

“INVESTING IS A LOT LIKE GOLF: Both take patience, discipline, and most important, planning and advice. Developing a strong plan—on your own or with the guidance of an expert—will help you realize your goals, whether they be improving your short game or saving for retirement.”

—Rande Spiegelman, Vice President of Financial Planning, Schwab Center for Financial Research



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GREAT TECHNIQUE STARTS WITH GREAT ADVICE

After more than 30 years as a golfer and professional instructor, there's one thing I can say with certainty: Golf is a very difficult game. I've worked with more than 200 Tour professionals and given thousands of lessons, and I've found that there are certain essentials necessary for success.

- 1. Find a professional you trust.** Change and success don't happen overnight, so whether you're a beginning golfer or the best player in the world, you still have to devote time to improving your game. Maximize your hard work by teaming up with a trusted, knowledgeable expert who can help you reach your goals.
- 2. Have a vision.** The best way to improve is to visualize where you'd like to be. Whether it's lowering your handicap or playing in a championship tournament, a long-term goal is a necessary component of any solid plan.
- 3. Create a clear, step-by-step plan.** Once you have a long-term goal in mind, you need to decide how to get there. With the help of a professional, you can design an appropriate and realistic plan that suits you. Your golf pro can also help you assess and adjust your swing as necessary—it's important to have a plan, but it's equally important to know when to change that plan.
- 4. Constantly assess and make necessary changes.** Even if it's not immediately noticeable, every player's game changes. The biggest culprit? Age. You may be getting wiser, but you're also slowing down and losing some of the flexibility you once had. What was once a strength might now be a weakness, so work with your pro to help you diagnose the changes in your game and modify your technique as necessary.
- 5. Adapt to conditions.** Conditions are always changing. The weather, the wind, the grass, the speed of the greens—combined, they create a complex set of variables. The more successful you are at creating a game plan that can adapt to changing conditions, the more solid your outcome will be.

Trust the partnership you have with your pro, but also remember that the hard work begins with you. Communicate, ask questions, and make sure you understand the answers.

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