Hugh O'Toole
CEO



Disrupting the 401(k) and benefit industries using employee data

As Chief Executive Officer of Innovu, Hugh O'Toole is changing advisor/consultant practice models from their siloed focus on Health & Welfare, Retirement and Property & Casualty, to a model focused on holistic Human Capital Risk Management. He understands that the world of retirement services and benefits can be complicated.

Hugh has dedicated his career to aligning the financial wellness of American employees with the positive impact their wellness has on the financial statement of their employers. With leading capabilities in data aggregation, data science/analytics and behavioral finance, the industry can have a much greater impact with the convergence of data and benefit disciplines versus a myopic view.

In 2014, he founded Viability AG LLC, to address the relationship between financially well employees and the impact on the employer's financial statement, through mitigating the future liability from healthcare, risk protection/management, productivity and engagement of their employees. In 2015, Viability was purchased by MassMutual, and he once again joined the MassMutual team as a Senior Vice President.

His first mission was to bring non-profit employers and their employees institutional investment product, versus the legacy insurance products historically sold to them. As a partner of Professional Pensions, Inc. (PPI), we accomplished this mission and the firm grew rapidly. Principal Financial Group purchased PPI in 1999.

Outside of work, Hugh enjoys kayaking, hiking, playing golf, and traveling with his family. He is very involved in his church and community.