

Elevating member benefits with financial education at the heart



THE COMPANY



Established:
1987



Industry:
Financial Services



No. of members:
14,500+



THE CHALLENGE

JTC Employer Solutions, specialists in international retirement and savings plans, recognized a shift in its client demographic. Specifically, from a smaller, financially savvy group to a larger, more diverse population, in terms of both geography and occupation.

While their historical commitment to excellent client service remained steadfast, the changing demographic highlighted the need for a refreshed communication strategy and global expertise to effectively serve JTC's broader client base.

The onset, and then fallout of the pandemic, led into the cost-of-living crisis and further market volatility underscored the urgency. Many members faced immediate financial strains alongside challenges in long-term planning, revealing a critical gap for more robust support which the JTC team was keen to fill.

THE SOLUTION

To address these evolving challenges, JTC Employer Solutions partnered with nudge to deliver a comprehensive financial wellbeing program. After a rigorous vendor evaluation, nudge was chosen for its alignment with JTC's vision for accessibility, integrity, engagement, and innovation.

The core of this partnership centered on delivering impartial, personalized financial education and wellbeing support for 14,500+ members. JTC's primary objectives are to establish efficient communication channels, demonstrate the added value of their offerings, and meet previously unmet member needs. nudge reinforces JTC's commitment to accessibility by ensuring all members, regardless of their background or location, could access vital financial education. This strategy was designed to maximize the benefits members derived from their plans, fostering a sense of value, support, and motivation.

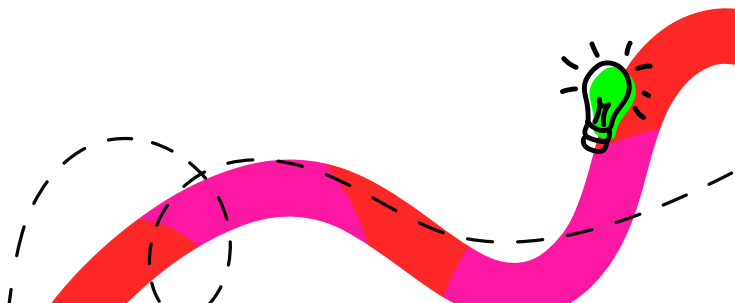
THE SOLUTION CONT'D

The global financial education program, with nudge at its heart, was designed to cater to member needs. Key aspects included:

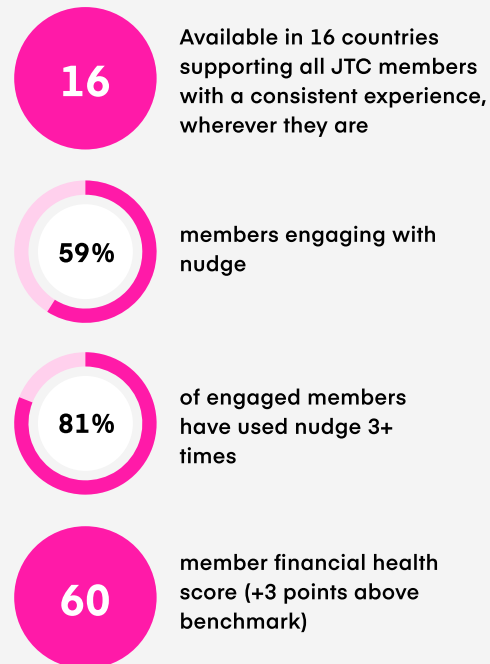
- **Engaging content:** Rollout involved webinars and video series covering essential topics like financial literacy, mental health, and managing expenses during key periods.
- **Tailored for career stages:** Live sessions were specifically curated for members at different career stages, ensuring relevance and impact.
- **Continuous connection:** JTC leveraged nudge technology to maintain year-round engagement with members.
- **Data-driven personalization:** Utilizing nudge's data and analytics dashboard (nudgenomics), JTC customizes communications and campaigns based on member interests, ensuring timely and pertinent learning opportunities. This empowers members to take action and achieve financial goals through highly relevant education.

nudge significantly improves JTC's understanding of their members, how to engage with them, and how to empower them. Innovation permeated their approach through data-driven personalization, continuous monitoring of employee benefits trends, and comprehensive support via a Help Centre and Video Hub. This commitment to listening to members and transforming their financial wellbeing is also demonstrated by integrating nudge into the onboarding process for new clients, reinforcing JTC's client-centric approach as a trusted financial services provider.

Furthermore, offering nudge became a key differentiator in selling JTC's services. Notably, JTC's Business Development team utilizes nudge's insights and analytics to win new business, demonstrating the strategy's impact on business growth.



THE RESULTS



Our journey with nudge has been instrumental in evolving JTC Employer Solutions' member benefits. Through their impartial, personalized financial education, available to our increasingly diverse global member base, we've seen firsthand how nudge empowers individuals to take control of their financial futures. This partnership has not only enriched our benefits strategy but also deeply resonated with our mission to support every member's unique financial wellbeing needs.

Catherine Byrd

Associate Director - Employer Solutions, JTC Employer Solutions

nudge is the global financial education platform that demystifies money management for all. Drawing on behavioral psychology and data, our platform offers personalized, engaging financial knowledge and skills to educate and delight anyone. A global solution that is unaffiliated with conflicting financial products, our inclusive approach is trusted by hundreds of thousands of people across the world.

nudge is impacting:

- 300+** global clients
- 100+** countries
- 2 million** lives

nudge

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