

Yours, Mine & Ours

WHICH POINTS PROGRAMS LET YOU POOL, SHARE OR STRETCH YOUR REWARDS?

While the prevailing wisdom in points and miles is to avoid thinking that “we” have points and think in terms of “mine” and “yours”, some loyalty programs let families — and sometimes even friends — pool their rewards. Others allow you to share or combine points for free. And a few offer special advantages when you're redeeming points for children.

POOL THEM

Programs That Let Multiple People Combine Their Rewards

PROGRAM	WHO CAN POOL?	WHAT TO KNOW
United MileagePlus	Up to 5 members	No family or household relationship required.
JetBlue TrueBlue	2–7 members	No family relationship required. Pool Leader must be 21+.
British Airways Club	Up to 7 members	*Same address required. Children can participate in a Household Account.
Flying Blue Family	Up to 8 family members	Maximum 2 adults + 6 children. Family members can transfer miles to the Family leader for free.
Virgin Atlantic Flying Club	Up to 10 household members	*Same address required. Only points earned after joining automatically pool; existing balances remain individual.
Air Canada Aeroplan	Up to 8 members	*Creation of new Family Sharing accounts is currently suspended. Existing pools can continue to operate.
Emirates Skywards	Eligible family members	Allows members to contribute newly earned miles. *Existing miles aren't automatically pooled.
Etihad Guest	Up to 9 members	Eligible family members maintain individual accounts while miles can be pooled for redemption.
Qatar Airways Privilege Club	Up to 6 Family & Friends members	Avios earned by participating members can flow to the Main Member. *The Main Member controls the pooled Avios; participation and lock-in rules apply.
Turkish Miles&Smiles	Eligible family members	*Status/program eligibility and family requirements apply. Not an unrestricted pooling feature available to every member.
Miles & More	2 adults + up to 5 children	Eligible families can combine miles through Mileage Pooling.
ANA Mileage Club	2–8 eligible family members	Registration fee applies.
JAL Mileage Bank	Eligible family members	Typically a 60-day wait period after becoming JAL member to redeem. Registration fee applies.

SHARE THEM

Programs That Let You Move or Combine Rewards for Free

PROGRAM / CURRENCY	WHO CAN YOU SHARE WITH?	WHAT TO KNOW
Capital One Miles	Any other eligible Capital One miles-earning cardholder	Free. No family or household relationship required. Particularly useful for consolidating balances before transferring to a travel partner.
World of Hyatt	Any World of Hyatt member	Free. No family or household relationship required. *A member can participate in a point combination — sending or receiving — once every 30 days.
Hilton Honors	Any eligible Hilton Honors member	Free. No family relationship required. Members can transfer points 1:1 or pool points with up to 10 other members.
Marriott Bonvoy	Other eligible Bonvoy members	Free. *Annual sending/receiving limits and account-age/activity requirements apply.
Qantas Frequent Flyer	Eligible family members	Family Transfers are free online. *Restricted to Qantas' definition of eligible family members; relationship verification may be required.
Chase Ultimate Rewards	One eligible member of your household	Free. *Household restriction applies. Can be useful for consolidating points with the household member who has the card with the best transfer/redemption options.
Atmos Rewards	Other Atmos Rewards members	*Transfers normally carry a fee, but Atmos Rewards Summit cardholders receive free points sharing with up to 10 other Atmos members.
Amex Membership Rewards	Eligible Additional/Employee Card Member's airline or hotel loyalty account	*You cannot transfer MR directly to another person's MR account. Instead, you can transfer to an eligible Additional Card Member's loyalty account after satisfying Amex's required waiting period. For Amex Business cards, access is through Employee Cards.
AAdvantage Business	Eligible employees/business participants	*The business can transfer miles earned through AAdvantage Business to enrolled travelers. Access for additional participants is through employees/employee cards associated with the business program.

Why This Matters

Sometimes the best move isn't simply getting enough points into one account. For example:

- **Capital One:** P1 and P2 can consolidate miles before making a single transfer to an airline partner.
- **Hyatt:** Points can be combined into the account of the person whose status may provide additional value on an eligible stay.
- **Chase:** Household points can be concentrated with the cardholder with access to the most useful redemption options.
- **Amex:** An Additional/Employee Card can create a path for P1's Membership Rewards to be transferred directly into P2's eligible airline or hotel loyalty account.

Where the points ultimately land can matter just as much as whether they can be moved.

STRETCH THEM

Programs That Give Kids a Break on Pricing

PROGRAM / CURRENCY	KID BENEFIT	WHAT TO KNOW
Flying Blue	25% discount on award pricing for children ages 2–11	Applies when traveling with an adult on an eligible Air France or KLM reward booking.
Avianca LifeMiles	25% discount on award pricing for children ages 2–11	Applies to eligible Avianca-operated awards; partner awards do not appear to receive the discount. Some domestic routes have different discounts.

That Can Add Up

For a family of 4 with two children under 12, if the adult award is 80,000 miles:

320,000 points

Without child pricing

280,000 points

With Flying Blue child pricing

40,000 points

Retained travel capital

WHAT ABOUT INFANTS?

Traveling with a child under 2?

Infant award-ticket rules are a separate category — and they vary dramatically among loyalty programs, particularly for international premium-cabin travel.

Some programs charge a percentage of the adult cash fare for a lap infant, while others offer much more favorable mileage-based pricing.

Always check the program's infant-ticket policy before transferring points for an international award.

QUICK REFERENCE

Who Can Share or Pool?

TYPE	EXAMPLES
Anyone/No Family Relationship Required	Capital One Miles*, World of Hyatt, Hilton Honors, United MileagePlus Pooling, JetBlue Points Pooling
Same Household/Address Restrictions	Chase Ultimate Rewards, British Airways Household Accounts, Virgin Atlantic Household Accounts
Defined Family/Group Program	Flying Blue Family, Emirates My Family, Etihad Family Membership, Qatar Family & Friends, Qantas Family Transfers, Miles & More Mileage Pooling, ANA Family Account Service, JAL Family Club, Turkish Miles&Smiles Family Membership
Business/Employee-Card Mechanism	Amex Membership Rewards*, AAdvantage Business*
Cardholder Benefit	Atmos Rewards Summit*

**Additional eligibility, participation or program rules apply. Always confirm current program terms before moving rewards.*

Before You Move Anything

The fact that points can be combined doesn't necessarily mean they should be. Before pooling, sharing or transferring rewards, consider:

- Do you actually need to move the points? Many programs allow you to book an award for someone else directly from your own account.
- Will the transferred points expire?
- Are there sending or receiving limits?
- Is there a wait period before pooled points can be redeemed?
- Would one person's account provide better redemption options?
- Does one traveler have status or cardholder benefits that could make booking from their account more valuable?
- Are you giving up optionality by moving transferable points into a single airline or hotel program?

CLEARSKIES TAKEWAY

Don't pool points simply because you can.

Move or combine rewards when doing so solves a specific problem — completing an award, consolidating fragmented balances, accessing a better redemption option or taking advantage of one member's status or benefits.

And remember: you often don't need to move points at all.

If P1 has enough miles to book P2's ticket directly, transferring or pooling may add an unnecessary step — or unnecessarily restrict your options.

The goal isn't **one big balance.**



It's putting your travel capital where it has the most utility and optionality.