

Robert J. Toth, Jr.

Law Office of Robert J. Toth, Jr., LLC

Bob has practiced employee benefits law since 1983. His practice focuses on the design, administration and distribution of financial products and services for retirement plans, one which combines elements of ERISA, tax law, insurance law, securities law and investment law for both 401(a) and 403(b) plans. Bob has broad experience in the design of lifetime income programs for defined contribution plans, including as the co-inventor of a DC lifetime income patent. He is widely published, having authored several seminal papers on key legal and design issues on this topic which can be found at his blog at businessofbenefits.com.

Bob was a partner at Baker and Daniels (now Faegre Drinker) and, prior to that, served as Associate General Counsel managing the legal affairs of LFG's employer market division. He was responsible for supporting the development and distribution of the Company's various retirement plan lifetime income initiatives, as well as the support of the Company's annuity and non-annuity retirement plan business.

Bob is a Fellow of American College of Employee Benefits Counsel and is chair of the DC Lifetime Income Subcommittee of the ABA's Taxation Section Employee Benefits Committee. He has chaired a number of American Retirement Association government affairs committees, as well as the Pension Committee of the American Council of Life Insurers.