to fly in a premium cabin—at times savings of thousands of dollars. Also, the Amex Rewards program has a big advantage: You [can buy up to 500,000 points](#), a very high ceiling, and points can be transferred to 16 different airline programs. You only need an American Express Card that offers Membership Rewards points, but you never even have to use it after that.

STAY! GOOD DOG

United offers the “Fare Lock” option, which, for a small fee, gives you a [hold-time of three or seven days](#). This applies to United flights only, not partner flights.



Covid Fare Revolution: The Europe Tactical Fares Airlines Are Testing Today, For Travel Later This Year

July 2020

Flash premium fares to Europe drop like it's 2012 all over again, for travel September through December 2020, and First Class through May 2021.

Although the European Union is temporarily banning most travelers from the U.S. starting July 1, this report covers a new fare revolution for travel September through December 2020. The EU travel ban

will be updated every two weeks based on changing conditions in the U.S., so it's likely the ban could be lifted by the fall.

Are you familiar with the ocean current called the North Atlantic Drift?

It starts off the coast of Newfoundland, Canada, and makes its way across the Atlantic to northwestern Europe. It's a northerly offshoot of the better known Gulf Stream. This relatively warm current makes European temperatures warmer than places in the same latitude back here in North America. You're welcome, Europe.

But right now, there's another kind of North Atlantic drift in operation, about 35,000 feet above sea level.

It's a drift in premium airfares across the pond, and it's having quite a turbulent effect on the travel atmosphere.

Normally, there are two forces at play affecting **fare volatility**: excess premium class inventory and ferocious competition among airlines across the world's busiest ocean.

But now we are seeing a third force come into play due to covid. These new fares are essentially **Covid Tactical Fares, aimed at luring people back into the skies for travel in the fall and winter 2020.**

In effect, the airlines are testing the waters. It's an experiment to see what they can charge within, and following, the roiling sea of covid.

As the world opens up again, airlines are throwing caution to the wind in terms of fare-setting. **It's not a return to normal, it's a search for a new normal** (apologies if you're sick of that term), and airlines are getting creative about testing new fares, often changing their fares on a day-to-day basis.

That means opportunity is knocking for the savvy premium traveler, and who better to partner with you on that journey than FCF? We see this as the **first phase of a covid fare revolution.**

So let's cruise *with* the current and have some fare fun.

PARTY LIKE IT'S 2012

The last time premium fares underwent a major fare revolution like this was in 2012. Back then airlines were hawking premium cabin seats for as high a price as possible to Europe—upwards of \$3,000 to \$4,000, and even \$5,000. But wouldn't you know it, too many seats went unsold. In response airlines moved towards filling all their premium cabins at lower fares to generate more revenue versus having only a few flyers paying higher fares. [Delta kicked it off with astounding \\$1,200 Business Class fares](#) and their competitors followed suit.

Now there's a different reason for a flash fare frenzy: the covid crisis. To fill empty seats, airlines are asking themselves: How much is too low? What is too expensive? What's the traveler mindset right now? What travel window restrictions, if any, should the fares have?

Like a mad scientist experimenting down in the basement lab, fares are all over the place. But just like 2012, one ingredient remains: The best fares you'll find don't last long. They're constantly drifting in and out so you need to yank down the power lever when they're low and yell, "*It's time!*"

THE FIRST SIGN OF NEW FARE EXPERIMENTATION

FCF came across this **fare testing** last month (May 27) when Star Alliance, Lufthansa and United, started testing [new non-stop Business Class flights to Austria, Belgium, Germany, and Switzerland, starting at around \\$2,100 \(\\$2,000 with IAP discount\)](#) for travel September to December 2020. Compare that to the regular fare of \$3,191 (May 26), and you're looking at a savings of \$1,098 (34%). Back then, FCF announced that the [new normal for deeply discounted fares will often only be on a flash-sale basis](#).

TESTING TIMES: JUNE 2020 FARE EXAMPLES

Here are some highlights *before* airlines started testing new fares, *and after*, for **travel September through December 2020** in Business Class. FCF posted the first fare alert on **June 13 with fares to Amsterdam starting at \$1,684** (new lower fares stayed around for about nine days, and then on **June 23 they were gone**). Keep in mind that this is a time of year that has *never seen low fares in the past* unless you traveled over the holidays ([Thanksgiving and Christmas](#)).

Testing Times: June 2020 Fare Examples In Business Class For Travel September Through December 2020

Sample Route	Airline	New Testing Fare	Previous Fare	Savings
New York to Amsterdam	Virgin Atlantic (code-share with Delta and KLM)	\$1,684	\$3,601	\$1,917 / 53%
Chicago to Brussels	United	\$1,787	\$3,244	\$1,457 / 45%
Boston to Zurich	SWISS	\$1,790	\$3,196	\$1,406 / 44%
Los Angeles to Luxembourg	SWISS	\$1,795	\$3,458	\$1,663 / 48%
Newark to Vienna	Austrian Airline	\$1,802	\$3,216	\$1,414 / 44%
San Francisco to Paris	Virgin Atlantic (code-share with Air France)	\$1,853	\$3,522	\$1,669 / 47%

That North Atlantic Drift sure dipped to low latitudes in June. Feel that warm water.

Big Dipper: New Test Fares for Travel September to December 2020 to Europe in Business Class

Published Fare Month	Fare
Jan.	
Feb.	\$3,400 to \$4,000
March	
April	
May 27	\$2,100+
June 1	\$3,400 to \$4,000
June 13	\$1,700+
June 18	\$1,800+
June 19	\$1,850+
June 22	\$1,850+
June 23	\$3,400 to \$4,000

PREVIOUS FARE TRAINING TO EUROPE

Over the years, the airlines have trained Europe-bound travelers to look for “seasonal Business Class fares” for spring, summer, Thanksgiving, and Christmas travel, with fares reduced at those times. Airlines call them [tactical fares](#), and we recently did a [special report mapping out how you can reel in deeply discounted published fares if you know where to fish](#). The rest of the year, most Business Class fares to Europe cost between \$3,300 and \$5,500, forcing aggressive value seekers to rely on mileage programs and other ticketing strategies to find value.

WHAT'S AHEAD?

Expect extreme fare volatility due to the covid crisis. Airlines are clearly testing their fares to see what price people are willing to pay for premium tickets. This means that premium fare deals will often be on a flash-sale basis, which [will not](#) last long. They'll be here one day and gone the next, so this is the time to be an [opportunity traveler](#). Make yourself a generous bucket list, book those low fares that the airlines are testing before they're gone, and hit all your destinations. Be ready to strike.

Other regions of the world beyond Europe will likely see similar flash-sale deals starting to occur.

ANOTHER PERSPECTIVE: LOW-COST UPGRADES FROM PREMIUM ECONOMY (PE)

Below are a few recent examples of the low upgrade cost from PE to Business Class when airlines offer flash-sale deals.

On June 16: You could book San Francisco non-stop in Business Class to Paris on United for just \$1,853 for travel September through December. Premium Economy during the same time window was \$1,289. So that's a mere \$282 more each way, or \$25 per flight hour to upgrade.

On June 15: You could book Newark non-stop in Business Class from Newark to Zurich on United for just \$1,790 for travel September through December. Premium Economy during the same time window was \$1,257. That's just \$266 more each way, or \$31 per flight hour to upgrade.

Notice that fares from the East Coast and West Coast are about the same. More about that new trend [here](#).

FIRST CLASS CURRENTS

British Airways and American Airlines offer some discounted First Class routes for travel September through May 2021. Fares start as low as [\\$3,246 from New York to Milan](#). If you add the 10% discount for the British Airways Visa Card (current promo code; CHASEBA10), the fare drops to **\$2,921**.

WHEN SPECIAL FARES STRIKE: AIRLINES THAT ALLOW YOU TO LOCK IN AN AMAZING FARE

These flash fares can change any time, so look at [locking in a deal](#) and thinking of the lock-in cost as insurance. It gives you time before you actually buy your ticket. You can hold three tickets on British Airways for 72 hours for just \$30. On United, the lock costs as little as \$6.99 per reservation for three days. British Airways and Lufthansa will even refund the fee if you buy the ticket.

THE RISK OF BOOKING TICKETS NOW: FCF'S SUMMARY OF CASH TICKET CANCELLATION AND CHANGE POLICIES

Many airlines have new "change fee waiver" policies in place for non-refundable tickets due to the virus. Policies vary by airline, but in general, the **policy waives change fees** if you decide not to travel. There's no cash refund available on non-refundable tickets, but you can apply the value of your unused ticket towards future travel. See FCF's risk-of-booking widget [here](#) for airline policies.

CONCLUSION

How low will the fares go? Nobody can tell. I mean, who would have thought a few months ago that a virus would bring the world as we know it to a halt?

Could we see fares at similar levels as they were back in 2012, when [Delta's New York-Dublin route cost \\$1,222](#)? Let's hope so.

If nothing else, remember this: Go *with* the current, not against it, and you can save extraordinary amounts of money **when new covid era flash fares surface**.

OTHER WAYS TO REEL IN BUSINESS CLASS FOR ABOUT \$2,000

Need to book Europe now and fares are high? Go [here](#) for five ways to get ~\$2,000 fares by fishing in the right fishing hole.



HOT FCF Fare & Miles Alerts Still Available

July 2020

We've put together a survey of the best airfares and unprecedented mileage availability (aka "Sweet Redemptions") that we've published in the last month—on major airlines—that are still live today and are valid for travel later this year and/or into 2021. So in case you missed them the first time, here they are in all their glory.

*****Don't see your origin and/or destination below? [This report](#) was made for you.**

FCF Sweet Redeems

TO/FROM ASIA

[Scattered Cathay Pacific *First Class* One-Seat Discount Opportunities from New York to Hong Kong for Travel November Through June 2021](#)

[Japan Airlines *First Class* from Chicago and Many Other Cities to Tokyo for Travel May & June 2021](#)

[40%+ Off Singapore Airlines *First Class* with Miles/Points from San Francisco to Hong Kong for Travel in 2021](#)

[All Nippon Airways Cheap *First Class* Dream Flights from Los Angeles and Many Other U.S. Cities to Tokyo](#)

[Unprecedented American Business Class Mileage Upgrade Availability from Dallas and Many Other U.S. Cities to Seoul](#)

[Unprecedented American Business Class Millage Upgrade Availability from Dallas and Many Other U.S. Cities to Tokyo](#)

TO/FROM EUROPE

[Good Emirates *First Class* Discount Availability from Newark to Athens for Travel September Through May 2021](#)

[Unprecedented Availability of American Business Class Mileage Upgrades from Chicago and Many Other Cities to *London*](#)

[Unprecedented American Business Class Mileage Upgrade Availability to Paris Found for Travel Later This Year](#)

[Business Class Only 85,000 Amex Points from Chicago to Madrid R/T Wide Open](#)

[Business Class Only 68,000 Amex Points from Boston to Madrid R/T Wide Open](#)

[Burn Miles & Points Easy with Emirates Business Class from New York to Milan with 4+ Seats \(Award Taxes Slashed, Too\).](#)

TO/FROM THE MIDDLE EAST

[Scattered Emirates *First Class* Discount Availability from San Francisco to Dubai for Fall and Spring Travel](#)

[Emirates *First Class* Discounted Opportunities from Boston to Dubai and Beyond \(Including New Low Award Taxes\).](#)

[Emirates *First Class* Discounted Opportunities from Dallas to Dubai and Beyond \(Including New Low Award Taxes\).](#)

[50% Off Qsuites Wide Open from Washington, DC and Many other Cities to Doha and Beyond](#)

[Dream Now Travel Later with Emirates *First Class* Deeply Discounted Opportunities from Newark to Dubai and Beyond \(Award Taxes Slashed, Too\)](#)

TO/FROM SOUTH AMERICA

[Unprecedented United Business Class Upgrade Availability from New York/Newark and Many other Cities to Brazil \(4+ Seats\)](#)

[Unprecedented United \(Chase Partner\) Business Class Mileage Upgrade Availability to Brazil Found](#)

TO/FROM SOUTH PACIFIC

[Unprecedented Qantas Business Class Discount Miles/Points Availability to Sydney](#)

FCF Rare Fares

ASIA

[New \\$1,790 USD / \\$2,420 CAD Asia Business Class Fares from Canada for September 2020 through May 2021 Travel](#)

[Premium Economy to Asia Non-stop \\$950 \(\\$816 with IAP\) from the West Coast, \\$1,137 from the East Coast \(Through April 2021\)](#)

TO EUROPE

[Qatar Business Class Fares from North America to Athens \(Via Doha\) Through May 2021 from \\$2,299 R/T](#)

[Business Class to *Paris* from All Over the U.S. Starting at \\$1,862 for Winter and Easter 2021 Travel](#)

[Business Class Holiday Fares, Including Easter 2021, from All Over the U.S. to Brussels as Low as \\$1,889](#)

[New British Airways First Class Fares to Europe \\$2,938 with Chase Discount for Travel Through May 2021 from New York](#)

TO HAWAII

[Slashed Hawaii Business Class Fares \\$848 \(\\$1,162 CAD\) from All Over Canada for September to May 2021 Travel](#)

TO INDIA

[New India \\$2,360 R/T Business Class Fares from North America for September Through May 2021](#)

TO MEXICO

[Mexico New Non-stop Biz Class Flights from the West Coast to Manzanillo \\$618, and Ixtapa \\$623 \(for Travel through April 2021\).](#)