

CLEARSKIES

—CONCIERGE—



Don't Let Loyalty Cost You

Understand when it is working for you.



The goal is not to avoid loyalty.

It is to understand when it is actually working for you.

The Assumption

*“If I stay loyal,
I’ll get the best value.”*

The ClearSkies Reframe

*Loyalty isn’t wrong.
Blind loyalty is.*

Takeway

Loyalty is not the enemy. The risk is failing to test the loyalty path against other structures before you deploy capital.

Same hotel. Same night. Same room.

One night in Las Vegas

HOTEL BRAND	COST
Marriott	33,500 points
Hyatt	18,125 points
Hilton	85,000 points
IHG	32,000 points
Accor	6,000 points
Chase Portal	15,503 average points
Cash	\$119-\$335

Loyalty has tradeoffs.

01

You may overpay in points.

02

You may limit flexibility.

03

You may miss better earning structures.

Better structure.

01

Stay loyal when:

- Redemption is strong
- Benefits materially matter.

02

Use portals when:

- Pricing is better
- You still earn hotel points | status

03

Layer benefits when:

- FHR | LHRC | The Edit | Venture X | Citi
- Breakfast | Credits | Upgrades matter