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Strategy Blueprint: August 9, 2026

Points & Card Strategy

Current Position

Strong, diversified balances across Chase, Citi and Capital One and some decent points in key airline programs.

Strategy: You don't need more points diversification. Rebuild MR, preserve Chase optionality, and let your upcoming redemptions determine where you accumulate next.

Near-term priorities

- 3 Europe trip flights needed (2 Germany, 1 Morocco)
- RDU-based; values nonstop/convenient routings
- Economy is fine; business when the value is compelling
- ~$5K/month organic spend; additional Q4 spend possible
- Prefer one SUB at a time (though maybe with some modest spend tracking/planning could do 2)
- Currently **3/24 through February 2027**

Card Opening Plan

1. Try Chase Ink First
Check for an eligible Ink offer before opening another personal card.
- If eligible, take advantage of the opportunity to add UR without increasing 5/24.
- If not eligible, move on.

2. Amex Platinum
Next priority: **rebuild Membership Rewards.**
- Target: **175K MR / $12K spend in 6 months**
- MR balance is currently nearly depleted.
- Particularly useful for Europe through **Aeroplan, Flying Blue and Avios partners**.

3. Protect 5/24 Through February 2027
After Platinum, be deliberate about any additional personal card.
You will have only one remaining 5/24 slot until February 2027.

After Platinum SUB

Pause and reassess.

You should have healthy six-figure balances across all four major flexible ecosystems:

Chase | Amex | Citi | Capital One

Let upcoming redemptions determine which currency needs replenishing next.

Atmos Business: keep on the shortlist, if great SUB offer comes, go for it…but can be early 2027 card for your (many! Lucky you =-) 2027 international trips.

Everyday Spend

Between SUBs: concentrate spend toward the CURRENCY you most want to replenish rather than trying to optimize every individual purchase.

Suggestions from current cards

- BBP → 2X general spend
- Citi Strata Premier → 3X grocery, dining, gas

Europe Award Strategy

Germany: Lufthansa flies RDU–FRA nonstop

Look at Aeroplan → United → LifeMiles for booking opps. Protect the nonstop.

Morocco: (CMN)
RDU–MAD–CMN | Iberia/Avios
RDU–CDG–CMN | Flying Blue

Royal Air Maroc flies nonstop to CMN and is bookable via AA
Would check IAD and JFK for repositioning

Annual Fee Considerations / Reminders

Capital One

- Consider PC of Venture to a no-AF Savor, if they show it as available "upgrade" option for you.
    - Earns 3% cash back on dining, entertainment, streaming services, and grocery stores
    - Venture Business preserves transfer capability
    - Savor points you earn can be converted to transferable as long as you have one of the Ventures.
- **USE $300 Venture Business Capital One Travel credit.** Consider using it for the **DOH overnight hotel** if portal pricing is competitive.

Amex Gold

- You can PC to a Green now ($99) and get pro-rated AF returned. Decide if you want to cxl outright at next AF.
- Can always upgrade again or downgrade the soon-to-be-opened Platinum after a year.