XPRESSBET DEL MAR FALL CLOSING DAY CHALLENGE
OFFICIAL RULES

CONTEST DATE

Sunday, November 29, 2026

CONTEST LOCATIONS

Online:	https://www.xpressbet.com/

NHC TOUR POINTS

NHC Tour Points will NOT be awarded in this tournament.

BUY-IN

$1,000 per entry ($500 Bankroll / $500 Entry Fee).
100% Entry Fees paid out as prizes.

MAXIMUM ENTRIES

Maximum of two (2) entries, per person.

1. CONTEST LOCATIONS

Players may only compete in this tournament online at Xpressbet.com.

2. PLAYER'S BANKROLL

This is a live money handicapping tournament. In order to participate, this contest requires a $1,000 buy-in, per entry. Of each buy-in, $500 will be used for a player's bankroll, while the remaining $500 will be allocated to the prize pool (100% of entry fees will be paid out as prizes).

Players that compete online at www.xpressbet.com will have a separate Contest account for each entry that they purchase. Each Contest account will have a balance of $500 for each of their paid entries, this balance will be the player's initial bankroll. To participate in the contest, follow instructions at www.xpressbet.com. Players must have an Xpressbet account in good standing to play.

At the conclusion of the Contest, any dollar amount remaining within the Xpressbet Contest account remains the property of the player. Xpressbet will transfer funds from the Contest account back to the player's primary Xpressbet account at the conclusion of the Contest.

3. TO ENTER

As mentioned previously, players may compete in this contest on Sunday, November 29, 2026, online at xpressbet.com. There is a maximum of two (2) entries per person, per tournament. Players must be at least 18 years old (19 years old in Nebraska and 21 years old in Arizona, Iowa, Kansas and Washington).

Entries will be accepted up until the start of the fifth race (Race 5) at the contest track on the contest date.

Online registration begins approximately 96 hours in advance of this tournament. To participate, follow instructions at www.xpressbet.com. Participants must have or open a valid Xpressbet account that is in good standing, subject to the Xpressbet terms and conditions. Residents of state(s) that are unable to bet on the contest track are also ineligible to participate in this tournament online.

4. FORMAT

- Eligible contest races are all live races at Del Mar on Sunday, November 29, 2026.
- Permitted wagers are Win, Place, Show, Exacta, Trifecta and Daily Double.
- No Pick 3, Pick 4, Pick 5, Pick 6, Superfecta, Super High 5, Place Pick All, or 3X3 wagers will be permitted in this tournament. The Parlay function for Win, Place and Show wagers is not permitted.
- Players must bet at least three (3) contest races at a minimum of $100 per race.
- Players must bet, at minimum, their entire $500 bankroll during the contest.
- There are no maximums – players may wager as much as they want, including the winnings from their bankroll, whenever they wish.
- Daily Double wagers will count toward the wagering total in the race the bet is placed. For example, a Double wager on Race 4 (linking to Race 5) will count as a wager on Race 4.
- In the unlikely event of a cancellation of a full or partial race card, Contest Officials reserve the right to substitute races from another racetrack or cancel the tournament and issue refunds to all participants. In the event of a tournament cancellation, each player's entry fee will be refunded, and any remaining balance in the player's Contest account will be returned to the player's primary Xpressbet account in accordance with Section 2.

It is each contest player's responsibility to meet the wagering requirements listed above. If a player's entry fails to reach the wagering minimums or places a wager other than Win, Place, Show, Exacta, Trifecta or Daily Double, that entry may be disqualified from the contest. Contest officials will make all decisions on disqualification from the contest in the event of a rule violation, and all decisions are final. The remaining bankroll on the player's wagering card or Xpressbet contest account remains the property of the player.

5. PRIZE POOL

All entry fees collected will go directly to the cash prize pool, as outlined below.

Per Item 2, 100% of the entry fees will be paid out as prizes. The final prize pool will be announced on November 29, 2026, after registration closes. The prize structure for any number of entries other than the examples below will be determined by Contest officials after registration closes and may include additional seat prizes and/or cash prizes.

Below are examples of the prize pool distribution depending on the number of entries in this contest:

At 25 entries, prizes will be:

- One (1) entry into the 2027 Pegasus World Cup Betting Championship (PWCBC), valued at $6,000.

- Two (2) entries into the 2026 Santa Anita Opening Day Challenge, valued at $1,500 each.

- $3,500 Cash Prize pool for the top three (3) finishers, distributed as follows:

Number of Entries	25	
Final Standing	**Cash Prize**	**% of Cash Pool**
1st	$1,750.00	50%
2nd	$1,225.00	35%
3rd	$525.00	15%
TOTAL CASH PRIZES	$3,500.00	

At 50 entries, prizes will be:

- Two (2) entries into the 2027 Pegasus World Cup Betting Championship (PWCBC), valued at $6,000 each.

- Four (4) entries into the 2026 Santa Anita Opening Day Challenge, valued at $1,500 each.

- $7,000 Cash Prize pool for the top three (3) finishers, distributed as follows:

Number of Entries	50	
Final Standing	**Cash Prize**	**% of Cash Pool**
1st	$3,500.00	50%
2nd	$2,450.00	35%
3rd	$1,050.00	15%
TOTAL CASH PRIZES	$7,000.00	

At 75 entries, prizes will be:

- Three (3) entries into the 2027 Pegasus World Cup Betting Championship (PWCBC), valued at $6,000 each.

- Six (6) entries into the 2026 Santa Anita Opening Day Challenge, valued at $1,500 each.

- $10,500 Cash Prize pool for the top three (3) finishers, distributed as follows:

Number of Entries	75	
Final Standing	**Cash Prize**	**% of Cash Pool**
1st	$5,250.00	50%
2nd	$3,675.00	35%
3rd	$1,575.00	15%
TOTAL CASH PRIZES	$10,500.00	

In all cases, the first-place finisher would have the choice of one (1) seat from the available seat prizes, then the second-place finisher, then the third-place finisher, until all available seats have been awarded. If no additional choices are available, remaining seat(s) will be assigned. Seat prizes and cash prizes are awarded independently based on final standings; a finisher who places in both a seat position and a cash position will receive both.

PEGASUS WORLD CUP BETTING CHAMPIONSHIP (PWCBC) ENTRIES

The prize entries into the Pegasus World Cup Betting Championship (PWCBC) will be valid for January 30, 2027, only. Each entry prize into the 2027 PWCBC will be valid for a maximum of one full paid entry (total value $6,000). The player that wins an entry into the 2027 PWCBC will have a choice to compete in the 2027 PWCBC at Gulfstream Park in Hallandale Beach, Florida, at Santa Anita Park, in Arcadia, California, or online at xpressbet.com. No travel voucher will be awarded for seat winners. If a player wins a seat in the 2027 PWCBC but is unable to participate in the tournament, that seat may be sold or transferred to another eligible player by notifying PWCBC officials prior to January 15, 2027. Seats may not be redeemed for cash.

Dual Qualified for the PWCBC: A player that has two (2) entries into the 2027 PWCBC prior to the start of this contest can choose a PWCBC entry prize if, and only if, they have a contest entry finish in a place that earns a PWCBC entry. However, per the PWCBC rules, a player may only compete in the PWCBC a maximum of two (2) times. As a result, any number of 2027 PWCBC entries won over the permitted two (2), are required to be transferred, or sold, to another player by notifying PWCBC officials prior to January 15, 2027.

Winning Multiple PWCBC Entries: A player may win up to two (2) 2027 PWCBC entries in this contest. In order to win up to two (2) entries into the 2027 PWCBC in this contest, a player would need to have two (2) entries in this contest that finish in the final standings where both entries qualify to earn

an entry prize, and a 2027 PWCBC entry is available at the time of each entry's respective prize selection.

PWCBC Cancelation: In the event that the 2027 Pegasus World Cup Betting Championship is not contested, the winner of a PWCBC entry will receive $6,000 in tournament credits that can be applied to any other buy-in tournament(s) offered by Xpressbet, Gulfstream Park or Santa Anita Park during the 2026 or 2027 calendar years.

SANTA ANITA OPENING DAY CHALLENGE ENTRIES

The prize entries into the 2026 Santa Anita Opening Day Challenge will be valid for Saturday, December 26, 2026. Each entry prize into the 2026 Santa Anita Opening Day Challenge will be valid for a maximum of one full paid entry (total value $1,500). The player that wins an entry into the 2026 Santa Anita Opening Day Challenge has the option to play in that seat online with Xpressbet or on-track at Santa Anita Park. No travel voucher will be awarded for seat winners. If a player wins a seat in the 2026 Santa Anita Opening Day Challenge but is unable to participate in the tournament, that seat may be sold or transferred to another eligible player by notifying contest officials prior to December 15, 2026. Seats may not be redeemed for cash.

Santa Anita Opening Day Challenge Cancelation: In the event that the 2026 Santa Anita Opening Day Challenge is not contested, the winner of an entry will receive $1,500 in tournament credits that can be applied to any other buy-in tournament(s) offered by Xpressbet, Gulfstream Park or Santa Anita Park during 2026 or 2027.

6. CHECK IN FOR CONTEST ENTRIES

On the day of the contest, after completing registration, the player must log into their Xpressbet account. During login, the player will be prompted to select their Main Xpressbet Account or their Xpressbet Contest Account. The Contest wagers must be placed through the Contest account. If a player has purchased multiple entries, they will have the option to choose which Contest account they would like to use at log in. Players may open multiple browser windows and log into each Contest account in different windows.

7. PLACING WAGERS

On the day of the contest, after completing registration, the player must log in to their Xpressbet account. During login, the player will be prompted to select their Main Xpressbet Account or their Contest account. The Contest wagers must be placed through the Contest account.

8. ADVANCE WAGERING

Advance wagering will not be permitted unless prior approval has been obtained by a contest official. Wagers for each race must be placed after the prior race has been declared official. This rule is designed to maintain an accurate leaderboard. If a player needs to advance wager for any reason, a player must

contact a contest official. The contest official will decide if an advance wager will affect the integrity of the leaderboard. All decisions are final and penalties for violating this rule will be at the sole discretion of contest officials.

9. CASHING OUT

Players will not be able to cash out their account balances until after the results of the final live contest race become official. After the contest is official, any remaining balance from the Contest account will be transferred back to the player's primary Xpressbet account.

10. IRS WITHHOLDING

Withholding rules, laws, and regulations pertaining to pari-mutuel payouts for players participating in this contest are subject to the tax rules of the U.S. Treasury Department and the Internal Revenue Service (IRS).

11. SCRATCHES

If a horse is scratched after a wager is placed, it is the player's responsibility to change their selection prior to the start of the race in order to meet contest parameters. If a late scratch occurs or a horse is declared a 'non-starter' and post time prevents the selection of an alternate horse or bet cancellation, the contestant will not be disqualified for failure to bet the minimum amount and any live tickets bet will be in play.

12. CONTEST STANDINGS

Contest standings will be based off of each player's bankroll on their official contest entry. Standings will rank all bankrolls based off of dollar value from largest to smallest, with first place being the largest bankroll and last place being the smallest bankroll.

Current standings will be posted after every race, or as soon as the information is available. Standings will be posted at xpressbet.com.

13. TIES

In a result of a tie between any of the finishing positions, the following will be done with regard to prize distribution:

For Entry Prizes
If the tie occurs in a place in the standings that will earn an entry prize, the player with the largest dollar amount in total wagers will be declared the winner of the tie and awarded the higher placing in the final official standings, resulting in that player having the first choice (among the tied players) of one (1) prize entry. For example, if two players tie for third place and player #1 has wagered a total of $500 ending

with a bankroll of $4,000 and player #2 has wagered a total of $1,000 finishing with a bankroll of $4,000 (based on wagering his/her winnings as well as original bankroll), Player #2 will receive the higher placing and will be able to choose a prize entry before Player #1.

If both players wagered the same amount and finished with the same final bankroll, the player with the highest single race profit will be awarded the higher placing in the final official standings. In the event both players wagered the same amount, finished with the same bankroll, and tied with the largest single race profit, the higher placing will be decided by whoever registered for the contest first.

For Cash Prizes
If the tie occurs in a place in the standings that will earn a cash prize, then the cash prizes for that tied placing and the next lower cash placing(s), if any, will be combined and split evenly among the tied players. For example, if two players finish tied for second place in the final standings, then the cash prize for second place and the cash prize for third place will be combined together and then split evenly among the players tied for second place.

14. ELIGIBILITY/DISCLOSURE

The following are ineligible to participate in this contest: Employees of Xpressbet and Amtote, as well as contest officials.

If a player has an ownership or other interest in any horses running in any of the contest races, or holds a pari-mutuel license in any jurisdiction, then all involvements and licenses must be fully disclosed to contest officials prior to the start of the contest. Failure to disclose any ownership interest or license can result in disqualification. Trainers, owners or any other player with another interest can bet that race but must bet their horse to WIN in a WPS pool wager, "ON TOP ONLY" when wagering in the Exacta or Trifecta pool, and as a "SINGLE" in the Daily Double pool.

15. TAXES

Liabilities for any and all federal, state, and local taxes are solely the responsibility of prize winners.

16. AFFIDAVITS

Affidavits confirming compliance of all the rules of this contest will be required of all participants. All prize winners acknowledge that if they enter this contest under a fraudulent name and/or Social Security number, they will be immediately disqualified from this and all future contests held by 1/ST (Xpressbet, Gulfstream Park, Santa Anita Park, and their affiliates). Positive identification is required of contestants and prize winners. Positive identification is a driver's license with a picture and same address and birth date used on the entry forms, and/or other forms of identification as deemed adequate by contest officials. Social Security information is also the responsibility of the player and must be provided before the players are given their bankroll cards (if applicable) or prior to opening their online betting account. Contestants also consent to the use of their names, pictures, and video images to be used by 1/ST.

17. JUDGING AND DISPUTES

The management of 1/ST reserves the right to interpret all questions and conditions in regard to this event, without claim for damages or recourse of any kind. All decisions made by contest officials will be final and all questions and definitions not covered explicitly in these rules shall be interpreted by contest officials. Contest officials reserve the right to amend these rules at any time.

Anyone found to have engaged in or attempted to engage in any act that contest officials believe in their sole and absolute discretion compromises or could compromise the competitive integrity of this contest, including collusion, will be subject to sanctions imposed by 1/ST management. The nature and extent of the sanctions imposed shall be in the sole and absolute discretion of 1/ST management and may include, but shall not be limited to, the following:

- Forfeiture of prize money
- Disqualification from the contest
- Loss of privilege to participate in future Xpressbet, Santa Anita Park or Gulfstream Park handicapping contests

SPECIAL RULE REGARDING COLLUSION

Collusion among players could be grounds for disqualification, specifically, combining of entries. An example would be:

Player A and Player B have 2 entries each. All have $500. They play a race together with the intent to get one entry to an extremely high number. At race conclusion, one entry stands at $10,000 and the other three are at zero. Actions similar to this among any amount of players – 2 or more – will result in disqualification of the players involved. Players with 2 entries are allowed to play those entries in any fashion they choose within the rules, and collusion rules do not apply to one person.

All players must make their own final selections and betting decisions independently of every other player in the contest.

18. RELEASE OF LIABILITY; DISCLAIMER OF WARRANTY; FORUM SELECTION CLAUSE

This Contest is subject to all applicable federal, state, and local laws. By participating in this Contest, Entrants and winners agree to indemnify, release and hold harmless Xpressbet, LLC ("Sponsor"), affiliates, parent corporation, officers, and directors (the "Released Parties") from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever, including without limitation, tax liabilities, property damage, personal injury (including emotional distress), and/or death caused, directly or indirectly, from the awarding, acceptance, possession, use, misuse, loss or misdirection of any prize or resulting from participating in this Contest or any promotion or prize-related activities, and for any claims or causes of action based on publicity rights, defamation or invasion of privacy. The Released Parties assume no responsibility for any injury or damage to Entrants or to any other person's computer, regardless of how caused, relating to or resulting from entering or downloading materials or software in connection with this Contest. Entrants and winners acknowledge that the Released Parties have neither

made nor are in any manner responsible or liable for any warranty, representations or guarantees, express or implied, in fact or in law, relative to any prize, including, but not limited to, express warranties provided by the manufacturer of the goods or their affiliates. THIS CONTEST IS GOVERNED BY THE LAWS OF THE UNITED STATES AND THE STATE OF OREGON WITHOUT RESPECT TO ITS CONFLICT OF LAW DOCTRINES. Entrant agrees that, by entering the Contest, (i) any and all disputes, claims, and causes of action arising out of or in connection with this Contest, or any prize awarded, shall be resolved individually without resort to any form of class action, and exclusively before a state or federal court located in Washington County, Pennsylvania or the Western District of Pennsylvania and having jurisdiction; (ii) any claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Contest, but in no event attorney's or experts' fees; and (iii) under no circumstances will any Entrant be permitted to obtain any award for, and Entrant hereby waives all rights to claim, punitive, incidental or consequential damages, including reasonable attorneys' fees, and any and all rights to have damages multiplied or otherwise increased and any other damages, other than damages for actual out-of-pocket expenses. Only the number of prizes stated in these Official Rules is available to be won in the Contest. If, by reason of a print, system, or other error, the number of prizes claimed exceeds the number of prizes stated in these Official Rules, Sponsor reserves the right to award the advertised prizes based on the final official standings among all eligible entrants making valid claims, and to correct the prize schedule to match the correct number of prizes. SPONSOR SHALL HAVE NO LIABILITY FOR ANY PERSONAL INJURIES, DEATH, PROPERTY DAMAGE, OR OTHER DAMAGES OR EXPENSES RESULTING FROM OR ARISING OUT OF ANY ASPECT OF PRIZE WINNER'S ACCEPTANCE OR USE OF THE PRIZE.

19. WINNERS LIST

For names of winners, send a self-addressed stamped envelope for receipt by June 30, 2027, to: Xpressbet, LLC, 200 Racetrack Road, Building 26, Washington, PA 15301.

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