

2026 Beat the Host Official Rules

The Tournament:

Beat the Host Online Handicapping Tournament is a competition in which any competitor whose total mutuel payoffs exceeds the host's total mutuel payoffs in any of nine (9) weekly qualifying competitions (cited below) will earn a seat in the Beat the Host Championship to be held on Saturday, March 7, 2026. The top three (3) finishers each week will receive a total of \$2,000 in prizes. The top five (5) players who cumulatively earn the most money throughout the entire nine (9) tournament will earn a seat to either the 2027 Pegasus World Cup Betting Championship (two (2) seats total to be awarded) or the 2026 1/ST Ultimate Betting Challenge (three (3) seats total to be awarded). The top seven (7) finishers in Beat the Host Championship will receive prizes. The top finisher will earn one (1) seat in the 2027 Pegasus World Cup Betting Championship. The next six (6) finishers will earn a \$1,500 Xpressbet contest credit to be used towards an online entry into either the \$1,500 Xpressbet Florida Derby Challenge (March 28, 2026) or the \$1,500 Xpressbet Santa Anita Derby Challenge (April 4, 2026). Additionally, a \$6,500 Sweep the Host Bonus will be awarded to any single player who exceeds the host's cumulative mutuel total in each of all nine (9) weeks of the qualifying round. If no player wins the Sweep the Host Bonus, a \$4,000 consolation prize will be awarded to the player who is the last to lose to the host in weekly competition. If two or more such players are the last to lose to the host, they will divide the prize equally.

Players must register for the competition online at www.xpressbet.com. There are no entry or registration fees. Players need to register only once to be eligible to compete in all subsequent weeks.

Each time they play, competitors make a single, online, 'live' \$5 Win wager on one (1) horse in each of up to ten (10) competition races—a total of up to \$50 in 'live' competition wagers. Player accounts will be credited with winnings for all competition wagers and debited for all losing wagers.

Certain jurisdictions may have withholdings that potentially would affect a player's pari-mutuel payout. For Tournament participants in these jurisdictions, the payouts for their Contest Wager(s) will reflect the actual payout they receive and will not be adjusted to match the payouts received by participants in jurisdictions that do not levy withholdings on winnings.

Track and competition race information will be available online at www.xpressbet.com each Friday by 5:00PM ET. Host picks will be announced on a race-by-race basis, as each competition race goes off.

Only online wagers on the selected tracks and races submitted on the Contest Wager Pad or Mobile Wager Pad are eligible for competition. Wagers placed using the traditional Non-Contest Wager Pad or Wagers placed by telephone, do not qualify.

Players may compete each week in the Qualifying Round but may win only one seat in the Championship Round. They may earn multiple prizes in the Qualifying Round.

Players must exceed the host's cumulative mutuel payoff total in at least one (1) of nine (9) weekly handicapping competitions in order to qualify for the Championship Round of the Tournament ("Championship Round").

For Tournament scoring purposes in both Beat the Host Qualifying and Championship Rounds, mutual payoffs on winning selections will be capped at 20-1 (\$105).

Any player who beats the host in a weekly competition will earn one (1) seat in the Championship Round. If no player exceeds the host's total in any weekly competition, no one will earn seats in the Championship Round and no prizes will be awarded.

Competitors in the Championship Round must make a single, online \$5 'live' Win wager on one (1) horse in each of the ten (10) competition races (\$50 total). Track and race information for wagering in the Championship Round will be available online Friday, March 6, 2026, by 5:00PM ET.

To Enter:

Participants must register for the Tournament by following instructions on www.xpressbet.com. Participants must have an account in good standing. One (1) account per person. One (1) registration per person.

To Play:

Registered entrants must place a single \$5 'live' Win wager online, on one (1) horse in up to ten (10) competition races. Weekly competition races will be announced on www.xpressbet.com each Friday by 5:00PM ET. Host picks will be revealed on a race-by-race basis, as each competition race goes off. Players will not be able to see the host pick prior to the competition race. Entrants are not required to wager on all ten (10) competition races to participate or to qualify for the Championship Round. Registered entrants must use their online wagering accounts to place wagers for the wagers to be eligible. Wagering must be submitted via the Special Contest Wager Pad or via the Mobile Contest Wager Pad to be eligible. Wagers placed using the traditional Non-Contest Wager Pad or by telephone do not qualify.

Wagers on scratched horses earn zero in the competition. If a player notices that his horse is scratched in a particular race, they may submit a \$5 Win wager on another horse in that race before wagering closes for that particular race. The player must use the Special Contest Wager Pad to submit all tournament plays including replacement plays for scratched horses. Once a late scratch is processed by tote, the Special Contest Wager Pad will be available for submission of replacement wagers on scratched horses.

In the Championship Round (March 7, 2026) qualifiers must place a single, \$5 'live' Win wager online, on one (1) horse in each of ten (10) competition races identified on the web site beginning on Friday, March 6, 2026. Entrants must use their online wagering accounts and place wagers by using the Special Contest Wager Pad or Mobile Contest Wagering Pad for the wagers to be eligible. Wagers placed using the traditional Non-Contest Wager Pad or Wagers placed by telephone, do not qualify.

Entries must be made in accordance with these Official Rules; any other attempted form of entry will NOT be accepted. Any use of robotic, automatic, macro, programmed or like call-in or registration entry

or wager methods will void all such entries by such methods, and result in disqualification of any entrant using such methods.

Participants are only eligible to win one (1) placement in the Championship Round but can win multiple prizes during the Qualifying Round.

Qualifying Round & Championship Round: – Provision for Canceled Races

- If races at either Gulfstream Park or Santa Anita Park are canceled, the contest races will be the final 10 races at Gulfstream Park or the first 10 races at Santa Anita Park.
- If Gulfstream Park or Santa Anita Park cancels and the other track does not have card of 10 or more races, all races as the remaining track will be offered and the tournament will be considered full following the contest. For example, if Gulfstream Park cancels and Santa Anita Park has a 9-race card, the tournament will consist of all 9 races from Santa Anita Park.
- If both tracks cancel racing, tournament officials reserve the right to substitute another track or cancel that day's tournament.
- If Gulfstream Park and/or Santa Anita Park cancels and contest officials believe that players have not been given ample time to modify their wagers and approach, that week's tournament will be canceled.

Qualifying Round Dates:

Saturday, January 3, 2026
Saturday, January 10, 2026
Saturday, January 17, 2026
Saturday, January 24, 2026
Saturday, January 31, 2026
Saturday, February 7, 2026
Saturday, February 14, 2026
Saturday, February 21, 2026
Saturday, February 28, 2026

Results for each round will be posted and winners notified by 5:00PM ET each Tuesday following the Qualifying Round date. Prizes will be awarded as soon as winner qualification is verified.

Championship Round Date:

Saturday, March 7, 2026

Results for the Championship Round will be posted and winners notified by 5:00PM ET Tuesday, March 10, 2026. Prizes will be awarded as soon as winner qualification is verified.

To Win:

The winner of the Tournament will be selected from wagers placed by eligible registrations received during the Tournament period. Winner(s) will be determined solely based upon the total winnings of the ten (10) eligible wagers. Winner(s) will be determined by Xpressbet, LLC Management, whose decisions are final and binding in all respects.

Prizes may not be substituted, transferred or assigned by participants.

Notification of Winners:

Winners will be notified via one of the following: email, US postal mail or telephone.

Prizes/Odds of Winning:**Qualifying Rounds (January 3-10-17-24-31 and February 7-14-21-28)**

Prizes for each weekly Saturday competition, will be announced on the following Monday, and will be posted at participating web sites by 5:00PM ET. Prizes for each weekly Qualifying Round are:

1st: \$1,000

2nd Prize: \$750

3rd Prize: \$250

Prizes will be in the form of wagering credits deposited to the winner's Xpressbet wagering account. Wagering credits may only be withdrawn from an account in accordance with Xpressbet's policies, which can be found at <https://www.xpressbet.com/terms>.

Qualifying round prizes are not transferable.

Odds of winning are determined by number of eligible entries received for the Tournament.

Qualifying Rounds Tie-Breaking Procedures

In the event of a tie for any wagering credit prize position between players the prize for the next highest position will be combined with that of the tied position and the total will be evenly divided among all tied players.

Sweep the Host Bonus

Players who beat the host in all nine (9) weekly Qualifying Rounds are eligible for an additional Sweep the Host Bonus prize. If one (1) player beats the host in all nine (9) weeks, that player will receive \$6,500. If two (2) or more players beat the host's total in all nine (9) weeks, the Bonus prize will be

divided between them equally. If no player beats the host in all nine (9) weeks, a \$4,000 Consolation prize will be awarded to the last of those players to lose to the host in a weekly competition. If two or more such players are the last to lose to the host, they will divide the prize equally.

Sweep the Host Bonus will be in the form of wagering credits deposited to the winner's Xpressbet wagering account. Wagering credits may only be withdrawn from an account in accordance with Xpressbet's policies.

Sweep the Host bonus prizes are not transferable.

Odds of winning are determined by number of qualified participants in the tournament.

Seasonal Prizes (January 3, 2026 through February 28, 2026)

Players who cumulatively earn the most money throughout the nine (9) Qualifying Rounds of the 2026 Beat the Host competition will have their choice of the following:

- Two (2) entries into the 2027 Pegasus World Cup Betting Championship (PWCBC). Entries are valued at \$6,000 each and must be played online at Xpressbet.
- Three (3) entries into the 2026 1/ST Ultimate Betting Challenge (held March 7, 2026). Entries are valued at 6,000 each and must be played online at Xpressbet.

Seasonal prizes are not transferable.

Odds of winning are determined by number of qualified participants in the tournament.

Seasonal Prizes Tie-Breaking Procedure (January 3, 2026 through February 28, 2026)

In the event of a tie at the end of the qualifying round for determining the Seasonal Prize winners the following tie-breakers will be used:

First Tie-Breaker – The player with the single highest winning mutuel payoff of all tied players will be ranked above the others. If a tie still remains, the player with the second-highest single mutuel payoff of all tied players will be ranked above the others. This process will continue until the tie is broken.

Final Tie Breaker – If two (2) or more players remain tied after the first tie-breaker procedure has been exhausted, the final tie breaker will go to the player who chronologically is first to register for the Beat the Host tournament.

All decisions are final.

Championship Round (March 7, 2026)

Prizes will be awarded for the Championship Round and will be posted at participating web sites by 5:00PM ET on Tuesday, March 10, 2026. Prizes for this Round are:

- One (1) entry into the 2027 Pegasus World Cup Championship Betting Challenge (PWCBC). Entries are valued at \$6,000 each and must be played online at Xpressbet.
- Six (6) \$1,500 in Xpressbet contest credits that can be used as buy-in for either the \$1,500 Xpressbet Florida Derby Challenge (March 28, 2026) or the \$1,500 Xpressbet Santa Anita Derby Challenge (April 4, 2026). Entries are valued at \$1,500 each and must be played online at Xpressbet.

Championship prizes are not transferable.

Odds of winning are determined by number of qualified participants in the Championship Round.

Championship Round Tie-Breaking Procedure (March 7, 2026)

In the event of a tie in the Championship Round the following tie-breakers will be used:

First Tie-Breaker – The player with the single highest winning mutuel payoff of all tied players will be ranked above the others. If a tie still remains, the player with the second-highest single mutuel payoff of all tied players will be ranked above the others. This process will continue until the tie is broken.

Final Tie Breaker – If two (2) or more players remain tied after the first tie-breaker procedure has been exhausted, the final tie breaker will go to the player who chronologically is first to register for the Beat the Host tournament.

All decisions are final.

Legal and Eligibility:

Beat the Host Online Handicapping Tournament ("Tournament") is offered only in the United States (where legal) and is open only to legal U.S. residents (of such jurisdictions where Tournament is lawfully offered), 18 years of age (21 in some states) or older as of January 3, 2026. Employees, officers and directors (and their immediate families [parents, children, spouses and siblings] regardless of where they live and members of their same households [whether related or not]) of Xpressbet, LLC., its parent, subsidiaries, affiliates and agencies; and entities engaged in the development, distribution, implementation or administration of the Tournament are not eligible to enter. **VOID WHERE PROHIBITED BY LAW.**

YOU MUST HAVE AN OPEN, VALID XPRESSBET OR DRF BETS ACCOUNT IN ORDER TO REGISTER FOR THE TOURNAMENT AND TO RECEIVE WAGERING CREDIT PRIZES. PERSONS WITH ACCOUNTS THAT ARE CLOSED (UPON THEIR OWN REQUEST) OR WITH ACCOUNTS THAT HAVE BEEN LOCKED (BECAUSE ACCOUNT IS NOT IN GOOD STANDING) ARE NOT ELIGIBLE TO REGISTER FOR THE TOURNAMENT OR RECEIVE WAGERING CREDIT PRIZES, UNLESS THEY RE-OPEN ACCOUNT IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF USE.

YOU MUST HAVE SUFFICIENT FUNDS IN YOUR WAGERING ACCOUNT TO MAKE THE WAGERS REQUIRED BY THE TOURNAMENT. FOR INFORMATION ON HOW TO FUND YOUR ACCOUNT, PLEASE FOLLOW INSTRUCTIONS POSTED AT THE ABOVE WEBSITES. OPERATORS ARE NOT RESPONSIBLE FOR

ANY DIFFICULTIES THAT MAY ARISE IN FUNDING YOUR ACCOUNT OR HAVING THESE FUNDS AVAILABLE FOR WAGERING DURING THE TOURNAMENT.

These are the official rules. This Tournament is subject to all applicable Federal and State laws and are subject to change without notice in order to comply with them.

To Establish an Xpressbet Account:

Xpressbet applications are accepted online at www.xpressbet.com; by calling toll-free (866) 889-7737; or in-person at an Xpressbet center at any one of the following race tracks: Hawthorne Race Course (Cicero, IL), Laurel Park (Baltimore, MD), Pimlico Race Course (Baltimore, MD), Santa Anita Park (Arcadia, CA), The Meadows (Meadowlands, PA) and Thistledown (Cleveland, OH). Follow all instructions, first providing your name, complete residential address (including zip code), telephone number, date of birth, social security number, driver's license number and state, email address and mailing address (if different from residential address). You will also be asked if you wish to receive email updates about Xpressbet, LLC.; you may complete and submit the application (and register for the Tournament) without consenting to receive such email updates. If submitting application online, indicate your preference by either retaining or removing the checkmark from the designated box. Then, select a username and password, security question and answer, and PIN and account password for your Xpressbet account. Upon completion of these steps, and valid identity check, you will be assigned a unique Xpressbet account number. As part of the application procedure, you may then also activate your Xpressbet account for wagering by depositing funds into the account. The Privacy Policy and Terms and Conditions of Use may be found at www.xpressbet.com by clicking on the appropriate links on the home page and certain other pages of the web site.

Once the application procedure has been completed and your Xpressbet account has been established, you may register for the Tournament by following instructions located on the home page of the Xpressbet web site located at www.xpressbet.com.

Taxes:

Liability for any and all federal, state and local taxes rests solely with the prize winner.

General Conditions:

In order to be eligible to receive prizes, the prize winner is obligated, and by entering agrees, to execute an Affidavit of Eligibility, General Release of Liability, Indemnity and Publicity Consent (where legal), which is to be returned to Xpressbet within the indicated time period. Non-compliance with this requirement or return of prize notification as undeliverable will result in disqualification and prize forfeiture, with an alternate winner being selected from all remaining eligible entries received for that drawing.

By accepting a prize, the winner agrees to the use of his or her name, voice, photo, biographical information and/or likeness for promotional/advertising/trade purposes by Xpressbet, LLC. and will be

required to participate in such publicity communications as Xpressbet, LLC. requests without further compensation, except where prohibited by law.

Indemnification:

By registering for the Tournament, each entrant (i) agrees to abide by and be bound by these Official Rules and all decisions of Xpressbet and the judges, which are final and binding in all respects; and (ii) releases and holds harmless Xpressbet, LLC., its parent company, affiliates and each of their respective directors, officers, employees and agents from any and all liability for any injuries, loss or damage of any kind to persons, including death, or property damage, resulting in whole or in part, directly or indirectly, from acceptance, possession, use or misuse of any prize, or participation in this Tournament.

Limitations of Liability:

Xpressbet, LLC. assumes no liability for typographical or other errors in the offer or administration of the Tournament including, without limitation, errors in the printing of the offer and official rules, selection, notification and announcement of the winners, or distribution of the prizes.

Xpressbet, LLC., its parent company, affiliates and each of their respective directors, officers, employees and agents shall assume no liability of any kind whatsoever in any cases in which their inability to act results from an event or situation beyond their control, including, but not limited to Acts of God, civil or military authority, acts of public enemy, war, riot, civil disturbance, fire, explosion, earthquake, flood, strike, third party non-performance lockout, labor disturbance, or any other cause beyond the control of a party. In such event, Xpressbet, LLC. reserves the right to modify, suspend, or terminate the Tournament and award the prizes, as set forth in Modification/Suspension/Termination below. No responsibility is assumed by Xpressbet, LLC. for late, lost, misdirected, damaged, incomplete, illegible registration submissions/phone calls/wagers, postage due mail, disconnected, inaudible, interrupted phone calls, any computer, telephone, cable, satellite, network, electronic or Internet hardware or software malfunctions, failures, connections, availability or garbled or jumbled transmissions, service provider/Internet/web site/use net accessibility or availability, traffic congestion or unauthorized human intervention. Xpressbet, LLC. reserves the right, in its sole discretion, to disqualify any individual it finds, in its sole discretion, to be tampering with the entry process or the operation of the Tournament or web site; to be in violation of the Terms and Conditions of Use of the web site, or to be acting in violation of these Official Rules. Xpressbet, LLC. is not responsible for any incorrect or inaccurate information, whether caused by web site users or by any of the equipment or programming associated with or utilized in the Tournament and assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to the web site.

Modification/Suspension/Termination:

If, for any reason, the online and/or telephone component of the Tournament is not capable of running as planned by reason of, but not limited to, infection by computer virus, worms, bugs, tampering,

unauthorized intervention, fraud, technical failures, or any other causes which Xpressbet, in its sole opinion, deems could corrupt or affect the administration, security, fairness, integrity or proper conduct of the online and/or telephone components of the Tournament, Xpressbet reserves the right at its sole discretion to cancel, modify or suspend the online and/or telephone components of the Tournament and select the winners for all affected drawing(s) from all eligible deposit entries received by means other than via corrupted component(s) of the Tournament, all eligible wagers entries received via corrupted components of the Tournament prior to and/or after (as appropriate) the action taken by Xpressbet and/or call-in entries received for such affected drawing(s) prior to and/or after (as appropriate) the action taken by Xpressbet or by some other means determined by Xpressbet in its sole discretion to be fair, appropriate and consistent with these Official Rules. In such event, notice will be posted at www.xpressbet.com.

Winners List:

For names of winners, send a self-addressed stamped envelope for receipt by March 31, 2026, to: Xpressbet, LLC, 200 Racetrack Road, Building 26, Washington, PA 15301.

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