

10xTravel

POINTS PRENUPTIAL AGREEMENT

Protecting What Matters Most Since April 1, 2026

THIS AGREEMENT IS ENTERED INTO BY:

Party 1 ("Player 1"): _____

Party 1 — Total Points Balance (all programs): _____

Party 1 — 5/24 Status: _____

Party 2 ("Player 2"): _____

Party 2 — Total Points Balance (all programs): _____

Party 2 — 5/24 Status: _____

Date of Agreement: _____

WHEREAS the parties have built a life, a combined points balance, and strong opinions about transfer partners together; and WHEREAS, in the event this union is ever dissolved, no amount of shared lounge access should entitle either party to the other's loyalty account; THEREFORE, the parties agree as follows:

ARTICLE I – DEFINITIONS

"Points Person"

Any individual who has said 'I'm paying with points' out loud, on a first date, or to a confused family member at Thanksgiving.

"Bad Redemption"

Redeeming points for cash back, merchandise, gift cards, or statement credits below 1 cpp. A Bad Redemption by either party may constitute grounds for counseling.

"The 5/24 Shadow"

The strategic damage caused when one party opens too many retail store cards, jeopardizing the household's ability to apply for Chase products. This is treated as a serious matter.

ARTICLE II – PRE-MARITAL POINTS ASSETS

2.1 Separate Property

All points balances, elite status, and credit card accounts held prior to the date of marriage are separate property. Both parties shall disclose all loyalty program balances at signing, including programs they 'forgot about' or haven't logged into since 2019.

2.2 The Lounge Access Grandfather Clause

If Party 2 benefited from Party 1's lounge access during the dating period without holding their own eligible card, this benefit was a gift, not an entitlement. Party 2 knew what they were getting into.

ARTICLE III – MARITAL POINTS ACCUMULATION

3.1 Joint Account Points

Points on jointly held cards are marital property, split 50/50 — unless one party secretly used household spend on their personal card to hoard points, in which case the other party is entitled to a business class ticket to anywhere, as emotional damages.

3.2 Referral Bonuses

Referral bonuses belong exclusively to the referring party. This is non-negotiable. Referrals are sacred.

3.3 The Sign-Up Bonus Covenant

If a card was opened at one party's request to earn a welcome bonus, and minimum spend was met using household funds, the resulting bonus is marital property regardless of whose name is on the card.

ARTICLE IV – ELITE STATUS & AUTHORIZED USER PROVISIONS

4.1 Status Cannot Be Divided

Elite status cannot be transferred, inherited, gifted, or divided. Each party retains their own. The party who benefited from companion upgrades throughout the marriage acknowledges this was an extraordinary gift and agrees not to complain about returning to basic economy treatment.

4.2 Right of Authorized User Removal

The primary cardholder may remove the other party as an authorized user at any time. Common decency suggests a 7-day grace period if the other party is currently traveling internationally. Upon removal, all lounge access privileges cease immediately. There is no soft landing. The Centurion Lounge was never theirs to begin with.

4.3 Annual Fee Allocation

If a card is cancelled within 30 days of separation to avoid renewal, any refunded fee is split equally. If one party insists on keeping the card 'for the credits,' they bear the full annual fee.

ARTICLE V – THE CASH BACK CLAUSE

5.1 Declaration of Incompatibility

If either party redeems points for cash back, gift cards, or merchandise at any time during the marriage, the other party reserves the right to declare a fundamental incompatibility of values.

5.2 The Cash Back Threshold

If either party cancels all travel rewards cards and replaces them with a card earning a flat 1.5% cash back on all purchases, the other party is not required to remain in the marriage. This is a lifestyle incompatibility at the foundational level.

SIGNATURES

By signing below, both parties confirm they have read this Agreement and freely enter into it — or at least the points and miles sections, which are the parts that actually matter.

PARTY 1 (The Optimizer)

Signature: _____ Date: _____

Printed Name: _____

PARTY 2 (The P2)

Signature: _____ Date: _____

Printed Name: _____

WITNESS (Preferably someone with Platinum status)

Signature: _____ Date: _____

Printed Name: _____