

**From:** Lesley Groff <[REDACTED]>

**To:** Rich Kahn <[REDACTED]>

**Subject:** Amex and Points

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Hi Rich...you were correct about having to convert points to miles directly with an airline to do upgrades to 1st/biz class for Karyna's travel. Amex can check availability for upgrade, but then I (or Karyna) would need to handle it directly with the airline once the upgradable coach ticket is issued.

Jeffrey can use Amex points to issue a 1st/biz class ticket directly with Amex...the conversion is always 1.00USD=100 points. BUT, he will get 20% back bonus points to his account (usually posted right away but might take up to 2 billing cycles) So he must first use 100% points for the ticket, and will then be refunded 20% points...

Please let me know your thoughts on this..

Thanks, Lesley