

**Notice to Participants in the Diocese of La Crosse Lay Employees
Retirement Plan**

Summary of Material Modification

February, 2012

This is a Summary of Material Modifications regarding the Diocese of La Crosse Lay Employees' Retirement Plan ("Plan"). This is a summary of a vesting schedule change to the Plan contained in the Summary Plan Description ("SPD") which can be found on our website at <http://www.stambrosefinancial.com>. Please retain a copy of this document along with a copy of the SPD. If you have any questions, contact the Administrator. If there is any discrepancy between the terms of the Plan and this Summary of Material Modifications, the provisions of the Plan will control.

Vesting Schedule. Your Plan was restated effective January 1, 2012. This restated plan has a change to the Plan's vesting schedule. Your "vested percentage" for your Accrued Benefit is based on vesting Years of Service. Prior to January 1, 2012, the vesting schedule contained in the Plan was a 10-year graded schedule which required you to have 10 Years of Service to become 100% vested. The vesting schedule as of January 1, 2012 is a 5 year Cliff Schedule which now requires you to have 5 Years of Service to become 100% vested. Both the past and the current schedule did not vest participants in their account until year 5.

Vesting Schedule prior to January 1, 2012

Years of Service	Percentage
1-4 years	0%
5 years	25%
6 years	30%
7 years	40%
8 years	60%
9 years	80%
10 or more years	100%

Vesting Schedule as of January 1, 2012

Years of Service	Percentage
1-4 years	0%
5 years	100%