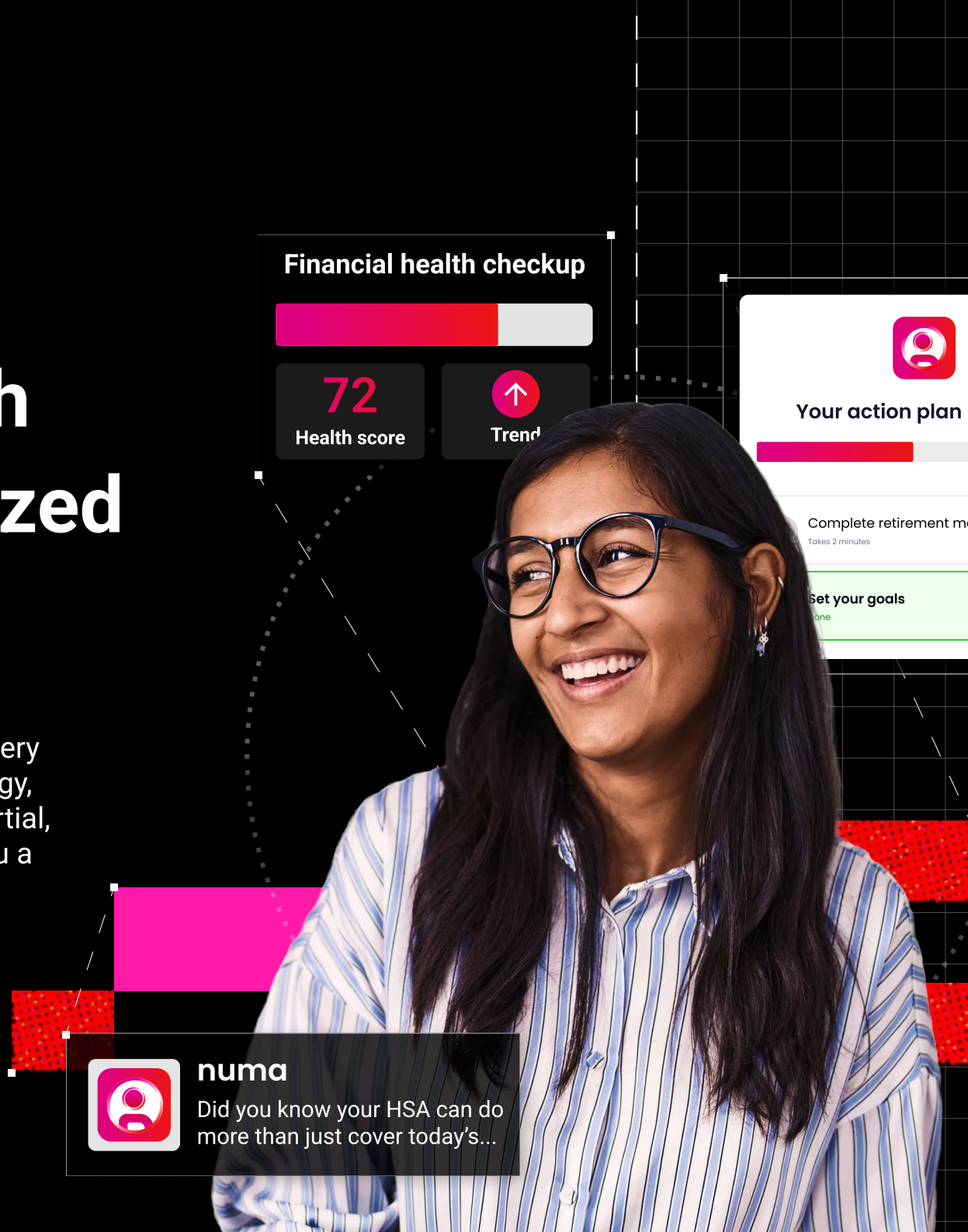
nudge

# One financial health platform, personalized for *every employee*

nudge delivers a financial health platform across every market or state you operate in. Combining technology, behavioral science, and human coaching with impartial, localized financial and benefits guidance. Giving you a consistent program, with unique workforce insight.



# The cost of disconnected employee support

Pay, benefits, debt, savings, and major life decisions are all connected. But many workplace financial wellbeing solutions still support them in isolation.

The result: employees unaware of the support available to them, and employers not seeing the full value of their investment.

## FOR EMPLOYEES

A lack of clarity and confidence leads to delay and inaction. Benefits go unused, not because employees don't value them, but because they're not explained in the context of their financial situation. When positive or challenging life events arrive without guidance, financial pressure builds and shows up at work.

**88%**

of employees without employer support aren't financially confident[1]

**53%**

don't understand their employee benefits

**43%**

report negative financial sentiment around health setbacks



## FOR EMPLOYERS

Financial stress costs organizations through lost productivity, higher attrition, and under-used benefits despite significant investment. And without real data on what a global workforce needs, it is hard to know where the next dollar of support should go.

**78%**

of employees with support feel cared for by their employer (vs. 44% without)[2]



**63%**

feel more committed to their employer (vs. 41% without)

**97%**

of employers who formally measure program ROI have evidence of impact

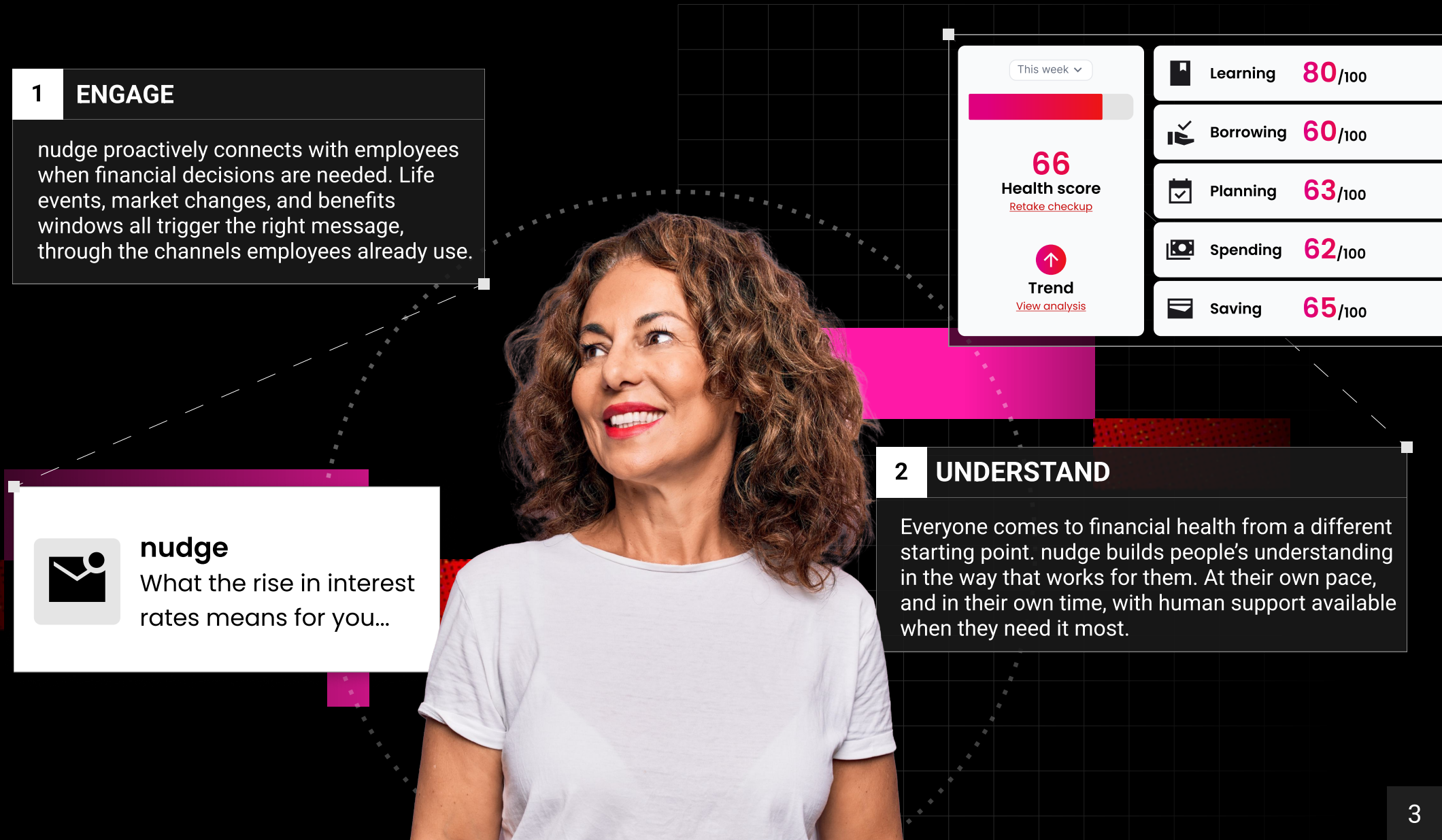
1 | Censuswide, 2026, Global financial wellbeing report – employee trends
2 | Censuswide, 2026, Financial wellbeing at work: from intent to impact

# One financial health platform. Better financial health.

nudge is a personalized employee financial health platform. Combining intelligent technology, impartial financial guidance, and CFP®-qualified human coaching to support every employee, across every location, and every stage of working life.

## 1 ENGAGE

nudge proactively connects with employees when financial decisions are needed. Life events, market changes, and benefits windows all trigger the right message, through the channels employees already use.



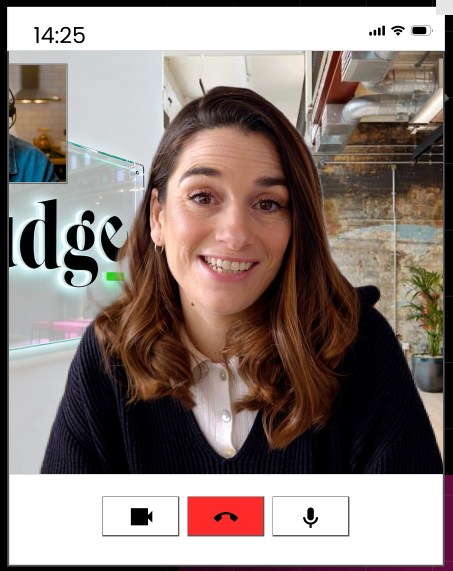

## 2 UNDERSTAND

Everyone comes to financial health from a different starting point. nudge builds people's understanding in the way that works for them. At their own pace, and in their own time, with human support available when they need it most.

## 3 ACT

Knowing what to do next is where most financial wellbeing platforms fall short. nudge closes that gap. Every employee leaves with a clear, personalized set of goals built around their situation, not a generic checklist.






## 4 IMPROVE

Financial health isn't a destination. As life changes, so do priorities. nudge keeps every employee moving forward. Measuring progress, showing what steps to take next, and making sure the support they get stays relevant throughout their working life.

Unlike traditional financial education, the objective isn't to build knowledge and skills. It's to continuously improve financial health, by turning awareness into action and action into lasting behavior change.

# How it works

Most financial wellbeing platforms are built for scale, not for the moment it gets personal. nudge was built for both. Every employee gets a personalized financial action plan. Our intelligent technology personalizes impartial financial guidance for every employee, continuously, with CFP®-qualified coaches ready to step in at the moments that matter most. Together, they create something neither could deliver alone.

**Intelligent technology identifies the next best action:**

## AI-ENABLED GUIDANCE CHANGES FINANCIAL BEHAVIOR

Behind every personalized experience sits numa; nudge's AI. Working in the background to identify the right financial guidance for every employee, when and what channel to deliver it, and updates their action plan.

## REAL-TIME BEHAVIORAL SCIENCE

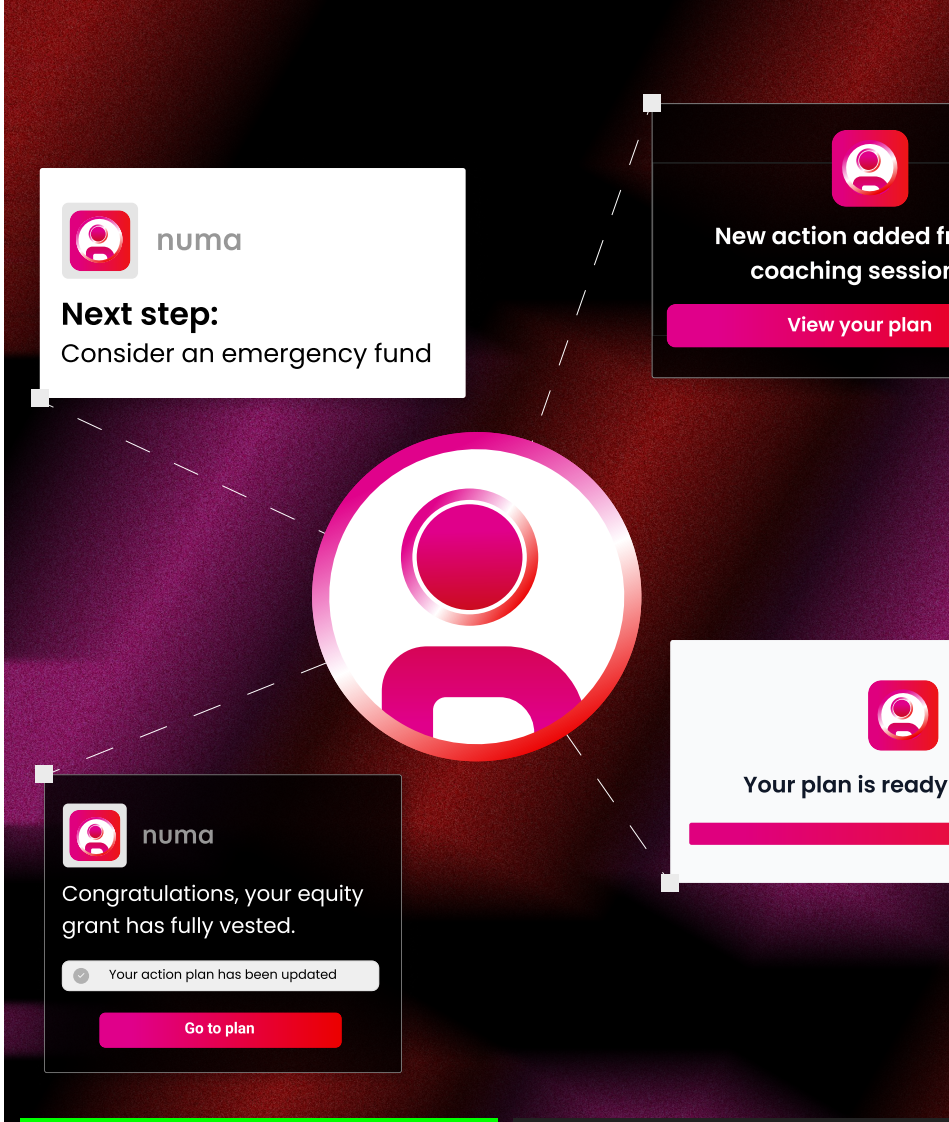
People don't always act on what they know. Behavioral science bridges that gap by identifying where employees get stuck and designing the right moment, message, and prompt to move them forward with their action plan.

## PROACTIVE ENGAGEMENT

nudge reaches employees when financial decisions arise, from major life events and open enrollment to periods of market uncertainty. Through the channels they already use, including your benefits platform, SMS, email, WhatsApp, and Microsoft Teams.

## ENTERPRISE SCALABILITY

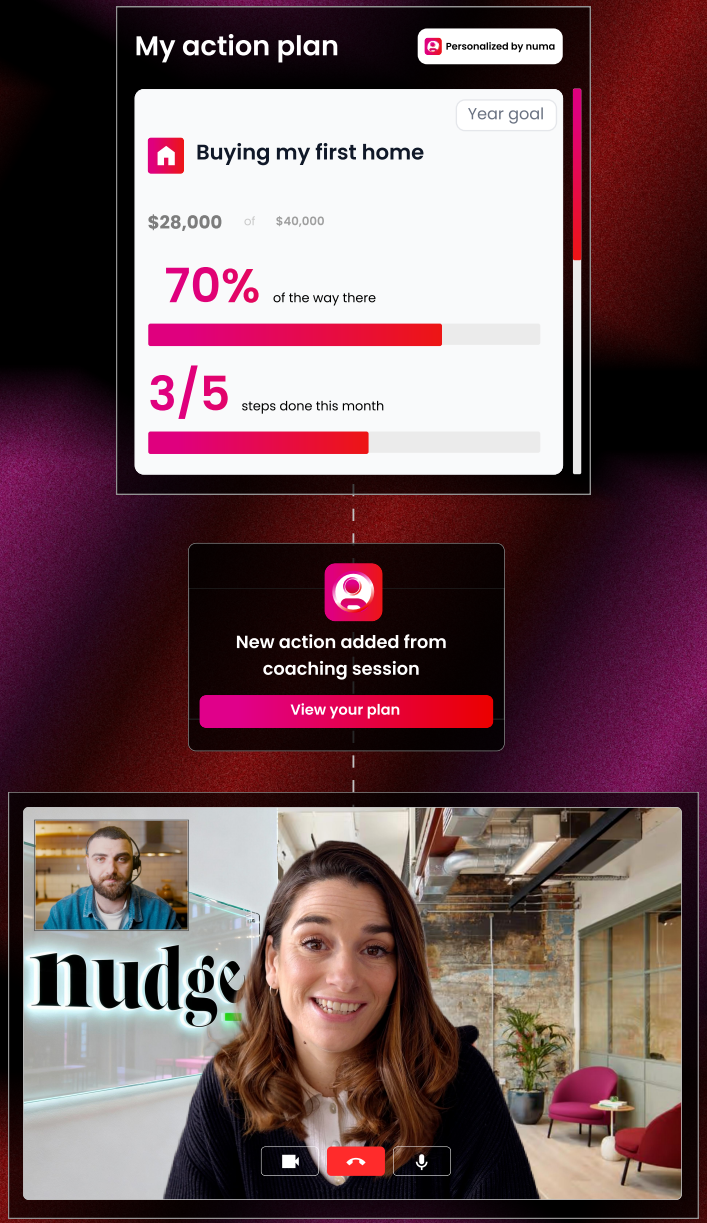
Deep integration with HRIS and benefits platforms connects your data into one experience. Improving personalization, increasing benefit utilization, and giving HR teams global workforce insights they've never had before.




intuit

**KIRAN DEVANI-MOODY**
Principle Benefits Partner

"nudge offers simple, bite-sized lessons that make complex financial topics easy to understand. It includes interactive tools to help users begin their financial journey. You can choose topics that interest you, with the assurance that there is no promotion or selling of financial products.




# How it works

**Human expertise strengthens the moments that matter:**

## CFP®-QUALIFIED COACHING

nudge coaches are CFP®, or locally equivalent, qualified employees. They're trained on your specific benefits package and operate under a strict "educate, empower, never prescribe" framework. No commissions or conflicts of interest. Coaching sessions are booked through, and hosted on nudge for a connected employee experience.

## LIVE MASTERCLASSES

Live, facilitated group sessions that bring employees together on the financial topics that matter most to them. Real discussion, shared questions, collective progress. With on-demand available for those who can't join live.

## ONE-ON-ONE SUPPORT AT KEY FINANCIAL DECISIONS

When employees hit a major financial decision, they can access private coaching. Each session feeds directly into the employee's personalized action plan on nudge, so the conversation becomes clear next steps that numa helps employees prioritize after the call.

## GLOBAL REACH, LOCAL EXPERTISE

The same standard of financial health support, wherever your employees are in the world. Country-specific guidance, regional coaching expertise, and local benefit knowledge available in the languages your people speak.

DELTA

**JOANNE SMITH**

E.V.P and Chief People Officer

“Financial wellness plays a major role in everyone’s overall health, which is why we are thrilled to offer a financial health program with nudge that caters to our hardworking Delta people based around the world.

# The impact of better employee financial health

The impact of nudge goes beyond what employees learn. It's about the actions they take to improve their financial health. Helping people act on the financial decisions that matter improves saving, spending, borrowing, investing, and benefits engagement. Building financial health, improving confidence and resilience, and delivering measurable value for employers.

## EMPLOYEE IMPACT

**26%**
increase in financial confidence

Johnson&Johnson

**74%**
more in control of their money

SAINT-GOBAIN

**25%**
more likely to have six months of savings

**21%**
more likely to pay bills on time

**81%**
less overwhelmed by debt

RioTinto

## EMPLOYER IMPACT

**$2.5m+**
equivalent of buying power awarded to employees

DELTA

**24%**
increase in bonus deferral plan participation (~$11m)

AstraZeneca

**26%**
made contribution changes to their retirement plan

pepsico

## ROI

**63%**
more committed to their employer

accenture

**10%**
less likely to leave employment

cisco

**16%**
lower employee attrition

SIEMENS

**~$530k**
in estimated annual employer tax savings

Deutsche Bank

# Global financial health insights for HR and Total Rewards teams

Many employers face a data and analytics problem. Fragmented insight, with no way to see the whole picture.

nudgenomics is nudge's user analytics. Insight into your people's financial wants, needs, and pressures, benchmarked by geography and demographic, so your Total Rewards strategy is built on evidence rather than guesswork.

## NUDGENOMICS GIVES YOU:

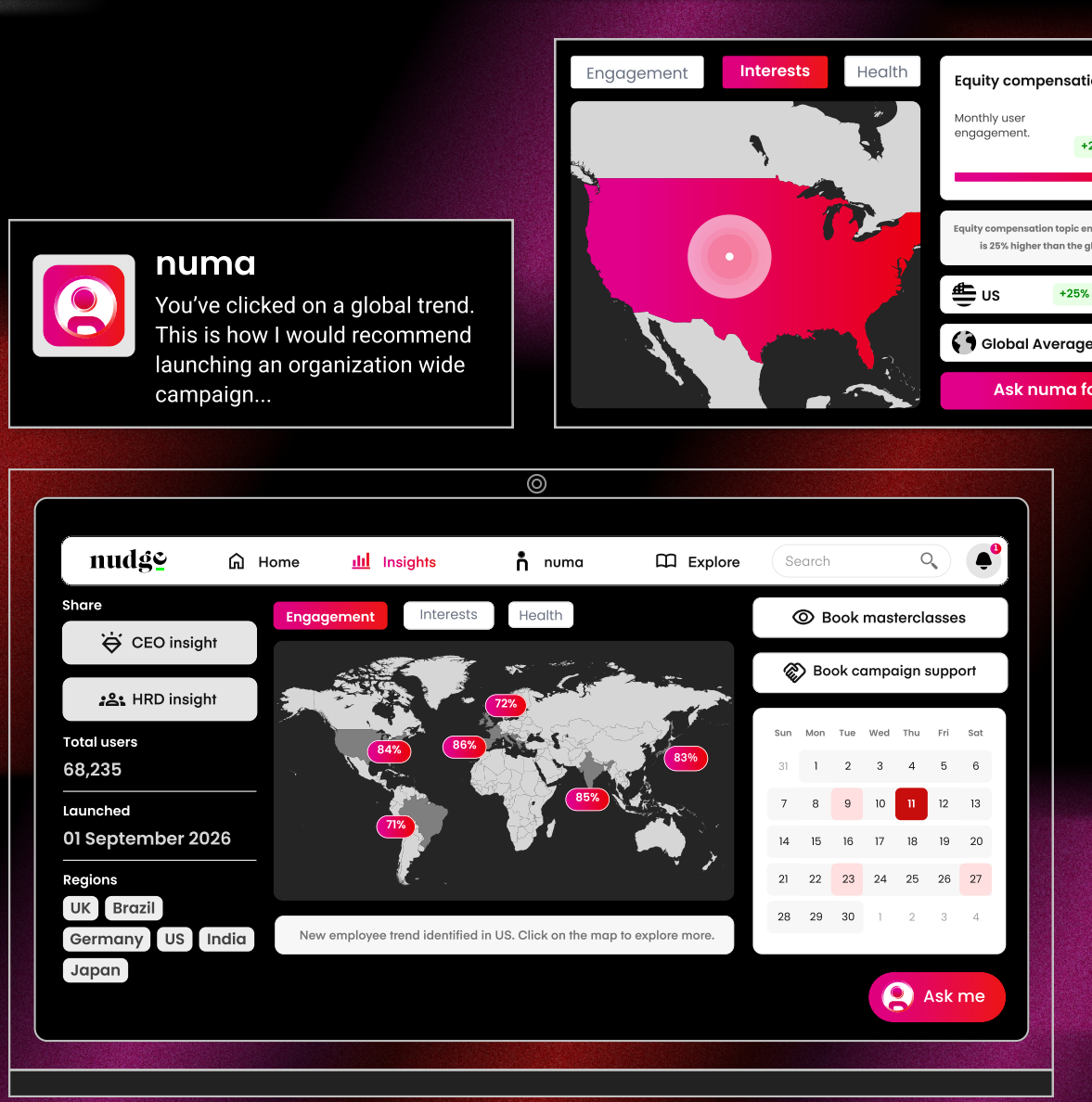
**Global financial health scores, by market.**
See where financial health is changing region-by-region and understand the local drivers behind the shift.

**Geographic and demographic benchmarking.**
Compare your workforce's financial health against nudge's wider global dataset, not just against itself.

**On-demand dashboards, not a static report.**
Real-time visibility into your people's financial health, so you can act before an issue shows up.

**Flexible data transfer.**
Raw data available via API for employers who want to fold nudgenomics into their own global wellbeing dashboard, alongside other providers' data.

This is what makes nudge a strategic partner rather than a point-solution vendor: **providing best practice and sharing the insight to back it up.**




GSK

**ARTUR JAGER**

Director Benefits Strategy & Governance (EMEA/ASIA)

"The ongoing partnership with nudge is great. They work with us to make it a success and the nudgenomics reporting is especially useful in creating targeted actions.

# Connected to your HR tech stack

nudge plugs into the HR technology your organization already runs, so there's nothing new for your IT team to build and nothing new for employees to learn. Most organizations are live within ten weeks, with no payroll or plan integration needed to start.

## ENTERPRISE CONNECTIVITY

nudge integrates via API with leading HRIS and HCM platforms, including Workday, SAP SuccessFactors, and Oracle, and with benefits platforms such as Benifex and Darwin. That employee data is what makes every action plan personal, shaped by each employee's role, location, life stage, and available benefits.

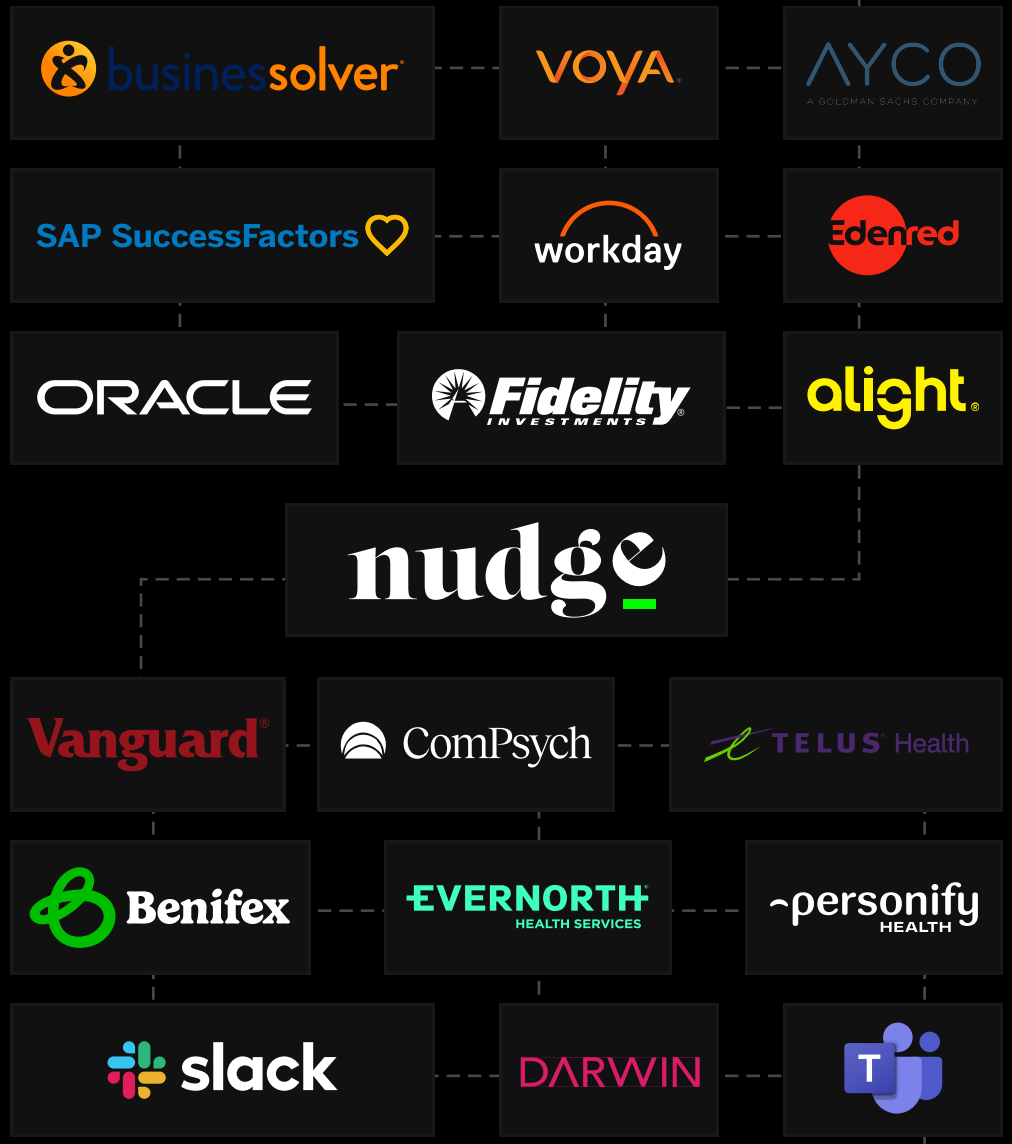
Single Sign-On (SSO) is supported through SAML 2.0 and other standard configurations, so employees log in with the credentials they already use and land in one connected experience, instead of separate tools from separate providers.

## DELIVERED WHERE EMPLOYEES ALREADY ARE

Impartial financial guidance reaches employees through email, MS Teams, Slack, SMS, WhatsApp, and more. Mobile-first access means frontline and deskless employees get the same support as everyone else.

## INSIGHT FLOWS BACK TO YOUR TEAM

Because nudge connects to your tech stack, engagement data returns to your HR and Total Rewards teams in real time through nudgenomics. You get one consolidated view of engagement and utilization, by region and workforce group, instead of piecing it together from separate reports.



# Built-in enterprise security and trust

nudge operates at the intersection of employee data, AI-powered financial guidance, and global enterprise deployment. That combination demands a higher standard of security, privacy, and governance than most HR technology providers face. Here's how we achieve it.

## THREE PILLARS OF PROTECTION

### SECURITY

Enterprise-grade protection, built into the architecture, not layered on top.

- ISO 27001 certified and independently audited every year
- Penetration tested by independent specialists across the platform, services, and infrastructure
- Data encrypted in transit and at rest, on Microsoft Azure with continuous monitoring

### DATA PRIVACY

Employers see the workforce. Never the individual.

- Employee data is never sold or shared, and nudge runs no advertising
- HR teams receive only anonymized, aggregated insight through nudgenomics
- Consent, access, and deletion requests are managed centrally across the likes of GDPR, CCPA, LGPD, PIPEDA, so your legal team doesn't have to manage them market by market

### RESPONSIBLE AI

AI governed to the standard impartial financial guidance demands.

- ISO 42001 certified, one of the first organizations in the world to achieve it, governing how numa operates across the platform
- Consistent, auditable outputs: the same employee profile gets the same impartial financial guidance every time
- Personal finance experts oversee the AI, and every new feature passes a approved impact assessment before it goes live

**EXPLORE OUR TRUST CENTER** →

### CERTIFICATIONS AND STANDARDS

ISO 27001 · ISO 42001 · EU AI ACT · NIST Certified · CYBER ESSENTIALS CERTIFIED · GDPR · PIPEDA · WCAG 2.2 Compliant

MOLSON COORS beverage company

**PAUL FOSTER**

Senior IT Business Partner

> "The nudge team has been really clear and explicit on how to make their platform stand up in our organization. Documentation, explanation, and clarity has been first class.

# How we work with you

Every nudge program is led by a Client Success Manager (CSM) who understands your workforce and your priorities. They coordinate activity across the platform, support your communications and wider benefit initiatives, review what the data is showing, and recommend where to focus next. The support isn't fixed. It flexes through the year to match where your organization needs it most.

## 1 LAUNCH

**Typically live in 10 weeks**

From kick-off to go-live, nudge does the heavy lifting: platform configuration, integrations, security and privacy due diligence, and your launch communications. A dedicated professional services consultant guides the process from start to CSM handover, so the lift for your team stays light.

## 2 BUILD

**Year one**

Employees are supported from day one. The first year focuses on awareness, with benefit campaigns timed to your calendar and a growing picture of your workforce's financial health.

## 3 OPTIMIZE

**Year two onward**

With a year of data behind it, the platform works harder. Campaigns sharpen, action plans become more personal, and the evidence of impact on financial health and benefit utilization builds.

### QUARTERLY BUSINESS REVIEWS

Every quarter, your CSM sits down with your team to review progress and agree where to focus next, with recommendations grounded in your own workforce data.

Microsoft

**BRANDON DIERSCH**

Director, International Financial Benefits

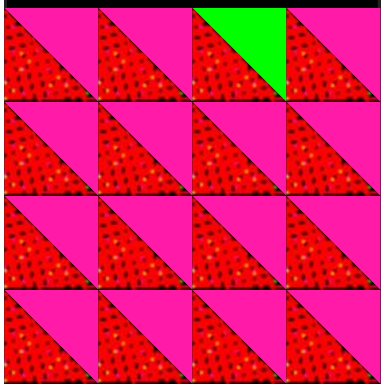
> “ Partnering with nudge has helped us bring financial health to our people at a scale and quality we couldn't have achieved alone. Seeing employees across the world engaging with their money, asking better questions, and taking real steps forward is exactly what this program was built for.

# Helping every employee make great financial decisions, when it matters

Trusted by more than 4,000 organizations, including some of the world's largest employers, nudge brings together the technology, human expertise, and local knowledge to support every employee, in every market, at every stage of their working life. With more than a decade of experience, we help global employers deliver personalized financial health support at scale through one connected platform.

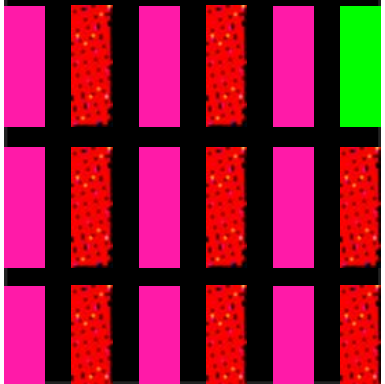
## *Impartial*

No products, no commissions, anywhere we operate. One consistent standard of trust across every market.



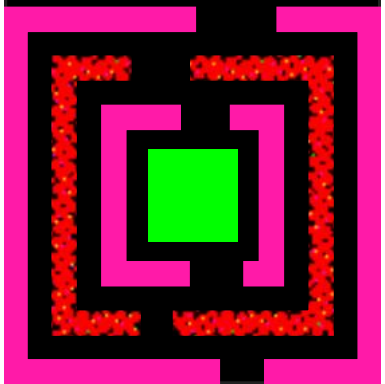
## *Proactive*

Employees are reached at the moments that matter, whenever, wherever a life or market event happens.



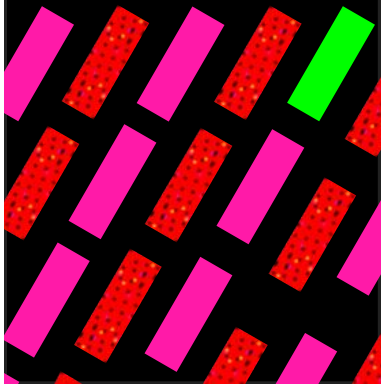
## *Personalized*

HRIS, benefits, and behavioral data combine to deliver relevant, impartial guidance to every employee, in every location.



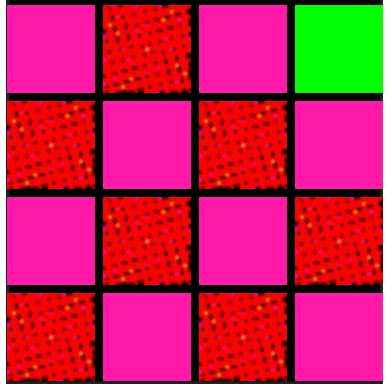
## *Localized*

Deep financial, cultural, and benefits expertise: a global solution that feels genuinely local, not translated.



## *Experienced*

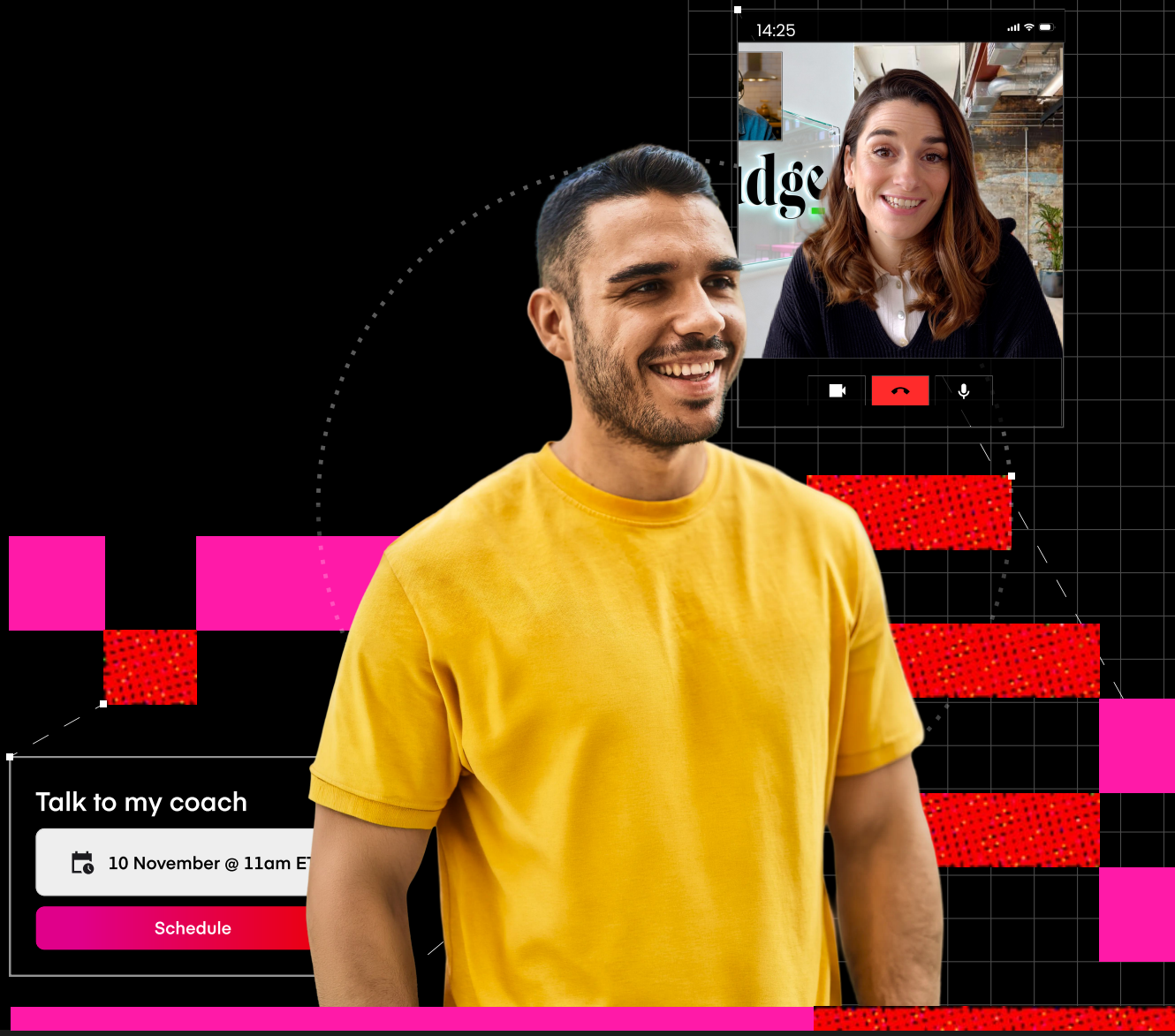
Over a decade of longitudinal behavioral data across markets, revealing what actually drives action.



# nudge

www.hello-nudge.com

- 4000+ clients
- 160+ countries
- 7 million+ lives




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