

CASE STUDY

# National Care Group transforms pension engagement with 56% app adoption in first six months

Build a **feel** good future

# Overview

National Care Group's 2,900+ employees were disconnected from their pensions – struggling with poor visibility, unengaging technology, and zero educational support from their previous provider. Now with Cushon's innovative platform, they're seeing unprecedented engagement.

National Care Group is one of the UK's leading care providers, with more than 2,900 employees who work varied shift patterns around the clock, seven days a week, across multiple sites. The organisation is deeply committed to colleague wellbeing, with financial wellness being a key pillar of its broader wellbeing strategy – alongside a strong focus on ESG initiatives.

## Our impact

Since joining us, National Care Group has achieved:

**56%**

App adoption

**587**

Pension transfers complete

**45%**

Monthly active users

**9/10**

Satisfaction rating

## THE CHALLENGE

# Employees left in the dark about their pensions

When National Care Group approached us, they were clear about what wasn't working with their previous provider. We understood their vision, and it wasn't just another run-of-the-mill pension provider going through the motions, especially when it came to the financial wellbeing of their colleagues.

## Employee needs

### Education

Prioritising clear communication and webinars to help colleagues understand the new pension.

### Transparency

Care workers need simple, transparent pensions—complex logins left many unsure of their savings.

### Accessibility

Employees needed better accessibility, real education, and investments aligned with their values.

**“ We’re committed to embedding a culture that supports our colleagues’ overall wellbeing, with financial health as a key pillar of this strategy. We felt our previous pension provider was not offering the level of financial support and education our colleagues deserved, and their fees were high.**

Claire Leake (Chief People Officer, National Care Group)

## THE SOLUTION

# Built around people, delivered at scale

When Cushon entered the picture, we didn't just promise better service. We built our entire approach around National Care Group's vision for financial wellbeing and climate-focused investing.

“Cushon provided an innovative app which provides real-time visibility to colleagues' pension funds, education and awareness tools and investment funds that are aligned with our ESG strategy.”

Claire Leake (Chief People Officer, National Care Group)



# The Cushon app

Designed for simplicity and accessibility, the Cushon app gives employees real-time insight into their pension savings, alongside projections, contribution tools and educational support in one place. It removes the barriers that often stop people engaging — making it easier to understand, track and take control of their financial future.

## Prelaunch preparation

We designed our pre-launch programme to reach all 2,900 employees across National Care Group's sites, ensuring everyone understood their new pension before the switch.

With our Regional Client Success Manager, Rachel Methven, leading the way, we designed multiple touchpoints to reach employees working different shifts across all sites.

### Educational webinars

Two pre-launch sessions on our sustainable investment approach and app, plus two sessions guiding members through pension transfers.

### On-site 'lunch-and-learn' sessions

Meeting employees during their breaks to answer questions face-to-face, providing a convenient and approachable way to offer support.

### One-to-one support sessions

Individual guidance for employees needing extra help understanding their options.

# System implementation

Next came the implementation challenge: 18 different payroll entities and 2,900+ members to migrate. Our team worked methodically through each system, keeping National Care Group informed at every step.



**18**

Different payroll systems

**2.9K+**

Employees migrated

**9/10**

NCG's support rating

## THE IMPACT

# When care workers care about their pensions

Our approach with National Care Group exceeded expectations. Within the first six months, 56% of National Care Group's employees were using our app, which is quite a feat for a sector where digital engagement traditionally struggles. And with 45% who are monthly active users, we've created lasting engagement.

**56%**

App adoption

**587**

Pension transfers complete

**45%**

Monthly active users

**9/10**

Satisfaction rating

But National Care Group's employees weren't just using our app – they were taking control of their financial futures, with 587 pension transfers to our platform now completed. For hourly workers who had struggled with pension accessibility, our solution represents a transformation.

“ **Given the current climate around pension planning across the UK, we feel Cushon provides a platform to encourage colleagues to manage and be motivated to plan for their future. This is particularly important in our sector where the majority of colleagues are paid on an hourly basis.**

Claire Leake (Chief People Officer, National Care Group)

For National Care Group's leadership, our partnership reinforces financial wellbeing across their workplace culture. In the end, we delivered exactly what National Care Group needed: education that reached employees, an investment strategy perfectly aligned with their ESG commitments, and technology that simplified pension access. The results prove that with the right support, pension engagement can flourish in any sector.



# 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](http://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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**Build a  feel good future**