

Group Breaks by Handicap Index Range

MGA Group & tee box	Low Index	High Index
Group 1 - White Tees	0.0	9.9
Group 2 - Silver/White Tees	10.0	15.5
Group 3 - Silver Tees	12.5	17.5
Group 4 - Silver or Gold Tees	17.6	36.4

MGA Group Rules

- Group 2 and 3:** In order to help players maintain the same play day and keep from alternating between Monday (Group 3) and Tuesday (Group 2), the cutoff indexes have been expanded. If you fall within the overlap area, you will be allowed to choose the day/group with whom you wish to play.
- Groups 1, 2, 3 and 4:** Your index as of the day of the event registration deadline will be used to determine which group you will play in the following week.
- Tee Box Choice - Group 4:** Group 4 players may choose to play from the Silver or Gold tee boxes. The Silver will be the default for all Group 4 players. Any player that wants to play the Gold tee boxes must make that request at the beginning of the season. You will be allowed to switch back to the Silver tees only once during the season. Handicaps will be determined for scorecard purposes from the Silver Tees. Those playing from the Gold tees will have their handicaps adjusted by the Tournament Director prior to play (see Group 4 Gold Tee Box HDCP Adjustment Table).

Group 4 Gold Tee Box HDCP Adjustment Table

- Group 4 players may choose to play from the Gold Tees.**
- Scorecard handicaps are calculated from the Silver Tees.**
- Anyone playing from the Gold tees will need to subtract the appropriate number of strokes noted below.**
- This is a local MGA rule and the USGA course handicap adjustment will not be used in events except for Match Play.**
- For Match Play - players competing from different tees will need to consult the GHIN course handicap calculator to determine the strokes for each player.**

HDCP Adjustment By Course

Nina	Pinta	Santa Maria	Granada	Ponce	Magellan	Balboa	Cortez	DeSoto
-6	-5	-4	-4	-2	-3	-1	-4	-6