Modified Basic Strategy

- **Insurance**: Unless you are counting accurately, never take insurance.

- **Late Surrender**: If late surrender is offered, surrender a total of 16 against an Ace or 10, 15 against an Ace, 10, or 9.

- **Split**:
  - Aces: always
  - 9’s: against a dealer’s 2-9, except 7.
  - 8’s: always
  - 7’s: against a dealer’s 2-7.
  - 6’s: against a dealer’s 2-6.
  - 3’s: against a dealer’s 4-7.
  - 2’s: against a dealer’s 3-7.

- **Double Down**:
  - A8: against a dealer’s 6.
  - A7: against a dealer’s 3-6.
  - A6: against a dealer’s 2-6.
  - A5, A4, A3, A2: against a dealer’s 4-6.
  - 11: always
  - 10: against a dealer’s 2-9.
  - 9: against a dealer’s 2-6.
  - 8: against a dealer’s 5,6.

- **Hit**:
  - A7: against a dealer’s 9-A.
  - A6: against a dealer’s 8-A.
  - any 13-16: against a dealer’s 7-A.
  - 12: except against a dealer’s 5,6.
  - 2-9: always (subject to doubling/splitting).