

CME Group Tour Championship

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Naples, Florida, USA

Tiburón Golf Club

Angel Yin

Lambros Lambrou

Press Conference

THE MODERATOR: Welcome everyone. Joined today by Angel Yin, winner of the 2023 Aon Risk Reward Challenge, the season-long competition across both the PGA Tour and LPGA Tour that highlights some of golf's best decision makers.

Angel will receive the Aon Trophy, the \$1 million prize, and joins Tyrrell Hatton as this year's PGA TOUR winner.

We are also joined by Lambros Lambrou, Aon's Chief Executive Officer of Human Capital. Lambros, welcome.

LAMBROS LAMBROU: Thank you, Matt.

THE MODERATOR: I know you have a couple words to kick us off. If you have an opening statement, feel free to get going.

LAMBROS LAMBROU: Right. Okay, it's great to with everyone this afternoon. First and foremost let me start by congratulating Angel. We are absolutely thrilled on you being our Aon Risk Reward Challenge champion for 2023.

We are very, very proud of our association with the LPGA, and specifically celebrating the 5th year of this challenge.

As many of you know, the challenge really sets out to test players' ability to make better decisions on course throughout the season, and certainly Angel in winning this year's trophy you've exhibited incredible clarity and confidence.

Whilst this year you've been incredibly successful and won many, many things, we are delighted to be able to add the Risk Reward Challenge to your list of accolades.

So congratulations, Angel.

ANGEL YIN: Thank you.



THE MODERATOR: As you said, Angel, just how does it feel to add the Aon Risk Reward Challenge to your resume of an already great season?

ANGEL YIN: Feels \$1 million better. (Smiling.) I mean, everyone is highlighting the \$1 million, so might as well highlight it more. It's really special. It's a big prize fund, and it's pretty challenging, to be honest, for the entire season, so it's special.

THE MODERATOR: Absolutely. Angel, can you tell us about some of the decision making that went into some of your shots on course, especially towards the end and Shanghai and BMW when the race really started to tighten?

ANGEL YIN: Yeah, I really like this question, because I got briefed before, and I actually like -- I've been pretty strategic on this, because like, it's no lie, Shanghai I had it in my head -- because going into it I knew the position I was in.

Walmart is when I really started to realize, okay, I really have a good chance. I think I was barely ahead of her, so if she made one eagle she would've passed me. So Shanghai started planning it out. I was like first week -- first day in, I go, Marcus, find out which Aon hole it is, because we hadn't been in Shanghai for a long time, so didn't know what Aon hole we were going to play.

It was the 17th hole that week and we figured out the math. I actually asked for help and they didn't get back to me, but then his answer was perfect. It's not his \$1 million it's my \$1 million, and that's correct, so I figured out the math that week. Kind of. I figured it out more in Korea.

Anyway, said I just needed to make two birdies to sustain, and then I wanted to make an eagle or an albatross to take more of a lead.

My goal is to go even further so then she can't really catch me. Golf is such a game where anything can happen and I don't really want anything to happen. I want to calculate it all, because who doesn't want a million bucks?

So been planning it out since Shanghai and Korea, and then unfortunately I couldn't push more in Malaysia because I had to pull out.



Tampa rolled around with everything that was laid out, I just figured, one, I can rest, two, let's just see how it plays out.

THE MODERATOR: I am going to throw some stats are you, so be prepared. Throughout the season you went for the challenge holes on 48% of the time, executing the shots successfully 24% of time, which ranked in the top 10% of LPGA Tour players. Your average proximity to the hole was 13 feet, which was closer than anyone on the LPGA Tour. What about your approach and preparation allowed you to attain those numbers?

ANGEL YIN: Cool stats. (Laughter) But I actually decided to be more conservative this year and less aggressive. I stopped looking at Aon holes this year because I just wanted to play my game and what fits the hole more. So whatever situation I was in more, that's how I played my hole. Didn't really think about being more aggressive and no gripping and ripping it.

So I was just more strategic this year and it paid off. Feel like a commercial right now. (Laughter.) It was a good commercial. I can be a spokesperson now.

THE MODERATOR: For Lambros, this challenge has really taken off since its inception in 2019. Just what has it meant to Aon?

LAMBROS LAMBROU: I would say a lot of things. When we first throughout about the Risk Reward Challenge we really wanted to create a program that helped us drive understanding of what we do at Aon in business.

The challenge actually helps us draw parallels between the decisions that players make on course throughout the season and the decisions that we help clients make in and around business.

I think that was important to us, but equally, our support of women's golf as part of our broader partnerships. This reward challenge is a huge sense of pride for us at Aon.

THE MODERATOR: Open it up from there.

Q. Angel, are you risky in any other part of your life or just golf?

ANGEL YIN: I risk everything every day. This morning I showed up on time but everyone thought I was late for my pro-am tee time. That's risking being DQ'd for one of the largest purses of the year.

Every day is a risk, but it's calculated. Like Aon. It's true. I

feel like what's crazy, how he says it is like I've been more conservative but calculating more throughout the season. It's incredible how it paid off.

To me, Aon is a lottery if I am being completely honest. How can you calculate something so long? But if you do it right, I guess it works. Worked this year. Maybe next year, too. (Smiling.)

Q. What would you do with the money?

ANGEL YIN: Save it. Pay my caddie. Pay tax. Don't get in a white collar jail. Don't get arrested. Yeah, and then see what I can do with it. Maybe invest it. Do what I want to do.

But I've been saying this is like since I haven't about sponsorship in a long time, I call it my little sponsorship for Angel. Thank you, Aon. (Laughter.)

Q. You talked about being more conservative this year. What in general made you change your philosophy?

ANGEL YIN: Just previous play where it's like the hole is let's say 250 yards and I can reach it in two, but my wedge game is also really good and I don't think I embrace it enough. It's like, okay, I want to go for it, go for that eagle, but that birdie is also huge.

When you overlook the small things it doesn't benefit you. So what I started doing is I started looking at the small things and cherishing it more and accumulating that more, and I think that's what really helped.

Cincinnati I made an eagle. That was huge. But it wasn't really planned for. It was really lucky. If you really think about it, eagles are with a lot of luck. Birdies are more calculated. If I can just put all my money on my birdies I can get my return.

Q. You mentioned in the preview media days for CME how your focus on giving back a little more now with your success. Can you expand on that and why it's important to maybe use some of your earnings and time with your success now to give back to the golfing community?

ANGEL YIN: Yeah, so I'm very blessed with a lot of people in my life that have been a lot of support, but let's just say on the financial side or other support hasn't been like as great. I feel like if I have the ability to do that, I want to be able to reach out.

Because money makes things go around, and as much as

 . . . when all is said, we're done.®

we don't want to talk about it, it can bring a lot of things in life and create a lot more opportunities, pathways for businesses to grow or things to grow.

If I have the ability I just want to be able to do that. We're here for a long time, and I want to find out what my passions are in life. So I want to be able to help people that haven't been helped out.

Q. Who specifically are you looking to support and what groups are you working with?

ANGEL YIN: So I'm working with two: One of them I don't even know if they really need my help. Chambers Putters. I invested in earlier this year. It's very impressive resume with Vikash who founded Odyssey, Never Compromise, and Happy Putters, and now he's working on Chambers. So there is that, and our ex-commissioner, I don't know their names, sorry.

And then there is the ex-CEO of First Tee. So like the Founders were really impressive and then on top of that, Beth Daniel, Meg Mallon, they're actually in the bag back, and Juli Inkster, Judy Rankin, Karrie Webb, they're investors. I was like, wow, what a great company. I tested out the products, great, so I was like, can I be a part of this?

It just came into my mind, so I was like, played well this year so I got a little extra on my hands, so can I do this? Yeah, why not. So that was more of an investment. I don't think they needed me, but I was really excited to be a part of because it's a bunch of legends. Who doesn't want to be associated with them?

The other was more of what I wanted to do in the future. Fairmont is a clothing company founded by two Malaysian girls. Met them at Pebble. They are very, very small. They're a start-up.

I wanted to invest a little bit of capital. I don't have that much to just throw around, but invest a little capital and then invest my time, because I want to see them grow.

I think girls work really hard and a really smart person told me, you don't invest in things, you invest in people. When you invest in a company you're looking for what kind of people are driving it. That's what is going to create more opportunities. Without people working hard for you, then you don't have a product.

Every start-up is zero, no matter what it's valued at. So I really like the girls and they're hard working, so that's where I wanted to put my time and energy in. To me, what is a money? Money is your time and energy that you put in

in return.

Thank you. (Laughter.)

Q. You now added to that list of funds you can invest with something like Aon that has that parity between the men's and the women's game, for you how important is it to target those women-owned and women-operated companies?

ANGEL YIN: It's definitely -- I don't -- I wouldn't say I want to target that because then you become biased. Just so happens that those two companies that I've invested in are very women-focused. Even Aon is women focused too, trying to bring equality between men and women.

So that is also a point I want to target, but it's not the my main focus, because I don't like it discriminate. I like them all.

Q. For Lambros, to see all the past winners this year thrive on tour -- Angel's won, Minjee's won, Hannah's won, Carlota had that great moment for the Solheim Cup in her home country -- just what does it mean to you and Aon to see these past winners really succeed on tour?

LAMBROS LAMBROU: I'll take a leaf out of what Angel said beforehand, which is you invest in people. For us, the Risk Reward Challenge achieves a lot of things, but I think our ability to create life changing experiences for people, recognizing the efforts that they've made throughout the season through better decisions, those experiences, those opportunities do not come along very often, so we are immensely proud of the opportunity to be able to do that.

THE MODERATOR: Thank you everyone for joining us and thank you Angel and thank you Lambros.

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