$400 XPRESSBET DEL MAR FALL BETTING CHALLENGE QUALIFIERS
OFFICIAL RULES

***** ONE $3,000 DEL MAR FALL BETTING CHALLENGE SEAT FOR EVERY 15 ENTRIES *****

CONTEST DATES

- Saturday, November 14, 2026
- Friday, November 27, 2026

CONTEST LOCATIONS

These tournaments are offered ONLINE ONLY at https://www.xpressbet.com/.

NHC TOUR POINTS

NHC Tour Points will NOT be awarded in these tournaments.

BUY-IN

$400 per entry ($200 Bankroll / $200 Entry Fees)
100% of Entry Fees paid out as prizes.

MAXIMUM ENTRIES

Maximum of two (2) entries per person, per tournament.

1. CONTEST LOCATIONS

These tournaments are offered ONLINE ONLY at https://www.xpressbet.com/.

2. PLAYER'S BANKROLL

These are 'real money' Handicapping Contests. In order to participate, each contest requires a $400 buy-in, per entry. Of each buy-in, $200 will be used for a player's bankroll, while the remaining $200 will be allocated to the prize pool (100% of entry fees will be paid out as prizes). Players may only compete online at www.xpressbet.com.

Online Participation
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 $200 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 each Contest, any dollar amount remaining within the Xpressbet Contest 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 choose to compete in these contests online at xpressbet.com. Each day is a separate tournament. There is a maximum of two (2) entries per person, per day.

No entries will be taken after the start of the fifth race (Race 5) at the tournament track on the tournament day.

Online registration begins approximately 96 hours in advance of each tournament. To participate in these contests, 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. Players must be at least 18 years old to participate (19 years old in Nebraska and 21 years old in Arizona, Iowa, Kansas, Washington). Residents of state(s) that are unable to bet the tournament track(s) are also ineligible to participate in these tournaments online.

4. PRE-CONTEST QUALIFIERS

- $40 Xpressbet Del Mar Feeder Tournaments
    - Tournaments feeding into the November 14 $400 Del Mar Fall Challenge Qualifier
        - Friday, November 6, 2026
        - Saturday, November 7, 2026
        - Sunday, November 8, 2026
        - Friday, November 13, 2026
    - Tournaments feeding into the November 27 $400 Del Mar Fall Challenge Qualifier
        - Saturday, November 14, 2026
        - Sunday, November 15, 2026
        - Friday, November 20, 2026
        - Saturday, November 21, 2026
        - Sunday, November 22, 2026
        - Thursday, November 26, 2026

5. FORMAT

- These rules cover two (2) separate contests:
    - Saturday, November 14, 2026
    - Friday, November 27, 2026
- Tournament races are all races at Del Mar on the contest date.
- Permitted wagers are Win, Place, Show, Exacta, Trifecta and Daily Double.

- No Superfecta, Super High 5, Pick 3, Pick 4, Pick 5, Pick 6, 3X3 or Place Pick All wagers permitted. The Parlay function for Win, Place and Show wagers is not permitted.

- Players must wager, at minimum, their entire $200 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.

- In the unlikely event of a cancellation of a race card, Tournament Officials reserve the right to substitute races from another racetrack or cancel the tournament and issue refunds to all participants.

Should an entry fail to meet the above-mentioned requirements, that entry shall be disqualified from the contest, making the entry ineligible to win prizes. Any situation involving a late scratch where it is deemed the players were not given sufficient time to adjust their betting will be handled on a case-by-case basis by contest officials.

The player with the largest bankroll after the last Contest Race on each contest date will be declared the winner. It is the player's responsibility to meet the wagering requirements listed above. Contest officials will make the decision on disqualification in the event of a rule violation and all decisions are final. The remaining bankroll in either their tournament card or their online Xpressbet contest account remains the property of the player. Entry fees will not be refunded in the event of a disqualification.

6. PRIZES

Per Item 1, 100% of the entry fees will be paid out as prizes. The final prize pool will be announced each tournament date, after Registration closes. The final prize pool distribution and number of qualifying spots for the 2026 Del Mar Fall Challenge on November 28, 2026, will be based upon the total number of entries in a contest. Contest officials of Gulfstream Park, Santa Anita Park, 1/ST, and Xpressbet reserve the right to adjust the final prize pool after registration closes (100% of entry fees will be paid out as prizes).

Below are two (2) examples of the prize pool distribution depending on the number of entries:

At 25 entries, prizes will be:

- One (1) entry into the 2026 Del Mar Fall Betting Challenge, valued at $3,000.

- $2,000 Cash Prize to the second-place finisher.

At 50 entries, prizes will be:

- Three (3) entries into the 2026 Del Mar Fall Betting Challenge, valued at $3,000 each.

- $1,000 Cash Prize to the fourth-place finisher.

DEL MAR FALL BETTING CHALLENGE ENTRIES

The prize entries into the 2026 Del Mar Fall Betting Challenge ($3,000 value, each) will be valid for November 28, 2026. Each entry prize into the 2026 Del Mar Fall Betting Challenge will be valid for a maximum of one full paid entry (total value $3,000). The player that wins an entry into the 2026 Del Mar Fall Betting Challenge has the option to play in that seat online with Xpressbet or on-track at Del Mar. This seat may not be transferred to be played at any other satellite locations or online betting sites besides Xpressbet or Del Mar. No travel voucher will be awarded for seat winners.

Dual Qualified for the Del Mar Fall Betting Challenge: A player that has two (2) entries into the 2026 Del Mar Fall Betting Challenge prior to the start of the contest can accept an entry prize if, and only if, they have a contest entry finish in a placing that earns a Fall Betting Challenge entry. However, per the Fall Betting Challenge rules, a player may only compete in the Fall Betting Challenge a maximum of two (2) times. As a result, any number of Fall Betting Challenge entries won over the permitted two (2), are required to be transferred, or sold, to another player by notifying Fall Betting Challenge Contest officials as soon as possible.

Winning Del Mar Fall Betting Challenge Entries: A player may win up to two (2) Del Mar Fall Betting Challenge entries in each contest. In order to win up to two (2) entries into the Del Mar Fall Betting Challenge in a contest, a player would need to have two (2) entries in the contest that finish in the final standings where both entries qualify to earn an entry prize, and a Fall Betting Challenge entry is available at the time of each entry's respective prize selection.

Fall Betting Challenge Cancelation: In the event that the 2026 Del Mar Fall Betting Challenge is not contested, the winner of a Fall Betting Challenge entry will receive $3,000 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.

7. CHECK IN FOR CONTEST ENTRIES

On the day of a 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.

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 competing online 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:

Per the tax rules by the U.S. Treasury Department and the Internal Revenue Service.

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 $200 ending with a bankroll of $8,000 and player #2 has wagered a total of $1,000 finishing with a bankroll of $8,000 (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 subsequent placing will be combined and split evenly among the tied players. For example, if two players finish tied for third place in the final standings, then the cash prize for third place and the cash prize for fourth place will be combined together and then split evenly among the players tied for third place.

14. ELIGIBILITY/DISCLOSURE

The following are ineligible to participate in these contests: 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 or "ON TOP ONLY" when wager in the Exacta or Trifecta 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 these contests will be required of all participants. All prize winners acknowledge that if they enter a 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. 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. 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 Xpressbet, Gulfstream Park and Santa Anita Park reserve 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 a 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 $200. 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 player 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

Contests are subject to all applicable federal, state, and local laws. By participating in this Contest, Entrants and winners agree to indemnify, release and hold harmless 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 (County & State) 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 or other error, more prizes are claimed than the winner selection method described above from among all eligible claimants making purportedly valid claims to award the advertised number of prizes available. 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 December 31, 2026, to: Xpressbet, LLC, 200 Race Track Road, Building 26, Washington, PA 15301.

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