Who we are

Empower Retirement at a glance









Empower Retirement

Empower is the nation's second-largest retirement plan record keeper based on total participants. In all, Empower provides 401(k), 401(a), 403(b), 457 and other retirement plan services to more than 35,000 plans representing over 8 million participant accounts and \$460 billion in assets.¹

Market position of Empower at a glance

Number of Participants 8.1 million¹
Number of Plans 35,000¹
Assets Under Administration \$460 billion¹

Recordkeeping Ranking Second Largest in the U.S.²

Empower imagines a better future in which working Americans can replace their working income — for life. We are charting a new course toward successful retirement outcomes by delivering a better retirement experience through directional guidance from four key values:

- Service excellence
- Constant innovation
- Thought leadership
- Outstanding people



When you choose to partner with Empower, you're choosing a partner that was voted Retirement Leader of the Year by The Fund Intelligence Group³

Plan size experience

At Empower, the size of a plan doesn't determine the quality of service rendered. We are one of the most diversified retirement plan providers with balanced participants by market segment (micro-small, medium, large and mega).

PLAN SIZE	% OF TOTAL PARTICIPANTS
<100	11.1%
101-1,000	17.5%
1,001-10,000	20.2%
10,001-25,000	11.0%
25,001-50,000	16.4%
50,001+	23.8%

As of 3/31/2016. Information refers to all retirement business of GWL&A and GWL&A NY and its subsidiaries.

Plan type experience

In addition, Empower is experienced in multiple market segments, providing more product extension opportunities.

CODE	% OF PLANS
401(k)	69.8%
457	16.8%
401(a)	7.1%
403(b)	3.7%
Other	2.6%

As of 3/31/2016. Includes FASCore, LLC institutional clients recordkeeping numbers.

A trusted provider

At Empower, we partner with investment professionals nationwide — and their clients — to help create the best path forward, with innovative strategies, solutions and services for investment, insurance and retirement.

We have a history of unwavering performance, even in challenging economic climates. In fact, the opinions of respected rating agencies validate the financial strength of our companies and our abilities to meet ongoing obligations to policyholders.

GWLA	GWLA of NY	Financial ratings
AA	AA	Standard & Poor's Ratings Services Financial strength: Very strong (second highest of nine categories)
Aa3	Aa3	Moody's Investors Service Financial strength: Excellent (second highest of nine categories)
AA	AA	Fitch Ratings Financial strength: Very strong (second highest of nine categories)
A +	A+	A.M. Best Company, Inc. Financial strength: Superior (highest of 10 categories)

Ratings refer to the financial strength of our primary insurance companies, Great-West Life & Annuity Insurance Company and Great-West Life & Annuity Insurance Company of New York, and do not pertain to the performance of the underlying funds, any subsidiary or offered product. Ratings are subject to change.



Empower has been voted Best Value for the Price five years in a row by PLANADVISER Magazine.⁴

To learn more about the benefits of working with Empower, please contact your sales representative at (877) 630-4015.

1 As of 3/31/2016. Information refers to the entire retirement business of Great-West Life & Annuity Insurance Company and its subsidiaries, including Great-West Life & Annuity Insurance Company of New York (GWL&A of NY). Of the total \$460B, \$8.1B represents AUA of GWL&A of NY. AUA does not reflect the financial stability or strength of a company. As of 3/31/2016, Great-West Life & Annuity Insurance Company's assets total \$59B and liabilities of \$57B. As of the same date, GWL&A of NY's assets total \$1.8B and liabilities of \$1.7B.

2 Information refers to all retirement business of Great-West Life & Annuity Insurance Company and its subsidiaries. Ranking based on total participant accounts as of 12/31/2015. Souce: Pensions & Investments March, 2016

3 Source: Mutual Fund Industry Awards, 2016

4 Source: Planadviser magazine, 2015

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers.

GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: NY, NY; and their subsidiaries and affiliates. All noted awards, ranking and accolades are attributed to products and services now provided by Empower Retirement. The trademarks, logos, service marks, and design elements used are owned by GWL&A. ©2016 Great-West Life & Annuity Insurance Company. All rights reserved. Form# G5003 (06/2016) PT270338