



Winning results example: Best financial support strategy for employees

The implementation of Natixis' financial support strategy yielded significant positive outcomes, demonstrating the effectiveness of our initiatives:

- High Engagement Rates: A noteworthy 71% of employees engaged with the nudge platform, with 77% of those being repeat users, showcasing sustained interest in financial education.
- Increase in Financial Health Metrics: Financial health scores improved across multiple pillars, indicating enhanced employee financial wellbeing. E.g. Saving 5% and Spending 2%.
- Substantial Savings from Initiatives: Employees exchanged bonuses worth £655k in 2025, representing a 28.6% increase in Employer's NI savings for Natixis compared to the previous year. Similarly, Holiday Trading saved the company £272.5k, a 14.5% year-on-year increase.
- Boost in Pension Matching Participation: The number of employees participating in Pension Matching rose from 2 of 4 101 in 2024 to 117 in 2025, with annual matched contributions exceeding £300k.
- Nudge Platform Utilization: Promotional resources through the nudge platform led to a 71% interaction rate among employees,

reinforcing financial education and wellbeing engagement.

- Increased Utilization of Backup Care Services: The use of Backup Care services increased by 35%, demonstrating our commitment to supporting working parents, caregivers, and pet owners.

The results of our financial wellbeing strategy also yielded broader business impacts:

- Significant National Insurance Savings: The initiatives generated £317.5k in National Insurance savings for the business, demonstrating fiscal responsibility.
- Enhanced Employee Engagement and Retention: Engagement during the annual benefits window reached 93%, contributing to increased employee satisfaction and resilience.
- Reinforced Commitment to ESR Values: Our strategy integrated financial wellbeing with our environmental and social responsibility goals, enhancing our overall corporate ethos.
- Reduction in Unmanaged Turnover: Unmanaged labour turnover decreased from 8.08% to 4.15% over the past year, underscoring the effectiveness of our supportive workplace culture.

The financial support strategy at Natixis has laid a solid foundation for employee wellbeing, creating a positive impact on individuals and the organisation.

