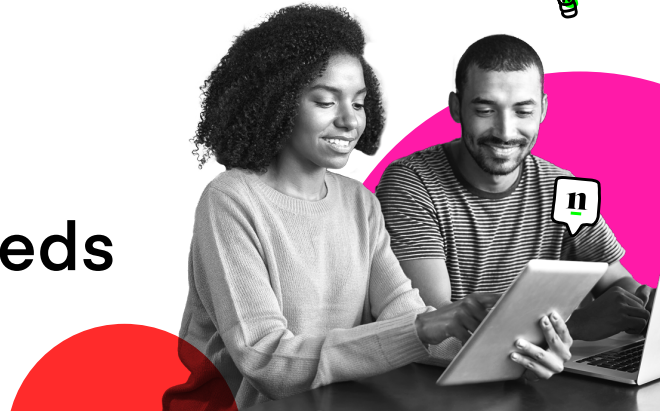




Adapting a financial wellbeing program to changing times and needs



THE COMPANY

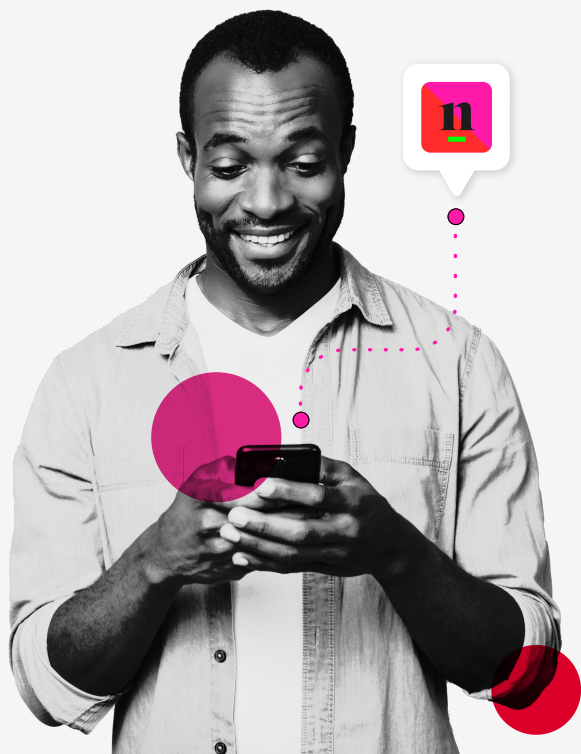
Established:
1987

Industry:
Defence

No. of employees:
5,000+

THE SITUATION

- AWE has a critical mission to support the defence and security of the UK. The wellbeing of their people is pivotal to the organization so they can be present and productive in their daily tasks.
- Having partnered with nudge since 2017, AWE was already taking proactive steps to support their people's financial wellbeing as part of a holistic approach to employee wellbeing. This commitment was reinforced during the pandemic and subsequent cost-of-living crisis.
- The reward and wellbeing team sought to adapt their wellbeing strategy to support their employees transition to new ways of working coupled with financial pressures as they returned to the workplace.



“When originally assessing the market for financial education providers, nudge stood out as offering the only service that was truly independent, with no products to sell, as well as utilizing a personalized method of delivery. It has served us well for many years particularly the most recent challenging times. Crucial to us, is that whilst it continues to innovate its product, they have remained true to their commitment to being completely impartial, keeping them neutral in terms of product recommendations.”

Chris Coyne

Head of Performance and Reward
AWE

THE SOLUTION

A dynamic, insights informed financial wellbeing approach

- AWE leveraged all of nudge's technology, content and expertise to inform and execute a dynamic financial wellbeing program that integrated with their wider wellbeing and employee value proposition.
- AWE utilised nudges data analytics suite (we call it nudgenomics) to monitor the pulse of their employees financial wellbeing needs and used these insights to inform their reward and wellbeing strategy decision making.

Reward & benefit education

- By integrating AWE benefits information into the nudge platform's financial education stories, the reward and benefits team can help employees understand how the different benefits can support them at different stages of the employee lifecycle.
- AWE also utilized nudges' communication suite to issue personalized notifications, via email, SMS or WhatsApp to educate and inform their people on benefits and resources available to them with communications personalized to the employees' interests and needs.

Onboarding graduates and apprentices

- AWE hire around 150 young apprentices (18-21 year olds) ever year and have over 200 graduates at any one time. Recognized as the future of the business and acknowledging the scarcity of financial education in schools, AWE actively work with nudge to support these populations, helping them understand the importance of managing their money, from 401(K), debt, student loans and more.

Cost of Living education

- Having nudge in place meant the AWE team could focus on their wider wellbeing strategy knowing their employees had access to education and resources as they needed it and were being kept updated on important changes and action they could take would increase their financial resilience.

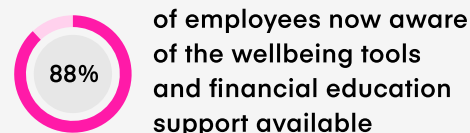
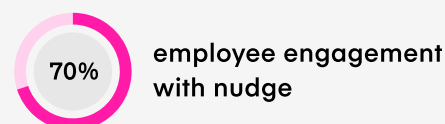
Holistic wellbeing calendar

- Every month, AWE focus on a specific aspect of wellbeing and nudge contributes financial education connected to it. For example, when the theme was 'healthy eating' we issued a nudge that directed AWE employees to a series of top tips on how to spend less and eat well.

WHY NUDGE?

-  Impartiality
-  Inclusive
-  Data insights
-  Integrated reward and benefit education
-  Cost of living support and education

IMPACT



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