Nexum Pensions

Unlock Workplace Contributions for Your Members

When clients change jobs, their workplace contributions are almost always diverted into a new employer's default pension scheme. This breaks the continuity of savings, creates additional pension pots, and risks weakening the long-term relationship between providers and their customers. Over time, this means lost contributions, higher transfer costs, and missed opportunities for growth.

Nexum Pensions removes these barriers by connecting employers, payroll systems, and pension providers in one seamless process. Instead of contributions being forced into a default scheme, employees can continue paying into the pension they already trust. Employers run payroll as normal, and Nexum ensures the contributions are directed to the right provider. For pension providers, this means a reliable way to maintain inflows without the need to onboard every employer individually.

Commercial Impact for Pension Providers

With Nexum Pensions, you retain and grow assets under management by keeping contributions flowing, even when members move between employers. This strengthens long-term client relationships by offering continuity and delivering on Consumer Duty obligations, ensuring savers achieve the best possible outcomes.

Operational costs are reduced because fewer transfers are needed, which means lower transaction fees and less time spent on administration. By handling employer relationships and payroll complexity, Nexum takes away the friction, leaving providers free to focus on building value for their members. The model is designed to scale easily, offering access to workplace contributions across many employers without the need for lengthy negotiations or additional infrastructure.

> **I used to juggle multiple workplace pensions and logins, always needing to consolidate into my preferred pension. Now my contributions go straight to the pension I want, and I only have one pot to manage. It's so much simpler.**
>
> **Ben Andrews**
> Product Director
> Octopus Investments

Why Nexum Pensions

Nexum Pensions connects employers, pension providers, and employees so contributions go exactly where they are most valued. We enable employers to send workplace contributions directly to an employee's existing pension, reducing the creation of multiple pots and removing unnecessary admin. For pension providers, this means more contributions from existing customers regardless of where they work. For employers, it's a simple way to deliver a high-value, flexible benefit without changing payroll processes. For employees, it's the ability to keep building the pension they already trust, with the added benefit of ongoing employer contributions to support long-term financial wellbeing.

To explore how this can work for your business, book a meeting with our team today.