

CASE STUDY

The gift of time: How Cushon helped Fairmort's CEO cut pension admin to 2 minutes a month

Build a **feel** good future

Overview

A proudly hands-on CEO, Fairmort's Jay Mortlock personally handles finance for every employee on his 50-person team. This means keeping on top of their pensions, calculating contributions, handling all the auto enrolment compliance, and implementing any changes that might come up.

That might sound like a tall order for somebody with a business to run. But, with Cushon's [Fully Managed workplace pension](#), it takes no time at all: what would typically involve hours of monthly admin takes Jay all of two minutes.

Delivering specialist IT solutions to the financial services sector

Fairmort supports banks and building societies in modernising their technologies while meeting evolving regulatory requirements. Based in London's Canary Wharf, the company specialises in regulatory reporting and data management, large-scale data migration and transformation, and middleware solutions that connect legacy systems with modern applications.

Fairmort is typically engaged in transformation programmes where data, regulation, and system interoperability are critical, including core banking upgrades, regulatory reporting enablement, and the integration of digital channels with existing infrastructure. Working closely with business and technical stakeholders, they act as a bridge to deliver solutions that are robust, scalable, and aligned with regulatory expectations.

THE CHALLENGE

The hidden cost of pension admin

Without Cushon's Fully Managed workplace pension, things would look very different for Jay.

Alongside his duties as Fairmort's CEO, Jay is the sole person handling finance, HR, legal, and office management. The complex and sensitive nature of Fairmort's business meant that auto enrolment added a significant burden to his already full plate.

The biggest friction point for Jay was changing employee contributions. When someone wanted to make even relatively simple adjustments – perhaps putting a year-end bonus into their pension – it meant coordination, follow-ups, and multiple touchpoints to get things processed.

The setup meant that Jay couldn't properly account for anything unexpected.

“On one occasion, there was a contribution that came through that was higher than usual, so I had to go back, reimburse it, and do it again the following month.”

Jay Mortlock (Fairmort's CEO)

THE SOLUTION

Cushon's Fully Managed workplace pension

Cushon's Fully Managed offering is a complete auto enrolment solution that takes care of the extra work automatically – from handling compliance to managing employee communications.

When Jay switched to Cushon from his old provider, the built-in automations made an immediate difference.

“ **The entire submission process now takes about 2 minutes, including reviewing overpayment warnings and ensuring all information matches my accounting submissions.** ”

For Jay, there's no more calculating contributions and no more waiting for file processing. Just a straightforward upload that integrates seamlessly with Fairmort's accounting system.



THE IMPACT

A fully compliant pension that 'just works'

Employees can make adjustments quickly and simply

The real transformation went beyond time savings. The new system eliminated multiple touchpoints entirely.

When an employee wants to adjust their contributions, they work directly with Jay, who updates the accounting system. Done. The change flows through automatically.

Previously, that same change would have meant the employee contacting Jay, and Jay having to coordinate with the provider and deal with the back-and-forth.

“Cushon has simplified the process for both me and the employees. Now I can make these changes at the click of a button.”

Compliance is taken care of

Here's what makes Cushon's [Fully Managed](#) approach different: compliance support isn't an add-on feature, but the foundation of the entire service.

For an employer operating in the financial services sector, where regulatory compliance is paramount, this peace of mind matters enormously.

Jay knows his auto enrolment duties are being handled properly. He knows legal requirements are being met. He knows his 50 employees are getting the support they deserve.

Most important, he knows all of this without having to become a pensions expert himself.

Better for everyone

Cushon's [Fully Managed](#) solution has become a seamless part of Jay's monthly payroll process.

“ **I rarely need support – the process is straightforward enough that it just works.**

For a CEO managing everything from finance to legal to office operations, reclaiming those hours matters. But so does the control. Jay can make changes immediately, verify submissions instantly, and move on with his day, focusing on running a consultancy, not managing pension admin.

“ **It's better for me and better for my employees. All that extra admin is now a thing of the past.**





About Cushon

Cushon is a UK-based workplace pensions and savings provider, part of the WTW group and dedicated to helping people build a better financial future through smart, engaging technology.

Operating as part of WTW, Cushon delivers intuitive, digital-first pension and savings solutions through the workplace, integrating seamlessly with payroll and benefits platforms.

By offering a straightforward way to save into pensions, ISAs and other products directly from pay, Cushon helps employers enhance the financial wellbeing of their workforce.

20K

Employers using Cushon platform

£5bn

Assets under management

800K

Members saving with Cushon

4.5

Trustpilot score

*Accurate as at August 2026

CONTACT US

Interested in hearing more?

To learn more about Cushon, visit www.cushon.co.uk.

**The value of investments can go down as well as up which means you may get back less than you put in.
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