

OPTIMAL PLAY QUICK REFERENCE GUIDE

		Dealer's Upcard										
		2	3	4	5	6	7	8	9	10	A	
HARD TOTALS	8 or less											
	9	1							HIT			
	10	DOUBLE			DOWN	(A)						
	11											
	12	HIT										
	13											
	14		STAND						HIT			
	15									2		
	16								2	2	2	
	17 or more											

		Dealer's Upcard										
		2	3	4	5	6	7	8	9	10	A	
PAIRS	A-A											
	2-2	4	5	SPLIT (B)								
	3-3	4	4						HIT			
	4-4				6							
	5-5				SEE HARD 10							
	6-6								HIT			
	7-7									7		
	8-8		SPLIT (B)									
	9-9											
	10-10					STAND						

NOTES:

A. Hit if double down is not allowed.

B. If splitting is not allowed, use the hard total chart.

EXCEPTIONS:

1. Double down in a single deck game.
2. Surrender if the rules allow.
3. Stand if doubling down is not allowed.
4. Split if doubling down after a split is allowed.
5. Split in a single deck game.
6. Double down or split in a single deck game.
7. Surrender in a single deck game if allowed.

		Dealer's Upcard										
		2	3	4	5	6	7	8	9	10	A	
SOFT TOTALS	13			1								
	14	HIT		1								
	15			DOUBLE					HIT			
	16			DOWN (A)								
	17											
	18		3	3	3	3						
	19											
	20				STAND							
	21											