SUMMARY ANNUAL REPORT

For X.COMMERCE, INC. DBA MAGENTO, INC.

This is a summary of the annual report of the MAGENTO EMPLOYEE BENEFITS HEALTH & WELFARE PLAN, EIN 27-1977854, Plan No. 501, for period 01/01/2017 through 12/31/2017. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with CALIFORNIA PHYSICIANS' SERVICE, DELTA DENTAL OF CALIFORNIA, VISION SERVICE PLAN, METROPOLITAN LIFE INSURANCE COMPANY, and KAISER FOUNDATION HEALTH PLAN INC to pay Medical, Life Insurance, Dental, Vision, Short-term Disability, Long-term Disability, Accidental Death and Dismemberment, and Employee Assistance Program claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2017 were $5,287,794.

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:

- 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 X.COMMERCE, INC. DBA MAGENTO, INC. at 54 NORTH CENTRAL AVENUE, SUITE 300, CAMPBELL, CA, 95008 or by telephone at 408-916-3300.

You also have the legally protected right to examine the annual report at the main office of the plan (X.COMMERCE, INC. DBA MAGENTO, INC., 54 NORTH CENTRAL AVENUE, SUITE 300, CAMPBELL, CA, 95008) 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 N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.