

CASE STUDY

A powerful collaboration sees pension engagement sky rocket at TVS

Build a feel good future

Overview

TVS were dealing with three different pension providers – the result of several successful acquisitions over the years. But these three providers were creating a heavy admin burden for the group, while leaving their 590 employees without a unified, engaging pension experience.

When TVS put out a call for a total review of their pension offering, Cushon answered, establishing a powerful collaboration with TVS's Employee Benefits Consultant, Bravo Benefits. Together, we transformed TVS's pension offering, boosting engagement and raising the bar for how providers and EBCs collaborate.

TVS Supply Chain Solutions – part of the \$3 billion TVS Mobility Group – provides supply chain management services to customers in the automotive, consumer goods, defence and utility sectors. TVS are specialists in transforming supply chains and logistics through innovation, efficiency, and visibility. Their major UK customers include the likes of Isuzu, Daimler Trucks, the Ministry of Defence, and Network Rail.

Our impact

Since joining us, TVS has achieved:

60%

App adoption

214

Pension transfers complete

THE CHALLENGE

Three providers, triple the admin

After several years of company acquisitions, TVS ended up with three different providers - L&G, Royal London, and Scottish Widows.

This was an admin nightmare for both the group and their employees. The team were dealing with three sets of processes, three different systems to manage, and triple the paperwork. Meanwhile, there were frustrations among the group's employees, who had little enthusiasm for their pensions and weren't getting the right support they needed to save for their retirement.

Three priorities, one solution

When Bravo Benefits were brought in to conduct their review, TVS's priorities were clear:

**Simpler
administration**

**Employee
engagement**

**Alignment to
sustainable
values**

“**TVS Supply Chain Solutions believes in the transformative power of responsible business practices. We are committed to fostering sustainable and responsible growth, generating value for all our stakeholders.**

TVS



THE SOLUTION

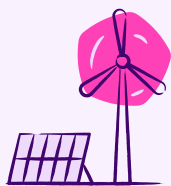
From winning the bid to winning together

After Bravo Benefits ran a comprehensive market review with four finalists, Cushon was the clear winner for three key reasons:



Innovative technology

Our market-leading app makes pensions simple and accessible, giving members a clear, intuitive way to understand their savings.



Climate-focused

Climate-focused investing that matched TVS's values, aligning their pension offering with a clear commitment to sustainability.



One-to-one support sessions

Individual guidance for employees needing extra help understanding their options.

Building relationships

Winning the bid was just the beginning. This wasn't going to be a light-touch, box-ticking switch. On the contrary, Cushon and Bravo Benefits formed a powerful collaboration, working as one team on every aspect of the rollout.

Sophie Davies, our Head of Client Success, took the lead on engagement, visiting every single TVS site across the UK.

“ I built relationships with different managers at each location as opposed to doing everything through one person. This gave us the freedom to understand each site's personality and maximise engagement.

Sophie Davies (Head of Client Success, Cushon)

Personal guidance

Sophie ran drop-in clinics where employees could ask questions, and set up one-to-one phone appointments for anyone wanting personal guidance.

Build engagement

To build engagement, Cushon also ran a 'Believe in the power of pensions' competition, echoing the company's slogan 'Believe in the power of us'.

Salary Exchange

Bravo Benefits was the backbone, leading the way on introducing salary exchange to the group's employees, ensuring employees were well informed.

THE IMPACT

Teamwork that drives real engagement

Our approach achieved 60% app downloads – proof that the response from TVS employees has been overwhelmingly positive. Workers who had never really considered their pension before, were finally sitting up and taking notice. And on the employer side, the admin headaches were finally a thing of the past.

60%

App adoption

214

Pension transfers complete

Together with Bravo Benefits, we proved that teamwork does in fact make the dream work. When it comes to helping an employer switch providers, success is not just about offering the right tools or better features, it's about building trust through real relationships, and never forgetting that behind every pension is a person trying to make sense of it all and save towards a better financial future.



We delivered on every front – better value for scheme members, streamlined administration and an increased engagement and understanding

Mark Miller (Employee Benefits Director, Bravo Benefits)



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.**

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Build a *feel* good future