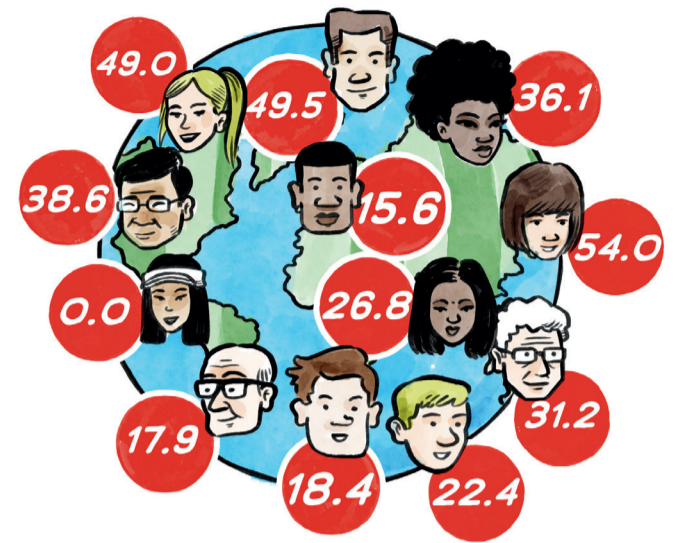


What will the world handicap mean for you — the player?

The World Handicap System will soon be introduced in Great Britain and Ireland. This will mean that your handicap will be calculated differently and your current handicap could change.



What stays the same?

1. Designation of your 'Home' club to manage and maintain your Handicap Index.
2. Only scores from individual stroke play formats of play will count for handicap (competition and general play).
3. Pre-registering your intent to submit a score from a recreational round for handicap purposes before going out to play.
4. Maximum hole score capped at net double bogey (or zero Stableford points).
5. Handicap Allowances will be used, depending on the format of play.
6. Maximum Handicap Index of 54.0, for both genders.
7. Handicaps will be updated promptly.

What is changing?

1. Your 'handicap' will become your Handicap Index, reflecting your demonstrated ability.
2. A move to a more responsive calculation method (averaging rather than incremental).
3. Handicaps will not lapse and will not become ineligible for competition play.
4. The Competition Scratch Score will become a daily Playing Conditions Calculation (PCC).
5. Rather than your upward movement being restricted to 0.1 - the more responsive calculation method will allow your handicap to increase in line with your demonstrated ability - but not too fast due to other safeguards that are built into the calculation.

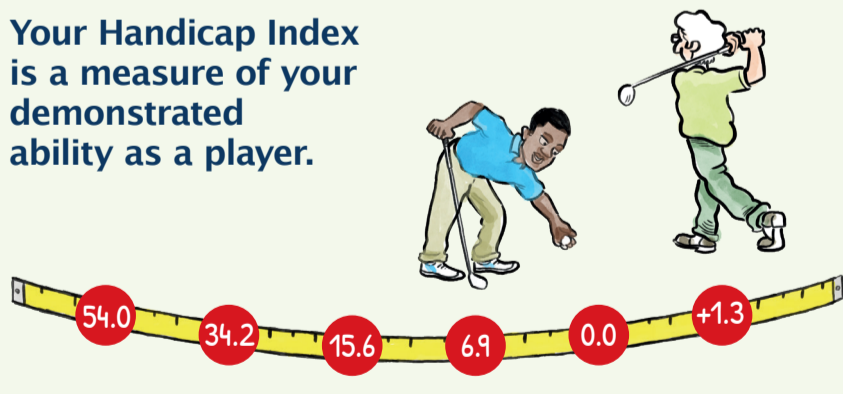
What is new?

1. Your Handicap Index will be converted into a Course Handicap, depending on the difficulty of the course being played from the chosen set of tees. The difficulty of a golf course will continue to be assessed through Course Rating and Slope Rating.
2. A Handicap Allowance may be applied to your Course Handicap, depending on the format of play. This becomes your Playing Handicap.
3. A capping mechanism, which will suppress and eventually prevent any further upward increases in your Handicap Index.

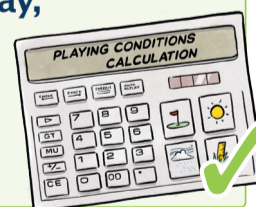


Key take-aways

Your Handicap Index is a measure of your demonstrated ability as a player.



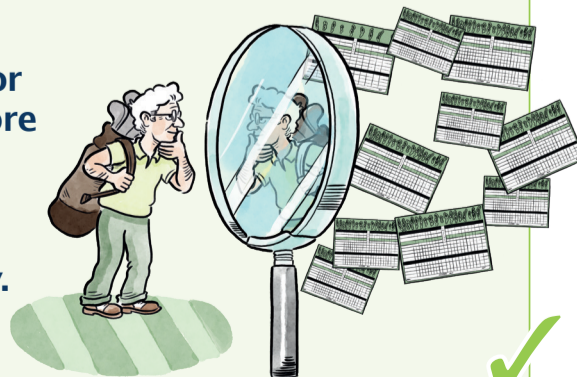
The daily playing conditions calculation (PCC) will include scores submitted on a course on a given day, from both competition and general play rounds.



Your Handicap Index will be the average of the best 8 of your last 20 scores.



Not all of the rounds you play will count for handicap, but the more scores you submit, the more reflective your Handicap Index will be of your ability.



Having an accurate Handicap Index means you will receive the number of strokes you need to have a reasonable chance of doing well.

The calculation will include safeguards to prevent extreme upward movement of handicaps and to take additional account of exceptional scores.