

High & Inside

The Lazy Upgrader's Guide to Lucrative Credit Card Opportunities

- FCF's 2017 premium travel credit card perspective
- What you need to know about credit cards but couldn't be bothered to ask
- Two new cards make shortlist

Let's talk credit cards.

Yawn. Sounds like too much hard work?

Ok, credit cards aren't the most exciting of topics. They're a means to an end, not an end in themselves. So it's really important to know what the end looks like.

In this case, it's getting that **Business or First Class seat**.

And that is exciting. So, we're going to make it easy.

We've called it the **Lazy Upgraders Guide (LUG)** because all you have to do is read, and then go check if your cards are the right cards that you can trust to work hard for you, not that make you keep an eye on every new deal or short-term bonus that comes along.

FAIR WARNING: This report is NOT about getting cards for airport lounge access, car-rental insurance, airline/hotel elite status, free hotel nights, economy class air travel, sign-up bonuses, two-for-one programs, or cash-back incentives. The point of this report is to *maximize upgrade opportunities for the serious Business and First Class traveler*, meaning **those who won't fly coach and won't pay full price for Premium**, and who can amass the necessary points through everyday card spending. Any additional perks that result are frosting on the cake.

In short, we've done the *lugging* for the confirmed premium class traveler, which is why future installments will be called the LUG report.

Why Have a Credit Card for Upgrading?

Upgrading (i.e. improving) your air travel experience nets a far higher return-on-miles than any other redemption option. For example, a typical return-on-miles for economy class travel is generally 1¢ to 2¢, whereas premium air travel can easily net 5¢ to 10¢ even more if you choose the right route (such as the South Pacific) or airline (such as Emirates).

Of course, a great credit card for one person may not be the best for another. It's a personal thing, depending on your spending patterns. Which is why you'll love our new [Credit Card Calculator](#).

It personalizes your category bonus opportunities to see which cards suit you best, based on your spending—together with **what matters most...**

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Upgrading Starts with Having Options: Options Start with Elastic Plastic

“Elastic Plastic” are cards that *FCF* has been recommending long before they became popular, because they offer points that can be transferred to more than one airline—and as many as 46 in the case of the Starwood Preferred Guest card!

While there’s no single best card for everyone, in my opinion, my equation for the best card is simply the card’s earning opportunity multiplied by the card’s spending opportunity.

If you embrace The Upgrade Mindset, then the universe of options starts with the programs with the most transfer partners.

Top Four Elastic Points Programs

- **American Express** Membership Rewards points, with **20** airline partners.
- **Chase** Ultimate Rewards points, with **8** airline partners.
- **Citibank** ThankYou points, with **15** airline partners.
- **Starwood** Starpoints, with **46** airline partners.

Keep in Mind the Various Upgrade Upsides That Elastic Points Support

Upside #1: Free Award Options

Transfer Partner Breadth and Quality

Starwood gives you 475% more transfer options than Chase Ultimate Rewards; 206% more than Citibank ThankYou; and 142% more than Amex Membership Rewards. Elastic Points also protect you against Loyalty Program Devaluations—which seem to be occurring frequently, such as Delta’s most recent partner award increase to Europe.

Upside #2: Upgrade Award Options

Best Cards for Upgrade Anomalies

Say you want to upgrade a domestic flight, or any international flight, to or from anywhere—yes, to or from anywhere.

Do you think you’ll have the same number of options available to you (in terms of upgradeable fares and award availability) across the board if you only have eight rather than 20 point-transfer airlines?

See recent special reports which many (with the wrong, non-elastic plastic) can’t leverage:

Who this Special Report is Not For

Full-time Coupon Clippers: Who’ll spend an hour to save or make \$10.

Point Pinchers: The person who has ten cards to cover every spend category bonus (and has time to track the latest, modest changes).

Bank-Currency Bound: Those happily locked-in to bank currencies like Capital One (a big no-no for the premium air traveler), as they are solely focused on coach tickets.

Cash-Back Seekers: Also a big mistake for the premium traveler.

Balance Carriers: If you don’t pay off your charges monthly, the Upgrade Game is not for you given the interest fees you’ll pay.

Credit-Card Churners: People who get credit cards only for the sign-up bonus only to cancel afterwards.

Capped Bonuses: Cards that have a low bonus cap, such as the [American Express Everyday Preferred Card](#), which has a \$6,000 cap on its supermarket spending bonus. Getting an extra 10,000 miles or so a year, which can otherwise usually be purchased for around \$200, isn’t a great use of time.

Those Living Outside the U.S.: You have similar opportunities at times, but the cards and partnerships are very different, so use this as a conceptual guide. One good place to start is American Express Membership Rewards.

- When to Use British Airways Mileage Upgrades to Europe [here](#)
- Cathay Pacific Business Class Upgrades to Asia Save Up to \$4,123, 54% [here](#)
- How to Save Up to 36% in Business and First Class to Asia on Oneworld Partner Airlines [here](#)
- All Star Alliance Mileage-Upgrade Programs Are Not Created Equal: Witness These Three to Asia [here](#)
- Rating SkyTeam Business Class Award Pricing Between the U.S. and Asia [here](#)
- Comparing Domestic U.S. Mileage Upgrade Awards on American, Delta, and United when Booking 7 to 30 Days in Advance [here](#)

Upside #3: Huge Award-Chart Anomaly Discounts*Best Cards for Award-Chart Anomalies*

No one has done more to uncover amazing premium air travel savings over the last 20+ years than FCF, and a big part of that is understanding how not only to leverage Elastic Plastic, but to do so through airline partners with big discrepancies in mileage-ticket costs. (Which is why the Starwood card has been at the top of our list from the beginning, even if its spend category bonuses aren't as big in some cases.)

Refer to FCF's special reports on award-chart anomalies:

- Nine Ways Delta Travelers Can Upgrade to Europe for Less than Free or Just a Little More than Coach [here](#)
- The Ultimate Mileage Award Ticket [here](#)
- The Ultimate Oneworld Business Class Mileage Award (Part Two) [here](#)
- How to Save 34% Using Cash or 51% Using Miles to Europe Business Class—with Great Availability Now [here](#)
- How American & Delta Loyalists Can Get Two First or Business Class Tickets for the Price of One to Europe with JAL [here](#)
- How to Get First & Business Class Two-for-Ones to Europe with Starwood Partner Asiana [here](#)
- New Way to Get Domestic First Class Upgrades for Just 5,000 Miles [here](#)
- How to Upgrade on U.S. Flights (Including Hawaii) for Only 5,000 to 10,000 Miles [here](#)
- Three Ways to Get Business Class to Canada, the Caribbean, Central America, and Mexico on American—for Less Than the Price of Coach (or Just a Bit More) [here](#)

For me, the Starwood breadth and transfer bonus makes up for the fact that it doesn't offer many spend category bonuses as generous as some of the other cards. Remember, this is the Lazy Upgrader's Guide; if you want to hustle, there are many other cards that will turn you into a Greyhound chasing a rabbit.

Upside #4A: Availability*What Matters Most*

The Elastic Plastic advantage can't be overstated because airlines can be generous or stingy, as it suits them. Recently, American, which usually offers okay availability, has become extremely stingy and Delta and United miles

How Anyone Can Get a Business Credit Card

Survey results show that a third or more of FCF's members are business owners—so there's nothing extra for you to do to get one of these cards. For non-business owners in California, registering a sole proprietorship is inexpensive and can be done fast [online](#). It's my understanding that in most states the rules are similar to California's—so depending on your spending levels, it takes almost no effort to qualify for the Business Card in our top six, in particular, Chase Ink.

are often worthless—currencies with no backing. Have you tried using them recently?!

Upside #4B: Availability of First Class with Partners*Avoid Lock-In to Blocked-Out First Class*

This is huge. Why value 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 these carriers is easily attained through Starwood Starpoints, as you can transfer points directly into the mileage programs of Lufthansa and Singapore Airlines, and have much better mileage award access.

Upside #5: Transfer Time*Time is money, as you know*

Elastic Plastic points don't transfer instantly with all cards, which you may not know. There's often a time-lag, which means the seat you're eyeing can disappear.

For the specific transfer times of all four Elastic Points

Marriage Doesn't Mean Sharing Cards

Many cards have bonus limits. While the Chase Ink card gives you 3X points per dollar on travel, for example, that's capped at \$150,000 annually. If you and your spouse have separate cards, however, you have, in effect, double the bonus opportunity. The same goes with sign-up bonuses; never "add" someone to your account—have them get their own card so you can reap the bonus twice.

programs refer to FCF's **Miles Accumulation Ratings** for [SkyTeam airlines](#), [oneworld airlines](#), and [Star Alliance airlines](#). This is, in fact, a downside to Starpoints, and must be considered in light of how and where you fly and how you store miles. See report on how to offset risk with cluster availability [here](#).

Upside #6: Reservation Hold Time

Can Offset Transfer-Time Risk

Hold times range from none to 14 days. See [What the Humble Pea Can Point Out About Using Miles & Points for Premium Air Travel](#), and for how to buy time.

Upside #7: Minimizing Award Taxes

The More Options with Lower Taxes the Better

Award taxes vary greatly from one airline to another, say from \$50 to \$1,200. Navigate your way through this maze with Elastic Plastic. More on that [here](#).

One more thing: FCF receives nothing from credit card providers. No kickbacks. **No cash under the table.** Our perspective is 100% independent.

So, with those preliminaries out of the way, let's get down to some serious card dealing.

Two New Cards in the Deck

If this were the *Academy Awards*, FCF would be handing out [best new Oscars](#) to:

The new Chase Sapphire Reserve card. It earns 3X points on travel and dining at restaurants—from airfares and hotels to fine dining and cafes, plus it earns 1X point per dollar on all other purchases. Annual fee: \$450. (Plus, up to \$300 reimbursement for travel, which will offset the annual cost.)

and, (envelope please):

The new Platinum American Express cards program has stirred up interest because you now get 5X Membership Rewards points for flight bookings and 5X for prepaid hotels booked on amextravel.com. Annual fee: \$550. (Plus, perks when you stay at Fine Hotels and Resorts, and you get \$200 worth of Uber rides annually and \$200 airline fee credit, which will offset the annual cost.)

Four More of FCF's Top Cards That Offer Elastic Points + Spend Bonuses

American Express Premier Rewards Gold Card

Spend Bonuses: 3X for flights booked directly with airlines; 2X for hotels (when you book at least two nights with *The Hotel Collection* through American Express), restaurants, gas and supermarkets; 1X for all other purchases. (Keep in mind that Amex Membership Rewards offers periodic transfer bonuses—30% to 50%—with airlines such as British Airways, Delta, and Virgin). Membership Rewards is my second favorite card. Annual fee: \$195.

American Express Starwood Preferred Guest Card

Spend Bonuses: up to 5X points at Starwood Hotels (2X from Amex, 2X from Starwood; and 1X bonus for Gold or Platinum members); 1X points for other purchases. PLUS: a 25% bonus when transferring in 20,000-point increments. Annual fee: \$95.

Chase Ink Business Preferred

Spend Bonuses: 3X (\$150,000 annual limit in combined purchases in the following categories) for: travel, including airfare, hotels, rental cars, train tickets, and taxis; shipping purchases; Internet, cable and phone services; and advertising purchases made with social media sites and search engines; 1X on other purchases. Yes, it is a Business Card, but almost anyone can get it. Annual fee: \$95.

FCF's Play Your Cards Right Cribsheet

Top Six FCF Cards:	Amex Platinum	Amex Premier Gold	Amex Starwood Preferred Guest	Chase Ink Business Preferred	Chase Sapphire Reserve	Citi Premier
	AMERICAN EXPRESS			VISA		MASTERCARD
# Of Airline Transfer Partners	20	20	46	8	8	15
# Of Partners with First Class Cabin	8	8	16	4	4	9
Partners = Options = Upgrade Opportunities						

Citi ThankYou Premier Card

Spend Bonuses: 3X on airfare, gas, hotels, cruises, car rental, bookings via travel agencies, parking, taxis, railways, and tolls; 2X for restaurants and entertainment (includes Netflix, iTunes, sporting event tickets, movies, and concerts); 1X on everything else. Annual fee: \$95.

The Thicker Your Wallet

But not in the way you might be thinking. Here's a rule of thumb: The more you spend, the more cards you

should have that match the spending.

If you spend modestly, the bonus opportunities will not outweigh the effort of getting a lot of cards.

If you spend a lot for dining at restaurants, for example, how can you pass up Chase Sapphire Reserve card's 3-points-per dollar bonus? (If you don't, the card is not for you.)

In the same way, if you spend heavily on air travel, you want a Platinum American Express card.

Spend Categories & Bonuses:

Top Six FCF Cards	Amex Platinum	Amex Premier Gold	Amex Starwood Preferred Guest*	Chase Ink Business Preferred	Chase Sapphire Reserve	Citi Premier
Airline	5X	3X	1.25X	3X	3X	3X
Hotel (Non-Starwood)	5X	2X	1.25X (Marriott hotels: 2.5)	3X	3X	3X
Starwood Hotel (Non-Elite Status)	5X	2X	6.25X	3X	3X	3X
Gas	1X	2X	1.25X	1X	1X	3X
Supermarket	1X	2X	1.25X	1X	1X	1X
Dining	1X	2X	1.25X	1X	3X	2X
Entertainment	1X	1X	1.25X	1X	1X	2X
Phone / Internet	1X	1X	1.25X	3X	1X	1X
Office Supply	1X	1X	1.25X	1X	1X	1X
Other Spending	1X	1X	1.25X	1X	1X	1X
Foreign Transaction Fees	No	No	No	No	No	No
Annual Fee / Waived 1st Year	\$550 / No	\$195 / Yes	\$95 / Yes	\$95 / Yes	\$450 / Yes	\$95 / Yes
Link for Details	Amex Platinum	Amex Premier Gold	Starwood Preferred Guest	Chase Ink Business Preferred	Chase Sapphire Reserve	Citi Premier

*Includes 25% transfer bonus when transferring 20,000 miles.

Elastic Plastic Partner Cheat Sheet

(continued next page)

Alliance	Airline	Credit Card Transfer Point Partner			
		American Express Membership Rewards	Chase Ultimate Rewards	Citi ThankYou Rewards	Starwood Starpoints
Oneworld	Air Berlin				X
	American Airlines				X
	British Airways	X	X		X
	Cathay Pacific	X		X	X
	Iberia	X			Via BA Avios transfer
	Japan Airlines				X
	LAN				X
	Malaysian Airlines			X	
	Qantas			X	
	Qatar Airways			X	X
SkyTeam	Aeromexico	X			X
	Air France	X	X	X	X
	Alitalia	X			X
	China Eastern Airlines				X

Elastic Plastic Partner Cheat Sheet

(continued next page)

Alliance	Airline	Credit Card Transfer Point Partner			
		American Express Membership Rewards	Chase Ultimate Rewards	Citi ThankYou Rewards	Starwood Starpoints
SkyTeam	China Southern Airlines				X
	Delta	X			X
	Garuda Indonesia			X	X
	KLM	X	X	X	X
	Korean Air		X		X
Star Alliance	Air Canada	X			X
	Air China				X
	All Nippon	X			X
	Asiana Airlines				X
	Austrian Airlines				X
	Brussels Airlines				X
	EVA Air			X	
	Lot Polish				X
	Lufthansa				X

Elastic Plastic Partner Cheat Sheet

Alliance	Airline	Credit Card Transfer Point Partner			
		American Express Membership Rewards	Chase Ultimate Rewards	Citi ThankYou Rewards	Starwood Starpoints
Star Alliance	Singapore Airlines	X	X	X	X
	SWISS				X
	Thai Airways			X	X
	United		X		X
None	Alaska Airlines				X
	El Al Israel	X			
	Emirates	X			X
	Etihad Airways	X		X	X
	Hainan Airlines				X
	Hawaiian Airlines	X			X
	JetBlue	X			
	Virgin America	X			
	Virgin Atlantic	X	X		X
	Virgin Australia				X

Link for FCF's new [Credit Card Calculator](#).

**Due to space, FCF omitted a few airline mileage programs in the chart, which have little relevance to premium air travelers, like Southwest and Frontier.*

For Your Eyes Only

FCF's 2-for-1 Leg Stretch Strategy: U.S., Europe & South Pacific, Business Class

Novel Trick Nets Free Tickets.

A First Class Flyer Personal Help Desk customer (let's call him Harry) came to us with a challenge.

Harry travels to Europe and beyond at least twice a year from the West Coast in Business Class. So, usually he does what most people do: He buys round-trip tickets to his destination, paying for them in miles or ponying up for the published Business Class fare.

Now separate to these frequent trips to Europe, he was looking to go to Auckland, New Zealand, for a nice South Pacific getaway.

If you thought these two locations—Europe and the South Pacific—couldn't be connected by a deal, you're wrong.

Pulling a Rabbit Out of the Hat

FCF prides its Personal Help Desk (PHD) as being one of a kind, just like its publication, so it went to work on mission impossible, and finally recommended **FCF's 2-for-1 Leg Stretch Strategy**.

FCF's PHD recommendation for Harry: Book a London—Auckland round-trip ticket because it offers a free stopover in Los Angeles in both directions (and in many other U.S. cities; more on that in a minute). It saved him more than \$5,000 over booking the destinations separately.

The magic is in the thinking—the lateral thinking. Rather than think of his trips separately, we connected them.

FCF took the following perspective on Harry's travel to net his (to most) unbelievable South Pacific deal.

Ticket #1

Segment #1: Los Angeles to Europe (Harry pays with his miles maybe or a great published fare if he can, in his case to London, but it could also be other European cities, such as Frankfurt or Paris, for example, many major hub cities work with this strategy.)

Segment #2: See ticket #3 next page for his return.

Ticket #2

The London to Auckland **round-trip—four segments, one ticket:**

Ticket #2—Segment #1: London to Los Angeles (is the free stopover as part of the London to Auckland—and he stays at home for a month or three, before his trip to the South Pacific.)

Ticket #2—Segment #2: Los Angeles to Auckland (Stays for a couple weeks; has an enriching time.)

Ticket #2—Segment #3: Auckland to Los Angeles (Time to go home.)

Ticket #2—Segment #4: Los Angeles to London (Time to pack the bags again for the last segment of his Europe > South Pacific R/T.)

Ticket #3

Is actually segment #2 of Ticket #1: Europe to Los Angeles

See those steps on a map, next page.

Normally, that Los Angeles to Auckland flight costs around \$6,000. Here it's free because of the free stopover included in the London to Auckland deal. It was a matter of looking at all the destinations involved, and conjuring up the best way to achieve it.

As we say to Harry, if the straitjacket doesn't fit, don't wear the fare.

Sample screenshot via www.google.com/flights with the two free stopovers in Los Angeles when traveling London to Auckland.

The screenshot shows a Google Flights search for a multi-city trip. The search parameters are: Round trip, One way, Multi-city, Business class, 1 adult. The results show a multi-city itinerary with four segments: LHR London to LAX Los Angeles (Tue, Aug 1), LAX Los Angeles to AKL Auckland (Tue, Sep 5), AKL Auckland to LAX Los Angeles (Tue, Sep 19), and LAX Los Angeles to LHR London (Wed, Oct 11). The price is \$5,242. The flight is operated by Air New Zealand, with a flight time of 4:15 PM to 7:25 PM, 11h 10m, and nonstop.

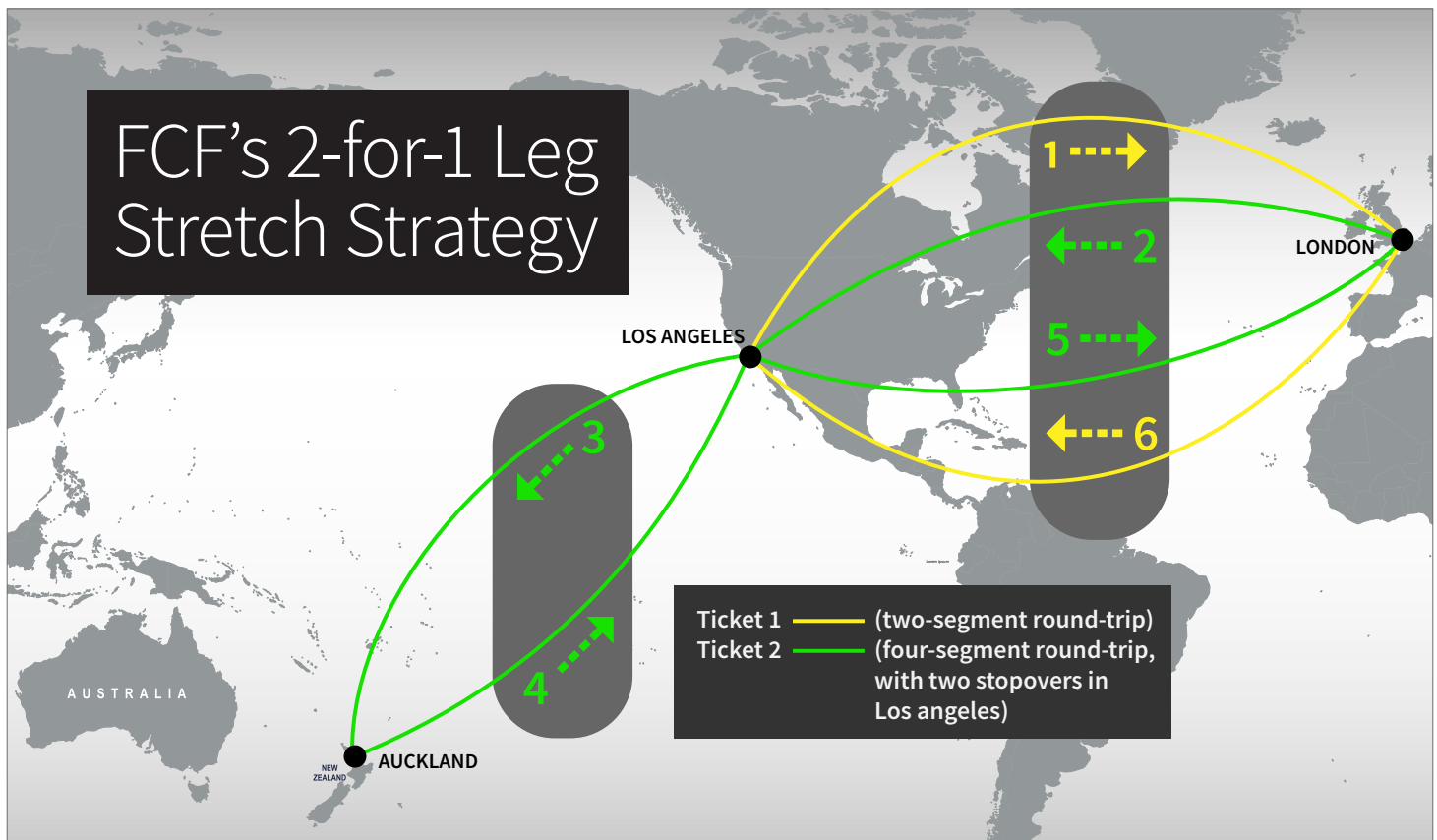
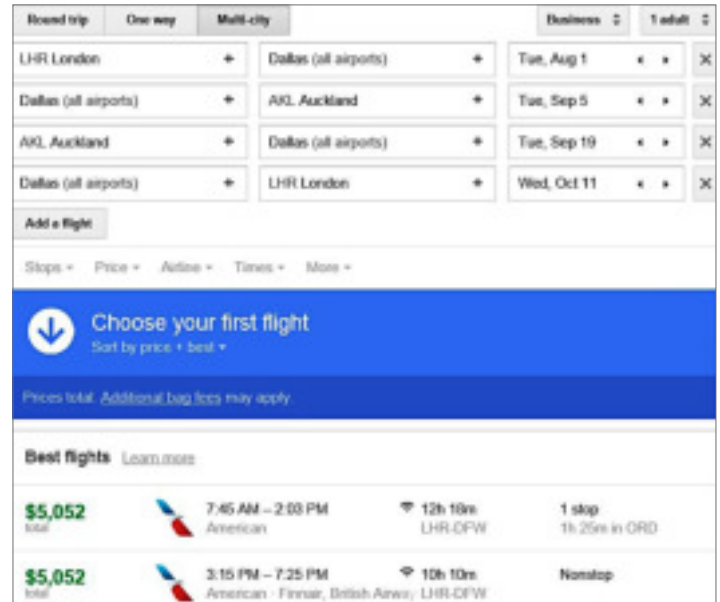
From	To	Class	Currency	Price
LHR London	LAX Los Angeles	Business	USD	\$5,242
LAX Los Angeles	AKL Auckland	Business	USD	Free
AKL Auckland	LAX Los Angeles	Business	USD	Free
LAX Los Angeles	LHR London	Business	USD	Free

Sample flight itinerary when booked with Air New Zealand.

Flight 1: London – Los Angeles		
Tue, Aug 1	4:15 PM – 7:25 PM London (LHR) – Los Angeles (LAX) Air New Zealand 1 - Business Class - Boeing 777 Lie flat seat	11h 10m In-seat & USB power On-demand video No Wi-Fi
Flight 2: Los Angeles – Auckland		
Tue, Sep 5	9:30 PM – 8:15 AM* Los Angeles (LAX) – Auckland (AKL) Air New Zealand 1 - Business Class - Boeing 777 Lie flat seat Overnight flight Often delayed by 30+ min	12h 45m In-seat & USB power On-demand video No Wi-Fi
Flight 3: Auckland – Los Angeles		
Tue, Sep 19	7:30 PM – 12:45 PM Auckland (AKL) – Los Angeles (LAX) Air New Zealand 6 - Business Class - Boeing 777 Lie flat seat Overnight flight Often delayed by 30+ min	12h 15m In-seat & USB power On-demand video No Wi-Fi
Flight 4: Los Angeles – London		
Wed, Oct 11	5:00 PM – 11:30 AM* Los Angeles (LAX) – London (LHR) Air New Zealand 2 - Business Class - Boeing 777 Lie flat seat Overnight flight Often delayed by 30+ min	10h 30m In-seat & USB power On-demand video No Wi-Fi

This also works with other airlines, such as American, and it also works with other stopover cities, such as Dallas, New York, and San Francisco.

Sample screenshot via www.google.com/flights with the free stopovers in Dallas when traveling London to Auckland.



Have a ticketing strategy you'd like to share? Write us today: mr.upgrade@firstclassflyer.com

The Upgrade Perspective

Nine Ways Delta Travelers Can Upgrade to Europe for Less Than Free or Barely More than Coach

... to Business Class Using “Elastic Plastic” Points

One definition: Upgrade (noun) ... a tangible ‘mechanism’ (i.e. status, reward, piece of intel, etc.) which enables the *quality of something* to improve.

So if you *would* have flown coach but now you’re flying Business, the *way you did that* could be described as an upgrade. It could simply be a “paid upgrade”, where you paid the difference in cash. That would be boring, however, of course.

Upgrade (verb) ... the activities or processes related to improving the quality a situation. To some extent, you are doing this right now. It takes intel to upgrade the way we like to, and you are acquiring that intel, which will enable your situation to improve. Plain and simple.

Furthermore, in this context I quantify the “level of improvement” relative to the cost of the class beneath it.

So, a “free” Business Class upgrade opportunity is simply a way to book Business Class for what you might otherwise pay for coach. We talk about this all the time. Skeptics often miss out, sad to say.

Enough of definitions. Let’s get to some *high*-definition upgrade dealing.

How Delta Miles Collectors Can Get Free Business Class Upgrades to Europe Using “Elastic Plastic” Points

The *baseline* cost for the chart on page 12 is based on the lowest saver mileage cost for Delta: 60,000 miles for a coach round-trip to Europe, or 60,000 miles earned on your Delta co-branded credit card.

(Actually, one more definition: “Elastic Plastic” is what we call those wonderful credit cards that earn points that can be transferred to many airline programs—as many as 46. See [here](#) for more.)

In other words: If you use a SPG Elastic Points Card, together with Japan Airlines mileage program—not only will you get a free upgrade from some U.S. cities, but also save up to 107,000 miles or 63% (Delta costs up to 170,000 to Europe with partners, if you can believe that)—you will **pay 7,000 miles less for Business Class** than the normal person with a Delta SkyMiles will pay for coach.

Why pay retail? Just upgrade for free.

See chart on the **next page** for Nine Ways to Upgrade.

In Brief

United New Seat Update: Its **B777-300ER with the new Polaris Business Class seat**, already in service on SFO-Hong Kong route, starts flying between Newark and Tel Aviv on May 5 (UA90/UA91), and on June 14 between San Francisco and Tokyo (UA837/ UA838).

No award space right now. Newark-Tel Aviv starts at \$3,349 r/t.



United Polaris Business Class

Nine Ways to Upgrade to Europe for Less than Free or Just a Little More than Coach on SkyTeam Airlines

To / From	Loyalty Program	Business Class Award Cost / Miles	Elastic Plastic Point Card/s	Deal: Net Cost After Elastic Plastic Point Transfer	Level of Deal—in FCF-ese
Boston, New York, Washington, DC / Paris	Japan Airlines	63,000 for Air France partner flights	SPG	53,000	Less than free upgrade —7,000 miles less than coach
Atlanta, Chicago, Detroit, Miami, Minneapolis / Paris		65,000 for Air France partner flights		55,000	Less than free upgrade —5,000 miles less than coach
Los Angeles, Houston, San Francisco / Paris		80,000 for Air France partner flights		65,000	Almost free upgrade —just 5,000 miles more than coach
U.S. / Europe	Korean	80,000	SPG	65,000	Almost free upgrade —just 5,000 miles more than coach
			Chase	80,000	Cheap upgrade —20,000 miles more than coach
U.S. / Italy	Alitalia	80,000	SPG	65,000	Almost free upgrade —just 5,000 miles more than coach
			AMEX	80,000	Cheap upgrade— 20,000 miles more than coach
U.S. / UK	Virgin Atlantic	95,000 to 155,000	SPG	80,000 to 100,000+	
		100,000 for Delta partner flights		80,000	

What's your perspective? Please email me at: [mr.upgrade at firstclassflyer.com](mailto:mr.upgrade@firstclassflyer.com)

FIRST CLASS FLYER GROUND RULES

Everybody knows how frequently airfares change (some estimates claim that there are up to 500,000 fare changes daily). Because that's a few too many for First Class Flyer to keep up with, FCF cannot guarantee that all fares discussed will be available when you go to make a booking. Also, for the sake of quick and easy "executive summary" format, all fare rules and restrictions can't possibly be included. Fares quoted usually include the average taxes and fees for the routes in the chart and are round trip.

Premium Fare Trends

Reverse Psychology: How to Make Cheap Europe-U.S. Fares Work for You

“Oh great”, you say, “fares are trending down from Europe to the U.S. when I’m more interested in going from the U.S. to Europe.”

Don’t get frazzled, get Freudian. Apply a little reverse psychology to the problem and you can end up over there and well ahead.

This short report is aimed at those who travel to Europe a couple of times a year or more. That said, it can also work for one-trip-yearly travelers, too. It just depends on the particular deal.

Fares: Come on Down.

Fares are trending down from Europe to the U.S. as evidenced here with some recent finds reported by FCF:

- Stockholm → Boston Business Class \$1,429 R/T.
[Original deal.](#)
- Manchester → Boston Business Class \$1,245 R/T.
[Original deal.](#)
- Oslo → New York Business Class \$774 R/T.
[Original deal.](#)
- Manchester → Boston Business Class \$1,252 R/T.
[Original deal.](#)
- London → Boston **First Class** \$2,343 R/T.
[Original deal.](#)
- Dublin → Boston Business Class \$1,478 R/T.
[Original deal.](#)
- Berlin → New York Business Class \$1,065 R/T.
[Original deal.](#)
- Dublin → West Coast Business Class \$1,603 R/T.
[Original deal.](#)

Feeling Trendy?

FCF loves to look at current trends. Other fare trends recently found (which you likely won’t hear about elsewhere) include a drop in Business Class fares from the [West Coast to Europe](#), a trend [started by Delta in 2012](#). Also discovered were premium fare trends to [Nairobi](#), [Tel Aviv](#), [India](#), [New Zealand](#), [Transcons](#), [Domestic First Class](#), [First Class to Europe](#), and [South America](#).

Apply Reverse Psychology

Conventional thinking says if you want to go to Europe, you buy a return ticket to Europe. Reverse psychology says you buy a ticket to the U.S. *from* Europe to take advantage of this very lucrative trend. Now, as mentioned, it obviously works best if you’re making a couple of trips to Europe because you have to go back to Europe to make the fare work. The idea is to bookend the deal with one-way tickets to and from Europe like this:

- U.S to Europe: one-way ticket with miles or first leg of best round-trip deal
- Europe to U.S.: first leg of incredibly low round-trip deal (similar to the deals on the left)
- U.S. to Europe: second leg of incredibly low round-trip deal
- Europe to U.S.: one-way ticket with miles, OR first leg of second incredibly low-return deal, OR second leg of the best round-trip deal used to start the reverse psychology

Take your pick.

In Brief

More Great Seats to Hawaii: Two new seasonal flights to Hawaii will offer international Business Class seats: Los Angeles-Honolulu [B777-200](#) (Dec. 15 through March 24) and Phoenix-Honolulu A333 (Dec. 15 through March 24). No award space currently, but keep both cities in mind for making a connection in order to get the better seat. More [here](#) on “How to Get Free In-Class Upgrades to Hawaii on American, Delta, and United.”



American Business Class

First Class Perspective

Top Two Ways to Nail New York – Asia First Class Non-Stops Cheap With Star Alliance Airlines

Cream of the Crop, Top of the Heap: How to save 80% with All Nippon and 69% with Asiana to avoid normal, \$20,000-ish fares.

Deal #1: All Nippon First Class

Published Fares: To Tokyo from JFK round-trip starts at \$19,931.

Mileage Cost: 150,000 miles (165,000 during **high season**). For the same number of miles you can fly free to anywhere else in Japan—and to many other destinations in Asia for only 15,000 more miles—with a free stopover in Tokyo (or without stopping in Tokyo at all). See mileage award availability in chart below.

No All Nippon Miles? No Problem: Transfer 120,000 Starwood points to All Nippon or 150,000 Amex Rewards points.

Best “Buy Miles to Fly in Style” Deal: You can buy Amex Rewards points, at 2.5¢ each, which brings the First Class ticket down to \$3,920 round-trip (including about \$170 in award taxes), **a savings of \$16,011 (80%)**.

Deal #2: Asiana First Class

Published Fares: To Seoul from JFK round-trip starts at \$8,847.

Mileage Cost: 160,000 miles (**50% more required during peak seasons**, May 13 to July 2, and Dec. 5 to Dec. 23). That also gets you a free ticket to anywhere in Korea and to other **destinations in Asia for only 15,000 more miles**, with a free stopover in Seoul (or without stopping in Seoul at all). See mileage award availability in chart below.

No Asiana Miles? No Problem: Transfer 130,000 Starwood points to Asiana.

Best Buy Miles to Fly in Style Deal: Purchase LifeMiles from Avianca, an Asiana partner—LifeMiles deal also applies for travel on All Nippon to Tokyo. Based on the last LifeMiles deal, which offered a bonus of up to 125%, the strategy can net up to **69% off**, bringing New York-Seoul First Class down to \$2,772 round-trip (180,000 miles, including award taxes of \$72 on Asiana).

Or, **Purchase Amex Rewards points**, transfer them to All Nippon, and redeem them on Asiana. This strategy can net you up to **46% off**, bringing New York-Seoul First Class down to \$4,745 round-trip (180,000 miles, including award taxes at around \$245).

Sweet Redeem Survey: First Class From New York with Star Alliance

Airline	Destination City	Availability to Asia			Availability from Asia		
		Handful	Hopeful	Hooray	Handful	Hopeful	Hooray
All Nippon	Tokyo (Haneda)	Oct. Dec.	Nov. Jan.	Dec. to March Feb., March	Oct., Dec.	Nov. Jan. to March	Dec. to March
	Tokyo (Narita)	July, Aug., Oct. Jan. to March	Dec.	Jan. to March	Oct., Jan.	Nov., Feb	Dec. to Feb., March
Asiana	Seoul		April	July to Nov., Dec., Jan to March	April	Aug.	Sept. to Nov. Jan. to March

*Months in black at least one seat available; **in blue at least two seats**.

Handful: Our most recent research shows that award space is available for about 4 to 8 days during the months indicated.

Hopeful: Our most recent research shows that award space is available for about 9 to 12 days during the months indicated.

Hooray: Our most recent research shows that award space is available for about 13 or more days during the months indicated.

Booking All Nippon & Asiana With Their Partner's Miles

Operating Airline	Book With These Partner's Miles	Cost With Partner Miles
All Nippon	Air Canada	210,000
	Asiana	160,000
	LifeMiles	180,000
	Miles & More	210,000
	Singapore	200,000
	United	220,000
Asiana	Air Canada	210,000
	All Nippon	180,000
	LifeMiles	180,000
	Miles & More	210,000
	Singapore	200,000
	United	240,000

First Class Credit Card Points Cheat Sheet

Credit Card Partner	Transfer to	For Redemption on	Mileage Cost
Amex Rewards	Air Canada	All Nippon, Asiana	210,000
	All Nippon	All Nippon	150,000
		Asiana	180,000
	Singapore	All Nippon, Asiana	200,000
Chase	Singapore	All Nippon, Asiana	200,000
	United	All Nippon, Asiana	220,000
Citi ThankYou	Singapore	All Nippon, Asiana	200,000
Starwood (25% transfer bonus has been added)	Air Canada	All Nippon, Asiana	170,000
	All Nippon	All Nippon	120,000
		Asiana	145,000
	Asiana	Asiana	130,000
		All Nippon	145,000
	LifeMiles	All Nippon, Asiana	145,000
	Miles & More	All Nippon, Asiana	170,000
Singapore	All Nippon, Asiana	160,000	

Deepen Your Skills

- See FCF's June article "[Buy Miles to Fly in Style](#)" to find out why purchasing miles is a smart move.
- Don't see your departure airport or destination mentioned? Get free tickets from your preferred airports by knowing [The Art of Skipping Stones & What We Can All Learn from the Boise to Budapest Premium Traveler](#) in FCF's December report.
- Also refer back to a [Freudian analysis of FCF's "Sweet Redeems"](#) in our January report.

Unpublished Fare Opportunities

Brazil Business Class Package Deals

Save 47% on short-notice Business Class and/or seven nights free at the Grand Hyatt Sao Paulo or Rio, up to \$2,348 off on the lowest price tickets.

Some destinations are perfect for packages, Brazil among them, as even 28-day advance-purchase Business Class fares can cost \$7,000+.

The best package we found is from [American Airlines Vacations](#): Business Class at up to **47% off** with 28-day advance-purchase fares, even on the lowest advance-purchase tickets you can **get up to \$2,348 off, plus your hotel for free**, which you probably need anyway.

Save 47% on Short-Notice Business Class Fares

Example: Los Angeles-Sao Paulo: A seven-night package costs \$3,285 per person (based on two travelers). That includes seven nights' accommodation at the Grand Hyatt Sao Paulo. Booking the flight and hotel separately would cost \$12,307, or \$6,153 per person—\$1,150 for the hotel and \$ 11,157 for the two tickets. The package saves you **\$5,737 (47%)**. See screenshot below.

Package screenshot on [aavacations.com](#):

Air only screenshot on [aa.com](#):

Spotlighted Unpublished Fares: Best Down Under Package, 40% off in Business Class

Go [here](#) to see last month's report on a Delta Vacations package that gets you eight nights free at the Four Seasons Sydney.

Get 7 Free Hotel Nights, Save Up to \$2,348

Example: New York-Rio de Janeiro: The lowest advance-purchase Business Class ticket costs \$ 4,179. But the AA Vacations package is \$3,904 (based on two flying together) and **includes seven nights at the Grand Hyatt Rio**. The hotel stay is, in effect, free. (The average Grand Hyatt Rio rate in October for seven nights is \$1,055.)

Package screenshot on [aavacations.com](#):

Air only screenshot on [aa.com](#):

Example: Dallas-Sao Paulo: The American Vacations six-night package costs \$4,531 per person, which includes accommodations at the Grand Hyatt Sao Paulo.

Booking the flight separately would cost \$4,979.

You save \$448 per person, plus, in effect, you get the hotel for free.

Package screenshot from aavacations.com:

Flights			
Depart:	7:00PM	Dallas Fort Worth Int. - (DFW)	Wed 10/04/17
Arrive:	7:05AM	Sao Paulo Guarulhos - (GRU)	Thu 10/05/17
Duration: 10 hr 5 min International Business/Domestic U.S./First (3%)			
Depart:	8:50PM	Sao Paulo Guarulhos - (GRU)	Wed 10/11/17
Arrive:	8:18AM	Dallas Fort Worth Int. - (DFW)	Thu 10/12/17
Duration: 10 hr 25 min International Business/Domestic U.S./First (3%)			

Air only screenshot from aa.com:

Sample Savings for Two Travelers with American Vacations Package

Route	Air Only (Lowest Advance Fare)	Hotel Price*	Air Ticket + Hotel Booked Separate	American Vacations Package Price (Air + 7 Nights Hotel)	Savings
Atlanta - Rio de Janeiro	\$12,579	\$1,055	\$13,634	\$11,480	\$2,154
Boston - Rio de Janeiro	\$8,085	\$1,055	\$9,140	\$7,884	\$1,256
Chicago - Rio de Janeiro	\$9,285	\$1,055	\$10,340	\$8,844	\$1,496
Dallas - Rio de Janeiro	\$7,785	\$1,055	\$8,840	\$7,644	\$1,196
San Francisco - Rio de Janeiro	\$8,665	\$1,055	\$9,720	\$8,348	\$1,372
Washington , DC - Rio de Janeiro	\$10,385	\$1,055	\$11,440	\$9,724	\$1,716
Atlanta - Sao Paulo	\$12,780	\$1,150	\$13,930	\$11,582	\$2,348
Boston - Sao Paulo	\$8,024	\$1,150	\$9,174	\$7,776	\$1,398
Chicago - Sao Paulo	\$11,762	\$1,150	\$12,912	\$10,766	\$2,146
New York - Sao Paulo	\$9,657	\$1,150	\$10,807	\$9,076	\$1,731
San Francisco - Sao Paulo	\$7,090	\$1,150	\$8,240	\$7,030	\$1,210
Washington, DC - Sao Paulo	\$11,434	\$1,150	\$12,584	\$10,504	\$2,080

*Grand Hyatt Rio or Grand Hyatt Sao Paulo Hotel.

The Upgrade Mindset

Singapore Airlines and Planning Ahead— for a Short-Notice Booking

Long-term planning... The expression goes down so easily, is so reassuring.

In the travel world, long-term planning is the first commandment. “Plan ahead or else” is pretty much how most think about booking First and Business Class, especially when trying to use miles.

Most have been taught that to get the best fares one must book far in advance, and the airlines have taken advantage of that training by imposing increasingly longer advance-purchase requirements on published fares: 150-days out is now the standard for many discounted Business Class fares to Europe, 50- to 60-day advance to Asia, and up to 99 days to South American destinations.

At the same time, U.S. airlines have been devaluing elite status, so even the long-term planner finds himself getting in a long line of other believers in long-term planning.

Think about it.

One hundred fifty days is the equivalent of planning a wedding, except, in this case, your partner isn't really your spouse. For the big carriers, this is all a marriage of convenience.

Of course, money still talks, but for First Class on long-haul flights we're talking about \$6,000 to \$15,000+. If you've got the lingo, then you've got the bingo.

You're done with this story.

If not, I'm here to tell you why long-term planning may be a disability. It may give you security, but often at the expense of nailing a really good seat upfront.

How to Find Singapore Airlines First Class Mileage Award Seats

In the current mileage award world, it's the late bird that often catches the worm. The fact is that on impossible routes, such as New York-Frankfurt, First Class mileage seats on Singapore Airlines, the focus airline of this special report, often (only) open up within two weeks of departure.

According to our research (last conducted in mid-April) there was only one day available with mileage award

space from May 2017 through March 2018, but for travel within two weeks of departure the door to **First Class opened**: We found five days (April 19, 22, 25, 26, 30) when First Class mileage seats could be had—and at the lowest mileage rate. By the way, you're in [First on an A380](#).

This approach also works on other major airlines.

Of course, this is for Upgrade Opportunists: Gotta have bags packed and be ready to scramble when the amazing opportunity comes up.

Wait a minute! Given this is a trend, you can plan ahead, the short-notice booking!

This isn't for everyone, but it's often available to anyone that's in the mood for a great flight; the best way to begin a great trip, right?

Use Short-Notice Bookings With Long-Notice Bookings, Trips

This approach can also work for those booking way in advance, who are willing to jump on the short-term opportunity—and take the cancellation fees in the bargain. Write them off as the *cost of comfort*.

I do this with about 80% of my trips.

Why **not fly a top-tier carrier** that I couldn't book cheaply when I originally went to secure my flights, but can in time.

I book good flights way in advance to make my wife happy.

I then cancel them and book great flights close to departure to make my wife really happy.

This takes very little time.

Singapore Airlines to/from Asia, First Class

Los Angeles-Tokyo on Singapore is another route on which First Class mileage award space is scarcer than a big black truffle.

For months we found nothing when checking space far out, but then on April 26 up came First Class seats readily available a week out. On San Francisco-Hong Kong,

another win-the-lottery route, we've seen First Class mileage seats intermittently available.

The Rule Is Actually to be Far- and Near-Sighted

Plan. As Winston Churchill said, "Plans are nothing. Planning is everything." But don't fall in love with your plan. Actually, figure the costs of a divorce; because once you're two weeks from departure, you should be back online looking for that First Class mileage seat to appear. And if it does, you pull the trigger. Ten hours into a flight to Europe or Asia, you're not going to think about the cancellation fees.

You're going to be asleep in a top-tier suite.

Various Considerations

- Best way to get miles with Singapore: Transfer from one of the major programs, Amex, Chase, Citi, and Starwood. Amex offers the fastest transfer, one day.
- Think about the return. To get the best seat, you may have to change dates. Okay, so you spend another night and you get into First Class on the return in a top-tier suite. I'm always looking for excuses to stay away longer: This is my favorite one! But again, know the rules.
- Don't try this if you're going to a big event, say the Olympics or World Cup.
- See FCF's last special report on Short-Term Sweet Redeems [here](#).

In Brief

What's New with Routes, Aircraft, and Seats

Easy Awards With Japan Airlines: In April, it started flying JFK-Tokyo Haneda using B777-300ERs with four cabins. No First Class award space right now, but there's **good availability in Business Class in January and February**. Best mileage buys: AAdvantage (120,000 miles r/t) or Starwood Preferred Guest (90,000 points r/t) to JAL. Go here for [more](#).

American's Premium Economy Routes: Currently only AA's B787-9 offer its [new Premium Economy](#) service: 2x3x2 seat layout, 38-inch seat pitch, and with extendable foot, leg, and head rests. Routes with the seats: Starting May 4 from Dallas to Madrid, Paris, Sao Paulo, and Seoul; starting July 5 (limited time seasonal service) Chicago to Paris; starting Aug. 4 Los Angeles to Tokyo; starting Oct. 5 Los Angeles to Auckland; and starting Nov. 6 Los Angeles to Sydney. No AAdvantage mileage awards or upgrades to Premium Economy available now. Executive Platinum, Platinum Pro, and Platinum receive complimentary access to Premium Economy on flights before May 4 from Dallas. Gold members pay 50% of the Main Cabin Extra seat fee or receive complimentary access within 24 hours of departure, if seats are available. Fares vary based on route, but start at \$1,441 on Dallas-Madrid off-season.

Delta Deval: Another surprise mileage increase! Partner award rates increase 30,000 to 40,000 miles round-trip. In the airline's words: "This change is part of Delta's regular evaluation of award pricing that can result in increases or decreases." FCF has been warning



Japan Airlines Business Class



American Premium Economy

you to NOT be married to one airline and this is just another example why it is so important not to keep all your miles and loyalty with one airline program, because when devaluation happens you are stuck with the new rates.

Award Booking Know-how

Two Simple Strategic Ploys to Maximize Award Opportunity with Avail-ability

Great deals can often be like spotting shooting stars. You have to be outside, the night has to be cloud free, and must be looking up. There it is, something brilliant. And then it's gone.

So, let's talk about having your planets correctly aligned for the moment those great deals fly into your airspace. And they will.

We recently reported on [The Ultimate Mileage Award](#). Now, this easily-missed deal requires striking when hot; here's a way to make deals like this easier to capture; and a way to freeze them long enough to take full advantage.

Know-How #1: The Clever Club of Cluster Clutchers

You might have points in one basket and need to move them to another to secure a deal. But that might take 24 to 48 hours, or even more depending on airline and transfer partner, and the availability that you were eyeing when you initiated the transfer might have disappeared when the transfer hits so you might miss out.

So look at *clusters of availability* for routes and dates.

That way if you miss one day, there's a good chance of availability the next, or the day after that, or the days before.

Here's an example of a cluster of availability on American from Miami to Paris in January 2018.



And here's an example where there's *not* a lot of availability, in this case, Philadelphia to Frankfurt in January 2018.



So, let's say you're in the midst of transferring points and the seat disappears. If you have the right points, meaning the ones from major credit cards that are transferable to numerous airlines (**AKA strong currencies**) the good news is that you'll be in a good position the next time a shooting star comes along.

If you'd rather not miss that availability, or can't afford to, there might be another way...

Know-How #2: How to Snap-Freeze Opportunities to Extend Time for Point Transferring

Imagine if you could snap-freeze that shooting star right there in the sky.

You can. You just need to know the airlines that allow you to do it, meaning hold your award reservation while the points transfer.

For a more in-depth look into snap-freezing these opportunities, effectively lending you the time to transfer or buy points when you spot lucrative availability, review FCF's special report on [What the Humble Pea Can Point Out About Using Miles & Points for Premium Air Travel](#).

You have that ability, so avail yourself of it. That's why it's called availability.

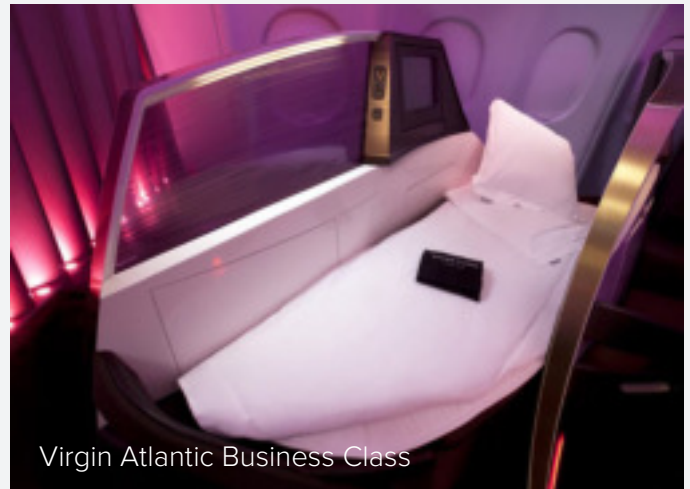
In Brief

What's New with Routes, Aircraft, and Seats

Virgin Atlantic Amazing Biz Fares: Now through October, VA will fly to Manchester from Boston and San Francisco, and starting May 25 New York-Manchester year-round. No award space currently on the Boston and SF routes, and just a handful of seats on New York-Manchester in June, September, and October. Until May 4 **San Francisco-Manchester can be had for only \$2,256 round-trip in Business Class.** For more information go [here](#).

JetBlue Expands Mint: Later this year it launches four new routes with Mint, the carrier's name for Business Class, but tickets are for sale now. New York-San Diego (\$1,097 r/t) starts in August, New York-Las Vegas (\$1,098 r/t) in November, and Boston-San Diego (\$1,097 r/t) in December. In November Jet Blue starts a new seasonal flight (through April 2018) between New York and St. Maarten (\$1,437 r/t), and resumes other Caribbean seasonal routes from New York: to Aruba starting in September (\$928 r/t); to Grenada (\$1,415 r/t) and St. Lucia (\$914 r/t), both starting in December; Boston to Aruba starting in September (\$629 r/t); and Boston to Barbados in November (\$833). For more go [here](#).

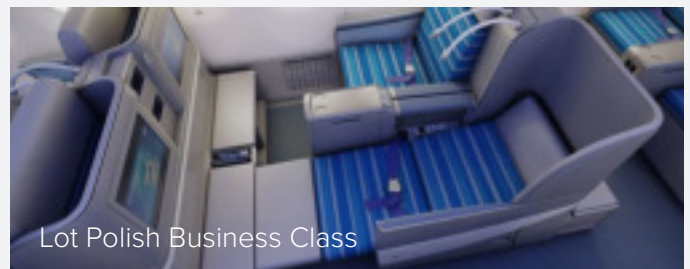
New West Coast-Europe Service: Began Warsaw-LA service on April 3 using a three-cabin B787-8 Dreamliner that has flat-bed seats in Business Class and a Premium Economy cabin. Use 140,000 United miles to redeem for Business Class—points can be transferred from Chase—FCF research shows good award availability for three months, see chart below for details.



Virgin Atlantic Business Class



JetBlue Business Class



Lot Polish Business Class

Sweet Redeem Survey: LOT Polish from Los Angeles to Warsaw Using United Miles

Availability to Warsaw		Availability from Warsaw	
Hopeful	Hooray	Handful	Hooray
Oct., Nov., March	Dec. to Feb.	Oct.	Nov. to March

Handful: Our most recent research shows that award space is available for about 4 to 8 days during the months indicated for one person.

Hopeful: Our most recent research shows that award space is available for about 9 to 12 days during the months indicated for one person.

Hooray: Our most recent research shows that award space is available for about 13 or more days during the months indicated for one person.