

2026 Fun in the Sun Tournament

Official Rules

The Tournament

Horse racing's hottest summer tournament, Fun in the Sun, challenges players to handicap the best races at Saratoga and Del Mar on Saturdays beginning July 18, 2026, to win weekly and seasonal cash prizes. Each weekly contest requires a \$25 Entry Fee and \$100 Bankroll and the Top Three (3) finishers receive cash prizes. The top five (5) finishers each week qualify for the 'Final Table,' where the prize pool has been seeded with a \$10,000 contribution from 1/ST BET and Xpressbet.

Dates

A separate weekly tournament is held every Saturday in July and August that Del Mar and Saratoga are both scheduled to race:

- Saturday, July 18, 2026
- Saturday, July 25, 2026
- Saturday, August 1, 2026
- Saturday, August 8, 2026
- Saturday, August 15, 2026
- Saturday, August 22, 2026
- Saturday, August 29, 2026
- Saturday, September 5, 2026

Final Table

- Monday, September 7, 2026

Buy-In

- Each Weekly Tournament requires a \$25 Entry Fee, withdrawn at the time of registration, and an additional \$100 Bankroll. The total cost to play each Saturday is just \$125.
- You must have a 1/ST account balance of at least \$25 to register for this tournament.
- Players may purchase up to two (2) entries each week.
- You must register for each weekly tournament. Registration for each weekly tournament begins the preceding Wednesday at approximately 3:00PM ET.
- Registrations will close each week at the start of the first tournament race.

How To Play – Weekly Tournament

- \$10 Win Bets on the ten (10) tournament races:
 - Final Five (5) races at Saratoga
 - First Five (5) races at Del Mar
- No other bet types or bets are allowed.

- Registrants may only bet one horse in each tournament race.
- Leaderboard is ranked according to total mutuel payoffs and prizes are awarded to the highest ranked players following the ten (10) tournament races.
- All tournament wagers must be made using the Contest Wager Pad.
- Players may cancel a tournament wager for any reason. Once a tournament wager is canceled, the player may make another tournament wager on that race.
- Should an entry in a contest 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.

Weekly Prizes

- 70% of Entry Fees are Paid out each week (“Weekly Prize Pool”) with an additional 30% carried over to the Fun in the Sun ‘Final Table’ on Monday, September 7, 2026 (“Seasonal Prize Pool”).
- Weekly Prize Breakdowns:
 - 1st Place Finisher: 60% of Weekly Prize Pool + Final Table Seat
 - 2nd Place Finisher: 25% of Weekly Prize Pool + Final Table Seat
 - 3rd Place Finisher: 15% of Weekly Prize Pool + Final Table Seat
 - 4th Place Finisher: Final Table Seat
 - 5th Place Finisher: Final Table Seat
- The top five (5) finishers each week qualify for the \$10,000-added Fun in the Sun ‘Final Table’ on Monday, September 7, 2026.
- Players may qualify for the Final Table a maximum of two (2) times.

Weekly Cash Prizes will be in the form of wagering credits deposited to the winners 1/ST wagering account. Wagering credits may only be withdrawn from an account in accordance with 1/ST’s policies.

Ties for Weekly Prizes

- Tiebreaker for ‘Final Table’ Seats: Tiebreakers for Final Table seats will be broken in the following manner:
 - Tiebreaker #1) The person who placed the most winning bets will be ranked atop all tied players.
 - Tiebreaker #2) The player who chronologically registered for the tournament first is ranked atop tied players.
- Tiebreaker for Cash Prizes: The cash prize for that position, plus the cash prize for the next lowest position, will be combined and divided equally between tied players.

Weekly Tournament – Sample Prize Structure

- Based on 100 entries per week at a \$25 entry fee.
- Weekly Cash Prize Pool: \$1,750 (100 x \$25 x 70%)
- Weekly Carryover to Final Table: \$750 (100 x \$25 x 30%)

- Weekly Prize Payouts:
 - 1st Place Finisher: \$1,050 (60% of Weekly Prize Pool) + Final Table Seat
 - 2nd Place Finisher: \$437.50 (25% of Weekly Prize Pool) + Final Table Seat
 - 3rd Place Finisher: \$262.50 (15% of Weekly Prize Pool) + Final Table Seat
 - 4th Place Finisher: Final Table Seat
 - 5th Place Finisher: Final Table Seat

Weekly Tournament – Provision for Canceled Races

- If races at either Saratoga or Del Mar are canceled, the contest races will be the final 10 races at Saratoga or the first 10 races at Del Mar.
- If Saratoga or Del Mar 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 Saratoga cancels and Del Mar has a 9-race card, the tournament will consist of all 9 races from Del Mar.
- If both tracks cancel racing, tournament officials reserve the right to substitute another track or cancel that day's tournament.
- If Saratoga or Del Mar cancels and contest officials believe that players have not been given ample time to modify their wagers and approach, that week's contest will be canceled and all entry fees will be returned to registered players.

\$10,000-added Fun in the Sun 'Final Table'

- Contested Monday, September 7, 2026
- Buy-In
 - There is no Buy-In for the Final Table. The only way to qualify for the Final Table is to finish 1st through 5th in any Weekly Tournament.
 - 1/ST will pay the \$100 Bankroll for all Final Table qualifiers.

How to Play – Final Table

- \$10 Win Bets on the ten (10) tournament races:
 - Final Five (5) races at Saratoga (TB)
 - First Five (5) races at Del Mar
- No other bet types or bets are allowed.
- Registrants may only bet one horse in each tournament race.
- Leaderboard is ranked according to total mutuel payoffs and prizes are awarded to the highest ranked players following the ten (10) tournament races.
- Should an entry in a contest 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.

'Final Table' Prizes

- The Final Table Prize Pool consists of a \$10,000 seeded contribution from 1/ST and all Seasonal Prize Pools collected each week (30% of weekly entry fees).
- Final Table Prize Breakdown:
 - 1st Place Finisher: 55% of Final Table Prize Pool
 - 2nd Place Finisher: 25% of Final Table Prize Pool
 - 3rd Place Finisher: 10% of Final Table Prize Pool
 - 4th Place Finisher: 5% of Final Table Prize Pool
 - 5th Place Finisher: 5% of Final Table Prize Pool

Prizes will be in the form of wagering credits deposited to the winners 1/ST wagering account. Wagering credits may only be withdrawn from an account in accordance with 1/ST's policies.

Final Table – Sample Prize Structure

- 1/ST Contribution: \$10,000
- Weekly Prize Pool Carryovers: \$6,000 (based on 100 entries each week, over 8 weeks)
- Final Table Payouts:
 - 1st Place Finisher: \$8,800.00 (55% of Final Table Prize Pool)
 - 2nd Place Finisher: \$4,000.00 (25% of Final Table Prize Pool)
 - 3rd Place Finisher: \$1,600.00 (10% of Final Table Prize Pool)
 - 4th Place Finisher: \$800.00 (5% of Final Table Prize Pool)
 - 5th Place Finisher: \$800.00 (5% of Final Table Prize Pool)

Final Table – Provision for Canceled Races

- In the event of a Final Table track cancellation, Saturday, September 12, 2026 will be used as a 'make-up' date for the Final Table event and the tournament will consist of the first ten (10) races at Woodbine (TB).

Mutuel payoffs are capped at 20/1 (\$210) for contest scoring purposes.

All Decisions are final.

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

Prize winners will be posted at www.xpressbet.com by 5:00PM ET each Monday following a competition Saturday.

Prizes will be awarded as soon as winner qualification is verified.

Legal and Eligibility

Xpressbet's 2026 Fun in the Sun Saratoga/Del Mar 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 (19 in Nebraska and 21 in Arizona, Iowa, Kansas and Washington) or older as of the date of each of the weekly competitions. 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 account in order to register for the Tournament. Persons with accounts that are closed (upon their own request) or locked (because account is not in good standing) are not eligible to register for the Tournament, unless they re-open account in accordance with the Terms & Conditions of use of Xpressbet.

These are the official rules. This Tournament is subject to all applicable federal and state laws. These rules are subject to change without notice to comply with any applicable federal and state laws.

Disclosure

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.

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 on-track Welcome Center. Welcome Center locations can be found at <https://www.xpressbet.com/welcomecenters> and are subject to be added or removed, so please contact Xpressbet Customer Service at (866) 889-7737 for the most current list. 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 homepage of the Xpressbet web site located at www.xpressbet.com.

Selecting Winner

The winner of each weekly Tournament will be selected from wagers placed by eligible registrations received during the Tournament period. Winner(s) will be determined solely based upon mutual payoffs actually paid to the player based on \$10 'live' Win contest wagers each Saturday in 10 competition races. Winner (s) will be determined by Xpressbet, LLC management, whose decisions are final and binding in all respects.

The winner of the Final Table will be selected from wagers placed by eligible participants during the Final Table competition. Winner(s) will be determined solely based upon the combined earnings (highest mutual payoff actually paid to the player) of the \$10 'live' Win contest wagers submitted on the select tournament races. 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.

All decisions are final.

Taxes

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

Notification of Winners

Names of winners will be posted to the xpressbet.com web site and winners will be notified within one week of competition. Winners will be notified via one of the following: e-mail, US postal mail or telephone.

Prizes/Odds of Winning

Odds of winning are determined by number of eligible entries received for the Tournament. Cash Prizes will be in the form of wagering credits deposited to the winners Xpressbet wagering account. Wagering credits may only be withdrawn from an account in accordance with Xpressbet policies.

General Conditions

In order to be eligible to receive a prize, 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 tournament.

By accepting a prize, 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 and 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 December 31, 2026, to: Xpressbet, LLC, 200 Race Track Road, Building 26, Washington, PA 15301.

SPONSORED BY: Xpressbet, LLC., 200 Racetrack Road, Building 26, Washington, PA 15301. This tournament is in no way sponsored, endorsed or administered by, or associated with, Facebook, Inc., Twitter, Inc., or Instagram, Inc.