

OAKLAWN HORSEPLAYERS CHAMPIONSHIP

OFFICIALS RULES

Last Updated: 1/20/2026, 1.0

TOURNAMENT DATE

Sunday, February 1, 2026

BUY-IN

\$3,500 per entry (\$2,500 Live Money Bankroll / \$1,000 Prize Pool)

100% of the Prize Pool allocation of entry fee is paid out as prizes

MAXIMUM ENTRIES

Maximum of two (2) entries, per person

NHC TOUR POINTS

This is an official NHC Tour event. Per the NHC, NHC Tour points will be awarded in accordance with the official NHC Tour rules, which can be found at <https://www.ntra.com/nhc/>. As required by the NTRA, all tournament participants must be members of the NHC Tour prior to the start of this tournament in order to participate in the NHC (See Section 16). NHC Tour members must be at least 21 years of age to participate in the NHC in Las Vegas.

To become an NHC Tour Member, please visit <https://www.ntra.com/membership/>.

1. TOURNAMENT LOCATIONS

Participants may compete in this tournament from the following locations:

On-Track at Oaklawn Hot Springs (Oaklawn Park): 2705 Central Ave., Hot Springs, AR 71901

Online at Participating ADW's including:

www.twinspires.com ("TwinSpires")

www.xpressbet.com ("Xpressbet")

www.keenelandselect.com ("Keeneland Select")

Oaklawn Hot Springs Accommodations

The on-track tournament room will be in the Oaklawn Event Center. For each on-track tournament participant, entry to the Event Center as well as complimentary food and non-alcoholic beverage, a private cash bar, and wagering terminal(s) will be included. Entry into the Oaklawn Park grandstand is included and additional seating can be accommodated on request.

2. PLAYER'S BANKROLL AND PRIZE POOL ENTRY FEE

This is a real money handicapping tournament. In order to participate, the tournament requires a \$3,500 buy-in, per entry. For each \$3,500 entry fee, \$2,500 will be used for the participant's bankroll

(the “Tournament Bankroll”), while the remaining \$1,000 will be allocated toward the prize pool (100% of the components of entry fees contributed to the prize pool will be paid out as prizes; the portion contributed to the Tournament Bankroll is used for wagering and is not part of what is paid out as prizes).

Online Participation

Online Participants must make their wagers by logging in to their account on the applicable Participating Site and playing in the tournament via the Tournament interface. Regular wagers not placed through the Tournament interface on the Participating Site in which the player registered for the tournament do not count toward this tournament. Tournament wagers cannot be placed via telephone, whether with live operators or IVR. For questions, please contact applicable Participating ADW Player Services. Participant must have an account in good standing on a Participating Site to play. All tournament winnings are the property of the participant.

3. REGISTRATION

All Participating Sites Registration will close at Noon CST on the day of the contest

Oaklawn Pre-Registration Form:

<https://oaklawn.com/entertainment/promotions/oaklawn-horseplayers-championship/>

Walk-Up: Oaklawn Hot Springs – Check in at the Event Center

Contestants must be at least 18 years old to participate on-track at Oaklawn

Online Participation Registration Details

Participants may register for and participate in the tournament online at a Participating ADW. Registration is available for tournaments by clicking on the “Tournaments” link from the main menu. There is a maximum of two (2) total entries per person, per tournament across all Participating Sites (i.e. a player who has submitted two (2) entries on TwinSpires may not submit any entries participating on-site at Oaklawn or another Participating ADW).

Entries will be accepted up until 12:00 PM CST (NOON) on the tournament date. Participants must register for the tournament prior to attempting to place tournament wagers.

Online registration will availability vary depending on Participating ADW. To enter and play in these contests, please follow all posted instructions at the Participating Site on which you enter. Entrants must already have or register for a valid account on a Participating Site that is in good standing, subject to such site’s Terms and Conditions. All tournament registrations are final, and no entry fees will be refunded (although unused Tournament Bankroll funds, including any unused winnings from successful wagers, will be returned upon the conclusion of the tournament). Minimum age requirements and states that can participate in the contest will be determined by the applicable Participating ADWs established Terms and Conditions.

4. PRIZE POOL

This is a “live money” tournament in which 100% of all paid entry fees (the portion contributed to the prize pool; not the portion contributed to the Tournament Bankroll, which is used for wagering) will be awarded as prizes. The final prize pool will be announced following the closure of registration on Sunday, February 1, 2026. The final prize pool distribution and number of qualifying spots for the National Horseplayers Championship (NHC), Breeders’ Cup Betting Challenge (BCBC), and Kentucky Derby Betting Championship (KDBC) will be based upon the total number of entries in this tournament. Tournament officials reserve the right to adjust the number of prizes based on entries after registration closes.

Below is an approximate distribution of the prize pool based on 150 Entries:

- Four (4) National Horseplayers Championship (NHC) Entries for either 2026 or 2027. Each seat includes a four (4) night stay at The Horseshoe Las Vegas and a \$500 Travel Voucher.
- Two (2) 2026 Breeders’ Cup Betting Challenge (BCBC) Entries
- Two (2) 2026 Kentucky Derby Betting Challenge (KDBC) Entries
- Two (2) 2026 Ultimate Betting Challenge (UBC) Entries
- Cash Prize Pool of \$100,000 with Top 10 receiving payouts

2026 or 2027 NATIONAL HORSEPLAYERS CHAMPIONSHIP (NHC) ENTRIES

Entries into the National Horseplayers Championship (NHC) will be valid for 2026 or 2027, the player’s choice. Each NHC entry prize will include a four (4) night stay at The Horseshoe in Las Vegas and a \$500 travel credit for the NHC.

As required by the NTRA, all tournament participants must be members of the NHC Tour prior to the start of this tournament in order to participate in the NHC (See Section 11). The NHC entry prizes in this tournament will not be awarded to any tournament participant that is not a current member of the NHC Tour prior to the start of this tournament. Oaklawn Park Tournament Officials (in cooperation with the NTRA) may assign an alternate qualifier for the NHC. It is solely the responsibility of each tournament participant to maintain the status of their NHC Tour membership. For information about membership to the NHC, please visit: <https://www.ntra.com/membership/>.

Dual Qualification for the NHC: Per NTRA rules, a player may qualify to the NHC twice, but only once in any single NHC qualifying event. At the conclusion of this tournament, should a player finish with two entries in a position that each qualify for an NHC entry prize and if that player must choose an NHC Seat as an entry prize (due to no other prizes being available), the player will be awarded a maximum of one NHC entry and the player will receive in lieu of the second NHC entry prize a \$3,500 transferable credit to a future Oaklawn Park betting tournament in 2026 or 2027. The second NHC entry prize will then be awarded to the next highest eligible entry.

In the event a tournament player that is already dual qualified for both the 2026 and 2027 NHC prior to the start of this tournament, has an entry in this tournament that finishes in a position to earn an NHC entry prize, that player will receive, in lieu of the NHC entry prize, a \$3,500 transferable credit to a future Oaklawn Park betting tournament in 2026 or 2027. The NHC entry prize will then be awarded to the next highest eligible entry.

NHC Tour Points: This is an official NHC Tour event. Per the NHC, NHC Tour points will be awarded in accordance with the official NHC Tour rules, which can be found at <https://www.ntra.com/nhc/>.

2026 BREEDERS' CUP BETTING CHALLENGE (BCBC) ENTRIES

The prize entries into the Breeders' Cup Betting Challenge (BCBC) (\$10,000 value) will be valid for the 2026 BCBC only. Each entry prize into the 2026 BCBC will be valid for a maximum of one full paid entry (total value \$10,000). The player that wins an entry into the 2026 BCBC has the option to play in that seat on-track at the hosting track (Keeneland), online with participating ADWs or at a licensed satellite location (TBD). No travel voucher will be awarded for seat winners.

Dual Qualified for the 2026 Breeders' Cup Betting Challenge (BCBC): Per the BCBC rules, a player may only have a maximum of two (2) entries. As a result, any number of BCBC entries won over the permitted two (2), are required to be transferred, or sold, to another player by notifying BCBC Tournament officials prior to October 2026.

Winning 2026 Breeders' Cup Betting Challenge (BCBC) Entries: A player may win up to two (2) BCBC entries in this tournament (depending on number of entries and final prize pool). In order to win up to two (2) entries into the BCBC in this tournament, a player would need to have two (2) entries in this tournament that finish in the final standings where both entries qualify to earn an entry prize, and a BCBC entry is available at the time of each entry's respective prize selection.

2026 Breeders' Cup Betting Challenge (BCBC) Cancellation: In the event that the 2026 BCBC is not contested, the winner of a BCBC entry will receive \$10,000 in tournament credits that can be applied to any other buy-in tournament(s) offered by Oaklawn Park during the 2026 or 2027 calendar year.

KENTUCKY DERBY BETTING CHALLENGE (KDBC) ENTRIES

One (1) entry into the Kentucky Derby Betting Challenge taking place on May 2, 2026, is valued at approximately \$5,000. No travel voucher will be awarded for seat winners.

Dual Qualified for the 2026 Kentucky Derby Betting Challenge (KDBC)

If a player is in a position to receive a 2026 KDBC entry, but has already won two entries for the 2026 KDBC via other qualifiers, that participant will need to either sale or transfer the entry to another player that is not already double-qualified and notify CDTIC of who is taking the 2026 KDBC seat. Any notification to CDTIC is required by April 24, 2026.

Winning Multiple Kentucky Derby Betting Challenge (KDBC) Entries: A player may win up to two (2) 2026 KDBC entries in this contest. In order to win up to two (2) entries into the 2026 KDBC 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 2026 KDBC entry is available at the time of each entry's respective prize selection.

Kentucky Derby Betting Challenge (KDBC) Cancellation: In the event that the 2026 KDBC is not contested, the winner of an KDBC entry will receive \$5,000 in tournament credits that can be applied to any other buy-in tournament(s) offered by TwinSpires during the 2026 calendar year.

ULTIMATE BETTING CHALLENGE (UBC) ENTRIES

The prize entries into the 1/ST Ultimate Betting Challenge (UBC) will be valid for the 2026 UBC only. Each entry prize into the 2026 Ultimate Betting Challenge will be valid for a maximum of one full paid entry (total value \$6,000). The player that wins an entry into the 2026 Ultimate Betting Challenge will have a choice to compete in the 2026 Ultimate Betting Challenge at Gulfstream Park in Hallandale, Beach, Florida, at Santa Anita Park, in Arcadia, California, or online at xpressbet.com. On-site participation and satellite location participation are subject to approval from those location(s) and their respective health authorities. No travel voucher will be awarded for seat winners.

Dual Qualified for the Ultimate Betting Challenge: A player that has two (2) entries into the 2026 Ultimate Betting Challenge prior to the start of this contest can accept an Ultimate Betting Challenge entry prize if, and only if, they have a contest entry finish in a placing that earns an Ultimate Betting Challenge entry. However, per the Ultimate Betting Challenge rules, a player may only compete in the Ultimate Betting Challenge a maximum of two (2) times. As a result, any number of 2026 Ultimate Betting Challenge entries won over the permitted two (2), are required to be transferred, or sold, to another player by notifying Ultimate Betting Challenge officials prior to February 28, 2026.

Winning Multiple Ultimate Betting Challenge Entries: A player may win up to two (2) 2026 Ultimate Betting Challenge entries in this contest. In order to win up to two (2) entries into the 2026 Ultimate Betting Challenge 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 2026 Ultimate Betting Challenge entry is available at the time of each entry's respective prize selection.

Ultimate Betting Challenge Cancellation: In the event that the 2026 Ultimate Betting Challenge is not contested, the winner of an Ultimate Betting Challenge 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 calendar year.

5. TOURNAMENT FORMAT

- 5.1. Tournament races are all live races from Oaklawn Park on Sunday, February 1, 2026
- 5.2. Permitted wager types include Win, Place, Exacta, Trifecta, Daily Double

- 5.3. No Show, Superfecta, Pick 3, Pick 4, Pick 5, or Pick 6 wagers are permitted
- 5.4. Player must wager a minimum \$250 on at least seven (7) tournament races
- 5.5. Player must wager at minimum, their entire \$2,500 bankroll during the tournament
- 5.6. There are no maximums and a player may wager the full amount in the bankroll
- 5.7. There are no caps on pari-mutuel payouts
- 5.8. Player may wager lesser amounts on Tournament races, as long as the other wagering requirements are met
- 5.9. A Daily Double wager will count as one (1) bet on one (1) contest race in the first leg of the Double
- 5.10. The participant with the largest Tournament Bankroll after the last Tournament race eligible for the tournament will be declared the winner. Prizes will be awarded following the prize allocation described above to participants in their order of finish in the tournament, based upon the amount of funds in their Tournament Bankroll at the conclusion of the tournament.
- 5.11. In the event of full or partial cancellation of the Oaklawn live races, Tournament Officials reserve the right to substitute races from another racetrack or cancel the tournament and issue refunds on the entry fee to all participants.

It is each tournament 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, Exacta, Trifecta or Daily Double, that entry may be disqualified from the tournament. Tournament officials will make all decisions on disqualification from the tournament in the event of a rule violation, and all decisions are final. The remaining bankroll on the player's wagering card or ADW tournament account remains the property of the player.

6. SCRATCHES

Wagers placed on scratched horses shall receive no payout in the competition (although wager amounts will be refunded to the Tournament Bankroll as normal).

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. Players will not be punished for late scratches if it is deemed by Oaklawn Tournament Officials, in its sole discretion, that the player did not have sufficient time to make a replacement wager to meet minimum wagering requirements.

To comply with minimum wager amount requirements or minimum wager placement requirements, participants may submit additional qualifying wagers on subsequent races. The player must use the Tournament interface on the Participating Site in which the player registered for the tournament to place all tournament wagers, including replacement wagers for scratched horses.

If a circumstance arises which causes an entrant to fail to comply with wagering requirements and in which it is deemed by Oaklawn Tournament Officials, in its sole discretion, that players were not

afforded sufficient time to adjust their betting (i.e. if such a circumstance arises on the last race of a race card) will be adjudicated on a case-by-case basis by Oaklawn Tournament Officials, although the following examples are provided for illustration:

- If a horse is deemed a “non-starter” on the final race eligible for a tournament, and post time is determined by Oaklawn Tournament Officials to have prevented the submission of an alternate wager or bet cancellation, the participant will not be disqualified for failure to meet minimum wagering requirements, and any live tickets bet will be in play.
- If a certain race is cancelled [or declared no contest], which in turn causes a participant to be unable to satisfy minimum wager requirements in this tournament (i.e. if the participant falls short of the minimum if a cancellation arises on short notice prior to the final eligible tournament race), that participant will not be disqualified for failure to satisfy minimum wager requirements.

7. PLACING WAGERS FOR TOURNAMENT

On-Track at Oaklawn

Each participant that chooses to compete in this contest at Oaklawn Park on Sunday, February 1, 2026 will be issued an official contest card used for all contest wagers. This card contains the ‘real money’ bankroll of \$2,500. If a player loses their card, or the card is not working, the player should immediately report to a Tournament official to receive a new card. Oaklawn Park is not responsible for any races missed due to a malfunctioning or lost card. Contestants may not add additional cash to their contest card. Adding additional cash to the bankroll on an official contest card will result in automatic disqualification.

Each participant must place all tournament wagers with their issued tournament wagering card and through self-service machines. Wagers will not be accepted through mutuel tellers. Participants must place all wagers personally, unless pre-approved by a tournament official. No person shall directly, nor indirectly, act as an intermediary, transmitter or agent in placing wagers for the player, unless authorized by tournament officials. All official track rulings will apply to wagers placed in the tournament, except as otherwise stipulated. The tournament will be based on official placement and mutuels at Oaklawn Park. If a player wagers on a non-eligible tournament race or pool (see Section 5) for purposes of the tournament, the player may be disqualified, and any winnings will not count for tournament standings.

Online Participants

On the day of the tournament or tournament, after registering for the tournament or tournament, the player must access the Tournament interface on the Participating Site in which the player registered for the tournament and place any and all tournament/tournament wagers solely via the that interface.

Requested wagers that are unsuccessful, ineffective or non-permissible for any reason (including any and all track errors, tote malfunction, communications failures, etc.) will be canceled and the full wagered amount will be refunded to your account.

Wager cancellation limits imposed on a participant's primary account on the Participating Site in which the player registered for the tournament (pursuant to such site's Terms and Conditions) will be cumulative between tournament and non-tournament wagers. Wagers cancelled in the participant's primary account and wagers cancelled in the tournament account will count against the same cumulative cancellation limits for both number of cancellations as well as the dollar amount of cancelled tickets.

8. TOURNAMENT STANDINGS

Tournament standings will be based off each participant's Tournament Bankroll on their official tournament entry. Standings will rank all Tournament Bankrolls based off dollar value from largest to smallest, with first place being the largest Tournament Bankroll and last place being the smallest Tournament Bankroll.

Current standings will be posted after every race, or as soon as the information is available. Leaderboards and complete standings will be available in the Oaklawn Event Center, Oaklawn website, and the applicable online Tournament interface.

Following the completion of the tournament, Tournament Officials will determine whether entrants have satisfied any relevant contest-specific rules, such as minimum wager amounts, minimum races wagered, cumulative wager requirements, or others. If a participant does not meet any relevant requirements with full consideration of the Official Rules, they will be disqualified from the contest, and their displayed leaderboard position will move to the bottom (regardless of their position immediately following the tournament conclusion) and will display a "DQ" designation in place of a numeric position.

9. TIES

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

Tiebreaker Procedure in the Event the Prize is a Tournament Entry or Other Non-Cash Prize

In the event of a tie amongst eligible contestants at the conclusion of the final live tournament race (a tie being where participants have an equal Tournament Bankroll amount), the following tiebreakers will be enforced in order to award non-cash prizes (such as in feeder/qualifier tournaments in which a subsequent entry is a prize, or in tournaments with a trip, tickets, etc. as a prize).

1. Most money wagered on eligible tournament wagers
2. Number of winning wagers of any kind from eligible tournament wagers

3. Highest individual payout amount from one eligible tournament wager
4. Player that registered for the tournament first, chronologically

Oaklawn Tournament Officials will start with the first tiebreaker; if there is still a tie, Oaklawn Tournament Officials will utilize the second tie-breaker, and so on, until any ties are resolved and all prizes are awarded. Please note that the live leaderboard may not reflect the application of any tiebreakers, which will only be applied following a post-tournament audit process.

Tiebreaker Procedure in the Event the Prize at Issue is a Cash Prize

If a tie occurs in one or more places in the standings that will earn a cash prize, then the cash prizes for that tied placing and any subsequent tied placings will be combined and split evenly among the tied participant. For example, if two participants finish tied for fifth place in the final standings, then the cash prize for fifth place and the cash prize for sixth place will be combined and then divided evenly among the participant tied for fifth place. In the event that a cash prize is available to only one finishing position and more than one participant are tied in that position, all participants tied in that position will evenly split the cash prize pertaining to that position.

10. IRS WITHHOLDING AND TAXES

Except as otherwise set forth herein, any tax withholding will be performed consistent with the Terms and Conditions on the Participating Site in which the player registered for the tournament and per any applicable federal tax laws and regulations enforced by the Internal Revenue Service. Each tournament wager will be treated as an individual wager, for taxation purposes. Liabilities for any and all federal, state, and local taxes are solely the responsibility of prize winners.

11. NHC TOUR MEMBERSHIP REQUIRED TO PARTICIPATE IN THE NHC

As required by the NTRA: All tournament participants must be members of the NHC Tour prior to the start of this tournament in order to participate in the NHC in Las Vegas. Tournament participants may register for the NHC Tour at <https://www.ntra.com/membership/>. NHC Tour members must be at least 21 years of age to participate in the NHC in Las Vegas. The annual tour membership fee is \$50. Non-Tour members are ineligible for NHC Tour entry prizes. It is solely the responsibility of each tournament participant to confirm if they are a current member of the NHC Tour prior to the start of this tournament. Oaklawn Park, is responsible for confirming a tournament participant's membership status with the NHC Tour and will not be held accountable in the event a tournament participant is not awarded an NHC entry prize as a result of their NHC Tour membership status, or lack thereof.

12. CASHING OUT

Oaklawn Park Participants

Participants competing at Oaklawn Park will not be permitted to cash out their wagering card until 60 minutes after the results of the final live tournament race on Sunday, February 1, 2026 become official.

Should a player cash out their card before the last live tournament race is declared official, that player's entry can be disqualified from any prizes.

Online Participants

Regardless of whether any participant wins a prize from the prize pool, all remaining funds (including remaining Tournament Bankroll funds plus any pari-mutuel winnings from wagers made in tournament) will be transferred to the participant's primary account on the Participating Site in which the player registered for the tournament following the Participating Sites established Terms and Conditions.

13. ELIGIBILITY/DISCLOSURE

Employees of Oaklawn, United Tote, Breeders' Cup, NTRA, other Participating Sites, and Tournament Officials are ineligible to participate in this tournament.

If a participant has an ownership interest (or similar interest) in any horses running in any of the races that form part of the tournament, or holds a pari-mutuel or similar license in any jurisdiction, participant must fully disclose all interests and licenses to Oaklawn Tournament Officials prior to the start of the tournament. A participant who fails to disclose any ownership interest or license can be disqualified from a tournament at Oaklawn Tournament Officials sole discretion. 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.

14. AFFIDAVITS

Affidavits confirming compliance of all the rules of this tournament will be required of all participants. All prize winners acknowledge that if they enter this tournament under a fraudulent name and/or Social Security number, they will be immediately disqualified from this and all future contests held by Oaklawn. Positive identification is required of contestants and prize winners. Positive identification is a valid 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 tournament officials. Social Security information is also the responsibility of the player and must be provided before the participants are given their bankroll cards. Oaklawn On-track Participants may be required to provide a valid W-9. Contestants also consent to the use of their names, pictures, and video images to be used by Oaklawn.

15. JUDGING AND DISPUTES

The management of Oaklawn Park 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 Tournament Officials will be final and all questions and definitions not covered explicitly in these rules shall be interpreted by Tournament Officials. Tournament 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 Tournament Officials believe in their sole and absolute discretion compromises or could compromise the competitive integrity of this tournament, including collusion, will be subject to sanctions imposed by Oaklawn

management. The nature and extent of the sanctions imposed shall be in the sole and absolute discretion of Oaklawn management and may include, but shall not be limited to, the following:

- Forfeiture of prize money
- Disqualification from the tournament
- Loss of privilege to participate in future Oaklawn Park betting contests

SPECIAL RULE REGARDING COLLUSION

Collusion among participants could be grounds for disqualification, specifically, combining of entries. An example would be: Player A and Player B have 2 entries each. All have \$5,000. They play a race together with the intent to get one entry to an extremely high number. At race conclusion, one entry stands at \$35,000 and the other three are at zero. Actions similar to this among any number of participants – 2 or more – will result in disqualification of the participants involved. Participants 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 participants must make their own final selections and betting decisions independently of every other player in the tournament.

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

This Tournament is subject to all applicable federal, state, and local laws. By participating in this Tournament, Entrants and winners agree to indemnify, release and hold harmless Oaklawn, 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 Tournament 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 Tournament. 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 TOURNAMENT IS GOVERNED BY THE LAWS OF THE UNITED STATES AND THE STATE OF ARKANSAS WITHOUT RESPECT TO ITS CONFLICT OF LAW DOCTRINES. Entrant agrees that, by entering the Tournament, (i) any and all disputes, claims, and causes of action arising out of or in connection with this Tournament, 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 Tournament, 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 Tournament. 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.

17. WINNERS LIST

For a list of the names of tournaments winners, send a self-addressed stamped envelope identifying the tournament for which such list is sought, for receipt to: 2705 Central Ave., Hot Springs, AR 71901 ATTN: MUTUELS.