CASE STUDY

END. Clothing's new pension scheme is a cut above

END. Clothing wanted a pension that matched their creative, predominantly younger employees' expectations. With an intuitive mobile app, friendly comms, and sustainability-focused investments, Cushon was the perfect fit.

Results at a glance

Since END. Clothing joined Cushon:

57%
of employees have downloaded the Cushon app

32%
of employees have transferred previous pension pots

170
employees have attended live webinars

Build a feel good future

END. Clothing's challenge: Giving employees a reason to engage with their pensions

With most of END. Clothing's employees under 40, pension engagement was a challenge.

With retirement still a long way away, END. Clothing's workforce needed good reasons to take an interest in their pensions, and their previous pension provider wasn't giving them any.

As a modern employer, END. Clothing wanted their pension to reflect their values, culture and commitment to sustainable investing.

> **"We wanted a pension scheme that truly resonated with our employees, offering intuitive tools, clear communications, and meaningful ways to engage with their savings. Sustainability is important to our workforce, so it was essential to partner with a provider whose values aligned with ours. We also wanted to introduce a salary sacrifice arrangement to help employees maximise their pension contributions and build greater financial security for the future.**
>
> Helen Liddle, Director of People

THE SOLUTION

A made-to-measure pension scheme

Cushon's approach stood out for three reasons:

- A digital-first user journey
- A focus on sustainability
- A clear plan to boost employee engagement

1

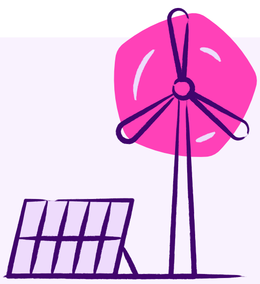
Digital-first user experience

This was the biggest change for END. Clothing's employees.

Cushon's mobile app now allows them to view and manage their retirement savings at any time, anywhere in just a few taps on their phones.

2

Sustainable investing



Cushon showed END. Clothing's employees real-world examples of their sustainable investments.

Seeing their impact first-hand and getting the opportunity to ask questions helped kickstart a wider discussion about retirement saving and gave employees a stronger reason to engage and feel proud of their pension.

3

Boosting employee engagement

Cushon welcomed END. Clothing employees with a series of live webinars and one-to-one chats giving them the chance to ask questions in a personal setting.

Launch activity was also linked to the industry's wider Pension Attention campaign, with initiatives designed to make the event more exciting and memorable, as well as a content hub where employees could access financial wellbeing resources.

CUSHON'S IMPACT

Making financial wellbeing look as good as it feels

Since switching to Cushon, pension engagement has been on an upward trajectory.

170 END. Clothing employees attended the live webinars so they could familiarise themselves with their new pension and app.

To date, 57% of employees have downloaded the app, with 32% deciding to transfer their old pensions into Cushon, helping them view their pension savings in one place.

> **“The transition was smooth, and their customer support has been consistently responsive and helpful. Overall, Cushon has added real value to our benefits offering, and we're confident our employees are in great hands for their financial future.**

Helen Liddle, Director of People

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 the Cushon platform
- **£4.2bn** Assets under management
- **755k** Members saving with Cushon
- **4.6** Trustpilot Score

*Accurate as at March 2026

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