SUMMARY ANNUAL REPORT FOR OMAHA TRACK HEALTH AND WELFARE BENEFIT PLAN

This is a summary of the annual report of the Omaha Track Health and Welfare Benefit Plan, a health, life insurance, dental, vision, temporary disability and long-term disability plan (Employer Identification Number 47-0692129, Plan Number 501), for the plan year 01/01/2018 through 12/31/2018. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Omaha Track, Inc. has committed itself to pay certain Health Reimbursement Arrangement, Dental claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with AETNA LIFE INSURANCE CO., AMERITAS LIFE INSURANCE CORP., UNUM LIFE INSURANCE COMPANY OF AMERICA and AMERICAN HERITAGE LIFE INSURANCE COMPANY to pay certain Stop loss, Vision, Life insurance, Temporary disability, Long-term disability, ADD, LIFESTYLE ADD, LIFESTYLE LIFE, ACCIDENT, CRITICAL ILLNESS claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2018 were \$927,712.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- 1. Financial information and information on payments to service providers.
- 2. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Cathy Emig, who is a representative of the plan administrator, at 12930 I Street, Omaha, NE 68137 and phone number, 402-339-0332.

You also have the legally protected right to examine the annual report at the main office of the plan: 12930 I Street, Omaha, NE 68137, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.