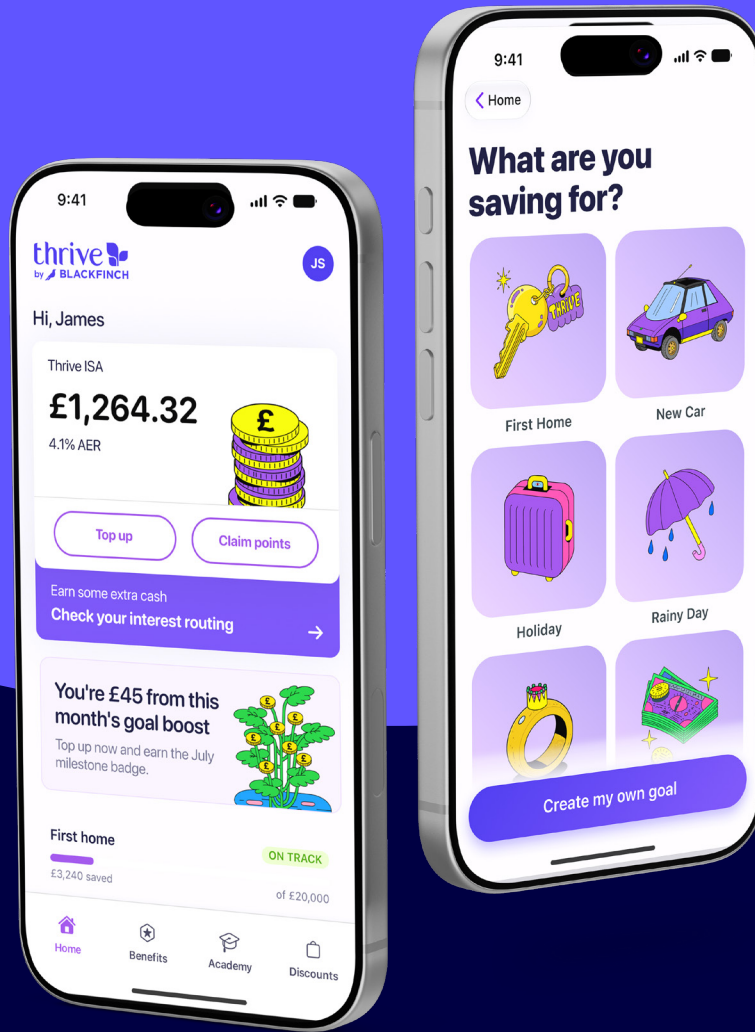




**Financial stress is already
costing your business.
Thrive helps you reduce it.**

Thrive brings financial wellbeing, employee benefits, discounts and pensions into one connected platform, so employees get support they'll actually use, and you get a workforce that costs less to run.



THE PROBLEM

Financial stress is already on your books.

It doesn't stay at home. Financially stressed employees are less focused, less productive, and more likely to leave - **and it's costing you whether you're managing it or not.**

30%

of employees say financial stress affects their performance at work

CIPD

76%

of UK organisations link financial stress to absence

CIPD/Deloitte

Financially stressed employees are

2x more

likely to be job hunting

PwC

Managers spend

4.2 hours a week

managing unplanned absence

Thrive HR Research

For a 100-person company, that's roughly **£37,500 a year in lost productivity alone** before you count absence, management time and turnover.

WHY NOW

This is a **live issue** for HR and Finance in 2026 because...



Salary sacrifice is about to get more expensive. Employer National Insurance has risen to 15% with a lower £5,000 threshold, and government plans to cap National Insurance relief on salary sacrifice pension contributions at £2,000 a year from 2029, meaning the tax efficiency employers have relied on is shrinking. Getting more value from every pound in your benefits and pension spend is no longer optional.



Benefit stacks have grown faster than budgets. Most employers are running separate tools for pensions, benefits, discounts and wellbeing - paying and administering each while getting fragmented (or no) visibility into what's actually working. Also employees struggle to access their benefits on disjointed multiple systems.



Boards are asking for proof, not perks. Wellbeing spend is under the same scrutiny as everything else. HR and Finance need to show what benefits are costing, what they're doing, and what they're returning, not just that they exist.

Thrive exists because employers need a way to consolidate that spend, cut the admin, and finally see the return.

WHAT THRIVE DOES

One connected platform, designed to suit your business.



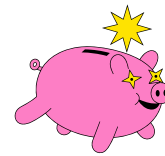
Employee Benefits: Every benefit in one place, with a curated marketplace so it's easy to discover, use, and expand.



Employee Discounts: Stretch employees' pay with on-the-go access to discounts at hundreds of retailers including Amazon, eBay and Jet2 Holidays.



Financial Wellbeing: 1:1 coaching with a PFS Award-winning financial educator, practical financial education, and access to regulated financial advice (including mortgage and protection advice via First Mortgage) for the moments that matter most.



Workplace Pensions: One of the most important must-have salary sacrifice options that everyone should have. Salary exchange, contribution management, pot consolidation, and tools to actually engage employees with their retirement planning.

**One employer dashboard with real-time engagement, usage and return on investment data, so you can see what's working and adjust.
No disconnected systems and guessing.**

"Thrive connects with payroll, saves time, and helps us attract and retain talent."

Noble Healthcare

"We chose Thrive because of its flexible approach to bringing workplace benefits, pensions and financial wellbeing together."

**Mark Seemann,
Founder & CEO, StaffCircle**

"Thrive removes a huge amount of HR admin and gives employees a much better benefits experience."

Head of HR

TRUSTED BY



Why Thrive?



Backed by a regulated financial services business. Thrive is built by Blackfinch Group which has 30+ years experience in UK financial services, and has 500+ partner firms. That means employees get access to genuinely regulated advice and qualified coaches, not just content and reminders.

Most providers solve one piece. Employers end up stitching 3-4 vendors together, paying for each, and still can't see the full picture. Thrive replaces that stack with one system, one login for employees, one dashboard for HR, one source of truth for engagement and ROI.

Built to be used. Practical tools, real coaching, and communications that drive take-up, tracked through anonymous survey data and usage insight, so HR can see where people are struggling before it shows up as absence or attrition.

What does it mean for each stakeholder?

HR & People teams

Less admin, one platform instead of several, and a stronger employee value proposition you can actually evidence.

Finance

Visibility of a cost that's currently invisible in payroll, and a lever to reduce it. Plus savings through smarter use of salary sacrifice and reduced NI exposure.

Managers & leadership

A more focused, present workforce and fewer unplanned absences to manage.

Employees

One place for their pension, benefits and money questions with real coaching and advice when they need it.

See what financial stress is actually costing your business and where Thrive would recover it.

Let's Thrive! Speak to the team.



Thrive by Blackfinch Ltd, Meadow Barn, Elkstone Studios, Cheltenham, GL53 9PQ.
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