

2026 INTERACTIVE BENEFIT GUIDE

Chase Sapphire Reserve

TRACK EVERY CREDIT. USE EVERY PERK.



MY 2026 BENEFIT TRACKER

Make every benefit count.

Enter what you actually used. Your tracker saves automatically on this device.

POTENTIAL VALUE

\$2,190+

CAPTURED

\$0

LEFT TO USE

\$2,190

EFFECTIVE FEE

\$795

NET VALUE

-\$795

You need \$795 more value to beat your effective annual fee.

RIGHT NOW

Your next moves



Log this month's credits

Lyft, DoorDash and Peloton



Update twice-a-year credits

Hotel, dining and tickets



Check \$75K progress

Enter eligible spend to see what's left

MONEY CHECK

\$2,190

still on the table

As you log benefits, this number drops. The goal is beautifully boring: \$0.

AT A GLANCE

Your benefit year

0 benefits logged

DON'T FORGET THIS ONE

Retention bonus = lower effective fee

If Chase gives you a retention offer, log the cash value here. A \$100 retention bonus turns a \$795 fee into a \$695 effective fee, which is the number your scorecard should actually beat.

USE IT OR LOSE IT

Monthly Credits

Check each credit after you've actually used it.

MONTHLY CREDIT	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	EACH
Lyft ride credit \$10/mo • in-app • through 9/30/2027	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$10
DoorDash restaurant \$5/mo • DashPass promo • through 12/31/2027	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$5
DoorDash grocery/retail #1 \$10/mo • DashPass promo • through 12/31/2027	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$10
DoorDash grocery/retail #2 \$10/mo • DashPass promo • through 12/31/2027	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$10
Peloton membership \$10/mo • statement credit • activate first • through 12/31/2027	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	\$10

Tick each credit in the month you actually used it. All five every month is \$45, or \$540 across the year.

JAN-JUN • JUL-DEC

Twice-a-Year Credits

Log each actual stay, dinner or event. The totals calculate themselves because arithmetic is not a luxury experience.

The Edit • hotel credit

\$0 / \$500

\$500/year • max \$250 per transaction • any time in 2026

Any time in 2026

HOTEL	DATES	AMOUNT

Sapphire Reserve Exclusive Tables

\$0 / \$300

\$300/year • \$150 Jan–Jun + \$150 Jul–Dec • activate first

January – June

RESTAURANT	DATE	AMOUNT

July – December

RESTAURANT	DATE	AMOUNT

Tickets • StubHub & viagogo

\$0 / \$300

\$300/year • \$150 Jan–Jun + \$150 Jul–Dec • activate first • through 12/31/2027

January – June

EVENT / SHOW	WHERE / DATE	AMOUNT

July – December

EVENT / SHOW	WHERE / DATE	AMOUNT

ONCE A YEAR

Annual Credits

\$300 Annual Travel Credit

Auto-applies to eligible travel purchases • resets on your cardmember anniversary, not January 1

\$250 Chase Travel Hotels

Expires 12/31/2026 • recheck in November 2026 before booking

Global Entry / TSA / NEXUS

Up to \$120 once every 4 years • bonus value: counts toward what you captured, not toward the \$2,190 recurring baseline

REAL COST OF KEEPING THE CARD

Annual Fee & Retention Bonus

Use the actual fee charged to you. Then enter any retention value you received. If the offer was points, enter the value you personally want to assign to those points.

Annual fee charged

\$ 795

Retention bonus value

\$ 0

Effective annual fee

\$795

YOUR BREAK-EVEN POINT

\$795

Capture this much value and you've covered your effective fee.

CURRENT NET VALUE

-\$795

Captured benefits minus effective annual fee.

UNLOCK MORE

The \$75K Spend Club

These benefits stay locked until your eligible-spend tracker reaches \$75,000.

\$75,000 to unlock

 \$75K benefits locked

Keep updating eligible spend. At \$75,000 this section unlocks automatically and turns green.

 **LOCKED**

World of Hyatt Explorist

Link your World of Hyatt account after unlocking.

☐ Linked / activated

 **LOCKED**

IHG One Rewards Diamond Elite

\$75K upgrade to Diamond Elite • base-card IHG benefit is Platinum Elite when linked.

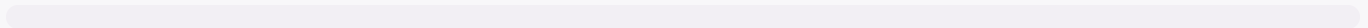
☐ Status received

 **LOCKED**

\$500 Southwest Chase Travel Credit

How to use: prepaid Southwest through Chase Travel. Log each booking until you've used the full \$500.

\$0 / \$500

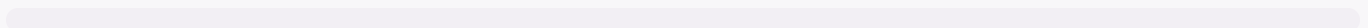


 **LOCKED**

\$250 The Shops at Chase Credit

How to use: eligible Shops at Chase purchases; credit is applied automatically. Log purchases until you've used \$250.

\$0 / \$250



 **LOCKED**

Southwest Rapid Rewards A-List

Link your Rapid Rewards account; allow 10–15 days.

☐ Linked / status received

ONE-TIME SETUP

Set it up once. Benefit all year.

☐ Activate StubHub credit • required • through 12/31/2027

☐ Activate Peloton credit • required • through 12/31/2027

☐ Activate DashPass • required for DoorDash promos

☐ Activate Sapphire Reserve Exclusive Tables • required

☐ Claim Apple TV+ & Apple Music

☐ Link IHG account → Platinum Elite base-card benefit

☐ Enroll Priority Pass Select

☐ Add card to Lyft • \$10/mo through 9/30/2027

☐ Apply Global Entry / TSA / NEXUS

DON'T FORGET THESE

Perks & Protections

IHG One Rewards Platinum

Requires activation/linking

Chase Sapphire Lounges

Includes up to 2 guests

Priority Pass Select

Requires activation

Air Canada Maple Leaf Lounges & Cafes

Eligible lounge access

Points Boost

Up to 2x on flights & hotels

1:1 transfer partners

Airline & hotel partners

Reserve Travel Designers

Free itinerary planning • Chase values the service at up to \$300 per trip • not a statement credit

0 trips planned this year

Primary rental car CDW

Up to \$75K

Trip cancel/interruption

Up to \$10K

Trip delay

Up to \$500 after 6+ hrs

Lost luggage

Up to \$3,000

Baggage delay

\$100/day × 5

Travel accident

Up to \$1M

Emergency evacuation

Up to \$100K

Emergency medical/dental

\$2,500

Roadside assistance

\$50 × 4/year

Purchase protection

\$10K/item

Return protection

\$500/item

Extended warranty

+1 year

Crazy4Points • 2026 personal benefit tracker. Benefits change. Confirm current terms with Chase. Not affiliated with Chase. This standalone prototype saves entries in your browser's local storage; the production Crazy4Points version should save per signed-in user in your database.