WORLD HANDICAP SYSTEM

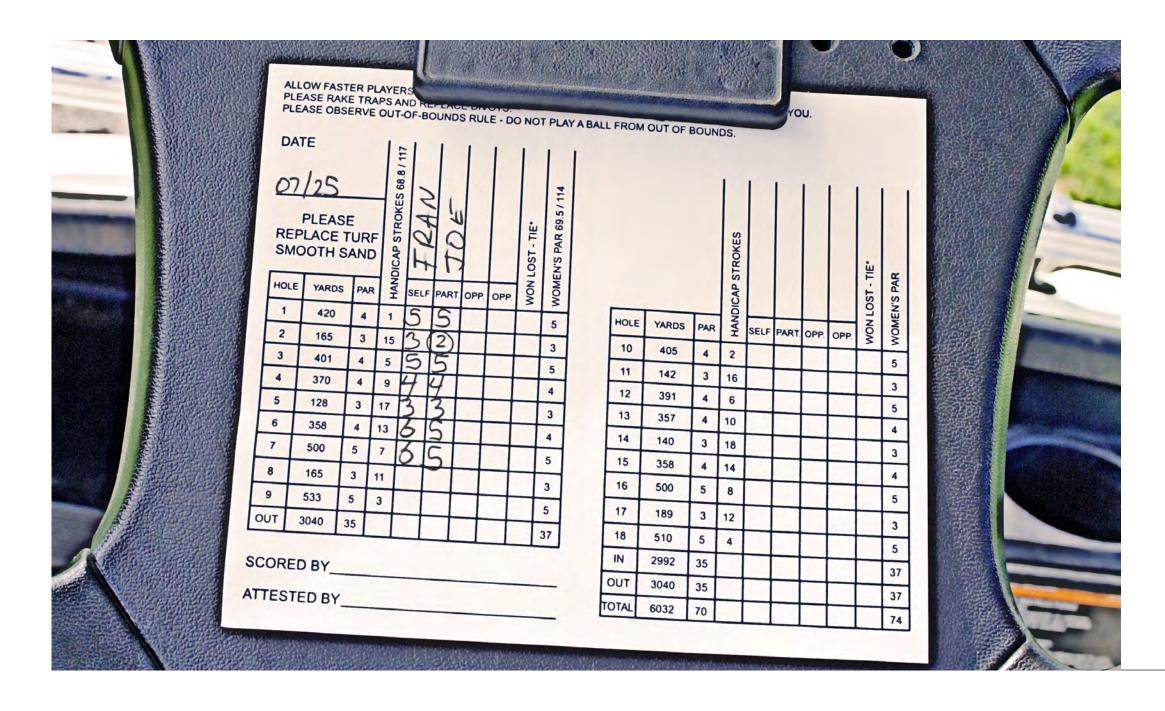
USGA

5 Things to Know About the World Handicap System

In January 2020, the new Rules of Handicapping will be introduced in the United States.

The Handicap Index calculation is changing

Your number will be based off your 8 best scores out of the past 20. For most U.S. golfers, the change will be minor, but you may see that your Handicap Index is different in January, despite not having played!



You will have a Playing Handicap

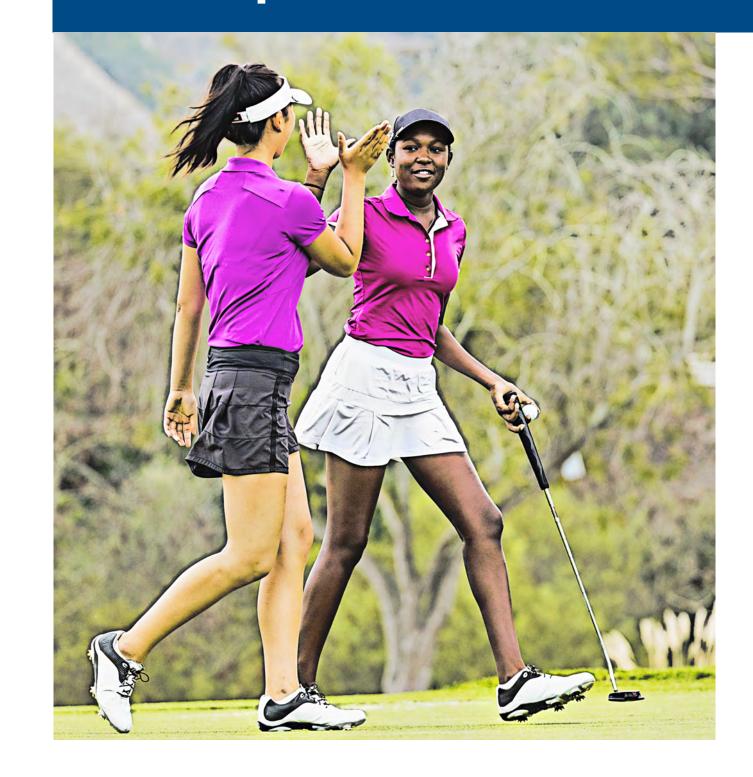


Net Double Bogey will replace ESC

The maximum hole score for handicap purposes will be limited to Net Double Bogey (Par + 2 +any handicap strokes you receive.)



You will have more responsive Handicap Index updates



Your Handicap Index will update the day after you post a score.

On days you don't submit a score, no update will take place.

Safeguards have been added to protect your Handicap Index



The system will account for abnormal playing conditions, limit extreme upward movement of a Handicap Index, and reduce a Handicap Index when an exceptional score is posted.

For more information on the World Handicap System, please visit usga.org/whs