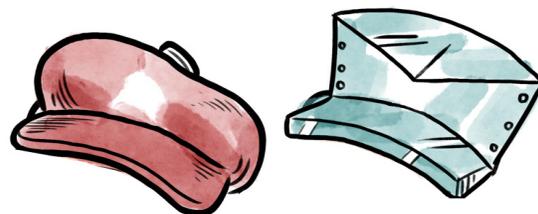


Understanding the soft cap and hard cap under the World Handicap System™

Why does the soft cap and hard cap exist?

The soft cap and hard cap are part of the Handicap Index® calculation. They ensure that a temporary loss of form does not cause a player's handicap to increase to a level inconsistent with their demonstrated ability.

The caps also ensure equity – as players who have experienced significant upward movement would, without the caps, be more likely to score at or below their Handicap Index compared to more steady players.



How do the caps work?

Each time a new Handicap Index is calculated, the player's newly-calculated 8 of 20 average is compared to their Low Handicap Index™. If their 8 of 20 average is more than 3.0 strokes higher than their Low Handicap Index, the soft cap slows upward movement beyond 3.0 strokes by 50%. The hard cap prevents any additional upward movement from taking place beyond 5.0 strokes.

In the following example, the player's Handicap Index was reduced by 0.5 strokes as a result of the soft cap.

| Low Handicap Index | New 8 of 20 average | Amount of increase beyond 3.0 strokes | Impact of soft cap (50% of 1.0) | Handicap Index (after soft cap) |
|--------------------|---------------------|---------------------------------------|---------------------------------|---------------------------------|
| 10.0 | 14.0 | 1.0 | 0.5 | 13.5 |

Note: Once a new Handicap Index is calculated, a new Low Handicap Index is determined from within the last 365 days and displayed in the player's scoring record.

What are the key messages for golfers?

- The cap is part of the Handicap Index calculation and applied automatically.
- The caps do not prevent a Handicap Index from increasing, just the amount that it can increase.
 - » The purpose of the caps is not to punish the player, but to provide equity and ensure their chance of playing to their handicap is consistent with others.
- Research suggests that most players who experience a cap will return to their “normal” demonstrated ability.
- In many cases, the impact of a soft cap is only a few tenths of a stroke and may not result in a change in their Course Handicap™. For these players, it only takes one or two good scores to “play out of it.”
- It's important for players to apply net par, net double bogey, and most likely score guidelines correctly.
 - » Failure to do so could be a contributing factor in a cap taking place.
- The caps should only be overridden by the Handicap Committee if special circumstances such as injury or illness exist.

For more information or to learn more about the WHS, visit usga.org/whs