


How personalized financial education drives benefits uptake



THE COMPANY

 **Established:**
2006

 **Industry:**
Financial Services

 **No. of employees:**
300+

THE CHALLENGE

Natixis Corporate & Investment Banking (Natixis CIB), a leading global investment bank, believe that their most valuable asset is their employees – the people who drive the firm forward through their expertise, dedication, and unique perspectives. In this spirit, Natixis CIB's Human Resources team continue to invest in their people, to enrich their lives through a robust wellbeing strategy. To enhance the strategy the team set out to take their financial wellbeing program to the next level.

Their financial wellbeing program objectives are to increase awareness and uptake of its comprehensive "Purple Benefits" package, boost financial literacy, and align with broader DE&I goals. An additional motivator was the recent increase in employers National Insurance to 15%, prompting a need for solutions that could generate savings for both Natixis CIB and its employees. They recognized that to achieve this, they needed to increase action within their program.

THE SOLUTION

Natixis CIB partners with nudge on an integrated communications strategy to empower employees with the skills and knowledge to make informed financial decisions, with impartial, personalized financial and benefit education at the heart.

The team delivers monthly wellbeing newsletters leveraging nudge's financial wellbeing calendar to promote social awareness initiatives, nudge's financial education, and highlighting relevant benefits including bonus exchange into pension, holiday trading, retirement contribution matching, and salary sacrifice car schemes.



THE SOLUTION CONT'D

Timely communications are sent by nudge to drive awareness, understanding, and uptake of benefits within the context of financial education. This includes campaigns for Global Money Week, Pension Awareness Week, World Mental Health Day, and International Day of Families, where nudge and Natixis CIB spotlight relevant benefits like will writing, life assurance, and retirement plans. To support the campaigns, nudge provides creative communication toolkits to drive activity through various internal channels.

Natixis CIB enhanced their nudge offering by launching on-demand, in-platform masterclasses. These sessions cover a range of topics like investing, debt and budgeting and are accessible through the platform 24/7 – so people can learn in their own time and with their loved ones.

nudge enables Natixis CIB to track engagement trends, target communications (e.g., to new joiners), and adapt support in real-time. Through nudge's powerful analytics dashboard, 'nudgenomics,' Natixis CIB has insight into their peoples' wants, needs, dreams, and goals – helping them to continuously review and evolve their program to enhance the employee experience and organizational performance.

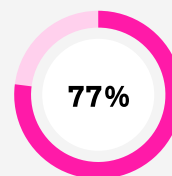


Our collaboration with nudge has elevated our financial wellbeing program here at Natixis CIB. What truly stands out is the quality of the impartial, personalized financial education they deliver, which has been a game-changer for our employees. nudge has become invaluable in enhancing our overall employee value proposition, enabling our people to make more informed financial decisions and ultimately, thrive. It's clear that this partnership has had a significant and positive impact alongside our overall reward and benefits strategy.

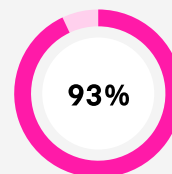
Stuart Bennett

Pension & Benefits Manager, Natixis Corporate & Investment Banking

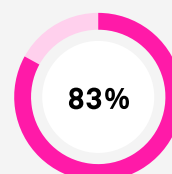
THE RESULTS



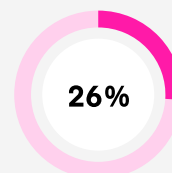
of engaged employees have used nudge 3+ times



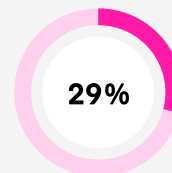
benefits window engagement
(compared to market benchmark of 60-75%)



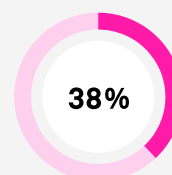
annual pension portal engagement
(YoY increase from 73%)



increase in pension matching amount to £300,000+ p.a.



increase in tax savings for the business through higher bonus exchange take-up (from £517k in 2024 to £655k for 2025)



take-up of holiday trading, leading to a 15% increase YoY in savings for Natixis CIB (£238k to £272.5k)

4.2/5

employee benefits satisfaction rating in exit interviews (up from 3.9/5 YoY)

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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