

OFFICIAL RULES FOR THE OCTOBER 9, 2026 KEENELAND \$400 FALL CHALLENGE

- Contestants must be at least 21 years old by December 31, 2026 to compete for NHC spots, and at least 18 years old by November 1, 2026 to compete for BCBC spots.
- \$400 entry fee and live bankroll may be paid in advance, or in cash on day of contest, with a maximum of four entries per person – no partner entries. (Contest entry: \$150 – Live bankroll: \$250).
- Owners and trainers with a horse running at Keeneland on the day of the contest must declare that interest and may only play that horse on top in exotics or to win. Keeneland employees, mutuel clerks and employees of United Tote, Breeders' Cup, and NTRA are not eligible to compete.
- Registration will be held on a "first come, first served," basis, online at <https://tickets.keeneland.com/specialeventtype/keeneland-fall-400-challenge/>, beginning at 10:00 AM EST Tuesday, September 1, 2026. Payment will be available through credit card only, and all advance entries must be made online. Players may also purchase entries with cash or credit card at Keeneland the day of the contest. Contest entries close at 12:45 PM on October 9th.
- Online payment will be accepted through Discover, American Express, Master Card or Visa.
- Prior to the beginning of the contest, all participants who wish to compete for the National Handicapping Championship spots must be registered as 2026 members of the NHC Tour. The fee for 2026 is \$50, and may be paid at www.nhctour.com.

ESTIMATED PRIZE SCHEDULE – BASED ON MINIMUM 250 CONFIRMED ENTRIES

- The first place finisher will receive: (1) a fully paid berth into the 2026 \$10,000 Breeders' Cup Betting Challenge at Keeneland. In addition, the next four finishers will receive a fully paid berth in the 2027 NTRA National Horseplayers Championship including hotel and \$500 in airfare expenses. Prize money will be paid to the top five finishers, with \$4,000 to first, \$2,000 to second, \$1,000 to third, \$500 to fourth, and \$250 to fifth.
- If a winner has already qualified the maximum number of times (2) for the NTRA National Horseplayers Championship, or is not a member of the NHC Tour and is therefore not eligible to compete in the Championship, the berth(s) will go to the next-highest finisher, with no further compensation to those already qualified. If a win in this tournament results in the winner receiving a 2nd entry into the NHC, no further travel allowances shall be paid but the qualifier will receive an additional hotel stay at Bally's Las Vegas. A player may qualify to the

NHC twice, but only once in any single NHC qualifying event. Should a player qualify a second time for the NHC, and should he or she have already received travel and hotel awards for the first qualification, the second qualification will earn a complimentary four-day stay at Bally's Las Vegas in lieu of additional travel and hotel awards. If one of the prize winners has already qualified for the BCBC, or does so in any manner later in the year, they will be permitted to transfer the BCBC berth awarded in THIS contest to another person.

- Prizes are based on a field of 250 entries; a lesser number of entries will result in corresponding reductions in the number of spots to be awarded and a reduction in the prize money. Additional entries above 250 will result in additional NHC seats and/or prize money.
 - NHC Tour Points: This is an official NHC Tour event, and points will be awarded in accordance with the official 2026 NHC Tour rules, which may be found at www.nhctour.com.

General Information

- Contestants not checked in at the contest table located on the third floor grandstand near Elevator B, between 11:00 a.m. (ET) and 12:45 p.m. (ET) will forfeit their entry fee.
- The contest will consist of the live races held at Keeneland on Friday, October 9, 2026. **Players may play the contest from any self-serve terminal throughout the facility. Track admission and/or seats are not included in the contest entry fee; all players must make arrangements for seating separately, but there will be seating on the third floor between Elevators B and C.** Contestants will receive a pre-loaded card with \$250 in wagering credit. Please see rules below for alternate races to be selected in case of cancellation of live racing.
- OFFICIAL STANDINGS AND ANNOUNCEMENTS ARE AVAILABLE AT THE TOURNAMENT DESK ON THE THIRD FLOOR AND WILL BE AVAILABLE THROUGHOUT THE FACILITY ON SELECTED TV MONITORS.
- Contestants will use a numbered contest card when making wagers for the contest.
- **Wagers are limited to Win, Place, Show, Exacta, Trifecta, Superfecta, and Daily Double in any race at Keeneland. There is no minimum or maximum wager requirement, only that the contestant must wager a minimum of \$250 throughout the race card. There are no minimum requirements regarding the number of races to be bet.**
- The player with the largest bankroll BALANCE after the final race will be declared the winner.
- Balances will be available for withdrawal after the final race has been run and the contest placings have been declared official. Mutuel Windows will be open on the 3rd floor in the grandstand for ITW, and cards may be presented to any mutuel clerk for cashing.
- **With the new IRS rules, it is highly unlikely that there will be tax tickets. If you do hit an IRS ticket, you must return to the Tournament Desk on the third floor to declare that you have**

an IRS ticket. Tote officials will then enter your Social Security number and post the winnings to your account. If you fail to do this, you cannot wager the IRS winnings. There are no caps on payoffs, but payoffs which trigger IRS withholdings will only be credited for the “net” amount returned to the player and not the entire amount of the payoff. Any foreign contestant who is subject to “special” withholding regulations, for the purposes of the contests, will receive manual adjustments to his or her bankroll to equate the effective net amount to the amount that would have been received by a contestant with a Social Security number. It is the player’s responsibility to bring this situation to the attention of contest management. These manual adjustments will be reversed prior to the contestant cashing out.

- If a late scratch occurs or a horse is declared a “non-starter” in any contest race, the contestant must return to the window to cancel the ticket and select another horse for the contest race. 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, any “live” tickets bet will be in play.
- It is the contestant’s responsibility to check all mutuel tickets before leaving the window.
- Please keep all contest mutuel receipts until the final standings have been declared official.
 - In the unlikely circumstance that Keeneland live racing is canceled in full or in part, the following procedure to substitute races for the contest will be followed. **The Tournament Director will designate the races to be substituted for the original tournament races in the following priority: (1) Races remaining from Gulfstream Park; (2) Races remaining from Santa Anita; (3) Races remaining from Woodbine. After a waiting period of approximately 30 minutes, these races will be selected in the above priority and will be chosen consecutively. For example, if Keeneland cancels live racing after five races, and if there are at least five races remaining from Gulfstream Park, those races will be substituted for the final five races of the tournament and the rules will remain exactly the same. If Keeneland management is unable to implement the substitute races due to weather, Tote issues, power issues, etc., if Keeneland has completed at least five races the contest will be declared official and all prizes will be awarded. If under these circumstances fewer than five races have been completed, the contest will be declared a no-contest, the contestants will receive the amount of their existing bankrolls, and entry fees will be refunded.**
- In the event of a tie among the winners, the prize for that place will go to the contestant with the highest amount wagered. If still tied, the prize will go to the contestant with the highest single winning payoff. If still tied, the prize will be decided by a coin flip. Prize money will be divided equitably among the tied contestants.
- ALL players receiving monetary prizes will be required to sign IRS forms.
- These rules may be amended at any time; decisions by the contest coordinator are final.