



## The Need for Emergency Savings

One option, growing in popularity among retirement plan sponsors, is to offer an emergency savings account through the retirement plan recordkeeper. But are these sidecar accounts the best approach?

In episode 18 of *Revamping Retirement*, Mike Webb and [Jack Towarnicky](#) of the American Retirement Association discuss differing views over utilizing sidecar accounts for emergency savings.

## Episode 18

---

### 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.

© 2026 CAPTRUST Financial Advisors