

# Prescribing financial confidence: UCB's financial wellbeing evolution



## THE COMPANY

-  **Established:**  
1928
-  **Industry:**  
Pharmaceuticals
-  **No. of employees:**  
850+

## INTRODUCTION

When UCB first partnered with nudge to deliver their UK financial wellbeing program, their primary goals were to develop their wellbeing agenda beyond just physical wellbeing and drive uptake of their wider benefit package, including the bonus sacrifice scheme. In just the first quarter of the program being live, participation of the bonus sacrifice scheme surged by 72% - a clear sign that when awareness and understanding is underpinned by impartial, personalized financial education, the benefit resonated more with employees and delivered meaningful impact for the business.

## THE SITUATION

Building on this success, UCB set out to embed financial wellbeing more deeply into its culture. The goal was to move from one-off engagement to sustained impact - empowering employees to make informed decisions, improve their financial resilience, and take advantage of the full benefits available to them.

**With this in mind, UCB defined four key ambitions:**

- **Raise awareness and understanding of financial benefits**
- **Support confident decision-making** through personalized education
- **Integrate financial wellbeing** into everyday experiences
- **Build an internal network of advocates** to drive long-term support



## THE SOLUTION

Together with nudge, UCB expanded its program into a multi-channel, people-first strategy, which included:

- **Timely, targeted nudges**, delivered by nudge, to deliver simplified complex topics like bonus sacrifice into clear, relevant actions linked to employees' real-life goals
- **In-person engagement** via wellbeing fairs and annual campaigns that encouraged employees to check in on their financial health with nudge
- **Financial Wellbeing Champions**, trained by nudge, to promote peer-led support and platform engagement
- **Data-led personalized education**, segmented by age, goals, and interests for maximum relevance
- **Strategic communication** by using nudge's Financial Wellbeing Calendar to link benefit education to internal campaigns like International Women's Day

Financial education became part of UCB's wellbeing strategy, providing accessible, and timely education to the right people at the right time.

The strategy combined digital and in-person elements - balancing tech-driven personalization with real-life conversations and advocacy. Financial education wasn't seen as an add-on, but as the heart of wellbeing and the employee experience.

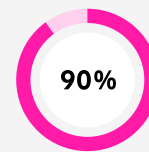


We started with a single objective – to support our employees' financial wellbeing, but with nudge, we've gone far beyond that. What began as a targeted initiative has grown into a core part of our culture, with financial wellbeing now embedded into everyday life at our company. Over 80% of our people, across all ages and salary levels, are regularly using nudge to confidently navigate key financial moments. Two years in, our bonus sacrifice education campaign has exceeded all expectations — delivering lasting impact, real business value, and a level of engagement that speaks for itself.

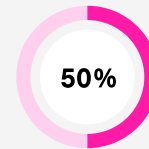
**Pennie Wickstead**

Reward Lead, UCB Pharma

## THE RESULTS



of employees have engaged with nudge, with the majority returning as regular users



YoY increase in bonus sacrifice engagement

➤ **£3.4m** sacrificed in 2025, resulting in £469,000 in employer NI savings

➤ **+9 point** average boost in financial health scores from repeated check-ups

This approach created a scalable, sustainable wellbeing model - one that continues to benefit both UCB's people and business goals. Higher participation in voluntary benefits has delivered tangible cost savings while empowering employees with better knowledge and confidence.

UCB's journey with nudge shows how financial wellbeing, when embedded thoughtfully and consistently, can evolve from a single campaign into a culture of support, empowerment, and value for everyone.



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nudge is impacting:



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**2 million** lives

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