CASE STUDY

Cushon helps Aspire to launch salary sacrifice and achieve 67% app uptake

Build a feel good future

Overview

Aspire exists to help people achieve independence, and it's a goal that extends to their workforce too. But despite paying employer pension contributions at an enhanced rate of 4%, and planning to introduce a salary sacrifice scheme, the national charity struggled to get employees to engage with their financial futures.

A UK-wide charity founded in 1983, Aspire's mission is to help people with spinal cord injuries move from injury to independence. It does this by offering practical support through its services including assistive technology, accessible housing, grants, welfare benefits and housing advice. The charity also runs the Aspire Leisure Centre in Stanmore, an inclusive leisure and fitness facility where disabled and non-disabled people can swim, do gym workouts, and access other activities.

Our impact

Since joining us, Aspire has achieved:

67%
App adoption across the business

30
Pension transfers in from previous pension pots

Improved benefits
Salary sacrifice was implemented by Cushon

Better engagement
Increased employee pension engagement

THE CHALLENGE

Driving pension engagement with limited visibility

Because of the emotionally demanding nature of the work, Aspire is very focused on employee wellbeing. And financial health, particularly saving for retirement, is at the heart of their efforts. But, despite offering employer contributions at an enhanced rate of 4%, staff engagement remained poor.

This was partly due to Aspire's then workplace pension provider not offering an easy way for employees to check their balances and manage their contributions on the go.

Aspire was also keen on introducing a salary sacrifice scheme, but were concerned that their previous pension provider's tendency to use jargon and complex language might hamper uptake.

THE SOLUTION

Simpler, smarter and completely stress-free

Our low-fee, digital-first approach made it immediately clear to Aspire that Cushon would be a better alternative moving forward. And to make sure employees paid attention, we kicked it all off in style:

Several on-site visits

We delivered presentations and chatted with employees about their new pension and app.

1-2-1 consultations

Every employee had the option to speak to a Cushon pro online in private, getting answers to their questions.

Ongoing education

From setup guides to specific webinars, we supply a steady stream of materials to make employees feel at home with saving.

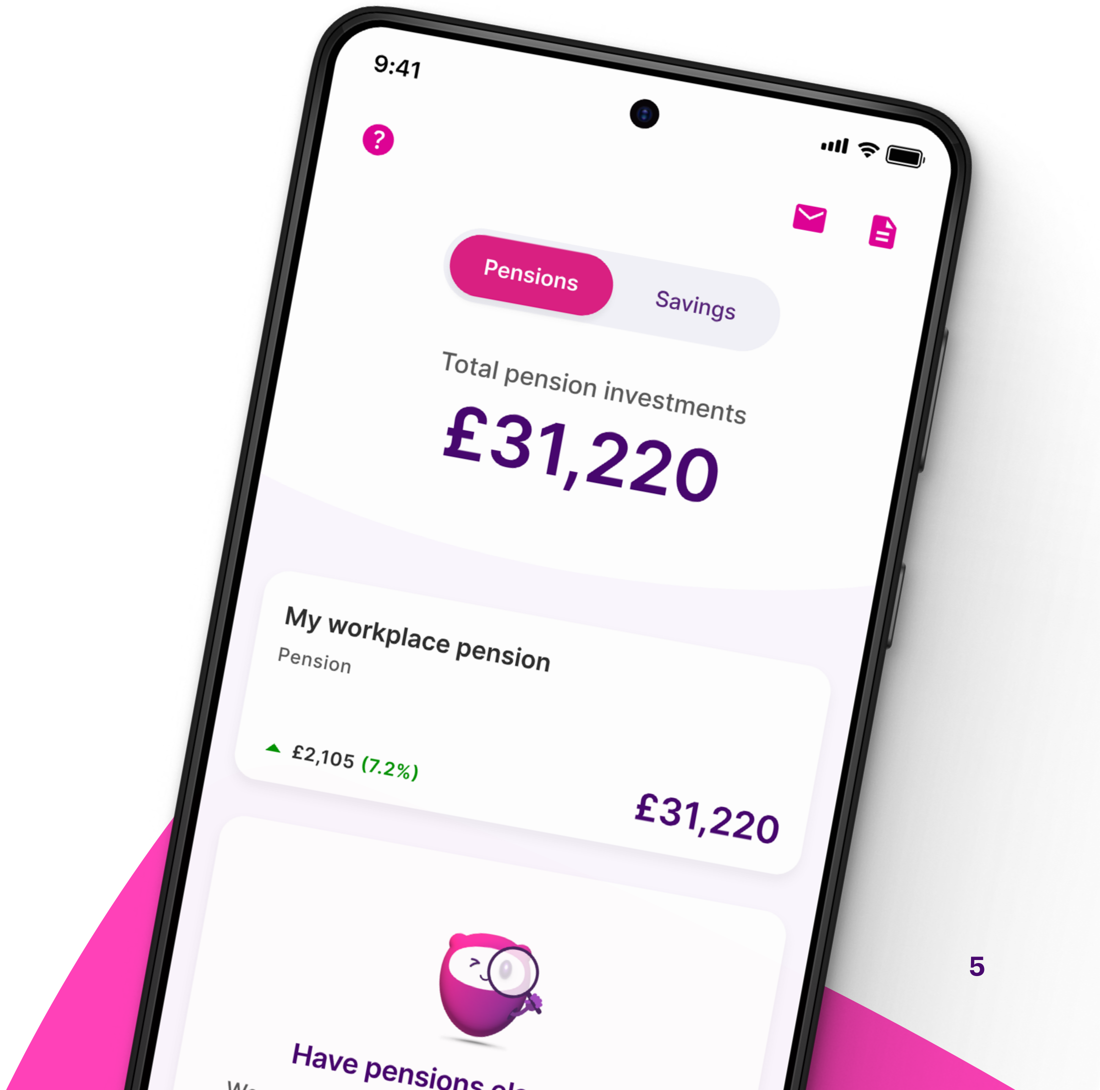
Cushon also took ownership of the transfer process, which kept employer admin (and stress) to a minimum throughout the switch.

A digital-first approach

The biggest draw was that employees would be able to see their retirement projections through the Cushon app.

> **We thought our staff would be encouraged to contribute more if they could see a graphical representation of how an increase in contributions would impact their retirement pots.**

Tasha Webster (Director of Operations)



THE IMPACT

Putting employee engagement front and centre

It’s safe to say switching to Cushon has helped Aspire move much closer to its goal.

Since going live in July 2025:

67%
App adoption across the business

30
Pension transfers in from previous pension pots

We also helped Aspire launch its salary sacrifice scheme. Aspire felt confident that, with a clear explanation of how salary sacrifice works, employees would take a greater interest in their pensions and save more towards retirement.

> **We couldn’t be happier with Cushon. The switch from our previous pension provider was smooth and painless. More importantly, though, our employees are taking an interest in their pension savings and contributing more, which is exactly what we wanted to get out of this.**
>
> Tasha Webster (Director of Operations)

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

£4.2bn

Assets under management

755K

Members saving with Cushon

4.6

Trustpilot score

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.

Build a feel good future

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