



NatWest cushion



National Care
Group

National Care Group transforms pension engagement with **56%** app downloads in first 6 months

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 NatWest Cushon's innovative platform, they're seeing unprecedented engagement.

Case Study



Company overview

National Care Group (NCG) is one of the UK's leading social 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.

The NatWest Cushon impact

Since joining us, NCG has achieved:



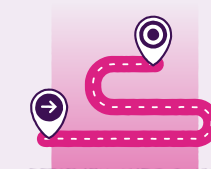
56% app downloads
across 2,900+
employees working
varied shifts at
multiple sites



455 pension transfers
completed as employees
brought their retirement
savings together



**45% monthly
active users**
maintaining consistent
engagement with
their pension
planning



**9/10
satisfaction rating**
for both
implementation and
ongoing support
experience



The Challenge

Employees left in the dark about their pensions

When NCG 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.

Clear, educational communications and informative webinars were their priority. They needed their colleagues to fully understand their new pension arrangement.

Care workers with demanding schedules needed **simple, transparent pensions**. Their previous provider's cumbersome login process left many in the dark about their savings.

We knew the right path forward: employees needed **better accessibility, genuine education, and investment options** that reflected their values.

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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)*

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The Solution

NatWest Cushon champions NCG's vision for a brighter future

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



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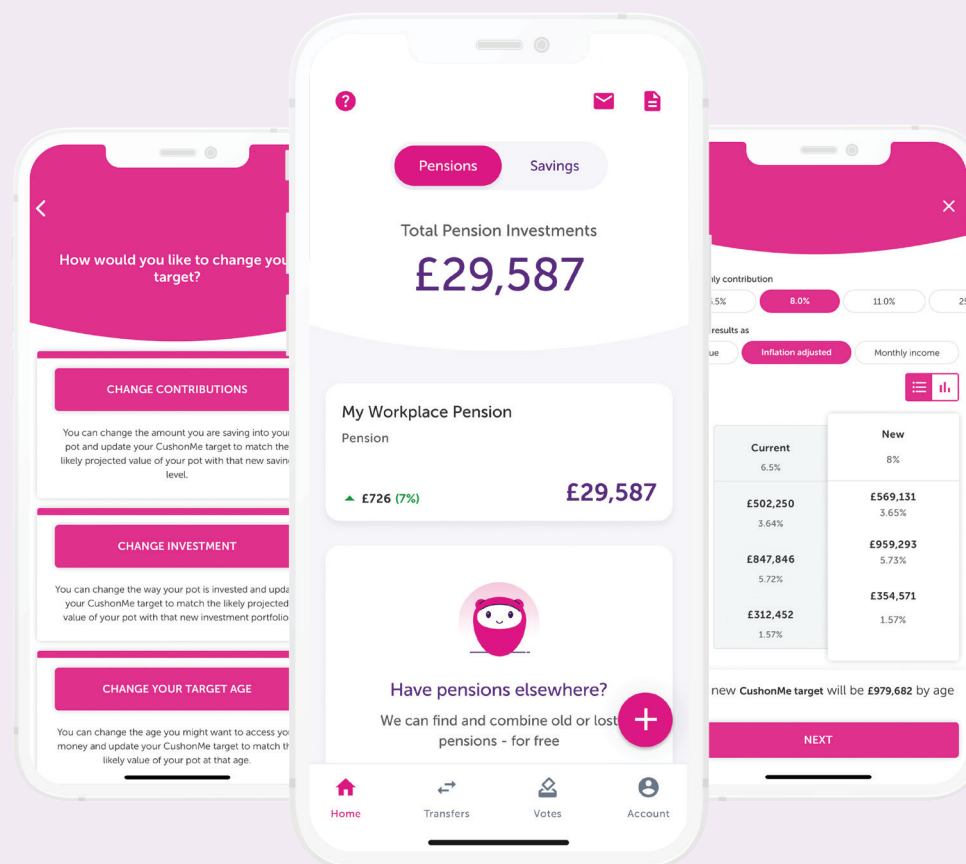


National Care Group

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NatWest 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 Solution

We designed our pre-launch programme to reach all 2,900+ employees across NCG'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:



Four educational webinars

Two pre-launch sessions introducing our sustainable investment approach and app functionality, and two sessions walking members through pension transfers



On-site 'lunch-and-learn' sessions

Meeting employees during their breaks to answer questions face-to-face



One-to-one support sessions

Individual guidance for employees needing extra help understanding their options

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



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“Chrystalla kept us on track and supported us throughout the project,” NCG reported, rating both implementation and ongoing support at 9/10.



The Impact

When care workers start caring about their pensions

Our approach with NCG exceeded expectations. Within the first 6 months, **56% of NCG's employees had downloaded 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.



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I now regularly check the status of my NatWest Cushon account due to the app's ease of use. This marks a significant improvement in engagement compared to my previous pension provider, where the login process was more cumbersome and discouraged frequent access. ”

Craig Lymer (Regional Trainer, National Care Group)

But NCG's employees weren't just using our app – they were taking control of their financial futures, with 455 pension transfers to our platform now completed. For hourly workers who had struggled with pension accessibility, our solution represents a transformation.

The Impact

For NCG's leadership, our partnership reinforces financial wellbeing across their workplace culture:

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Given the current climate around pension planning across the UK, we feel NatWest 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)

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In the end, we delivered exactly what NCG 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.**

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

Tomorrow begins today

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