Defined benefit plans. Smarter for you. Simpler for them.

Streamlined administration. Reduced complexity. Integrated participant experience.

Contact us



~100 years
of DB administration[1]

20 years
of average actuarial services experience[1]

~$17B
DB assets under administration[2]

A better defined benefit (DB) experience

Four integrated services, backed by decades of extensive experience in administration, actuarial, investment management, and trust and custody.



Administration

Sponsor and participant services

- ✓ Serving active, vested, and retired participants
- ✓ Unlimited, online benefit modeling
- ✓ Integrated web and Customer Care Center



Actuarial consultancy

Comprehensive consulting services

- ✓ ERISA and ongoing compliance support
- ✓ Generally Accepted Accounting Principles (GAAP)/Governmental Accounting Standards Board (GASB) reporting expertise
- ✓ Comprehensive view of benefit and actuarial solutions



Investment management

In-house registered investment advisor

- ✓ Dynamic asset advisor
- ✓ Liability driven investing
- ✓ Corporate and government coverage



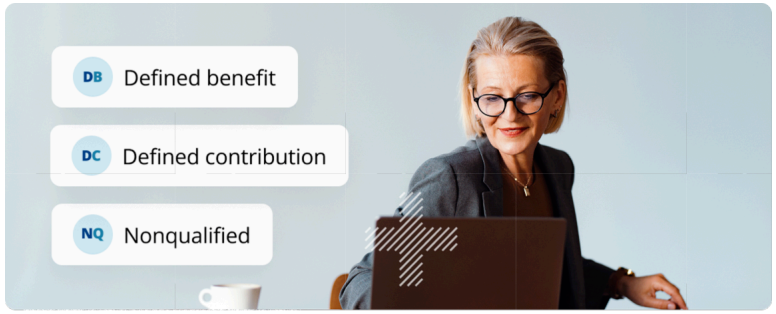
Trust and custody

Integrated investment platform

- ✓ Trust and custody plan assets
- ✓ Investment menu asset class and strategy
- ✓ Issuance of benefit payment statements and 1099 reporting

Modernize and simplify your DB plan with purpose

Facing funding pressures or administrative hurdles? We're here to help you tackle challenges head-on with practical solutions and support.



Workplace plan integration

With our DB, DC, and NQ experience, we help streamline and simplify.



Experienced guidance

Backed by actuarial insight, risk management, and regulatory knowledge.

Redefining pension plans

Helping you transition from a traditional defined benefit plan to a modern, forward-looking solution.

Cash balance plans

Gain pension reliability with the flexibility today's employees value.

Path to termination

Assisting you as you transition your pension plan to the next stage with forward-looking solutions to an overall benefits offering.

Let's explore what's next for your DB plan

No matter your path — refining, transitioning, or terminating — our deep knowledge helps you move forward with confidence. We're ready when you are.

Contact us



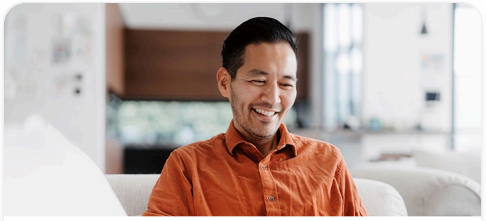
View thought leadership for a changing landscape



Managing DB plan surplus

Preserve, deploy, or de-risk? Identify strategic pathways for overfunded DB plans.

View PDF



How funded stats trends are affecting DB plans

Evaluating the impact of higher interest rates and strong investment performance on your retirement program.

View PDF



A comparison of nonqualified and cash balance plans

What's the right way to provide additional retirement benefits while balancing cost, compliance, and long-term business impact?

View PDF



Optimizing benefits

The sponsor is challenged to strike a balance between cost and offering employees a rewarding benefits package.

View PDF

Contact us about Empower Defined Benefits

First name

First name

Last name

Last name

Email

Email

Company name

Company name

Plan size (Optional)

Select

Services (Optional)

Select

Reason for inquiry (Optional)

Reason for inquiry

Success!

CLOUDFLARE

Privacy · Help

Submit

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

EMPOWER

"EMPOWER" and all associated logos, and product names are trademarks of Empower Annuity Insurance Company of America. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice. ©2026 Empower Annuity Insurance Company of America. All rights reserved.

All images and screenshots provided are for illustrative purposes only.

1 Empower data as of December 31, 2025.

2 Empower data 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.

Investing involves risk, including possible loss of principal.

Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value | Not Insured by Any Federal Government Agency

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC.

