SENIOR AMATEUR TOUR
PLAYERS MANUAL

2027 EDITION

THE OFFICIAL PLAYER MANUAL

SENIOR AMATEUR TOUR
PRESENTED BY SRIXON

Where Amateurs
Play Like Pros.
Where Every Golfer
Is Welcome.

www.SeniorAmateurGolfTour.net

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TOUR BACKGROUND

Tour Objective

The Senior Amateur Tour promotes the sport of golf by providing stroke play golf tournaments in a fair and friendly competitive environment for senior amateur golfers (age 50+) of all skill levels.

Tour History

The Senior Amateur Tour (SAT) was established by Dennis McCormac in 1999. The popularity of golf among seniors has continued to grow since that time. This season marks the 29th season of the Senior Amateur Tour, presented by Srixon, which has 25 Local Tours around the country and hosted more than 365 tournaments in 2025. Published counts may change during the season.

TOUR STRUCTURE

The official Local Tour season runs from January 1 through September 30. Each Local Tour must offer at least eight approved one-day and two approved two-day stroke-play tournaments (10 in all) so members have a meaningful local points race and a clear path toward Signature and National competition. An approved tournament is a points event conducted under the current Tour Rules and posted in the official Tour system.

No Local Tour event may be conducted in October, November, or December without express written approval from Mac Golf, LLC. Golfweek Amateur Tour and Senior Amateur Tour events may not be conducted simultaneously (with overlapping scheduled play) without prior written authorization from Mac Golf, LLC; when both are held on the same day, one event must be completed before the other begins.

Combined events: each Local Tour may hold up to two combined Golfweek Amateur Tour and Senior Amateur Tour events per season without written approval. A combined event is scored as two separate competitions, using each Tour's own index, flights, and tees, and counts toward both Tours' schedules and standings.

Home Tour members earn points based upon where they finish within each flight (Champ through D). Members may also play in events hosted by other Local Tours and special Signature Events to earn points (see Away Points & Tour Transfers for details). Current published Signature and National Championship rules, deadlines, venue information, and qualification procedures always control.

TOUR POLICIES

MEMBERSHIP APPLICATIONS / HANDICAPS

The Senior Amateur Tour (SAT) is open to all amateur golfers 50 years or older before October 1st, 2027. Every player and guest must complete the official Tour registration/application and accept the approved liability waiver before participating in any Tour activity. Tournament registration or payment alone does not replace the required application and waiver. The registration process consists of the following:

- complete a Join the Tour form or a Returning Member Registration form for the current season and create a password to login to the website*
- pay current membership fee

First-time players must also:

- submit current handicap information to their Local Tour Director via email (please include your handicap ID# and the name of the organization which maintains the data)

Or if an official handicap is not available:

- submit 5 – 10 scores and the slope/rating associated with each course to your Local Tour Director (the Local Tour Director will utilize the information to ensure proper flight placement until an official SAT Index is attained)

** Please provide complete and accurate information on the Join the Tour form. Each piece of data is required and helps SAT attain a variety of extra member benefits based on demographic information. Once your Join the Tour form has been processed, a link to create your password will be sent to the email on file. Use your Golfer ID# and password to Login to the website (you must be logged in to register for a tournament). Once your completed form is processed, you may reset your password at any time using the Forgot Password link (this process is only available to players who have successfully completed a form for the 2027 season or created a password during a previous season). Email the Local Tour Director or support@amateurgolftour.net for assistance.*

Membership payments are collected by Mac Golf, LLC through the official national membership system. Pay membership fees only through the official Join the Tour process—never through a separate link, account, or invoice. The Tour will never ask you to send card details by email.

Note: Senior Amateur Tour members must also register separately as a Golfweek Amateur Tour member. These are separate Tours with separate websites, so dual members will have a different ID, Login, and Handicap Index for each Tour.

MEMBER BENEFITS

Membership in the SAT allows all members to:

- compete in any SAT event in any Tour Market during the current season while also providing consistent competition associated within a designated Home Tour Market

- qualify for discounted practice round rates - which are often negotiated with tournament courses for the week before an event (please be prepared to show your SAT member card to receive discounts)
- receive a Tour Welcome Kit for the 2027 season – which includes your selection of SAT curated items ranging from gear, logo items, etc.
- receive the approved 20% Srixon member discount, subject to current written program terms
- earn an invitation to the annual Senior Amateur Tour National Championship by satisfying the published 2027 qualification requirements

Note: SAT allows only one membership per player – which ensures all tournament rounds are associated with the same ID# and results in one official SAT Index per person.

ASSUMPTION OF RISK AND RELEASE FROM LIABILITY

In order to compete in any event on the Senior Amateur Tour, players must sign or electronically agree to the waiver in the Tour registration. (See waiver form in Exhibit 1 in the Appendix.)

TOUR FORMAT

All tournaments are gross stroke play with USGA rules in effect. The rules of golf as governed by the USGA will apply with the following exceptions:

- the triple bogey rule is in effect for ALL FLIGHTS (see Pace of Play section for details)
- the local rules of a host course take precedence if in conflict

TOUR FLIGHTS

The field will be divided into 5 indexed flights:

Flight	Index
Championship	0 - 3.9
A Flight	4.0 - 8.9
B Flight	9.0 - 13.9
C Flight	14.0 - 18.9
D Flight	19.0+

TOUR INDEX POLICY

To promote fair competition at every tournament, the Tour Index Policy groups members into flights consisting of players with comparable ability. SAT Indexes are based solely on Tour performance. The SAT Index formula will closely mirror the published USGA handicap method (for a complete description see the USGA Handicapping Manual at www.usga.org/handicapping/roh/2020-rules-of-handicapping.html). The SAT formula differs from USGA handicap methodology as follows:

- uses only rounds played on the Tour
- substitutes the triple bogey rule in place of Equitable Stroke Control
- uses a different number of scores and differentials

A player's Tour Index is updated after every tournament and reflects the scores of completed rounds (rounds less than 18 holes for an entire flight will not be used). The more rounds played on Tour within the past 2 years, the more accurate the SAT Index. All players should be aware that their SAT Index may fluctuate significantly until at least 8 complete tournament rounds within the past 2 years are carded.

The number of rounds used to compute the SAT Index* will be based on the best 8 of the last 16 most recent SAT scores completed within the past 2 years, converted to differentials, and calculated based on the table below:

Number of SAT Scores	Number of Differentials Used
2 or less	Best 1
3 or 4	Best 2
5 or 6	Best 3
7 or 8	Best 4
9 or 10	Best 5
11 or 12	Best 6
13 or 14	Best 7
15 or 16	Best 8

**Note: since the SAT Index formula differs from the USGA handicap method, the computed SAT Index is not a USGA handicap and cannot be used as such.*

For brand new members, initial flight placement is based upon the information submitted to the Local Tour Director during the registration process (see Membership Applications/Handicaps section for details) and the player does not have an SAT Index until after the posting of their first complete Tour round. For returning members, flight placement is based upon the prior season's updated SAT Index and includes results from National Championship rounds (if applicable). All requests for flight changes are reviewed by the Local Tour Director for eligibility and submitted to the National Office for processing (see Flight Movement Rules section for details). The following policies pertain to all members:

- a member's SAT Index is automatically calculated after each and every tournament and only reflects the scores of completed 18-hole rounds
- a member's SAT Index is considered validated once it is based on the player's best 4 of the last 8 most recent rounds completed within the past 18 months
- until a member's SAT Index is validated, tournament scores are subject to review by the Handicap Committee and may result in a player's disqualification from a specific event*
- once an existing member's SAT Index expires due to rounds exceeding the 2-year limit, all policies related to an unvalidated Tour Index apply and tournament scores are subject to review by the Handicap Committee*

**Note: see the Scoring Out of Flight section for details.*

FLIGHT MOVEMENT RULES

Moving into a higher flight

When a player's SAT Index drops below the current flight Tour Index level, the player will automatically be advanced into the new flight. The promoted player's points will be adjusted as follows:

- 75% of their current points total will be moved
- additional points will be subtracted to ensure the player does not exceed a tie for 5th place in the point standings in the new flight

Once promoted, a player is only eligible to retreat after posting a minimum of 3 rounds in the new flight with at least 2 of those rounds within the range of the next flight's SAT Index. For example, a B Flight player gets promoted to A Flight. Before the player can move back to the B Flight: at least 3 rounds must be completed in the A Flight; the player's overall SAT Index must fall within the B Flight range; and 2 of the 3 rounds just completed in the A Flight must fall within the B Flight index.

Moving into a lower flight

Eligibility Requirements for all members

To be eligible to retreat to a lower flight, the member must meet all the following criteria:

- Has completed at least three 18-hole rounds in their current flight.
- At least 2 of the 3 rounds must have indexes that are within the flight range of the lower flight.
- Holds an overall SAT Index that falls within the requested flight range.
- Submit the request before the August 15th deadline*.
- Below the maximum of 2 flight retreats permitted within a season.

The demoted player's points will be adjusted as follows:

- 75% of their current points total will be moved
- additional points will be subtracted to ensure the player does not exceed a tie for 5th place in the point standings in the new flight

Moving into a lower flight (Validated Member)

When a member has a validated SAT Index (at least 8 tournament rounds within the past 18 months) that is higher than the current flight Tour Index level, the player can request to be moved into the next lower flight through their Tour Director. All requirements above apply.

Additional Requirements for Moving into a lower flight (Unvalidated Member)

When a member's unvalidated SAT Index (less than 8 tournament rounds within the past 18 months) rises into the range of a lower flight, flight movements are restricted, and requests must be reviewed by the Local Tour Director to determine whether sufficient data is available within the 3 – 7 completed rounds to indicate the member is currently flighted above his/her playing potential according to the criteria:

- each round's individual index as compared to the current flight's range
- trends within the scores and round indexes as compared to the current flight's range

- impact to the local points standings and National Championship qualifications*

Once the Local Tour Director verifies eligibility and counsels the member regarding the policies associated with an unvalidated SAT index and impact on points standings, an official request will be submitted on behalf of the member.

*Members participating in the National Championship after moving down a flight, regardless of the date moved, must card 3 complete 18-hole rounds in the lower flight (after the retreat and prior to the National Championship) to be eligible for play in the lower flight in the National Championship. Weather-shortened events which are declared official tournaments do NOT count towards the 3 complete rounds required to participate in the lower flight during the National Championships (see Weather Guidelines section for details). Players that do not meet the stated 3-round requirement may either participate in the National Championship as a member of the higher flight or elect to forgo the National Championship and remain in the lower flight. No player will be permitted to retreat flights after August 15th for any reason (including participation in a local, combo, or Signature/National event) regardless of their intended participation in the National Championships. These requirements also apply to players that qualified as a Signature Flight Winner.

Flight Movement Freeze

No flight movement, up or down, takes place after September 1. Automatic promotions continue through September 1, then stop, and moves to a lower flight still end with the August 15 deadline. A player's SAT Index continues to update after September 1, but the player finishes the season in their current flight.

Scoring out of flight – during season

Tour flighting is based on a performance index system that groups together players of roughly similar skill level. The probability of an A or B Flight player scoring four strokes below his/her Tour Index is approximately 130 to 1. The same is true for a C or D Flight player scoring five strokes below his/her Tour Index.

To maintain the integrity of each flight, the Senior Amateur Tour Handicap Committee (comprised of the Tour President and 5 Local Tour Directors) will only review instances where members with an unvalidated SAT Index* (less than 8 SAT completed rounds within the past 18 months) return a score that indicates their actual playing performance exceeds that of their current flight. If this occurs the Local Tour Director will contact the National Office prior to awarding flight prizes and all information must be provided to the Committee at the time of the initial review. The Committee will then:

- examine circumstances related to the tournament, special course conditions, mitigating factors, previous flight movements as well as information provided to the Local Tour Director for the player's initial flight placement OR the player's return to the Tour after a 2-year absence
- determine if the player is disqualified from an event OR if the player may receive prizes (trophies, prize card awards, etc.) as awarded
- consider both rounds of a 2-Day tournament prior to making a determination

- in the event of disqualification, determine the player's eligibility to earn points and if points are awarded to a disqualified player, these points are in addition to those earned by the rest of the field and will NOT alter the points of non-disqualified players
- share decisions with the player and his/her Local Tour Director and all Committee decisions are final

**Note: completed rounds are always used to calculate the player's SAT Index and this policy is independent from the Handicap Committee's decision regarding disqualification. Players with a validated SAT Index are NOT subject to review by the Handicap Committee and flight changes resulting from the player's updated SAT Index will occur after tournament scores are posted.*

Scoring out of flight – during National Championship

Players who compete in the SAT National Championship are subject to having their scores reviewed if they fall below the scoring out of flight guidelines. At the conclusion of each round, the National Championship Committee (comprised of the Tour President and 5 Local Tour Directors) will discuss scoring issues. Players scoring out of flight will be formally evaluated after each day's scores have been posted. At that time, the player's Local Tour Director will advocate for the player, representing player history, past performance and other factors relating to the player's flight placement. Any player judged by the Committee and/or the Tour President to be misrepresenting their ability or manipulating their SAT Index such that their flight placement does not represent their actual ability, will be immediately disqualified. Outside of immediate disqualification, the Committee will reserve the right to make a final decision after all rounds have been completed. A Committee member will share the final decision with the player and his/her Local Tour Director. If a player is disqualified prior to the completion of the National Championship, he/she will not be refunded any portion of the tournament fee/side games.

CONSIDERATIONS BEFORE THE ROUND

Dress Code

The SAT will strictly enforce a tournament dress code with no exceptions as follows:

- allowed attire: collared shirts including mocks, dress/golf pants, golf shorts, shoes with soft spikes
- unaccepted attire: jeans, denims, jogging outfits, or sweatpants, shoes with metal spikes

Player Conduct

- The SAT will not tolerate: swearing, vulgar language, club throwing, alcohol or drug abuse, lack of golfing etiquette, improper use of golf carts, cheating, harassment, threats, violence, property damage, repeated disregard of the Director's instructions, or other such behavior. Such conduct may result in tournament disqualification and suspension or expulsion from the Tour. Rules regarding music and/or the use of ear buds at local events are at the discretion of the Local Tour Director.
- The Local Tour Director may remove a player from an event when necessary to protect safety, scoring integrity, the course, other participants, or orderly operations.
- Serious allegations are reported to the National Office. Mac Golf, LLC may impose an immediate interim suspension while the matter is reviewed. Only the National Office may decide reinstatement, national eligibility, or permanent expulsion.

Non-Golfing Participants

Caddies are not permitted on Tour unless the tournament course provides them in lieu of carts. If a course offers a caddy/fore-caddy as an option at a tournament, it is up to the player to utilize and pay for such services. If a course requires a caddy/fore-caddy to participate in the tournament, the player must adhere to the rules of the course and pay according to published Tour information. Under no circumstances may a player use a caddy that is not provided by the course.

Spectators are welcomed at SAT tournaments - however each course has different guidelines for spectators. It is not guaranteed the course will allow spectators. It is the responsibility of those who wish to follow the action to check with the Tour Director before the tournament to receive course instructions and spectator rules.

Devices

Range finders are accepted - but must have wind and slope variance options turned off.

Green reading devices of any kind are NOT permitted in SAT events. This includes Green Books and/or all types of Green Reading Apps.

GUEST PARTICIPATION POLICY

Guests are welcome only under the following 2027 standards:

- A guest is eligible only if the individual has not participated in a Senior Amateur Tour or Golfweek Amateur Tour event during the preceding two years.
- A guest may participate in no more than one Local Tour event during any rolling two-year period.
- Guests are noncompeting participants and may not participate in the official tournament competition or tournament format.
- Guests may enter approved optional Local Tour games, including skins, closest-to-the-pin (CTP), and similar games.
- Before entering optional games, each guest must provide a current GHIN handicap or equivalent verifiable handicap so the guest can be assigned to the proper flight.
- Guests are not eligible for tournament prizes, points, or qualification for any Signature or National event. Guests remain eligible only for payouts from approved optional local games.
- If a guest later becomes a member, initial flight placement will be based on the guest's current GHIN or equivalent handicap, subject to normal review and adjustment.
- Every guest must complete the official Tour registration/application and accept the approved liability waiver before participating.

WEATHER GUIDELINES

Simply put, if the course allows us on the course, we play. Bad weather, in and of itself, is not a good reason for discontinuing play. However, per Rule 5.7a, a player may discontinue play if he/she reasonably believes there is danger from lightning. In addition, if either the course or the Local Tour Director suspends play due to weather, all players must immediately mark their balls and cease playing until the Local Tour Director announces play may resume.

Any delays or cancellation of a tournament will be determined by the golf course and their staff in conjunction with the Tour Director.

If a course becomes unplayable during a tournament, a flight may be declared official only when every player in that flight has completed at least nine of the same holes. Without nine common completed holes, the flight cannot be declared official.

If a weather shortened tournament is declared official:

- tournament results will be based solely upon the holes completed by every player in each flight
- ties for prizes will be determined in the following manner:
  - if players have the same score after reviewing each viable hole combination, the players will split both points and the prizes associated with the tied positions
  - in the event of a tie for first place, the Local Tour Director will speak to all affected players and appropriate course personnel to determine if tied players will wait until the course becomes playable to complete an on-the-course playoff or if the players will split the points/prizes
- players earn normal placement points in the standings for participating in an official tournament; however, shortened rounds are excluded from the player's SAT Index and do NOT count toward participation requirements, including:
  - qualifying for entry in the National Championship (see National Championship Qualifications section for details)
  - retreating after a flight promotion or downward flight movements prior to the National Championship (see Flight Movement Rules section for details)

If a tournament is cancelled due to weather:

- a makeup date will be announced as soon as one is determined, and payments apply to the makeup date
- players unable to attend the makeup date may request a refund by emailing the Local Tour Director within seven days after the makeup date is announced
- if no makeup date is announced within 30 days after the cancellation, players may request a refund; refunds must be issued within 14 days of the request
- if the makeup date falls in a future season, players may choose a refund or transfer their payment to that specific makeup event (an exception to the no-carryover rule); the choice must be emailed to the Local Tour Director
- these cancelled-event options take precedence over the ordinary withdrawal and sold-out refund restrictions

TOURNAMENT PRIZES

Each Senior Amateur Tour event must include a minimum prize allocation of $20 per competing player (noncompeting guests are excluded), in addition to the required trophy for each flight winner. The full $20 per competing player goes to player prizes; trophies, card issuance costs, and reload fees are separate expenses and do not reduce it. The tournament fee and event listing will disclose the applicable prize structure.

- prize pools may vary on the day of the tournament from announced prizes due to late entries and withdrawals
- no single prize value shall exceed the current limit under the USGA Rules of Amateur Status
- no cash prizes are allowed
- tournament prizes are awarded on the official reloadable Visa prize card (where offered by the Local Tour) or other permitted non-cash awards
- all prize payouts will appear on the website with the results
- optional local games are separate from the tournament prize pool

Before the season begins, each Local Tour publishes its season-long contests, optional games, prize terms, eligibility requirements, and awards on its Local Tour website. Any later change will be communicated clearly.

RELOADABLE VISA PRIZE CARDS

- The reloadable Visa prize card program is optional for each Local Tour and may not be used on every Tour. Check with your Local Tour Director for how tournament prizes are awarded on your Tour.
- Active members receive one reusable Visa prize card from their Local Tour Director the first time they win a tournament prize. Future winnings are loaded onto that same card—keep it for the season and beyond.
- Cards may be used only for approved tournament prizes and promotional awards. They cannot be used for ATM withdrawals, cash advances, or cash back.
- Report a lost, stolen, damaged, or incorrectly issued card to your Local Tour Director promptly. Issuer replacement procedures apply and replacement fees may be charged.
- Players keep cards already issued to them, subject to the card program terms.

TOURNAMENT TROPHIES

At each tournament, the winner from each flight will receive a custom SAT award in the form of a crystal trophy, a plaque, or other unique award formats, presented on site at the event.

TOURNAMENT POLICIES

TOURNAMENT REGISTRATIONS / TEE TIMES

Only SAT members may participate in SAT tournaments across the country without restrictions. Guests are only permitted to play in accordance with the official guest policy contained within this manual. All participants must follow the same registration process.

Registration & Payment

All tournament registrations must be done via the SAT Local Tour website. The Schedule tab contains a registration link for every event. Pay tournament fees only through the approved secure checkout on the Tour website. Registration considerations include:

- registration normally ends one week prior to the event (please adhere to the stated deadlines found on the Local Tour's registration requirements)
    - most courses utilize contracts stipulating one week as an acceptable window for the Tour Director to guarantee tee times
    - it is important to get entry fees into the system ASAP because the course contract often requires full payment one week in advance

We welcome your registration for all events as soon as possible. Members can register for all of the events they plan to play throughout the season at the same time they join the Tour and then pay the tournament fees before each deadline. Registration rules and details include:

- registration does not guarantee a spot in the tournament if a sellout occurs
- the only way to guarantee placement to the tournament is to pay for it
- all tournaments are open to SAT members at the same time, regardless of the player's Home Tour
- when the Local Tour Director receives your registration, your name will automatically appear on the waiting list portion of the event roster
- your paid status will be manually updated within 24 – 48 hours of receiving your payment and your name will be moved from the waiting list to the official who's playing list
- a Roster List for each tournament is available on the SAT website through the home page of the Local Tour hosting the tournament
    - access the Schedule tab
    - if your information is not correctly posted and it has been more than 48 hours, please reach out to the Local Tour Director via the Contact Director tab

Note: your registration helps Tour Directors anticipate/adjust player counts on an on-going basis.

Payment for an event secures your position in a tournament, however Members can withdraw after they have registered and paid for a tournament. To withdraw from a tournament you have paid for:

- send an email to the Local Tour Director as soon as possible
- if your request was made within the event's stated guidelines, you will be removed from the roster and refunded according to the Tournament Withdrawals and No Shows section

- if you were accepted as a late entry (after the registration deadline) you are not automatically eligible for a refund and must consult with the Local Tour Director

Tee Times & Pairings

Tee times will be posted on the SAT website at least one day prior to all 1-Day events and can be accessed on the Local Tour home page at the Tee Times – Pairings tab. Pairings for the second day of a 2-Day tournament will be posted as soon as possible after the conclusion of the first round. Pairing requests for the second day of a 2-Day tournament will not be honored, as pairings are based upon scores from the first round.

We recommend:

- checking the website before going to the course in case there are last minute changes to pairings
- if you do not see your name on the pairings, please contact the Tour Director hosting the event via the information located on the Contact Tour Director tab

TOURNAMENT WITHDRAWALS AND NO SHOWS

To be entitled to a refund, the player must withdraw from the tournament before registration for the event closes or becomes sold out. Withdrawal rules include:

- if a player withdraws from a tournament hosted by his/her Home Tour before the stated deadline, the player has the choice of applying the payment towards another event hosted by the Local Tour or receiving a refund
- if the player chooses to apply the fee towards a future event, he/she must notify the Tour Director via email and the tournament fee will be held on account by the Local Tour Director
- all payments or balances remaining from unused tournament fees will be refunded to the player at the end of the season (no later than October 10th)
- credits may not be applied to future membership fees or carried over to future seasons, except for a transfer to a specific cancelled-event makeup date in a future season (see Weather Guidelines)
- if a player withdraws from an event that is not hosted by their Home Tour before the stated deadline, the host Tour Director will automatically refund the visiting player within one week of the tournament's conclusion (unless the player emails a request for the payment to be held on account pursuant to the same guidelines as a Home Tour event)
- if a player withdraws from an event after the tournament has been listed as "sold out" on the Schedule tab of the SAT website, the player will only be eligible for a refund if a replacement player in the same flight may be obtained by the host Tour Director, whether the withdrawal occurs before or after the deadline
    - sold out tournaments differ in this regard since numbers are locked in, prize pools are finalized, and other players have been denied entry
    - this policy applies to all SAT tournaments and takes precedence over the originally stated registration deadline and the after-deadline course-charge exception below
    - the cancelled-event options in the Weather Guidelines still apply
- if a player withdraws from a non-sold-out tournament after the registration deadline, refunds are only available if the golf course does not charge the Local Tour for any players missing the event

  - most courses will charge the Tour based upon the headcount given a week in advance
  - the Tour Director will do all he/she can to try and issue a refund, but be aware, most of the time this is not possible and may not be determined until the tournament has been concluded
- if a player does not show for an event, no refund will be given, and the player's ability to play in future events may be revoked (based upon Local Tour Director's discretion)
- all refund, credit, and withdrawal decisions will be communicated to the player in writing

TOURNAMENT CHECK IN

Players must personally check in at every SAT tournament with either the Tour Director or at the check in table (including the second day of a 2-Day event). We require that you check in at least 20 minutes before your assigned tee time. Failure to do so may result in a 2-stroke penalty.

Reminder: a player will not be allowed to participate unless a current season Join the Tour registration form and liability waiver have been completed.

The SAT Local Tour Director will provide the official score card and offer participation in optional cash side games. Check the official score card to verify that your flight is correct. Since flights are assigned via handicaps, it is important that we have your handicap on file correctly.

Some Tours provide additional optional cash side games. Tours may vary in the amount associated with each optional cash side game. All cash side games must be entered during the check-in process and paid up-front (2-Day events must be paid for in one payment during check-in process of the first round). Optional-game terms are published before play. Please check with the Local Tour Director for exact guidelines as slight variations may occur across the country. Optional cash side games include:

- flight skins – depending on the size of the overall field/specific flights, some flights may be combined (be sure to ask prior to entering)
- super skins
- closest to the pin

When checking in for a tournament, make sure you allow sufficient time to:

- perform your normal warm-up routine
- find your cart with your name on the cart sign and stow your gear
- listen to the Tour Director call on-deck the tee times as well as the players who should be on the tee
- be at the first tee ten minutes before your assigned time

Note: for shotgun starts, you must be in your cart in the marshaling area to hear the local course brief 20 minutes before the scheduled start.

TOURNAMENT TEE BOXES

All flights will be from a set of tees customized at each tournament. The following guidelines will be used for determining length:

- Championship Flight will play at 6,000 – 6,200 yards
- A Flight will play at 6,000 – 6,200 yards
- B Flight will play at 5,800 – 6,000 yards

- C Flight will play at 5,800 – 6,000 yards
- D Flight will play 5,600 – 5,800 yards
- Women will play from a tee box of the closest comparable slope rating to that of the men in the same flight (in the absence of a suitable tee box the Local Tour Director will choose or designate a tee box or tee box combination the equivalent of 85-90% of the men's distance in the same flight)

Note: These also will be the typical yardages that will be used for the National Tour Championship.

ON THE FIRST TEE

For all events, you will be provided an official score card/cards. As soon as you have it in hand, before players tee off, check your scorecard to verify all the player information is correct. If a piece of information is incorrect, clear it up with the Tour Director. If he/she is not immediately available, please advise your group and mark the problem on the scorecard so that adjustments can be made at the turn or at the end of the round (before you sign your card). Do not delay play to fix information that does not affect the conduct of your round (e.g., an incorrect handicap or wrong tee box is not a reason to hold up play if your group knows the correct tee box for your flight). However, information you cannot resolve that would cause you to play from the wrong tee box needs to be fixed before you start. Before play begins:

- exchange scorecards within your group
    - each player's score is kept by another player or official "marker" who must record hole-by-hole scores on the player's line (for reference the marker may keep his own unofficial score at the bottom or far side of the card and/or each player may keep a separate unofficial scorecard)
    - whenever possible, you should not be the marker for the player who is your marker; and should not be the marker for your cart-mate
    - identify who will be keeping the paper scorecard and who will be keeping the electronic scorecard – both methods are required at every tournament

Note: the paper score card is the official score.

- the Director or starter will provide local course rules
    - local rules take precedence over Tour or USGA rules
    - these rules will also be available for review at least one day prior to the tournament and paper copies will be available at the course
- each player should identify his ball with a distinctive marking and show it to his playing partners
    - you must be able to positively identify that the ball you found is not one of the same brand and number that was lost by another player
    - if you cannot positively identify the ball as yours, then USGA rules deem your ball to be lost
    - when putting a new ball in play after a ball is lost or when a ball is used as a provisional, the new ball must be clearly distinguishable from the original ball
    - the "one-ball rule" is not required at any local/Signature event – however, players should check with the host Tour Director for any tournament they visit to verify if the rule is used on any specific Local Tour tournament
- players may have a maximum of 14 clubs

- follow the starter's instructions for order of play (in the absence of a starter, start in the order listed on the scorecard)

DURING THE ROUND

Course Rules & Policies

To maintain a good relationship with our golf course contacts it is important for SAT members to observe course rules and policies which include but are not limited to:

- following course markings for keeping carts on paths and properly entering or exiting the fairway
- keeping golf carts away from greens and bunkers
- maintaining a proper pace of play (see section below for more details)

Scoring Procedures

To ensure fair and competitive play, the following scoring procedures should be followed:

- after each hole players should announce their score for the hole so that it can be properly recorded on both the paper scorecard and the electronic scorecard
- players should work together to solve any issues occurring on the course in an appropriate manner
- players should play 2 balls if there is a rules question and resolve any outstanding issues before turning in scorecards
- in the event there is an issue that interferes with the continuation of the tournament or there is an emergency on the course, immediately contact the Local Tour Director or his/her designee

Note regarding disagreement or uncertainty of the rules of golf:

Competitors doubtful of their rights or correct procedure during the play of a hole may play an alternate ball(s) under USGA Rule 20.1c but must comply with all requirements of that rule. Before playing any ball, the player must announce that he will play 2 balls under Rule 20.1c, which ball is being played under which rule, and state which ball he wishes to count if the rules permit. At the conclusion of the round or first opportunity, the Tour Director will make the final ruling. In any discrepancy of the rules, the SAT Tour Director will make all final decisions (see Protests & Final Decisions).

PACE OF PLAY

We want you to enjoy your round but for the sake of everyone's enjoyment, we need you to please stay in position. Slow play penalties will be assessed. Our goal is to play our round of golf in 4:30, and that means we need to play "Ready Golf" (which is simply defined as hit when ready). If you reach your ball and are ready to hit, when other members of your group are not yet prepared, then go ahead and hit. Keep in mind that in stroke play competition there are no penalties for playing out of turn under the Rules of Golf.

Position standard: each group is responsible for keeping its position with the group ahead—not merely finishing within the target round time.

Additional Pace of Play Rules/Guidelines:

- players in ALL FLIGHTS are limited to carding a maximum of triple bogey on any one hole per the following triple bogey rules:
  - at any time on any hole if a player reaches triple bogey (including penalty strokes) and the ball is not holed out, the player MUST pick up his/her ball
  - the player will record a triple bogey as his/her score for the hole
  - the player will help the group finish the hole
  - there is no limit to the number of triple bogies that can be carded in a round
- rangers will act as Tour officials and will warn slow groups and then report to the Tour Director
- times of each group will be noted after the first 9 holes
- if a 15-minute gap exists, the group is out of position and will only be warned 1 time
  - any messages sent through the online scoring system must be shared with the entire group as they also serve as official warnings
- all group members are expected to recognize the group is slow and take action to speed up the group
- the penalty for slow play is a 2-stroke penalty for each player in the entire group (per penalty assessment rules as stated on local rules sheet or in pre-tournament communications)
- repeat offenders may be asked to leave the Tour for the sake of all other players
- always play a provisional ball if you are unsure of the outcome of your ball and think it "may be" lost or OB (the new ball must be clearly distinguishable from the original ball)

AFTER THE ROUND / RETURNING SCORECARDS

Immediately after completing your round pull carts away from the final green so you do not obstruct upcoming players then review official scorecards with your playing partners. Turn in scorecards as quickly as possible, adhering to the following:

- players must resolve any rules issues that occurred on the course before turning in the official scorecard
  - locate and obtain a ruling from the Local Tour Director and/or host course professional
  - USGA rules for returning official scorecards will be imposed
- players are responsible for the correctness and proper return of their scorecard (although our tournaments utilize an online scoring system throughout the event, the paper scorecard serves as the official record, not the online system)
- scorecards must correctly record a number indicating the strokes taken on each hole with birdies and eagles circled (no other markings please)
- players are also responsible for verifying that the strokes taken on each hole recorded in the online system match up with the scorecard (finalize the online scoring results as quickly as possible)
- if a player submits a signed card with a lower score on a particular hole than the actual score made, the player will be disqualified from the tournament
  - it is crucial that all players come to agreement BEFORE the scorecard is submitted
  - the paper scorecard is the official score therefore a player in this situation will be disqualified from the tournament even if the online scoring system recorded the correct score on the hole

- players should review their hole-by-hole scores for correct recording and must sign to attest their score
- each scorecard requires at least 2 signatures; one by the marker and another by the player
- scorecards are considered final and submitted once given to scoring table with all signatures
- player failure to verify and sign their scorecard can be grounds for disqualification

Note: in the event there are any discrepancies between the paper scorecard and an online scoring system, the online system will be adjusted to reflect the hole-by-hole recording on the paper scorecard.

TIEBREAKERS

All first-place ties (for all events) will be decided by sudden-death playoff on the course. If more than 2 people are tied for first, the playoff ends as soon as a first-place winner is determined. The playoff winner receives the trophy and the first-place prize.

The remaining participants' places will always be based solely upon the scorecard playoff format listed below.

- 1-Day event tiebreaking for prize purposes outside of first-place (i.e., second, third, fourth, etc.), will be determined using the following USGA Matching Scorecards system:
  - back nine; best total of last 9 holes, last 6 holes, last 3 holes, and finally the 18th hole
  - if still tied, front nine; last 6 holes, last 3 holes, 9th hole
- 2-Day event tiebreaking for prize purposes outside of first-place (i.e., second, third, fourth, etc.), will be determined in the following manner:
  - Day 2 total, Day 1 total, Day 2 back nine, Day 2 front nine, Day 1 back nine, Day 1 front nine
- if a winner is still not determined through the above processes, a tie will be declared and the prizes will be split between tied players
- if the round is less than 18 holes the tiebreaking will be made based on a discussion between the Local Tour Director and the Tour President

Note: the SAT Tour Director will always be the final decision on all Tour matters at the event, subject to the Protests & Final Decisions section below.

PROTESTS & FINAL DECISIONS

- **On-course protests:** a protest involving a Rules violation or other infraction during the round must be presented to the Local Tour Director immediately after the round. The Director will review the facts and issue a ruling. The Local Tour Director's decision is final.
- **Points and standings protests:** a protest involving points or standings that requires National Office review must be submitted through the Local Tour Director with all supporting information. Mac Golf, LLC will issue a decision within 48 hours after receiving the complete submission. The National Office decision is final.

TOURNAMENT CONCLUSION

Once the final scores are tabulated and the trophy has been presented to the tournament champion, the tournament is considered final and closed. Results from each tournament are published on the

website within 24 hours of the tournament's conclusion. Tournament recaps are also posted on the website after each event; consult your Local Tour Director for details on where and when to locate this information. Additional pictures are sometimes located on the official social media accounts of the Local Tour and are accessible by the links on their individual web pages.

POINTS SYSTEM / SEASON STANDINGS

POINTS SYSTEM

The points system is a nationwide formula allowing golfers the fair opportunity to qualify for the National Tour Championship. The point system listed below is the only system in place for all tournaments and applies to every flight. In the event of a tie (outside of first-place), points are split evenly between all of the tied players (the points associated with each position are totaled and then divided according to the number of players). For example, if there was a two-way tie for third place, each player would receive 200 points (225 + 175 = 400 and 400/2 = 200) and the Local Tour Director would determine how the prize pool is distributed.

Place	Non-Major Tournament	Major Tournament
1	450	900
2	275	550
3	225	450
4	175	350
5	165	330
6	155	310
7	145	290
8	135	270
9	125	250
10	115	230
11	100	200
12	90	180
13	85	170
14	80	160
15	75	150
16	70	140
17	65	130
18	60	120
19	55	110
20	50	100

For each finisher outside the top 20, deduct 2 points from the previous finish in non-major tournaments and 4 points in major tournaments. Continue deducting for each place until all golfers are accounted for in the standings.

One-day tournaments award Non-Major points and two-day tournaments award Major points. All points are rounded to the nearest tenth of a point.

BEST TEN-EVENT SEASON STANDINGS

Season standings count each player's best eight one-day results and best two two-day results. Each Local Tour schedules at least eight one-day and two two-day tournaments and may schedule more, and players may enter as many tournaments as they like.

- a player's first eight one-day results and first two two-day results set their initial season total
- each additional result replaces the player's lowest counting result of the same type when it is higher: one-day results replace one-day results, and two-day results replace two-day results
- for example, if a player's lowest counting one-day result is 85 points and the player later earns 200 points in another one-day event, the 200 replaces the 85
- a player with fewer than eight one-day or two two-day results counts the results they have
- only eight one-day and two two-day results count toward final season standings
- your one highest Signature Event result of the season can fill an open two-day spot, or replace your lowest counting two-day result when it is higher; only one Signature Event can count toward season standings
- that Signature Event result counts at full points, is not an away event, and still counts toward the Signature Points Championship; a Signature Event shortened to one day by weather cannot fill a two-day spot
- for example, if your counting two-day results are 450 and 230 points and your highest Signature Event result is 550 points, the 550 replaces the 230 and your two two-day results total 1,000 points
- combined Golfweek Amateur Tour and Senior Amateur Tour events count toward each Tour's standings

National Player of the Year

Each season a National Player of the Year is named in every flight, one for the Golfweek Amateur Tour and one for the Senior Amateur Tour. Because every Local Tour counts the same best ten results, players can be compared across the country.

Your National Player of the Year points are figured in two simple steps:

- **Step 1 – Start with your Local Tour points.** These are the points shown in your Local Tour standings: full points at home events and your counted Signature Event, and points after the away percentage (80%, 60%, or 50%) and flight-size adjustment at away events.
- **Step 2 – Adjust home events and your counted Signature Event for flight size (National Player of the Year only).** Every tournament is checked on its own. In any of these tournaments where fewer than 10 players are competing in your flight, your points from that tournament go down 10% for each player under 10. Tournaments with 10 or more players competing in your flight keep 100%. Away events were already adjusted for flight size in Step 1 and are not adjusted again.

Players competing	10+	9	8	7	6	5	4	3	2	1
Points counted	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%

Example: you finish 3rd in a one-day event (225 points). It is your first away event, and 6 players are competing in your flight.

- Local Tour points: 225 × 80% × 60% = 108 points
- National Player of the Year points: 108 points (an away event is not adjusted again)

Flight size is the number of players competing in your flight at that tournament. At home events and your counted Signature Event, the flight-size adjustment is used only for National Player of the Year and never changes your Local Tour standings. It never changes your Signature points.

AWAY POINTS & TOUR TRANSFERS

Points earned in events hosted by another Local Tour count toward a player's Home Tour season standings at a declining rate:

- first two away events: 80% of the points earned
- next two away events: 60%
- every away event after that: 50%
- a two-day away event counts as one away event
- if fewer than 10 players are competing in your flight at the away event, your points go down a further 10% for each player under 10; 10 or more keep 100%

Example: a 3rd-place finish at a one-day event earns 225 points at home. In a flight of 10 or more, as the player's first or second away event it earns 180 points, as the third or fourth 135 points, and after that 112.5 points.

Example with a small flight: a win at a two-day away event is 900 points. As the player's first away event, in a flight of 8, it earns 576 points (900 × 80% × 80%). A win at a one-day away event, as the player's third away event, in a flight of 6, earns 162 points (450 × 60% × 60%).

Please note the following guidelines:

- away results must be played before the start of the Local Tour's final event so season-ending standings can be finalized at the last local tournament
- all player accounts are monitored throughout the season and points are adjusted accordingly to correct errors that are inconsistent with Tour Manual guidelines
    - if a player does not see the appropriate points in the standings when the results are listed for a tournament, he/she should contact their Local Tour Director (see Protests & Final Decisions)
    - all players' points will be reviewed by the Local Tour Director and National Office prior to the National Championships to ensure accuracy and any errors will be rectified prior to the Local Tour's final tournament

The following guidelines will apply to players moving to a new Tour during the season:

- 75% of the player's former Tour points are moved to the new Tour - however, additional points will be subtracted (if necessary) to ensure the player is not ranked higher than tied for 5th place in the new Tour's current flight points standings
- players may only transfer Tours 1 time during a season and the transfer must take place before August 1st (requests to transfer Tours must be made in writing via email to the Local Tour Director and the National Office)

SIGNATURE EVENTS / NATIONAL CHAMPIONSHIP

SIGNATURE EVENTS

We developed the Signature Events to encourage members to share in the national camaraderie and competition throughout the year that is typically experienced during our end-of-season National Championship. Use of the One-Ball Rule at Signature Events is at the discretion of the host Tour Director. Music and earbuds will not be permitted during Signature Events.

The current 2027 Signature Events schedule is published on the official Tour website.

Signature Points Championship: Signature Event points count toward a separate season-long championship. Your one highest Signature Event result can also count as a two-day result in your Local Tour season standings (see Best Ten-Event Season Standings); no other Signature Event result counts toward them.

- players may compete in up to six Signature Events; their best three results count toward the championship standings
- Signature results earn Major points (see Points System)
- ties are broken by comparing results from the most recent Signature Event, working back to the first; if still tied, both players are named champion
- the champion receives a free entry to the National Championship and the Signature Player of the Year trophy; if the champion has already paid the National Championship entry fee, it will be refunded
- Signature Event flight winners qualify for the National Championship but pay their own entry fee
- contact the National Office through your Local Tour Director with unusual eligibility questions

If a Signature Event is shortened to one day because of weather, it converts to one-day (Non-Major) points for every participant. If the event begins as a one-day tournament, it does not award Signature points unless the published event rules expressly provide otherwise. Current published Signature rules control.

2027 MATCH PLAY

- The 2027 Match Play program uses Local Tour brackets in five flights, generally with 16 players per bracket.
- Registration dates, deadlines, and match play windows have not yet been confirmed and will be announced by the National Office. Check the official Tour website and National Office communications for current details.
- Both opponents must confirm each match result.
- A player who refuses to play or fails to appear forfeits the match. If a match is not completed by its deadline, advancement may be determined randomly only when neither player is at fault and no extension is granted, subject to the published Match Play rules.
- Published Match Play rules, deadlines, advancement procedures, and venue information control.

THE 2027 CHAMPIONSHIP PATH

Qualification and Registration

Signature Events and the National Championship extend the same flighted, stroke-play experience beyond the Local Tour. Players should review qualification requirements early, monitor the official points standings, and meet every published registration and payment deadline.

Qualification, field limits, eligible flights, required tournament rounds, registration windows, fees, venues, and dates are established by the National Office. The official 2027 program announcement and event registration page control if they differ from this manual. Qualification does not guarantee entry after a flight reaches capacity.

A player must be a current member in good standing, provide a valid handicap record, satisfy the published round and points requirements, and complete the official registration and waiver. Payments submitted by an ineligible player may be returned or handled under the published event policy. Weather-shortened rounds do not count toward round requirements.

Members participating in the National Championship after moving down a flight, regardless of the date moved, must card 3 complete 18-hole rounds in the lower flight (after the retreat and prior to the National Championship) to be eligible to play in the lower flight in the National Championship. Weather-shortened events which are declared official tournaments do NOT count towards the 3 complete rounds (see Weather Guidelines section). Players that do not meet the stated 3-round requirement may either participate in the National Championship as a member of the higher flight or elect to forgo the National Championship and remain in the lower flight. No player will be permitted to retreat flights after August 15th for any reason. These requirements also apply to players that qualified as a Signature Flight Winner.

NATIONAL CHAMPIONSHIP STANDARDS

Scoring and Flight Review

Championship scores remain subject to review under the Tour Index and scoring-out-of-flight policies (see Scoring out of flight – during National Championship). The National Office may adjust flight placement or apply the remedies allowed by the published rules.

Ties and Official Results

All first-place ties will be decided by sudden-death playoff on the course. All other ties will be determined in the following manner: Day 2 total, Day 1 total, Day 2 back nine, Day 2 front nine, Day 1 back nine, Day 1 front nine. If a winner is still not determined, a tie will be declared and the prizes will be split between tied players. Players must remain available until scores are verified and the competition committee declares results official.

Team Cup and Optional Competitions

Team Cup eligibility, team composition, scoring, side games, and related awards are governed by the published 2027 Championship rules. Guest participation is not permitted in Signature or National competition.

Player Responsibilities

Players are responsible for knowing their assigned course, starting time, local rules, equipment rules, pace-of-play expectations, and check-in requirements. Music and earbuds are not permitted during Signature Events or National Championship rounds unless an official event rule states otherwise. The triple bogey rule is in effect for ALL FLIGHTS.

The National Office may revise procedures when required by course conditions, weather, safety, or the Rules of Golf. Event-specific player communications are part of the official rules for that competition.

2027 EVENT INFORMATION

The National Office will publish the authoritative schedules, venues, registration windows, qualification requirements, fees, and itineraries for Signature Events and the National Championship. The prior-year itinerary has intentionally been removed from this edition so players and printers do not rely on obsolete dates or locations.

Registration is not complete until all required information, payment, waivers, and acknowledgments have been received. Qualification does not guarantee entry after a flight or event reaches capacity.

Players should always use the most recent official email, event registration page, and player information notice when preparing for a Signature or National event. Questions about eligibility, registration status, flight placement, or event logistics should be directed to the National Office before the applicable deadline.

APPENDIX

EXHIBIT 1: Assumption of Risk & Release from Liability Form

(as it appears on the SAT website Join Now section)

Agreement

By checking "agree" below or by paying, registering and playing in a Senior Amateur Tour tournament:

I understand and agree all individual tournament fees are paid directly to the local Tournament Director and solely the responsibility of the local Tournament Director. Accordingly, any requests for refunds for any tournaments must be made directly to the local Tournament Director and I waive all claims for refunds, prizes, and side game winnings against Mac Golf LLC, the Senior Amateur Golf Tour or company officers.

I understand and agree that while on the premises of a Senior Amateur Tour tournament, I, and any guest, relative or anyone else affiliated with me, shall be present at their own risk and that Mac Golf LLC, the Senior Amateur Golf Tour, sponsors, host course, owners, company officers, employees or volunteers shall not be liable for any claims for injuries or damages whatsoever to person or property of the participant or related person arising out of or in connection with the participation in the tournament or presence at the tournament.

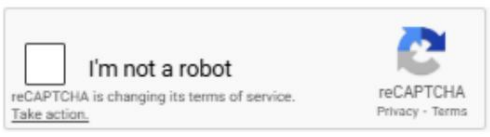
I agree to indemnify and hold harmless the Senior Amateur Golf Tour, Mac Golf LLC, sponsors, host course, owners, company officers, employees, or volunteers from all claims by or liability for any loss or injury related to my attendance or participation in any Senior Amateur Tour sanctioned event.

I am hereby indicating that when registering for a Senior Amateur Tour event, I have read and understand the Tour Manual and all information pertaining to tournament prizes and all rules and instructions contained herein.

I understand and agree that if I am unable to participate, I may be responsible for the tournament entry fees. I also understand that annual memberships are not refundable after participating in an event and are not refundable after 30 days regardless of participation.

I grant permission to the Senior Amateur Tour and related entities to use or authorize others to use any photographs, motion pictures, recordings, or any other record of my participation in this event or related activities for any legitimate purpose without remuneration.

☐ I Agree



After submitting this form, you will be directed to the payment page. Please have your payment method ready. Thank you!

Submit