

The Business of Benefits with Bob Toth

With more than 35 years of experience practicing employee benefits law, Bob Toth is an expert to the experts—particularly in the areas of 403(b) plans and annuity products. Webb and Toth discuss the key to moving the needle on annuities, including how to effectively communicate the benefits of these products, the importance of pricing opaqueness, and how the Setting Every Community Up for Retirement Enhancement (SECURE) Act provision allowing portability may help address participant concerns. Toth also shares some of the new products being developed in the marketplace and explains why beer is essential to solving the annuity puzzle.

Episode 25

Legal Notice

This material is intended to be informational only and does not constitute legal, accounting, or tax advice. Please consult the appropriate legal, accounting, or tax advisor if you require such advice. The opinions expressed in this report are subject to change without notice. This material has been prepared or is distributed solely for informational purposes. It may not apply to all investors or all situations and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. The information and statistics in this report are from sources believed to be reliable but are not guaranteed by CAPTRUST Financial Advisors to be accurate or complete. All publication rights reserved. None of the material in this publication may be reproduced in any form without the express written permission of CAPTRUST: 919.870.6822.

Page 1 February 24, 2021

© 2025 CAPTRUST Financial Advisors

Page 2 February 24, 2021