

**Wisconsin Deferred Compensation Program  
Report of Financial Emergency Hardship Withdrawals – ETF 70.10 (6)  
Deferred Compensation Board Meeting  
March 2008**

DATE SUBMITTED BY GWRS	FINANCIAL HARDSHIP EMERGENCY WITHDRAWAL REQUEST SITUATION	ETF DECISION AND DATE
October 29, 2007	The participant requested an emergency withdrawal to pay rent on his primary residence. The household is experiencing financial difficulties and is behind on multiple bills, resulting in missed rent payments. The participant has received a 5-day notice to pay rent or quit. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved October 30, 2007
October 31, 2007	The participant requested an emergency withdrawal to make mortgage payments on his primary residence. The household is experiencing financial difficulties and is behind on multiple bills, resulting in six months of missed mortgage payments. The house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved October 31, 2007
October 31, 2007	The participant requested an emergency withdrawal to make mortgage payments on his primary residence. The household is experiencing financial difficulties and is behind on multiple bills. The house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved November 5, 2007
October 31, 2007	The participant requested an emergency withdrawal because the household is experiencing financial difficulties and regular bills are past due. No documentation has been provided regarding a foreclosure on the home. Denied as the participant failed to demonstrate or document how her financial situation could be considered unforeseen or unbudgetable per the IRS code requirement.	Denied November 5, 2007
November 1, 2007	The participant requested an emergency withdrawal to replace lost income and pay for medical expenses which are beyond what the participant's insurance covers. The participant has no other means to pay for these expenses. Approved as the participant documented how this situation was unforeseen, unbudgetable and beyond her control per the IRS code requirement.	Approved November 5, 2007
November 8, 2007	The participant requested an emergency withdrawal to pay for medical expenses related to her mother's overseas (Nigerian) hospital expenses. The participant's family has no other means to pay for these expenses. Approved as the participant documented how this situation was unforeseen, unbudgetable and beyond her control per the IRS code requirement.	Approved November 13, 2007
November 8, 2007	The participant has had some health issues and requested an emergency withdrawal to replace lost income resulting from changing from full time to part-time employment. Denied as the participant failed to demonstrate or document how his financial situation could be considered unforeseen or unbudgetable per the IRS code requirement.	Denied November 13, 2007
Third request November 8, 2007 (previous requests in Oct. 2007, on Oct. 2007 WDC Board report)	The participant requested an emergency withdrawal for unplanned medical expenses beyond what insurance covers. Approved the emergency release of funds for medical expenses as this situation was unplanned and beyond the participant's control.	Approved November 14, 2007

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November 13, 2007	The participant requested an emergency withdrawal to replace lost income. The participant's spouse has been hospitalized 4 times since July 2007 and has used up all available sick and vacation time. The household is facing additional medical expenses and is falling behind on bills. The household has no other means to pay for these monthly expenses. Approved as the participant documented how this situation was unforeseen, unbudgetable and beyond her control per the IRS code requirement.	Approved November 15, 2007
November 19, 2007 Second request January 29, 2008	The participant requested an emergency withdrawal to make mortgage payments on his primary residence and to pay for medical expenses beyond what his insurance covers. The household is experiencing financial difficulties and is behind on multiple bills. The house is in foreclosure. Approved the emergency release of funds as this situation unplanned, unbudgetable and beyond the participant's control.	Approved November 20, 2007 and January 31, 2008
November 26, 2007	The participant requested an emergency withdrawal to make mortgage payments on his primary residence. The household is experiencing financial difficulties and is behind on multiple bills. The house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved November 28, 2007
November 26, 2007	The participant requested an emergency withdrawal to make mortgage payments on her primary residence. The household is experiencing financial difficulties and is behind on multiple bills. The house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved November 28, 2007
November 28, 2007	The participant requested an emergency withdrawal to replace lost income and pay for legal and medical expenses associated with his mother's care prior to her death this year. Expenses are beyond what insurance covered. Due to deteriorating health, the participant's mother made some poor financial decisions (e.g., neglected to pay health insurance premiums on time) and they have no other means to pay for these expenses. Approved as this situation was unforeseen, unbudgetable and beyond her control per the IRS code requirement.	Approved December 3, 2007
December 5, 2007	The participant requested an emergency withdrawal to make mortgage payments on his primary residence. The household is experiencing financial difficulties and is behind on multiple bills. The house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved December 10, 2007
December 5, 2007	The participant requested an emergency withdrawal for loss of income. The participant was involuntarily demoted in November 2007. He has secured an additional part-time position, but the household is experiencing financial difficulties and is behind on multiple bills. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved December 10, 2007
December 5, 2007	The participant requested an emergency withdrawal because the household is experiencing financial difficulties and he is concerned that he will not be able to pay his regular bills. No documentation has been provided regarding a foreclosure or eviction. Denied as the participant failed to demonstrate or document how this financial situation could be considered unforeseen or unbudgetable per the IRS code requirement.	Denied December 10, 2007

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December 12, 2007	The participant requested an emergency withdrawal to make mortgage payments on her primary residence. The household is experiencing financial difficulties and is behind on multiple bills. The house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved December 17, 2007
December 12, 2007	The participant requested an emergency withdrawal for loss of income. The participant's household has not been receiving its court-ordered child support payments since June 2007. The household is experiencing financial difficulties and is behind on multiple bills. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved December 17, 2007
December 12, 2007	The participant requested an emergency withdrawal for loss of income. Because the spouse is on a leave of absence, the household is experiencing financial difficulties. No documentation has been provided regarding the loss of income. Denied as the participant failed to demonstrate or document how this financial situation could be considered unforeseen or unbudgetable per the IRS code requirement.	Denied December 17, 2007
December 19, 2007	The participant's spouse suffered an injury and has been unable to work since August 2007. The participant requested an emergency withdrawal to replace lost income and become current on past due bills. Approved as the participant documented how this situation was unforeseen, unbudgetable and beyond her control per the IRS code requirement.	Approved December 26, 2007
December 26, 2007	The participant requested an emergency withdrawal to make mortgage payments on her primary residence. The household is experiencing financial difficulties and is behind on multiple bills. The house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved January 2, 2008
December 26, 2007	The participant requested an emergency withdrawal to make mortgage payments on his primary residence. The household is experiencing financial difficulties and the house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved January 2, 2008
December 26, 2007	The participant requested an emergency withdrawal for unplanned medical expenses that are not covered by insurance. The household is experiencing financial difficulties and is behind on multiple bills. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved January 2, 2008
January 16, 2008	The participant requested an emergency withdrawal to pay for his daughter's funeral expenses. The household is experiencing financial difficulties and has no other resources to pay for the funeral. Approved the emergency release of funds as this situation was unplanned, unbudgeted and beyond the participant's control.	Approved January 22, 2008
February 8, 2008	The participant requested an emergency withdrawal to make mortgage payments on his primary residence. The household is experiencing financial difficulties and is behind on multiple bills and the house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved February 12, 2008
February 8, 2008	The participant requested an emergency withdrawal for unplanned medical expenses for a dependent child (age 21) that are not covered by insurance. The household is also experiencing financial	Approved February 12, 2008

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	difficulties and is behind on multiple bills. Approved the emergency release of funds as this situation is beyond the participant's control.	
February 8, 2008	The participant requested a distribution for 1 month of income. He is on a medical leave of absence and will have 30 days of unpaid leave before income continuation insurance will begin. Approved as this situation was unforeseen, unbudgetable and beyond the participant's control per the IRS code requirement.	Approved February 12, 2008
February 18, 2008	The participant requested an emergency withdrawal to make mortgage payments on her primary residence. The participant recently went through a divorce, creating financial difficulties and as a result, the house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved February 18, 2008
February 19, 2008	The participant requested an emergency withdrawal to become current on routine expenses. The household has been providing financial support to her father-in-law, which has resulted in financial difficulties for the participant; they are behind on their bills. However, no documentation was provided regarding a foreclosure. Denied as the participant failed to demonstrate or document how this financial situation could be considered unforeseen or unbudgetable per the IRS code requirement..	Denied February 21, 2008