Defined contribution plans. Built to engage. Trusted to deliver.

Helping drive better outcomes through participant experience, insight, and innovation.

Contact us



87K+
DC plans under administration[2]

18M+
DC participants[2]

$1.8T
DC assets under administration[2]

The core of your workplace strategy

With your DC plan at the center of your benefits offering, we work with you to build an integrated workplace benefit strategy, including:

- Defined benefit plans
- Nonqualified plans
- Stock plan services
- Consumer-directed health solutions
- Financial wellness and planning

When benefits work together, everyone wins — participants get a clear view of their benefits and you gain simpler administration and dedicated support.

Contact us



From 401(k) to 403(b) and more — defined by results

We simplify the path forward by aligning plan types for plan sponsors and participants alike.

Core DC plans

Our foundation — where we are a leader

- 401(k)
- 403(b)
- 457(b)
- 401(a)
- Profit sharing, money purchase, and other DC plan designs

Added value

Additional workplace benefits and services we offer:

- Empower Benefit Consulting Services
- Student debt solutions
- Health savings accounts (HSAs)
- Flexible spending accounts (FSAs)
- Commuter benefits

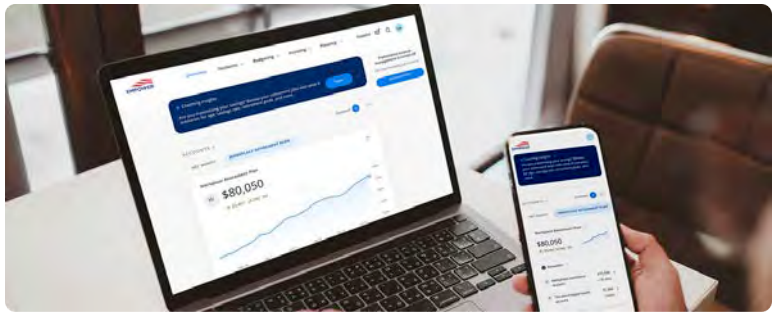
Markets we serve

Flexible support across every sector and size

- Small and growing businesses
- Large and mega organizations
- Government entities
- Non-for-profit organizations
- Taft-Hartley organizations

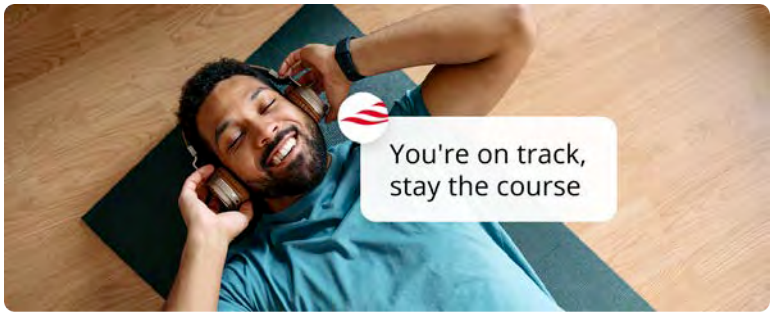
A smarter way to engage participants

Built to help your people take control of their finances for a better today and a brighter tomorrow.



One experience, any device

Placing the plan at participants' fingertips, at home, and on the go.



Financial wellness

Providing educational tools and guidance to help increase confidence.



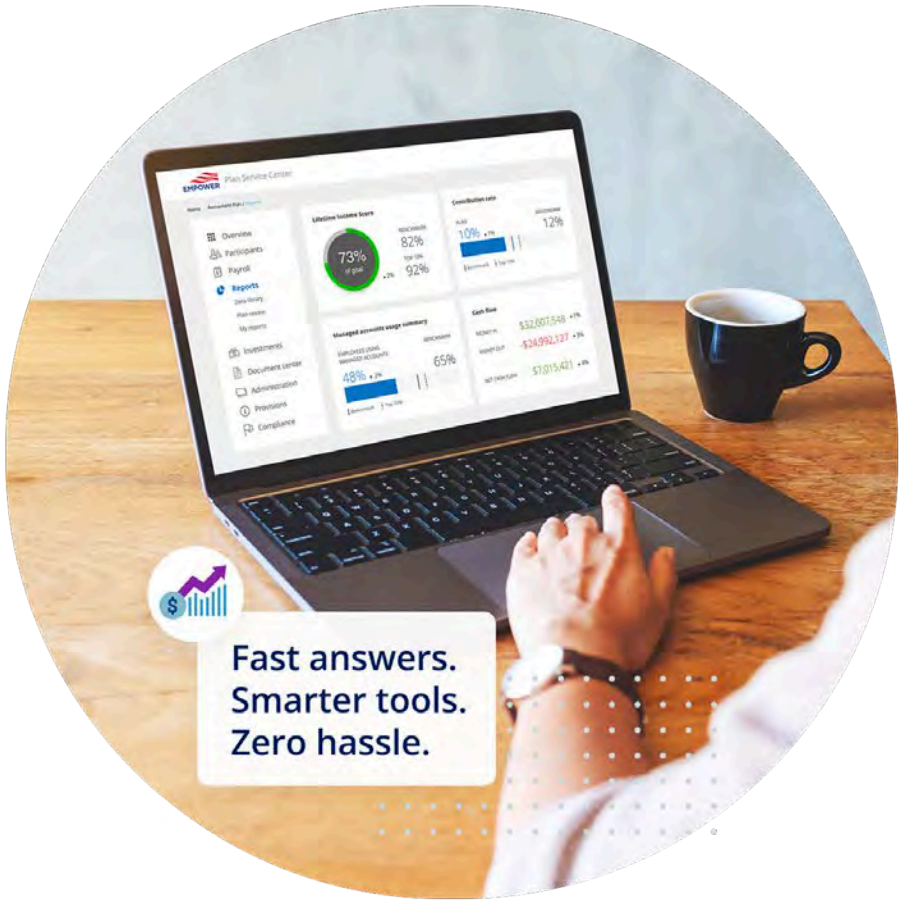
Personalized messaging

Timely, relevant, and tailored to an individual's needs.



Fiduciary advice

Flexible, personal advice when people want it and need it.



Administrative ease

Simplifying plan administration with exceptional service and smart tools that make plan management easier:

- Immediate access to plan data and participant records
- Plan diagnostics and analytics
- 24/7 access to service inquiries

Contact us

Empower Security Guarantee

Participants are automatically covered by our security guarantee, which fully reimburses losses that occur through no fault of their own — with no cap or restrictions.

Learn more





Service you can count on, plan expertise you can trust

Contact us

Why Empower

Cybersecurity

Culture & community impact

News and views

The Currency™

Press center

About Empower

About us

Our history

Careers

Help

Contact us

Who are you?

Personal investor

Financial professional

Plan sponsor

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1 2025 PLANSPONSOR DC Recordkeeper Survey (data as of December 31, 2024).
2 As of December 31, 2025. Assets under administration (AUA) refers to the assets administered by Empower. AUA does not reflect the financial stability or strength of a company.

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