

**Wisconsin Deferred Compensation Program  
Report of Financial Hardship Withdrawals – Ch. ETF 70.10 (6)  
Deferred Compensation Board Meeting  
November 18, 2008**

DATE SUBMITTED BY GWRS	FINANCIAL HARDSHIP EMERGENCY WITHDRAWAL REQUEST SITUATION	ETF DECISION AND DATE
Second Request April 18, 2008	The participant requested an emergency withdrawal because the household is experiencing financial difficulties as a result of the participant being off work for medical reasons. In addition, the participant was recently notified that he was overpaid by the Income Continuation Insurance program and must repay the State of Wisconsin. Approved as this situation was unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved April 22, 2008
April 25, 2008	The participant requested an emergency withdrawal because the participant has been off work since October 2007 for medical reasons. As of March 2008, he has exhausted all benefits and must pay the COBRA copayment to maintain the benefit. Because he is not working, the household is behind on financial expenses. Approved as this situation was unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved April 29, 2008
April 25, 2008	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 April 29, 2008
April 25, 2008	The participant requested an emergency withdrawal for loss of income. The participant's spouse's position was terminated in November 2006 and has not found new employment. She has secured an additional part-time position, but the household is experiencing financial difficulties and is behind on multiple bills. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved April 29, 2008
May 2, 2008	The participant requested an emergency withdrawal because the participant has been on a medical leave of absence since mid-December 2007, resulting in lost income. In addition, she has incurred additional medical expenses that are not covered by insurance. Approved as this situation was unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved May 7, 2008
May 2, 2008	The participant requested an emergency withdrawal to cover her portion of a condo-association assessed repair fee. The condo roof was damaged by snow during the winter of 2007-08 and each condo. Owner must pay a share of the repairs. The participant has demonstrated that she has no other funds with which to pay her portion. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved May 7, 2008
May 12, 2008	The participant requested an emergency withdrawal to make mortgage payments on her primary residence, which is in foreclosure. 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 May 14, 2008
May 15, 2008 Additional Request May 21, 2008	The participant requested an emergency withdrawal for medical expenses that are not covered by insurance. Approved as this situation was unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved May 20, 2008 and May 27, 2008

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May 21, 2008	The participant requested an emergency withdrawal to make mortgage payments on his primary residence to stop foreclosure proceedings. 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 May 27, 2008
May 21, 2008	The participant requested an emergency withdrawal for loss of income. The participant's spouse was terminated from her position in June of 2007 due partially to a discovery of unauthorized medications in her vehicle. The household has hired an attorney and because of the loss of income, is experiencing financial difficulties. Approved the emergency release of funds to cover legal expenses as these expenses are unbudgetable per the IRS code requirement.	Approved May 27, 2008
May 28, 2008	The participant requested an emergency withdrawal to pay for roof and chimney repairs beyond what her homeowner's insurance policy covers. The participant's house was damaged by snow and ice damming during the winter of 2007/08 and subsequent mold growth. Although a portion of the repairs are covered by insurance, the balance is not. Insurance is covering the damaged due to weather conditions. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved June 2, 2008
May 28, 2008	The participant requested an emergency withdrawal for loss of income. The participant's spouse was terminated from her position in December of 2007 and is still seeking employment. Consequently, the household is experiencing financial difficulties including falling behind on mortgage payments. However, the information supplied indicates that the spouse has an existing IRA with a balance sufficient to cover their withdrawal request. Denied as per the IRS code requirement, all other assets must be exhausted prior to a s. 457 plan hardship withdrawal.	Denied June 2, 2008
June 4, 2008	The participant requested an emergency withdrawal to make mortgage payments on her primary residence. The single parent 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 June 9, 2008
February 18, 2008 Second request March 5, 2008 Third request June 9, 2008 Fourth request June 23, 2008 Fifth request July 23, 2008 Sixth request September 12, 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. The house is for sale, but has had no offers to date. Approved the emergency release of funds as this situation is beyond the participant's control. The participant later submitted additional documentation regarding the household's loss of income, resulting in a second and third approved withdrawal applications because the situation was unplanned, unforeseen and unbudgetable per the IRS code requirement. The fourth request was denied, as the participant did not provide sufficient documentation from her mortgage company stating that the house was in foreclosure. She only provided a copy of a Web page from the mortgage holder stating her payments were 2 months late. The fifth request was approved, as she included a copy of the formal	Approved February 18, 2008 Second Request Approved March 10, 2008 Third Request Approved June 11, 2008 Fourth Request Denied June 26, 2008 Fifth Request Approved July 28, 2008 Sixth Request

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	foreclosure notice from her lending institution. The sixth request was approved as the participant documented her dental expenses and the fact that she is unable to obtain dental insurance through her employer.	Approved September 15, 2008
June 16, 2008 Second request June 23, 2008	The participant requested an emergency withdrawal to pay for dental expenses not covered by insurance (a failed bridge) and rent on her primary residence. She is two months behind and has received an eviction notice. In her second request, the participant documented her loss of income resulting from a surgery occurring at a point in time during which she has no vacation or sick leave available to use. She must have medical approval to return to work. Approved the emergency release of funds for both requests, as this participant's situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved June 17, 2008 Approved second request June 26, 2008
June 16, 2008	The participant requested an emergency withdrawal to pay for unanticipated legal expenses arising from the need to defend the participant in a civil case. The household has hired an attorney and is experiencing financial difficulties because the case has gone on to an appeal court. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved June 18, 2008
June 16, 2008	The participant requested an emergency withdrawal to make mortgage payments on his primary residence. The participant's spouse has been off work recuperating from surgery and the household is experiencing financial difficulties. They are behind on multiple bills. The house is in foreclosure. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved June 18, 2008
July 1, 2008	The participant requested an emergency withdrawal to pay for medical expenses not covered by her insurance. The participant is being treated for severe neck, back and shoulder pain. Her physician has recommended breast reduction surgery and the insurance company has denied the claim. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved July 7, 2008
July 1, 2008	The participant requested an emergency withdrawal to pay for family medical and dental expenses that have been determined to be their obligation (e.g., not covered by his insurance). Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved July 7, 2008
July 1, 2008	The participant requested an emergency withdrawal to bring her mortgage current and stop the foreclosure of her primary residence. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved July 7, 2008
July 1, 2008	The participant's home was badly damaged by floods in June of 2008 and her homeowner's insurance company has informed her that water damage is not covered. She has a small grant from FEMA, but it will also not pay for the repairs. She requested an emergency withdrawal to repair her home. Approved the	Approved July 8, 2008

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	emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	
July 1, 2008	The participant's home was badly damaged by mudslides resulting from the floods of June 2008, and the house is no longer staff to live in. They have a grant from FEMA, but it will not cover the repairs. The participant requested an emergency withdrawal to help pay for repairs to her home. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved July 14, 2008
July 14, 2008	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 unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved July 17, 2008
July 16, 2008	The participant's home was badly damaged by the flooding in their area during August 2007, and the basement needs significant repair. The participant received a grant from FEMA, but it will not cover the repairs and their homeowners insurance will not cover the repairs from a flood. The participant requested an emergency withdrawal to help pay for repairs to his home. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved July 22, 2008
July 23, 2008	The participant requested an emergency withdrawal to make the payment on her mortgage current and stop the foreclosure of her primary residence. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved July 28, 2008
July 23, 2008 Second request July 31, 2008	The participant requested an emergency withdrawal for loss of income. The participant's disabled son's Social Security (SS) payments were decreased. She has appealed this decision. As a result of the decreased payments from SS, the household is experiencing financial difficulties including falling behind on mortgage payments. However, she is not yet in default on her mortgage. The information supplied indicates that they will be awarded the SS payments. Denied for insufficient documentation (no foreclosure notice) and because the documentation indicates the previously lost income will be paid to them. On July 31, 2008, the participant was able to provide a foreclosure notice and the request was approved.	Denied July 28, 2008 Second request approved August 4, 2008
July 23, 2008 Second request August 14, 2008	The participant requested an emergency withdrawal because she has incurred medically-necessary dental expenses that are not covered by insurance. Her second request was for funeral expenses; her spouse passed away on July 23, 2008. Approved both requests as the participant's situation was unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved July 28, 2008 Second request Approved August 18, 2008
July 31, 2008	The participant requested an emergency withdrawal to make payments on his ex-spouse's credit card debt so that he can then obtain a loan for his primary residence. Because the credit card debt is listed as a joint debt, he has been unable to obtain financing	Approved August 4, 2008

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	for his mortgage. Approved the emergency release of funds as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	
August 4, 2008	The participant requested an emergency withdrawal for loss of income; the participant's wife has been off work since February 2008 for medical reasons. Her worker's compensation claim has been challenged by her employer. Because the spouse is not working, the household is behind on financial expenses, including medical expenses beyond what is covered by insurance. Approved as this situation was unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 6, 2008
August 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. The house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved August 11, 2008
August 8, 2008	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 August 11, 2008
August 8, 2008	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 August 11, 2008
August 8, 2008	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 August 11, 2008
August 8, 2008	The participant requested an emergency withdrawal to make rent payments on a primary residence. The participant's spouse's position was terminated in April 2008 and has not found new employment. 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 as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 12, 2008
August 8, 2008	The participant requested an emergency withdrawal to pay for his share of the funeral expenses for his father. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 12, 2008
August 11, 2008	The participant requested an emergency withdrawal to pay rent on her primary residence because she is facing eviction. The household is experiencing financial difficulties because the fiancée moved out and left her with all the bills, including rent. Approved the emergency release of funds as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 13, 2008

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August 13, 2008 Second request August 20, 2008	The participant requested an emergency withdrawal to pay rent on his primary residence, as he has received an eviction notice. Approved the emergency release of funds as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 18, 2008 Second request Approved August 25, 2008
August 19, 2008	The participant requested an emergency withdrawal to pay for his share of the medical expenses for his son. Insurance is paying for most of the hearing aid cost, but the participant also has a share that must be paid in order for his son to receive the hearing aids. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 21, 2008
August 19, 2008	The participant requested an emergency withdrawal to pay rent on her primary residence, as she has received an eviction notice to pay or vacate in 5 days. Approved the emergency release of funds as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 21, 2008
August 19, 2008	The participant requested an emergency withdrawal for loss of income. The participant was injured in a car accident in July 2008 and has been unable to return to work, creating financial difficulties for the household. His leave time runs out in August and the household is behind on bills. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 21, 2008
August 20, 2008	The participant requested an emergency withdrawal to make mortgage payments on her primary residence, which is in foreclosure. The household is experiencing financial difficulties and is behind on multiple bills. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 25, 2008
August 20, 2008	The participant requested an emergency withdrawal to make mortgage payments on his primary residence, which is in foreclosure. The household is experiencing financial difficulties and is behind on multiple bills. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 25, 2008
August 20, 2008	The participant requested an emergency withdrawal to pay for unanticipated legal expenses arising from alleged mistreatment of the participant's child by the live-in boyfriend of the mother. The household has hired an attorney to represent them and is s. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved August 25, 2008
August 27, 2008 Second Request September 11, 2008	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 September 3, 2008 2 <sup>nd</sup> Request Approved September 11, 2008

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September 3, 2008	The participant requested an emergency withdrawal for loss of income. The participant had surgery and will be on an unpaid leave of absence and has no other resources to cover household bills. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved September 8, 2008
September 10, 2008	The participant requested an emergency withdrawal to pay rent on her primary residence, as she has received an eviction notice to pay or vacate in 5 days. Approved the emergency release of funds as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved September 11, 2008
September 10, 2008	The participant's home was badly damaged by the flooding in their area during June 2008 and needs significant repair. The participant received a small grant from FEMA, but it will not cover the repairs and their homeowners insurance will not cover the repairs from a flood. The participant requested an emergency withdrawal to help pay for repairs to his home. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved September 11, 2008
September 10, 2008	The participant requested an emergency withdrawal for loss of income and the household is experiencing financial difficulties including falling behind on a mortgage and credit card bills, and back taxes for a business she co-owns. Denied for insufficient documentation (no foreclosure notice) per IRS requirements.	Denied September 11, 2008
September 10, 2008	The participant requested an emergency withdrawal because his ex-spouse is taking him back to court regarding custody of their dependent. The participant has no other resources to pay his attorney. Approved the emergency release of funds as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved September 11, 2008
September 10, 2008	The participant previously (March 2008) requested and was granted an emergency withdrawal to make mortgage payments on his primary residence. Although the release was applied to the mortgage, the participant has continued to struggle to make his mortgage payments and the house is again in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved September 11, 2008
September 11, 2008	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 September 11, 2008
September 17, 2008	The participant's home was badly damaged by the flooding in their area during June 2008 and needs significant repair. The participant's insurance and FEMA have denied her claims for repairs from the flood. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved September 22, 2008
September 22, 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. The	Approved September 23, 2008

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	house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	
September 22, 2008	The participant requested an emergency withdrawal to cover lost income. The participant is on a medical leave of absence from Oct. 11 through at least the end of December and has no other income sources. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved September 23, 2008
September 24, 2008	The participant requested an emergency withdrawal to make mortgage payments on her primary residence. The household is experiencing financial difficulties as a result of the June 2008 flooding in WI 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 September 30, 2008
September 24, 2008	The participant requested an emergency withdrawal to cover lost income. The participant is was terminated from her position due to complications from a medical condition, which has continued and prevented her from pursuing a new job. Approved the emergency release of funds, as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved September 30, 2008
October 2, 2008	The participant requested an emergency withdrawal to make rent payments on a primary residence. The household is experiencing financial difficulties and is behind on multiple bills. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved October 6, 2008
October 6, 2008	The participant requested an emergency withdrawal for loss of income. The participant's spouse left the household and is not contributing to expenses. Before leaving, the spouse also ran up several large credit card bills and consequently, the household is experiencing financial difficulties and is behind on multiple bills. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved October 8, 2008
October 9, 2008	The participant requested an emergency withdrawal for loss of income. The participant was hospitalized for an emergency appendectomy and was off work for three weeks. Consequently she is experiencing financial difficulties and is behind on multiple bills. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved October 13, 2008
October 9, 2008	The participant requested an emergency withdrawal to pay for dental expenses for her mother, which were not covered by insurance. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved October 13, 2008
October 9, 2008	The participant requested an emergency withdrawal for loss of income. The participant's spouse became ill in early 2007, which resulted in lost income to the household. Consequently, the household is experiencing financial difficulties and is behind on multiple bills. Approved the emergency release as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved October 13, 2008



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October 13, 2008	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 October 15, 2008
October 15, 2008	The participant requested an emergency withdrawal because she is on an unpaid leave of absence and has experienced a loss of income. Because she is not working, the household is behind on financial expenses. Approved as this situation was unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved October 17, 2008
October 22, 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 because the participant's spouse has been unable to work for the past year. The house is in foreclosure. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved October 17, 2008
October 22, 2008	The participant requested an emergency withdrawal to pay for dental expenses not covered by insurance. The participant is behind on multiple bills and has no other resources to pay for the dental work. Approved the emergency release of funds as this situation is beyond the participant's control.	Approved October 17, 2008
October 22, 2008	The participant requested an emergency withdrawal to pay for her named beneficiary's legal defense against several criminal charges. The beneficiary and the participant have no other resources to pay his attorney. Approved the emergency release of funds as this situation is unplanned, unanticipated and unbudgetable per the IRS code requirement.	Approved October 17, 2008