cushon by WTW | BMGROUP

CASE STUDY

Meeting people where they are: Helping BM Group prepare employees approaching retirement

Build a feel good future

Overview

The BM Group comprises seven companies and a workforce of 482 employees. The Group operates within the construction sector, specialising in the supply of steel and steel products, as well as a wider range of associated construction materials. The Group also provides comprehensive supply services, including steel profiling capabilities, along with GRP products and architectural goods.

With an average age in the 50s, many employees are approaching retirement, meaning many of them are curious about their retirement options. BM Group is rightly proud of its loyal workforce, but with many long-standing employees edging closer to retirement, they wanted to make sure their workplace pension was transparent and easy to engage with.

Cushon's digital-first approach helped BM Group make it simpler for all employees to access their pension savings.

We also offered a series of onsite days, webinars, presentations, and educational resources, and attended the company's town hall meetings. These were instrumental in persuading employees of the benefits of BM Steel's newly launched pension and salary sacrifice scheme.

Our impact

Since joining us, BM Group has achieved:

63%
App adoption across the business

110
Pension transfers in from previous pension pots

Improved benefits
Salary sacrifice was implemented by Cushon

↑ engagement
On-site sessions, one-to-ones and webinars attended

THE CHALLENGE

A complex patchwork of pensions

As the BM Group has expanded through a series of strategic acquisitions, their workplace pension arrangements became convoluted across a number of platforms.

Before switching to Cushon, BM Group was part of three different workplace pension schemes, all of which charged different fees. Contribution rates and frequency also varied based on seniority and role, with some employees on a weekly payroll while others contributed monthly.

Needless to say, the more the group has grown, the more complex their pension admin has become.

THE SOLUTION

Ticking all the right boxes

Before picking a new workplace pension provider to replace their previous three, BM Group surveyed its employees to find out what they thought it should look like. Three features stood out. And when seen alongside our proposition, Cushon became the obvious candidate.

Low fees

Transparent and reasonable, our pricing structure lets employees save for their future without losing anything to hidden fees. Everything is upfront and easy to understand.

Flexibility

Employees have the freedom to increase their contributions in the Cushon app, seeing in real-time how these changes could affect their savings in the future.

Digital-first approach

Our app and web platform puts employees in control, reducing the clutter of paper statements and providing the simple experience employees want.

> **Cushon had an intuitive, user-friendly app, strong historical fund performance, and they went out of their way to engage with us and deliver an experience that was tailored to each individual. Obviously, replacing all the different fees we were paying with a single, lower charge was very appealing, too.**

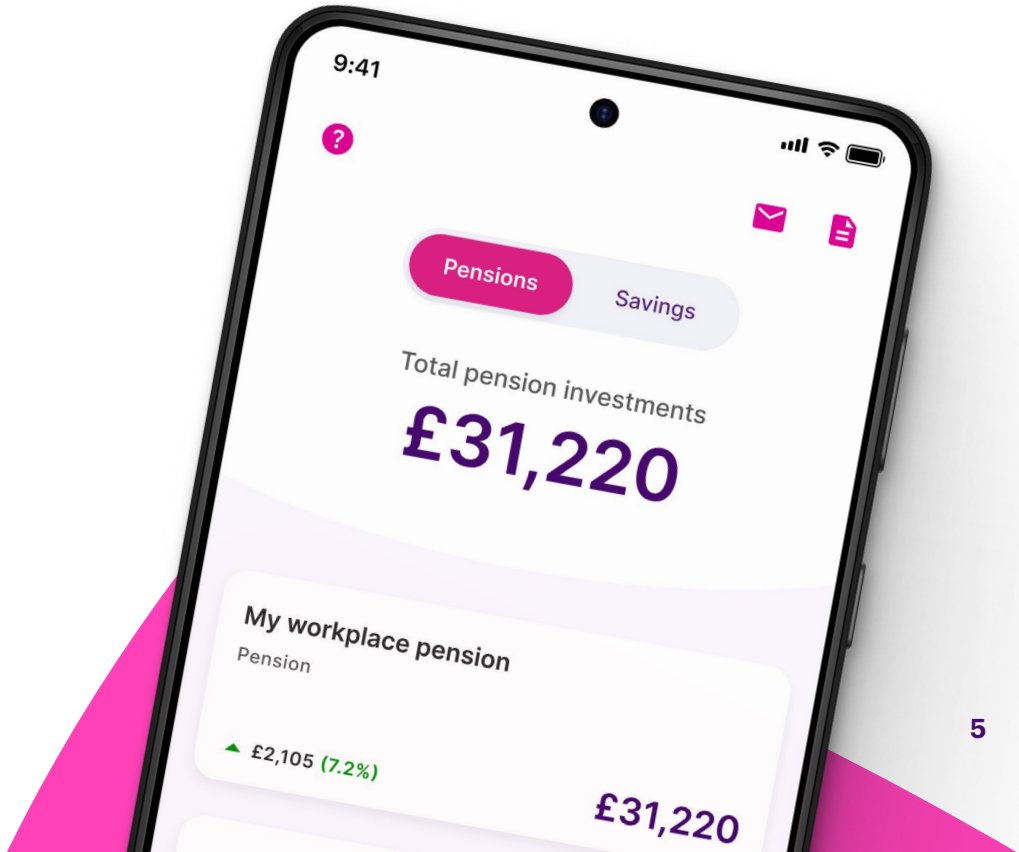
Mark Morgan (Chief People Officer)

On site sessions

Cushon also committed to attend on site meetings wherever employees were stationed across the UK.

Educational webinars

We delivered bespoke webinars and video content to explain the benefits of contributing more to a pension scheme, particularly through salary sacrifice.



THE IMPACT

Looking ahead to retirement with confidence

Before the switch to Cushon went live and the salary sacrifice scheme launched, BM Group set up a dedicated pensions inbox where employees could send their questions.

We made it a point to address every single one of these questions during our on site meetings and one-to-ones, and devise a FAQ document which was available to all employees. This level of transparency made a big difference to the level of engagement, both during and after the switch:

63%

App adoption across the business

110

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Improved benefits

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↑ engagement

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In a previous job, I was involved in a pension scheme switchover involving some 5,000 employees, so I know how complex and challenging the process can be. In this exercise, Cushon made it extremely easy for us, and went out of their way to ensure every employee felt heard and had their questions and concerns addressed. Likewise the project management team were extremely helpful in guiding us through the process of switching provision and in the communication process along the way.

Mark Morgan (Chief People Officer)

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. We do not provide financial advice.

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