

OPTIMAL PLAY QUICK REFERENCE GUIDE

HARD TOTALS

	Dealer's Upcard											
	2	3	4	5	6	7	8	9	10	A		
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												

PAIRS

	Dealer's Upcard											
	2	3	4	5	6	7	8	9	10	A		
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							

SOFT TOTALS

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

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.