

Securing brighter financial futures: AWE's transformative strategy



THE COMPANY



Established:
1987



Industry:
Defence



No. of employees:
5,000+

THE CHALLENGE

With a critical mission to support the UK's defense and security, AWE knows that their people are their most valuable asset. For 8+ years, they've partnered with nudge to embed financial wellbeing into the heart of their employee value proposition - and over time, this partnership has evolved from a supportive measure into a transformative, strategic pillar.

From the pandemic to the cost-of-living crisis, AWE has consistently stepped up to support their workforce with timely, impartial, and personalized financial education and benefits communication. But in the last 12 months, they went further, launching a dynamic, data-led strategy grounded in three pillars:

- Prevention
- Early Intervention
- Reaction

This evolution wasn't just about helping employees to weather financial challenges. It was about long-term resilience, empowering confident financial decisions, and aligning with wider corporate goals to attract, retain, and grow talent across all career stages.

THE SOLUTION

To bring their wellbeing vision to life, AWE works with nudge to deliver a cohesive, multi-channel financial wellbeing program that meets their people where they are - financially, professionally, and personally.



THE SOLUTION CONT'D

Central to this was an insight-first approach: using nudge's data analytics dashboard (nudgenomics) to understand evolving employee needs, and personalizing education and campaigns accordingly. The program is underpinned by accessibility, storytelling, and practical education aligned with key life and career moments, including:

- **Integrated financial education and benefits communication:** nudge's financial education is personalized and incorporates strategic benefit communication like their retirement plan, employee assistance program (EAP) and workplace discounts, helping employees to connect learning with action.
- **Live events and campaigns that bring finance to life:** from wellbeing fairs and "In Conversation With..." panels, to pensions-focused events during their annual Pensions Week, employees are engaged through relatable, real-life stories.
- **Tailored support for different groups:** pre-retirees receive targeted communications and meaningful support, and graduates, apprentices, and early-career hires receive bespoke onboarding education, building strong foundations in money management, debt awareness, and long-term planning.
- **Always-on support through digital hubs and champions:** an internal MS Teams hub, paired with trained financial wellbeing champions and personalized communications from nudge, ensures employees have timely, ongoing access to financial education and peer support.



"Our partnership with nudge has evolved over the past eight years into a core part of our wellbeing strategy. Their impartial, personalized approach continues to set them apart. Over the last year, we've taken a more data-led approach with nudge, focusing on prevention, early intervention, and reaction. The results showcase success: increased engagement, real behavior change, and stronger alignment with our business goals. nudge continues to innovate while staying true to their values, that's been key to our success."

Chris Coyne

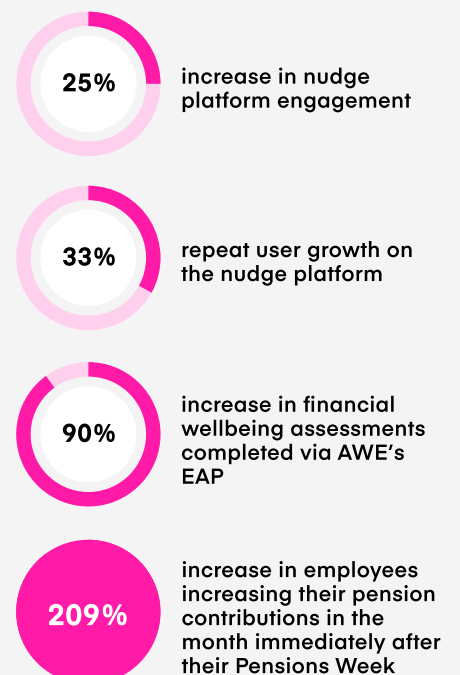
Head of Performance and Reward
AWE

THE RESULTS

Over the past 12 months, AWE has seen a meaningful and measurable shift in financial engagement. The program has driven real behavior change, improved financial confidence, and contributed to wider business goals, from wellbeing to retention.

The impact of standout initiatives, like the pensions campaign, demonstrates the value of timely, inclusive education powered by personalized technology.

Key outcomes include:



By embedding nudge into their wellbeing ecosystem, AWE has created a scalable, inclusive program that equips employees with lifelong skills and supports business performance through a more resilient, informed workforce.