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A powerful collaboration sees pension engagement sky rocket at TVS

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, NatWest Cushion answered, establishing a powerful collaboration with TVS's Employee Benefits Consultant, Bravo Benefits. Together, we transformed TVS's pension offering, **boosting engagement while raising the bar for how providers and EBCs collaborate**.



Company overview

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.

The NatWest Cushon impact

Since joining us, TVS has achieved



60% app downloads
across nearly 600 employees
working varied shifts at
multiple sites



214 pension transfers
completed as employees
brought their retirement
savings together



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The Challenge

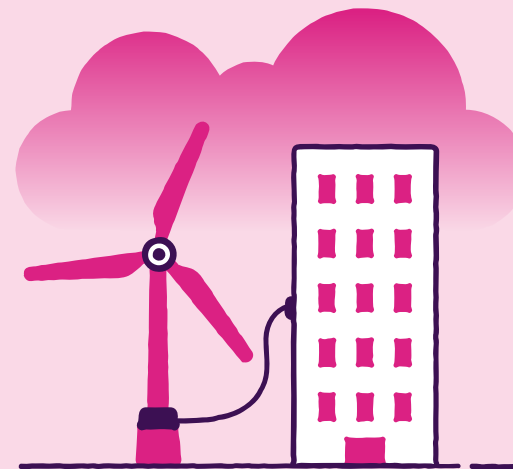
Three providers, triple the admin

After several years of company acquisitions, TVS had 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.



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When Bravo Benefits were brought in to conduct their review, two big priorities were clear: better admin support and stronger employee engagement. But the group were also looking for a pension provider with a **strong focus on climate impact**.

“

TVS SCS 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

”

We saw an opportunity to deliver on all three fronts – simplify admin, drive engagement, and align with their sustainability values.

The Solution

From winning the bid to winning together

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



Innovative technology that
made pensions simple



Genuine commitment to
face-to-face support



Climate-focused investing
that matched TVS's values

But winning the bid was just the beginning. This wasn't going to be a light-touch, box-ticking switch. On the contrary, NatWest 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 really maximise engagement.

”

Sophie Davies (Head of Client Success, NatWest Cushon)



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The Solution

Sophie ran drop-in clinics where warehouse workers could ask questions during breaks, and **set up one-to-one phone appointments for anyone wanting personal guidance**. To build engagement, we also ran a **‘Believe in the power of pensions’** competition, echoing the company’s slogan ‘Believe in the power of us’.

Throughout this, Bravo Benefits was the strategic backbone – leading the way on **introducing salary exchange** to the group’s employees. They delivered both written and webinar-based communications, **maximising our reach and ensuring employees had all the information they needed**.

Bravo Benefits were integral to making this three-way collaboration work – **bridging the gap between TVS’s needs and our delivery, ensuring nothing got lost in translation**.

“

The trust we built together made all the difference.

Sophie Davies (Head of Client Success, NatWest Cushon)

”



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The Impact

Proof that collaboration pays off

Since going live in 2024, we've delivered exactly what TVS needed and the results show what can be achieved with effective collaboration between teams.

“

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

”

Mark Miller (Employee Benefits Director, Bravo Benefits)

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.

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.**



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To find out more about NatWest Cushon, or to get in touch, visit www.cushon.co.uk.

Tomorrow begins today

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The value of your 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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