

-----Values (\$ per point)-----

Loyalty Program	TPG	NerdWallet		BankRate	
		Baseline	Transfer	Baseline	Transfer
<u>Credit Cards</u>					
AMEX Membership Rewards	\$0.0200	\$0.0100	\$0.0200	\$0.0100	\$0.0200
Bank Of America Travel Rewards		\$0.0100	\$0.0100	\$0.0100	\$0.0100
Barclays Card Travel Points		\$0.0100	\$0.0100		
BILT	\$0.0100				
CapitalOne	\$0.0185	\$0.0100	\$0.0170	\$0.0100	\$0.0170
Chase Ultimate Rewards (Saphire Reserve)	\$0.0205	\$0.0100	\$0.0265	\$0.0150	\$0.0200
Citi Thank You Rewards (Citi Premier)	\$0.0180	\$0.0100	\$0.0150	\$0.0100	\$0.0160
Discover Miles		\$0.0100	\$0.0100	\$0.0100	\$0.0100
US Bank Flex Points		\$0.0100	\$0.0150	\$0.0100	\$0.0150
Wells Fargo Go For Rewards		\$0.0100	\$0.0150	\$0.0100	\$0.0100
<u>Airline Miles</u>					
Air Canada Aeroplan	\$0.0150		\$0.0140		\$0.0160
Alaska Airlines Mileage Plan	\$0.0140		\$0.0140		\$0.0140
American Airlines AAdvantage	\$0.0150		\$0.0170		\$0.0100
Aero Mexico Club Premier					\$0.0080
All Nippon Airways Mileage Club	\$0.0140		\$0.0280		
Asia Miles	\$0.0130				
Aviance Life Miles	\$0.0170				\$0.0090
Avios (Average) ¹	\$0.0150		0.01		\$0.0110
Cathay Pacific					\$0.0290
Delta Airlines Sky Miles	\$0.0120		\$0.0120		\$0.0120
Emirates Skyworks	\$0.0120		\$0.0060		\$0.0120
Ethiad Airways Guest	\$0.0120				\$0.0090
Flying Blue (average) ²	\$0.0110		\$0.0120		\$0.0130
Frontier Airline Miles	\$0.0090		\$0.0110		\$0.0130
Garuda Indonesia Miles					\$0.0140
Hawaiian Miles			\$0.0120		\$0.0070
Jet Blue True Blue	\$0.0140		\$0.0150		\$0.0130
Korean Air Sky Pass	\$0.0170				
Malaysian Airlines Enrich					\$0.0060
Singapore Airlines Kris Flyer	\$0.0130		\$0.0150		\$0.0160
Southwest Airlines Free Spirit	\$0.0140		\$0.0150		\$0.0150
Spirit Airline Free Spirit	\$0.0110		\$0.0080		\$0.0100
TAP Portugal Miles & Go			\$0.0080		
Turkish Airlines Miles & Smiles	\$0.0130		\$0.0110		\$0.0100
United Airlines Mileage Plus	\$0.0145		\$0.0120		\$0.0090
Virgin Atlantic Flying Club	\$0.0150		\$0.0180		\$0.0260
<u>Hotels</u>					
Accor Live Limitless	\$0.0200				
Best Western Awards	\$0.0060		\$0.0070		\$0.0060
Choice Privleges	\$0.0060		\$0.0100		
Hilton Honors	\$0.0060		\$0.0050		\$0.0060
IHG One Rewards	\$0.0050		\$0.0080		\$0.0080
Marriott Bonvoy	\$0.0084		\$0.0080		\$0.0080
Radison Rewards Americas					\$0.0040
World of Hyatt	\$0.0170		\$0.0230		\$0.0230
Wyndham Rewards	\$0.0110		\$0.0120		\$0.0090

Footnotes

1. Avios are used by British Airways, Aer Lingus, Qatar, and Iberian Airways BA has the lowest Value (\$0.007) and Aer Lingus the Highest (\$0.018).
2. Flying Blue is Used by KLM (\$0.011) and Air France (\$0.015).