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TRAVEL

The Afterlife of Your Frequent Flier Miles

The Getaway

By SUSAN STELLIN NOV. 21, 2012

IT'S the time of year for family gatherings and year-end estate planning, so here's an interesting topic to put on the table with the pumpkin pie: "Honey, have we ever talked about what happens to your frequent flier miles when you die?"

In most cases, the answer is probably "no," and it turns out that some airlines would like to avoid discussing this subject, too. I asked six airlines if they allow transfers of frequent flier miles after a member's death and got a straight answer from only four. That mixed message has long been a frustration for frequent fliers, who may have miles worth thousands of dollars in their accounts.

"What you often find is that the formal policy, as found in their terms and conditions, says that frequent flier miles cannot be given away through wills, but when you call the customer service center you find out that yes, in fact they will allow that," said Tim Winship, editor of FrequentFlier.com. "What you get is two very different versions of what they will and won't do."

Even so, there are ways your loved ones can use your miles after you die (assuming they can find available seats). Here's an overview of the official — and unofficial — policies of the major airlines, followed by tips on planning for a mileage afterlife.

Airlines That Allow Transfers

AMERICAN Kudos to American for having a clear, consistent policy: AAdvantage miles can be transferred out of a deceased member's account to a beneficiary's AAdvantage account. In April, American even dropped the $50 fee it used to charge for some transfers. On request, the airline will send a packet with an affidavit the beneficiary should fill out, indicating whose account should receive the miles; it should be signed by the surviving spouse, the sole heir or the executor of the estate. A copy of the death certificate must also be submitted (but doesn't have to be certified, which is also the case with most airlines). Michael Maldonado, an American spokesman, said transfer requests are processed within seven business days.

US AIRWAYS Another gold star goes to US Airways, which transfers Dividend Miles to a beneficiary's account free of charge as long as the request is made within a year of the member's death and the account was active when that person died. (Dividend Miles expire after 36 months of inactivity.) Todd Lehmacher, a US Airways spokesman, said the beneficiary must submit a will or other legal document establishing survivorship, as well as a copy of the death certificate.

JETBLUE Mateo Lleras, a JetBlue spokesman, said that although the airline doesn't have a formal policy about transferring TrueBlue points after a member dies, it will do so after its legal team verifies the authenticity of the request — again, based on a death certificate and documentation of beneficiary status.

Airlines That Don't Allow Transfers

SOUTHWEST At least Southwest has a clear (if not compassionate) policy: it does not transfer RapidRewards points once a member dies. Katie McDonald, a Southwest spokeswoman, said the airline will not close an account unless asked, but points automatically expire after two years of inactivity. Family members who know their loved one's account number and password may be able to book tickets during that window (more on this option below).

Airlines That Would Rather Not Say

DELTA Paul Skrbec, a company spokesman, said: "Delta's policy is that miles are not transferable once a member dies." But that didn't square with what I had

heard from SkyMiles members, so I called customer service and an agent told me Delta does allow these transfers; she even pointed to a form you can fill out to initiate such a request (delta.com/skymilesaffidavit). When I called Mr. Skrbec and asked for clarification, he reiterated that Delta's policy is to not allow transfers. "We do have exception procedures, and this is one of them," he said. "A policy is something that is a rule of a program; this is servicing customers as scenarios come up."

UNITED I got two different answers also from United's spokesman and its customer service desk. Joe Micucci, the spokesman, pointed me to a MileagePlus program rule (united.com/web/en-US/content/mileageplus/rules/default.aspx) that says "neither accrued mileage nor certificates are transferable ... upon death." But a MileagePlus agent told me customers can call to request a form to transfer miles from a deceased member's account to a beneficiary's account; you also have to submit a copy of the death certificate and pay a $75 fee. Two follow-up messages to Mr. Micucci were not answered.

How You Can Plan

By now, you might be asking yourself, "If I know my dead spouse's frequent flier number and password, wouldn't it be easier to just use the miles?" In many cases, the answer is yes, particularly if the airline does not have a clear policy about posthumous mileage transfers. The United agent I spoke with actually suggested this option. However, one drawback of not attempting to get a formal transfer of miles is that if your family member dies with 45,000 miles in her account and you use 25,000 of them for a domestic ticket, that leaves 20,000 miles — not enough for most round-trip domestic tickets. You'd still have to do the transfer or let those miles expire.

Another problem may be paying the taxes and fees associated with most award tickets; if you use a different credit card from the one linked to the deceased member's account, that might alert the airline that you are not the account holder. A widow I know has used her credit card to book Delta award tickets with her deceased husband's miles, but Mr. Winship of FrequentFlier.com thought that might be a problem if you have a different address and last name from the account holder.

One way you can make things easier on your heirs is to leave a list of your frequent flier account numbers and passwords, and perhaps even designate who gets your miles in your will. Mark Gold, a lawyer who does estate planning, said he has taken this step, and he suggests that people who have a lot of frequent flier miles or hotel points should consider doing the same, especially if there are multiple heirs vying for your million miles.

Here's some sample language Mr. Gold suggests: "I give and bequeath the miles or points, as the case may be, in my American Airlines AAdvantage account, my Starwood Preferred Guest account, and all other loyalty, mileage, points or similar accounts to my spouse xxx, if she survives me and, if she does not, in equal shares to those of my children who survive me."

"I think it makes it easier for them if you're specific about it," he said.

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