

Why Cushon?

Workplace savings that help you build a feel-good future

Saving made simple

We put you in control with an easy-to-use app, straightforward financial education and investments that consider the world around you.

Our flexible options help you build your savings, access your benefits and reach your money goals in ways that work best for you.

An app that puts you in control

Like your everyday banking, but built for long-term savings.

- Check your savings and take action in the app
- Easily find and combine your old pensions with Iris, our digital assistant
- Nominate beneficiaries and plan for retirement in a few simple steps
- See what you could have in retirement and how small changes today can make a difference
- Enjoy simple technology, with real human support when you need it

Financial education that makes sense

Clear, practical guidance to help you feel more confident about money.

- Learn about money in a way that's easy to follow at work or at home
- Tools and resources to help you make informed decisions and reduce money stress
- On-demand resources including webinars, blogs, videos, shorts and Q&As
- In-app know-how with courses and articles to help you build your knowledge over time

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Savings that support your life goals

Flexible saving options for your shorter- and medium-term goals.

- Tax-efficient ISAs designed for different needs
- Investment, Junior and Lifetime ISAs, plus a General Investment Account if you've used your ISA allowance
- Save for an emergency fund, a home, your family's future or whatever matters to you
- Manage everything in one place, alongside your pension

Investments you can feel good about

Helping you save for the future while supporting positive change.

- Targeting an 80% reduction in carbon emissions by 2030¹
- Investing in companies working to solve real-world problems
- A long-term approach designed to deliver strong outcomes for you

¹ Reduction in scope 1 and 2 carbon emissions for the growth phase of Cushon's Sustainable Investment Strategy since inception (August 2022), compared to its independently verified 2022 benchmark. The benchmark, which has been verified by independent advisers ISIO, is defined as the weighted average of the carbon footprint of the underlying funds' benchmark of 118 tCO₂e/\$m EVIC. For further information, see our [Task Force on Climate-Related Financial Disclosures \(TCFD\) Report](#).

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Changes to how your pension contributions are calculated

A smarter way to save with salary sacrifice

Salary sacrifice is a simple, tax-efficient way to pay into your workplace pension. It can help both you and your employer pay less National Insurance – meaning more money can go towards your future.

How does it work?

You agree to reduce your salary by the amount you would normally contribute to your pension.

Your employer then pays that amount into your pension on your behalf along with their own contributions.

Because your salary is slightly lower, you may pay less National Insurance. This means you could take home a little more each month, while still saving the same amount into your pension.

Here's an example

| | As normal | Salary sacrifice |
|-------------------------------|-----------|------------------|
| Monthly salary | £2,500 | £2,375 |
| National Insurance | £116 | £106 |
| Income tax | £266 | £266 |
| Your pension | £125 | £0 |
| Total net pay | £1,993 | £2,003 |
| Amount paid into your pension | £125 | £125 |

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What this means for you

- You take home £10 more each month in this example
- The same £125 still goes into your pension each month
- Your employer still adds their contribution on top

Over a year, that's £1,500 into your pension from you, plus £900 from your employer just as before.

The difference is simply *how* it's paid, making it more tax efficient.

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