

## 2026 Low Roller Handicapping Contest(Condensed Rules)\*

|                            |                                                                                                                                        |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| <u>Tournament Date(s):</u> | Select Single Live Race Days (each Thursday and Sunday during the 2026 Saratoga Meet from July 2, 2026 – September 6, 2026)            |
| <u>Wagering Area:</u>      | Any Self Service Terminal                                                                                                              |
| <u>Buy-In:</u>             | \$40 (of which \$30 is live money which will go to contestant's bankroll for wagering, and \$10 will go to the Tournament prize pool). |
| <u>Track:</u>              | Saratoga Race Course                                                                                                                   |
| <u>Races:</u>              | The contest ends with the second to last race on the Saratoga Card                                                                     |
| <u>Maximum Entries:</u>    | Two (2) per individual                                                                                                                 |

### Contest Rules and Format

1. Contestants must make five (5), \$2, across the board bets (\$2 Win/Place/Show on the same horse) through a live money self-service terminal on five different Saratoga races.
2. Contestants may only select one horse per race.
3. Contestants must not wager on more than five different Saratoga races each Tournament Date.
4. Any contestant that wagers more than \$30 in the contest will be disqualified.
5. Any contestant that wagers less than \$30 in the contest will have the difference from the amount they wagered and the \$30 required to be wagered removed from their final standings unless there is no Place or Show wagering available in the race.
6. Contestants may not deposit or withdraw funds from their card until 30 minutes after end of the contest
7. Contestants that deposit or withdraw money from their player card (except after 30 minutes after the end of the Tournament) will be disqualified.
8. In the event of a late scratch of a contestant's horse, the contestant may re-bet the race if time permits.
9. Odds are not capped.
10. The decision of the Sponsor in all matters or disputes relating to the contest is final.
11. All official track rulings will apply to the horses selected for contest play except as otherwise stipulated.

### Contest Prize Structure

1. The total prize structure is based on the \$10 per player entry fee.
2. Order of finish is based on the highest accumulated earnings.
3. If a tie exists, prize money for that position will be equally divided among the contestants involved in tie.

#### 150 Entries or Fewer

##### Finish Prize Money

|     |     |
|-----|-----|
| 1st | 60% |
| 2nd | 30% |
| 3rd | 10% |

#### Over 150 Entries

##### Finish Prize Money

|     |     |
|-----|-----|
| 1st | 50% |
| 2nd | 20% |
| 3rd | 15% |
| 4th | 10% |
| 5th | 5%  |

### General Rules

- All Entrants must be at least 18 years of age.
- NYRA reserves the right to cap the number of entries in the contest.
- Winners are subject to all State and Federal Tax requirements.
- Officers, employees and vendors of The New York Racing Association, Inc., and their family members are not eligible for the contest.
- NYRA reserves the right to terminate or withdraw this request at any time, for any cause without prior notice.
- In this event, all entry fees will be refunded.
- NYRA reserves the right to make changes to the contest rules and format if necessary.
- If a race card for a given Tournament is canceled before five contest races have been made official for such Tournament, a player can request a refund of the \$10 entry fee within 30 days. If at least five contest races have been completed for such Tournament, prizes will be paid out according to the above rules.

\*Please read the full Official Rules located at the contest sign-up area.