

CASE STUDY

Cloudfm puts employees in control of their financial future

How Cushon helped Cloudfm to deliver a modern pension experience for their people, increasing engagement and giving employees greater visibility of their retirement savings.

Results at a glance

Cloudfm's new pension experience is already driving strong engagement:

67%

of employees have downloaded the app

44%

of app users actively engage with the app each month

53%

of members have transferred previous pension pots

Build a **feel** good future

Cloudfm's challenge: Designing an employee wellbeing programme fit for an innovator

Cloudfm is a technology company specialising in facilities management – a sector that, to this day, remains all too reliant on outdated processes. As such, Cloudfm is always looking for new ways to modernise and meaningfully enhance their clients' workflows.

With plans to expand its financial wellbeing initiatives for its own employees, including launching a company-wide salary sacrifice scheme, Cloudfm's management team felt they'd also benefit from switching pension providers.

Because of Cloudfm's pedigree as an innovative, entrepreneurial technology firm, their previous pension provider fell far short of expectations.

“ The thinking was that, if our pension provider were more accessible, more user-friendly, and offered better visibility, employee engagement would follow.

Kate Chamberlain, Group Finance Director

Building a pension switchover into an engagement opportunity

Cloudfm picked Cushon as its new provider because their digital-first approach and financial education resources offered a great upgrade to their current scheme. The team was also drawn to Cushon's strong sustainability ethos, which closely aligns with Cloudfm own values and commitment to sustainability. In particular, Cloudfm was drawn to Cushon's:

- Financial wellbeing support
- Launch engagement and education
- Easy action taking in their pockets

1

Financial wellbeing

Cloudfm employees were supported through Cushon's Better with Money programme, with experts delivering webinars on a range of money topics throughout the year.



2

Launch engagement

Alongside other helpful onboarding materials, Cushon created a custom desktop screensaver counting down to launch, helping build awareness of the new scheme. Employees also had the opportunity to ask questions about their retirement savings and general financial wellbeing.



3

Pension app

An intuitive app that makes it easy for Cloudfm employees to view, manage and combine their pensions, with regular communications helping them stay engaged with their retirement savings.



Positive feedback, better engagement, and a clearer view of the future

Switching to Cushon has not only helped employees take greater control of their financial future, with 67% downloading the app already, but has also given Cloudfm more opportunities to engage employees in conversations about their financial wellbeing. Cloudfm has started sharing Cushon's monthly Better with Money financial wellbeing calendar with employees, along with scheduling quarterly governance calls to review the scheme's performance.

“Cushon's pension tracing assistant, Iris, has been an amazing tool. I was able to find and consolidate all of my previous pensions, and our CEO was also able to quickly find and consolidate his historic pensions using Iris.

The nudges the Employer Portal gives us when we upload payroll files have also been immensely helpful, because they allow us to have conversations with employees about their retirement options which we otherwise wouldn't have picked up on.

We couldn't be happier with the switch. Given how little time has passed, we'd say it was a huge success.

Kate Chamberlain, Group Finance Director



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

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