



Sample Individualized Action Plan For Mileage-Earning

Last Updated 5/15/18



Overview

Your yearly points earning rate and redemption value should **increase by 75%** per year.

✈ You have a great potential to substantially increase your frequent flyer miles earning rate. You currently earn 1x mile per dollar spent on most purchases.

✈ Bank B's card would increase your earning rate to 1.5x miles earned per dollar spent with 2x, & 3x bonus categories on gas, groceries, travel, and dining. In addition, you would gain airport lounge access for you and two guests.

✈ Not only would you earn more miles from the same amount of spending each year, your new miles are transferable to multiple frequent flyer programs. More frequent flyer program options gives you to ability redeem miles with 100+ domestic + international airline partners, and choose multiple pricing options, resulting resulting in fewer miles spent per flight.

Please let us know directly here if you need advice on deciding between the credit card options below. You can also **schedule a phone call** in your online dashboard to review your plan and go over any questions you have.

Your Current Cards

Bank A Airline Credit Card

- The waived bag fees can negate the \$95 annual fee for you.
- Other cards earn more miles per dollar spent as this one earns only 1x mile everywhere.
- If you never fly XYZ Airline, you can product change this card to a basic version without an annual fee so that you will keep your long credit history.

Your Retail Credit Cards

- This card does not have an annual fee. You can keep this forever to maintain a strong credit score but use other cards with more valuable rewards.

Note: For your convenience, we have included links to banks' secure credit card applications with the same public signup bonuses. Some cards provide a small referral fee. We are committed to transparency, recommend your best fits, and are grateful for your support.

New Card Recommendation

Frequent Flyer Mileage-Earning Boost

Sample Bank B Credit Card For \$95 a year, you would be able to earn 1.5 miles everywhere, earn 2x-3x on bonus categories, & have airport lounge access.

Bonus 50,000 miles after spending \$3,000 in the first three months.

Annual Fee \$95

Points Earned Per Dollar Spent

- 3x on dining & gas,
- 2x on travel (Airfare, Hotels, Cruises, Car Rentals, Travel Agencies, Museums, Trains, Uber, Taxis, Tolls, Parking & more) & groceries.
- 1x everywhere.

Additional Features

- Points transfer to multiple frequent flyer programs,
- No foreign transaction fees.
- Primary auto rental collision damage waiver, extended warranty protection, & damaged item protection.
- \$100 Global Entry or TSA Pre✓® application fee statement credit once every 4 years.
- Free Airport Lounge Access to Sample Membership Club for you and 2 guests. Check participating lounges [here](#).

Directly apply through Bank B's secure application [here](#).



Highlighted Card Benefits When You Travel

Best Card To Use When Booking Travel: Sample Bank B

Why? Using this card for the associated travel bookings activates your trip cancellation and other insurances while you continue to earn bonus points on travel purchases.

Best Card To Use When Traveling: Same as above.

Why? No foreign transaction fees and large bonus on travel purchases.

Highlighted Benefits of Sample Bank B Card

Baggage Delay Protection:

\$100 reimbursement per day, up to five days, per travel companion when your baggage is delayed by 6+ hours.

Limit:

\$100 reimbursement per day, up to five days, per travel companion.

More information [here](#)

Trip Cancellation & Interruption Protection: Coverage is activated if your trip is canceled, extended or interrupted due to sickness, weather or other emergencies. Cardholder & immediate family members are covered, even if the cardholder is not traveling.

Limit:

- up to \$10,000 per trip
- \$20,000 per occurrence
- \$40,000 per year.

More information [here](#)

Auto Rental Collision Damage Waiver: Primary coverage for physical damage or theft of your rental car when you decline the rental company's collision damage waiver. Car rentals must be 31 days or less.

Limit: \$75,000.

More information [here](#)

Emergency Evacuation & Medical Benefits: Coverage for you and your immediate family if you become sick or injured and require medical evacuation or local medical/dental care.

Limit: \$100,000 (evacuation) & \$2,500 (medical/dental).
More information [here](#)

Airport Lounge Access

**Sample
Membership Club**
(Includes guest access for 2).

Locations [here](#).





Highlighted Card Benefits When You Shop

Best Card To Use For Expensive Purchases: Bank B's Credit Card

Why? You activate purchase protection for stolen or damaged items and extended warranties for the associated purchases when you use these cards.

Highlighted Benefits of Bank B Card

Purchase Protection: Repair/replacement for stolen or damaged items within 120 days from purchase.

Limit: \$500 limit per item, \$50,000 total annually.

More information [here](#)

Extended Warranty: Bank B extends warranties for an extra year.

Limit: Maximum \$10,000 per occurrence and \$50,000 limit per year.

More information [here](#)

Credit Score Resources

Experian FICO Score For Free Free and updated monthly. Sign up [here](#).

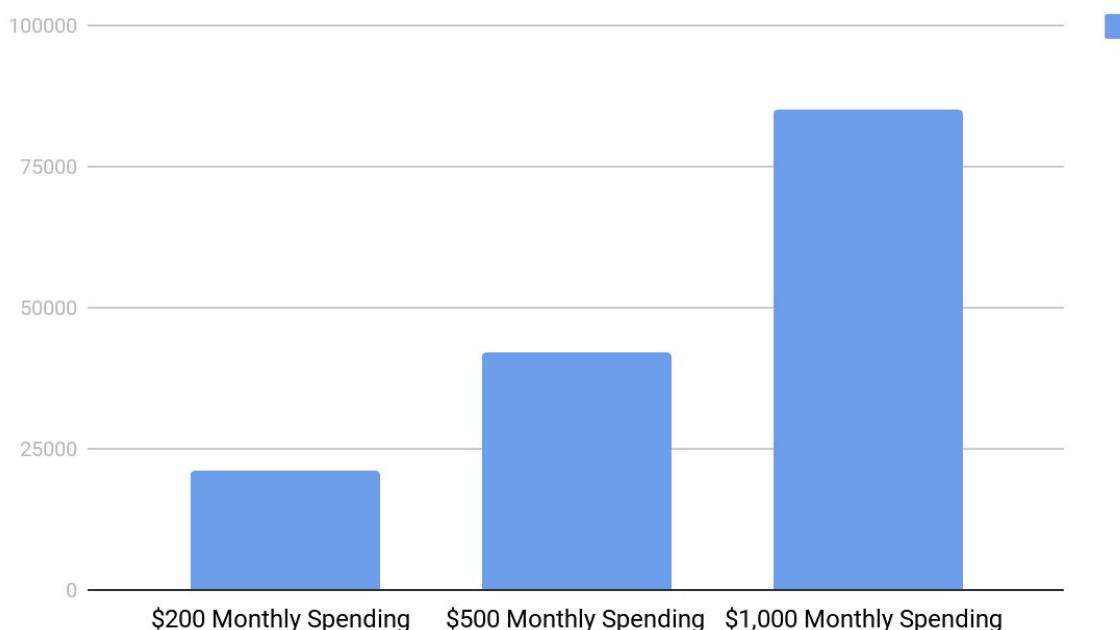
Access Your Credit Report Access your full credit report for free from each credit bureau (TransUnion, Experian, and Equifax) once per year [here](#).

View what factors determine your FICO score [here](#).

Maximize Online Purchases (Earn an extra 1-35 points/miles per dollar spent).

1. Before shopping, enter the website name into CashBackMonitor.com.
2. Click the cash back, credit card, or frequent flyer program that gives you the most points/miles for shopping through their link.
3. Checkout as normal.

Average Points/Miles Earned Per Year From Shopping Portals



Automatically Maximize Dining

Link your credit card once and automatically earn extra points/miles per dollar spent at restaurants and bars.

Rewards Network:

- 11,000 participating restaurants
- Earn an extra 3x-5x frequent flyer miles per dollar spent.
- Many mileage programs come with a 1,000-3,000 miles sign up bonus and quarterly bonuses.

MogI:

- Earn 5%-15% cash back at thousands of restaurants and bars nationwide.



Redeeming Points

- When redeeming, you will now have multiple frequent flyer programs to choose from as you points transfer 1:1 to 7 domestic and foreign airlines.
- As long as there is seat availability, and this can be limited depending on the time of year and route, you can receive incredible value for your points when turned into miles. There are a few examples below.
- Points transfer to Airline A which is a partner of Airline B. Use Airline A's pricing to fly on the exact same seats that you normally redeem on Airline B but for 15%-30% fewer miles.
- You can also redeem points for a cash value of 1 point=1 cent. Frequent flyer redemption typically yield much more value but this is another option you have.



Further Help

Please feel free to email us personally at ____@MaxPoints.co with any questions you have so that we can help. You can also **schedule a call** in your online dashboard to review your plan.

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