



WELCOME TO THE FINANCIAL WELLBEING SUMMIT

Powered by **hastee.**
A Zellis Company

How you deliver financial wellbeing matters more than the number of features you offer

A white speech bubble with a black outline and a tail pointing towards the bottom right. It contains the number "1" in a large, bold, black font.

1

Financial wellbeing is a workforce performance lever, **not just a benefit**

A teal speech bubble with a black outline and a tail pointing towards the bottom left. It contains the number "2" in a large, bold, black font.

2

How you deliver financial wellbeing matters more than the number of features you offer

A grey speech bubble with a black outline and a tail pointing towards the bottom right. It contains the number "3" in a large, bold, white font.

3

When it works you can have real **impact on real outcomes**



THE FUTURE OF PAY AND FINANCIAL WELLBEING

Powered by **hastee.**
A Zellis Company



ABIGAIL VAUGHAN

CEO



JAIME JIMENEZ

CEO



**A YEAR
AGO TODAY**





92%

**OF UK EMPLOYEES EXPERIENCED FINANCIAL
STRESS IN THE LAST YEAR**



9 IN 10

SAY IT IMPACTS THEIR PERFORMANCE AT WORK

EMPLOYERS ARE NOW AT CENTRE STAGE





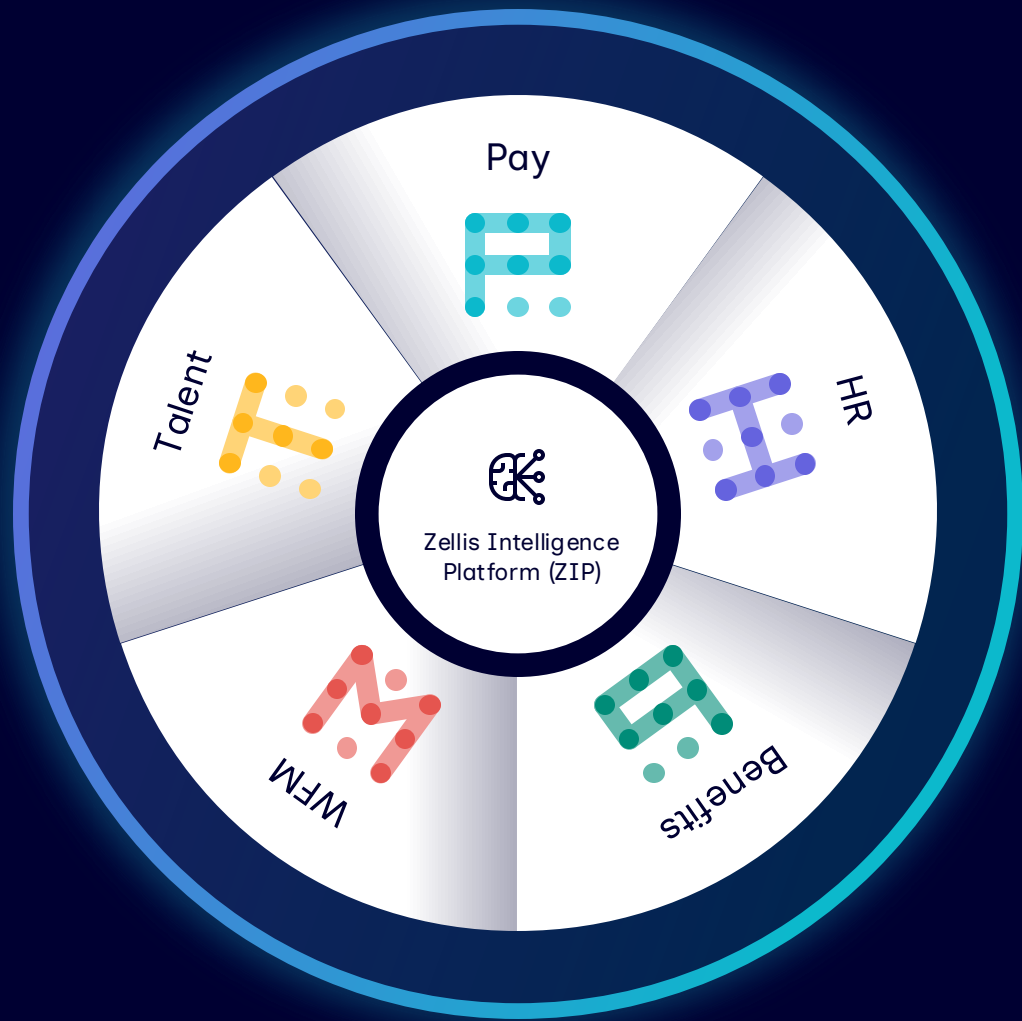
64%

**OF EMPLOYEES ARE MORE LIKELY TO STAY WITH THEIR
EMPLOYER WITH ACCESS TO FINANCIAL WELLBEING
SOLUTIONS**



WHY WE BUILT THIS TOGETHER

Powered by **hastee.**
A Zellis Company



ZellisONE

3 EXAMPLES OF HOW WE DO THIS DIFFERENTLY

1

Easy to
implement
with data-driven
decision-
making

2

Simple to
use and
understand
and with full
transparency

3

Help colleagues
make their pay
go further





zellis

hastee.
A Zellis Company

Powered by **hastee.**
A Zellis Company

LOTS OF WORK IS ALREADY UNDER WAY IN THIS SPACE





THERE'S WORK TO DO

Powered by **hastee.**
A Zellis Company



FROM 'NICE TO HAVE' TO STRATEGIC PRIORITY

Powered by **hastee.**
A Zellis Company



GETHIN NADIN

Chief Advisory Officer



Psychologist • Author • Global HR Leader • Policy & Academic Contributor



2 x Bestselling HR Author



Outstanding Individual Achievement in Global HR '25



Author of the year '24



Lifetime Achievement Award '25



Profiled in Forbes '26



Outstanding Contribution to the Industry '24



7th HR's Most Influential Thinkers



Chair, Policy Liaison Group on Workplace Wellbeing



HR Influencer of the Year '24 & '25



Executive Fellow, King's College London



HR Professional of the Year '24

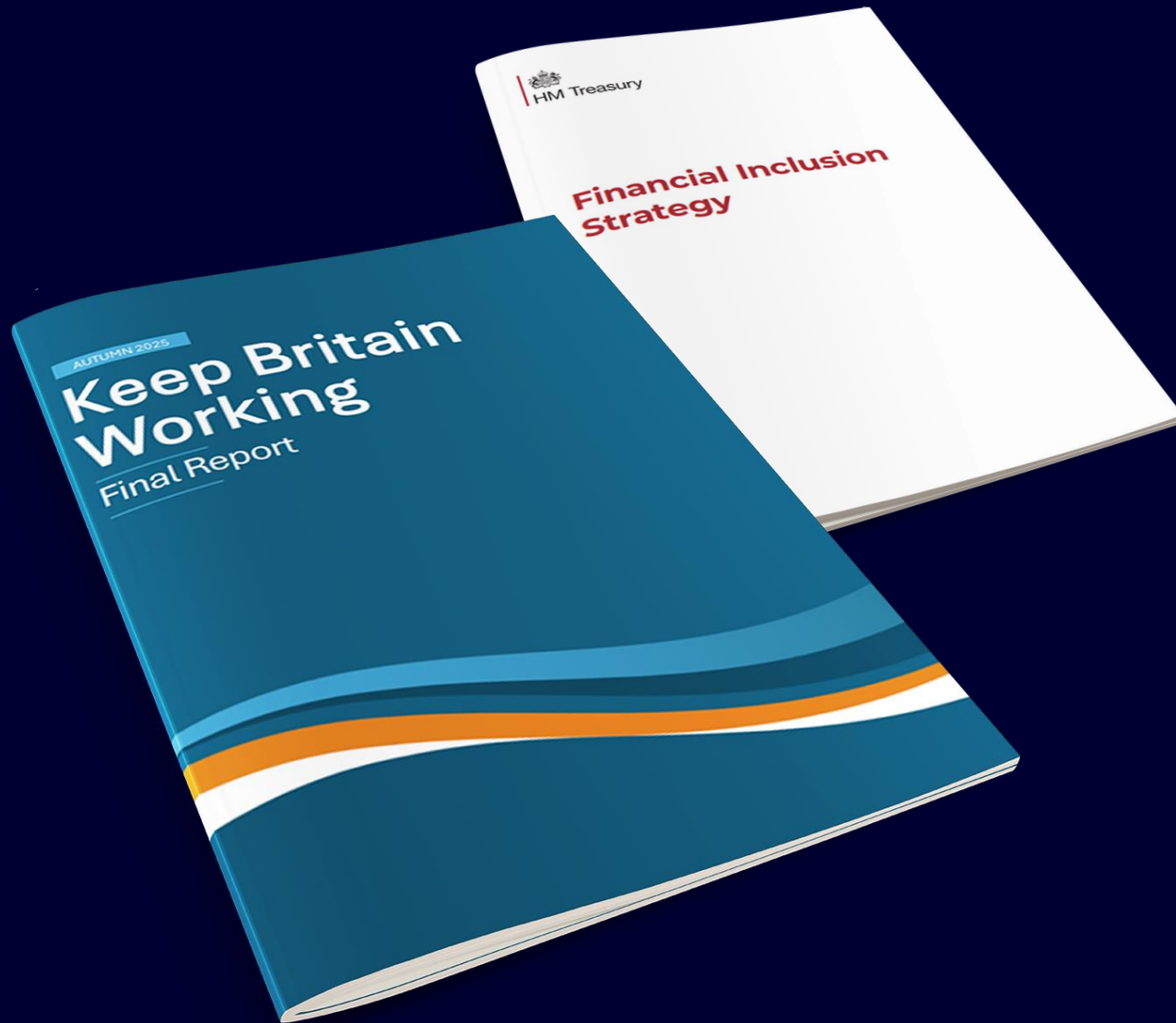


WINNER 2026



"Talent and cultural transformation" are the hardest and most critical components of AI.

BY THE RESEARCHERS
FY 2023 WEF 2023
in 2023



THE UK GOVERNMENT EXPECTS MORE FROM EMPLOYERS

The word 'employer' is mentioned over 200 times across The Keep Britain Working Review and the HM Treasury's Financial Inclusion Strategy



FINANCIAL STRAIN INTRODUCES A MEASURABLE CONSTRAINT ON ORGANISATIONAL GROWTH

Powered by **hastee.**
A Zellis Company

WORSENING EMPLOYEE FINANCES ARE HOLDING EMPLOYERS BACK



We are losing significant amount of time – and people – to financial stress alone:

50+ HOURS

per employee
per year

Over half of financially stressed employees spend 3+ hours every week, dealing with or thinking about finances while at work

3 MILLION

employees take
time off work

Money worries drive 16 million lost working days a year

25%

plan to quit this
year

Over 25% of financial stressed employees plan to quit in the next year

THE 2030 RESET: HR INITIATIVES TO CEO OUTCOMES



Powered by **hastee.**
A Zellis Company



CEO Growth Confidence at a 5-year low



1

Close the UK Productivity Gap

UK growth remains constrained by “persistent weakness in productivity”

2

Deliver Measurable Returns from AI Investment

A priority for 81% of UK CEOs

3

Transform the Workforce and Skills Base

Investing in skills and talent pipelines

WORSENING EMPLOYEE FINANCES ARE HOLDING EMPLOYERS BACK

1

Business leaders identify that employee performance, skills development and wellbeing are top 3 biggest people challenges in 2026

45%

Employee Performance

37%

Skills Development

36%

Employee Wellbeing

2

CEOs across the world are focussed on productivity, customer outcomes and innovation in 2026

43%

Global

43%

Americas

46%

APAC

46%

Europe



**WE CAN LINK WORKPLACE
FINANCIAL WELLBEING DIRECTLY TO
CORE CEO OUTCOMES ACROSS MORE
THAN 150 STUDIES**

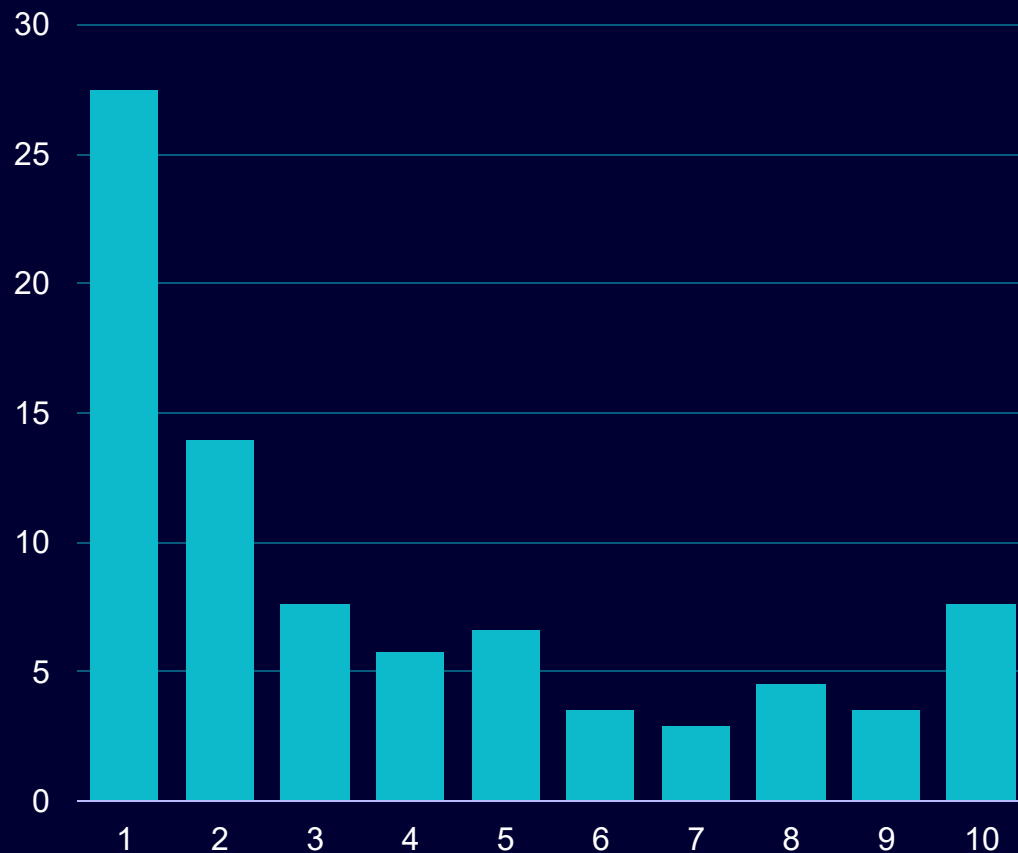
Powered by **hastee.**
A Zellis Company



MECHANISMS OF IMPACT: FINANCIAL WELLBEING AND WORK PERFORMANCE

Powered by **hastee.**
A Zellis Company

Autonomy to Tackle Money: Over half of employees now spend hours each week dealing with financial issues while at work



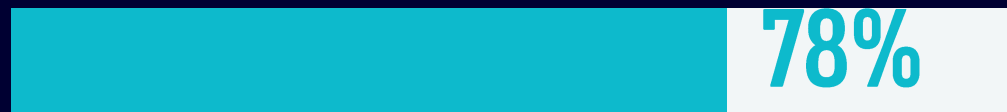
Employees are spending an **average of 3.3 hours a week** checking on financial matters at work

Salaried employees are spending more time than hourly paid counterparts

Lost time to financial stress remains high and static, **only declining after age 44**

Just 16% don't spend any time dealing with personal money matters at work

78% of workers contribute more to their organisation's success when they feel confident about their finances



Contribute more



Don't contribute more



Don't know

Employees who are financially stressed:

- Have worse customer interactions
- Sales performance decreases
- Quality of work decreases
- Discretionary effort declines
- More accidents happen

Employees who drive for a living are **five times more likely** to have an otherwise avoidable crash when they are stressed about money



NEUROLOGICAL AND PHYSIOLOGICAL EFFECTS OF FINANCIAL STRAIN

Powered by **hastee.**
A Zellis Company



BRAIN LEVEL EFFECTS: STRESS DEGRADES EXECUTIVE FUNCTIONING

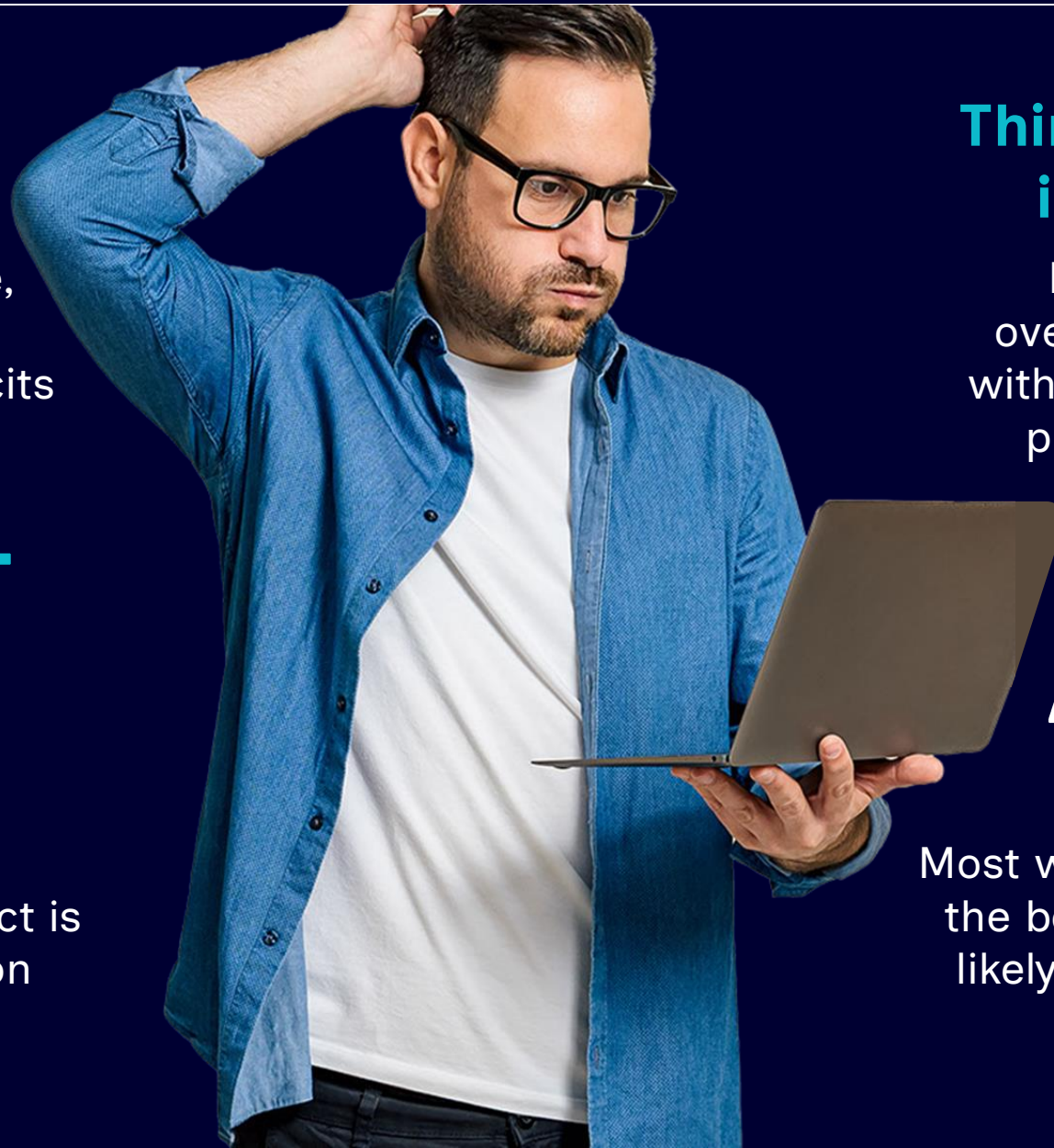
Powered by **hastee.**
A Zellis Company

Money Worries Lower IQ

Thinking about a large, unexpected expense produces cognitive deficits equivalent to a:

10–13-POINT DROP IN IQ

The research shows consistently that this effect is situational, not based on individual ability



Thinking About Money is Overwhelming

Most people get easily overwhelmed when dealing with money. In studies asking people to choose a deal:

4 FOR £15 OR
4 FOR £14.30

Most weren't more likely to choose the better deal. They were more likely to go for a price that was easily divisible



BANDWIDTH TAX

Debt and financial pressures consumes cognitive bandwidth

Powered by **hastee.**
A Zellis Company

Worrying About Money Adds
Significant Cognitive Load

**3 IN 5
EMPLOYEES**

Report loss of concentration
and focus due to financial
stress



Inducing Thoughts About
Financial Problems Reduces
Cognitive Performance

“Financial stress
imposes a cognitive
load that saps
attention and
reduces effort”

Just considering an expensive
scenario lowers our ability to
think – but if you’re a high
earner, it doesn’t

But the opposite is true too: paying down people’s debts improves cognitive functioning

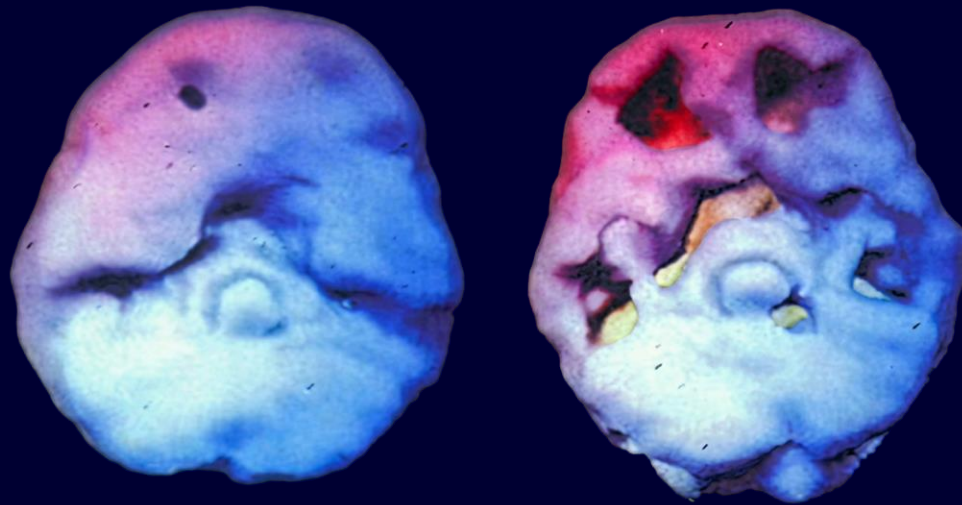


THREAT MODE

Financial stress activates the HPA Axis for cortisol and adrenaline

Powered by **hastee.**
A Zellis Company

Worrying About Money Elevates Heart Rate, Increases Blood Pressure and Even Lowers Immunity



Low degree of SOB
Small “functional hole”

High degree of SOB
Large “functional hole”

Stress causes ‘Survival Orientated Behaviour’ (SOB) – for surviving acute danger

Financial Stress Predicts Insomnia and Poor Sleep Quality



of Brits report losing sleep due to financial stress

Just one night of strong sleep deprivation creates the equivalent impairment levels of blood alcohol consumption at or above legal driving limit in most countries



STRESS AS A DRIVER OF IMMUNE SUPPRESSION

Powered by **hastee.**
A Zellis Company

IMPACT ON WORK: FINANCIAL STRESS CREATES OTHER ILLNESSES

Financial stress drives two-fold absence rates



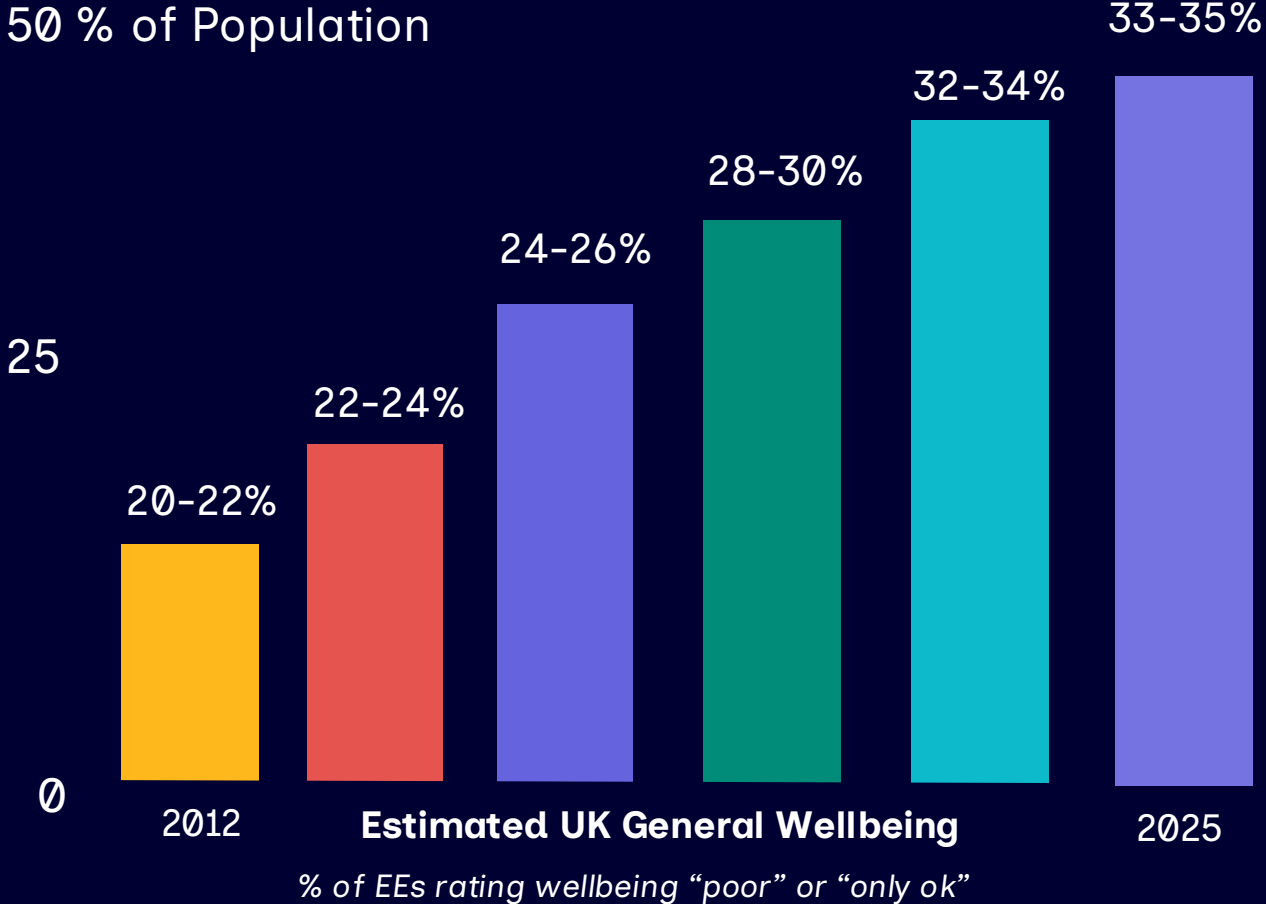
Time off worrying



Stress creates illness

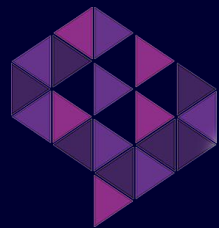
Exposing adults to a virus leads to higher infection rates among those who are financially stressed. As stress levels increase, so do the infection rates

50 % of Population



Lower wellbeing means less baseline capacity to absorb that load

An employee starting with low wellbeing isn't as able to cope with financial stress as someone who faces the same problem but has higher self reported wellbeing



MONEY AND
MENTAL HEALTH
POLICY INSTITUTE

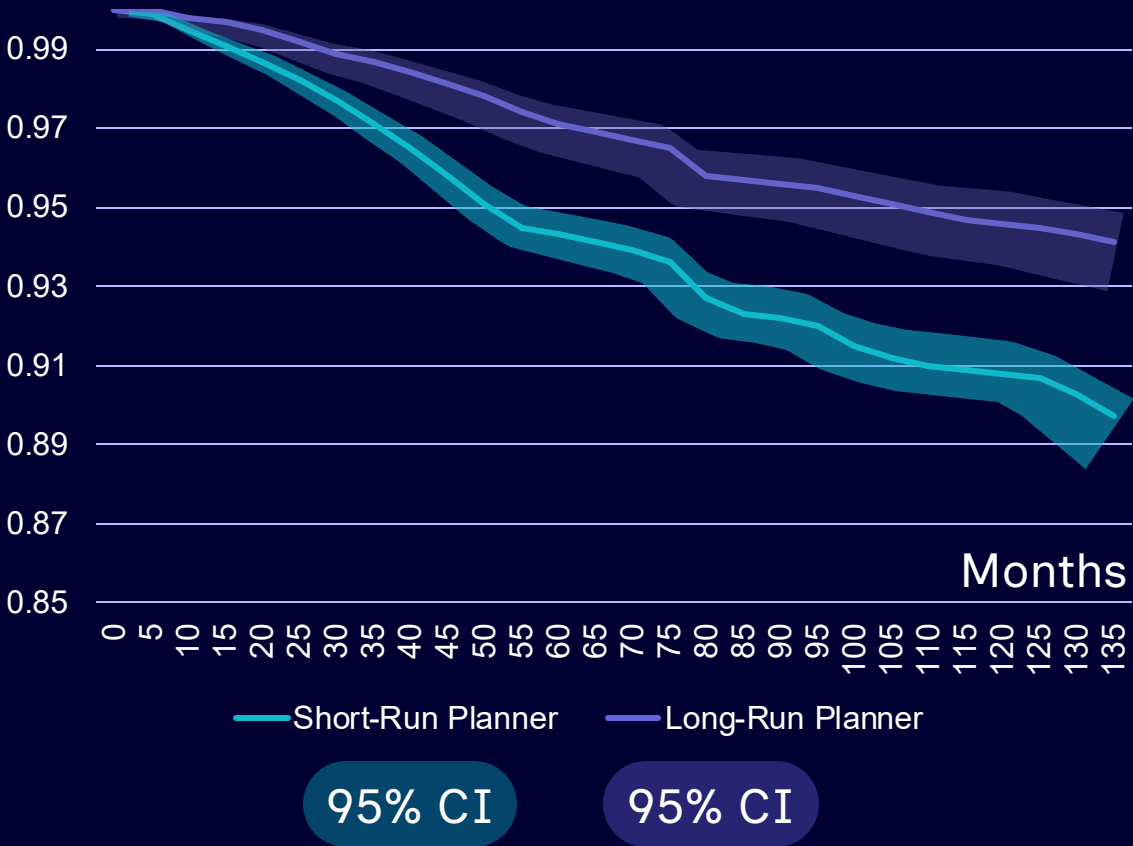
Financial Hardship Worsens Emotional Wellbeing

Financial stress is consistently associated with **higher psychological distress and depression**, and this relationship is **stronger in lower-income or more vulnerable groups**

Young adults with high financial stress have **>6x higher risk of psychological distress**

IMPACT ON WORK: FINANCIAL STRESS IS SO PERVASIVE IT CORRELATES WITH LONGEVITY

Survivable probability



People who plan for their future are less likely to die prematurely, than those who live in the present

A study looked at 25,000 older people across the UK and US and found that those who made later life financial plans when they were younger, lived longer



**FINANCIAL WELLBEING: ENGINEERING BETTER
CONDITIONS FOR EMPLOYEE GROWTH
SMALL ADJUSTMENTS FUNDAMENTALLY
SHIFT OUTCOMES**

Powered by **hastee.**
A Zellis Company

WORKPLACE FINANCIAL WELLBEING IS 'PERFORMANCE TWEAKING'

2024 Olympics:

Men's 100m
was won by

0.005 seconds

Top seven athletes
finished within

0.09 seconds

A tiny tweak can matter:

Long hair adds

0.07 seconds

to a runner's
time



Small adjustments can fundamentally shift outcomes

Marginal aerodynamic changes affect world-class sports performance, but **financial wellbeing initiatives, and better benefits create the conditions for people to perform**

A financial wellbeing strategy is a system for "***tweaking the environment***"



OPTIMISING FINANCIAL WELLBEING FOR ORGANISATION PERFORMANCE

Evidence-based financial wellbeing strategies that enhance employee stability,
productivity and long-term organisational outcomes

Powered by **hastee.**
A Zellis Company

Workplace Culture Has a Huge Impact on Financial Wellbeing



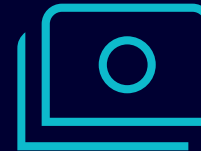
Allow employees to be more open to talking about money at work:

Repeatedly talking about money has been found to relieve financial pressure as it highlights the controllable aspects of finances



Frame your financial wellbeing initiatives in a positive way:

People who rate themselves as “positive” are more likely to have money in a savings account



Change the narrative that money is something to be ashamed of:

Research on “Bankruptcy Stigma” reveals that fewer people file for bankruptcy than should

An evidence-based model that improves employee financial wellbeing by changing behaviour and building resilience, driving measurable gains in organisational productivity, stability, and performance

1 Socio-economic Foundations

Core Principle: Financial wellbeing is constrained (but not wholly determined) by external conditions

Key Behaviours: Income level, access to financial tools and products, economic conditions, social norms and pressures

Organisational Impact: Income and context influence financial wellbeing, but behaviour still matters

2 Behaviour Regulation

Core Principle: Behaviour is governed by cognitive and emotional regulation, not just knowledge

Key Behaviours: Self control, habit formation, future orientation, self efficacy

Organisational Impact: Employees act on intentions and take opportunities, more positive workplaces

An evidence-based model that improves employee financial wellbeing by changing behaviour and building resilience, driving measurable gains in organisational productivity, stability, and performance

3 Economic Capability

Core Principle: Knowledge and skills enable behaviour, but only when translated into action

Key Behaviours: Improved decision making, greater self efficacy, greater usage of workplace financial products, benefits and tools

Organisational Impact: Improves engagement with financial wellbeing investments and benefits

4 Applied Financial Behaviour

Core Principle: Behaviour is governed by cognitive and emotional regulation, not just knowledge

Key Behaviours: Saving regularly, planning, budgeting and monitoring, maintaining manageable debt

Organisational Impact: Generates more wealth with less risky behaviour and lower organisational impact

An evidence-based model that improves employee financial wellbeing by changing behaviour and building resilience, driving measurable gains in organisational productivity, stability, and performance

5 Capital Formation

Core Principle: Financial wellbeing requires the ability to absorb shocks and sustain stability over time

Key Behaviours: Building emergency savings, accumulating medium- and long-term assets, reducing reliance on debt

Organisational Impact: Reduces volatility and prevents negative shocks from impacting health



Financial Wellbeing Control System

Socio-economic Foundations

Shapes



Behavioural Regulation

Enables



Economic Capability

Drives



Applied Financial Behaviour

Produces



Capital Formation

Stabilises



How Zellis Delivers

Financial Health Check

Earned Wage Access

Financial Education

Automated Savings

Benefits and Investments



FINANCIAL STRESS AS A MATERIAL PERFORMANCE DRAIN

The quantifiable drag on workforce output creates clear economic
Headroom for return on investment

Powered by **hastee.**
A Zellis Company

SECURE PEOPLE, STRONGER BUSINESS

Employees who
feel financially
secure are

5x

more productive than
those under financial
stress

Just a **£250** increase in
savings reduces financial
stress by up to

65%

£250 from **£0** buffers
against events strongly
linked to distress

DIRECT CORRELATION BETWEEN SAVINGS BUFFER AND PRODUCTIVITY



Savings Amount	Money Stress Reduction %	Estimated Productivity Gain %
£250	30%	+10%
£500	45%	+16%
£1,000	65%	+23%
£2,000+	75%	+26%

WORKPLACE FINANCIAL WELLBEING IMPROVES ORGANISATIONAL FUNCTIONING

Consistently over the last decade, hundreds of global studies have shown how workplace financial wellbeing initiatives drive better organisational outcomes

– **across every generation**

	Gen Z	Millennials	Gen X	Baby Boomers
Feeling more safe and secure	78%	70%	76%	69%
Improved productivity	69%	70%	69%	57%
Better focus on work	68%	68%	65%	60%
Reduced stress	67%	75%	69%	74%
Coping with rising inflation	65%	66%	65%	56%

“SUSTAINABLE GROWTH IS BEING CONSTRAINED BY HUMAN CAPACITY UNDER STRAIN; FINANCIAL STRESS REMAINS ONE OF THE MOST STATISTICALLY SIGNIFICANT BARRIERS TO EMPLOYEE PERFORMANCE

Until organisations systematically reduce this burden, they will continue to cap their own potential for innovation, service quality and long-term growth ”

Gethin Nadin



Powered by **hastee.**
A Zellis Company



THANK YOU

Powered by **hastee.**
A Zellis Company



RESEARCH FINDINGS

BEHAVIOUR. LIVED EXPERIENCE. EVIDENCE.

Powered by **hastee.**
A Zellis Company



DR HAYLEY JAMES

**Senior Research
Fellow**

Centre for Personal
Financial Wellbeing,
Aston University



RACHEL HARTE

**Head of Impact, Hasteo,
a Zellis Company.**

Chartered Financial Planner.
20 years helping people improve
their financial wellbeing.

The Survey

1,242

**UK employees
using Hastee**

February 2026 · Multiple industries

The Panels

18

**Hastee users across three
lived experience panels**

May 2026 · Care, support, admin, advisory roles

In partnership with the Centre for Personal
Financial Wellbeing, Aston University





Financially surviving
month-to-month,
prioritising essential
spending with little
room to save



Developing financial
resilience, albeit with
complex trade-offs
between everyday costs
and life goals



More consistent
saving behaviour and
planning for long-term
financial wellbeing

01

WHAT THE DATA TELLS US



Powered by **hastee.**
A Zellis Company

48%

Take on extra shifts or overtime when they have flexible pay access

64%

Are more likely to stay with their employer when this benefit is available

Shift uptake. Retention. Agency reliance.

The numbers sit in workforce management and finance systems – not engagement surveys

42%

Friends or family

Around half of those who said
'friends or family' selected no other
option
- a financial exclusion signal

27%

Credit cards

23%

Buy Now Pay Later

22%

Overdrafts

20%

Nothing

6%

Payday loans

31%

UK adults satisfied with their finances

68%

of our cohort - despite lower resilience

1 in 2

Hastee users also engage with at least one other Financial Wellbeing tool – education, guidance, savings, or health check-ups

Pay flexibility doesn't sit on its own. It's part of an ecosystem – **and that's measurable**

Engagement across the toolkit

44% Financial education

40% Financial health check-up

28% Payroll Savings

27% AI financial assistant

“I'M COPING SOMEHOW, BUT I DON'T SEE IT AS SURVIVING. THINGS STARTED SPIRALLING OUT OF CONTROL. THE ONLY CONTROL I HAVE IS NO FEELING OF CONTROL”

Panel participant — after their new employer moved from weekly to monthly pay

Pay timing isn't just a symptom of financial fragility.

For some employees, it's the cause



02

WHAT IT LOOKS LIKE WHEN IT WORKS



Powered by **hastee.**
A Zellis Company

ONE PRODUCT, USED IN MANY DIFFERENT WAYS



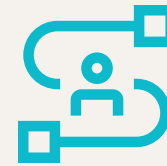
1

Replacing formal credit
for those avoiding more interest-bearing debt



2

Replacing informal borrowing
for the financially excluded - the dignity link



3

Bridging a change in pay frequency
when employers move weekly to monthly



4

Enabling overtime uptake
withdraw and work, or work and withdraw

“The money is yours basically. You’re not borrowing anything. You get what you worked for just a bit earlier ”

“KIND OF GIVES ME SOME DIGNITY WHEN I GET INTO A SPOT, BECAUSE NO ONE HAS TO KNOW HOW I'M MANAGING MY FINANCES IF I DON'T WANT THEM TO KNOW”

Panel participant, May 2026



“It’s much better than having to rely on others and having to borrow money ”



DIGNITY



STIGMA

“It feels like a dirty little secret. It’s something that I am ashamed of. I wish I didn’t have to do it ”

The same tool. Different employers.

How it’s introduced shapes whether using it feels supported or shameful



1

Onboarding and comms

How customers introduce the tool is doing more than the product itself. We're rethinking what good rollout looks like

2

Customer success

Moving from features to ecosystem outcomes. The 1-in-2 finding is changing how we talk to customers about adoption

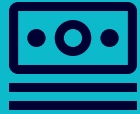
3

Surviving to securing

Aligning Earn, Learn, Grow to the journey the research identifies - flexibility for the moment, capability in the middle, saving for what's next

Research isn't just for the audience - it's reshaping how we build, sell and serve

WHAT THIS ALL MEANS



Financial wellbeing
tools change
workforce
behaviour -
measurably



They change
individual lives -
materially



How they are
delivered makes
a difference in
the level of
positive impact





THANK YOU

Powered by **hastee.**
A Zellis Company



EMBEDDED, NOT BOLTED ON

FITTING FINANCIAL WELLBEING TO HOW YOU ALREADY WORK

Powered by **hastee.**
A Zellis Company



NICK CLARKE

Director of Product
Management



CLEMENS MOEHRING

Chief Operating
Officer



YOU PROBABLY ALREADY HAVE LOTS OF FINANCIAL WELLBEING BENEFITS

**Health
cash plan**

**Pension
contribution**

**Workplace
ISA**

**Give as
you earn**

**Life
assurance**

**Earned wage
access**

**Payroll-
deducted
savings**

**Dental
insurance**

**Financial
education**

**Mortgage
advice**

**Critical
illness cover**

**Electric car
scheme**

**Tax return
support**

**Bonus &
commission**



ADOPTION IS THE BOTTLENECK

Powered by **hastee.**
A Zellis Company



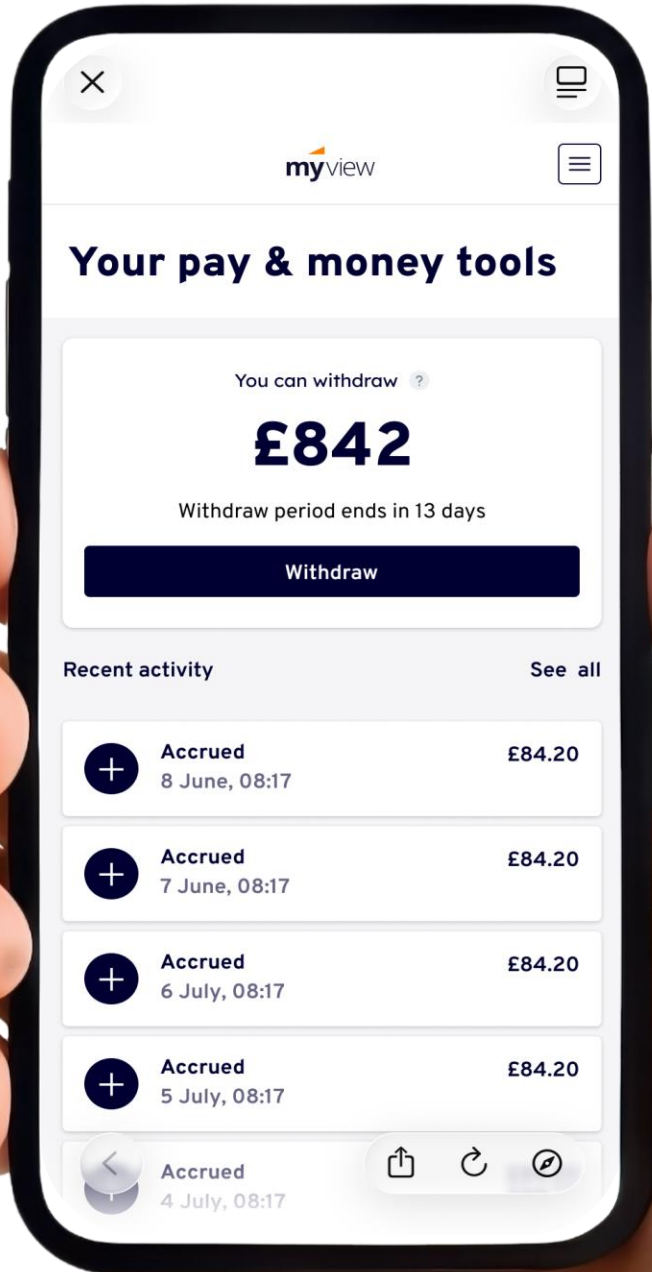
HOW CAN WE REMOVE THE BOTTLENECK?

Powered by **hastee.**
A Zellis Company



GET THE MOMENT RIGHT

Powered by **hastee.**
A Zellis Company



myview



Your pay & money tools

You can withdraw ?

£842

Withdraw period ends in 13 days

Withdraw

Recent activity

[See all](#)

+ Accrued £84.20
8 June, 08:17

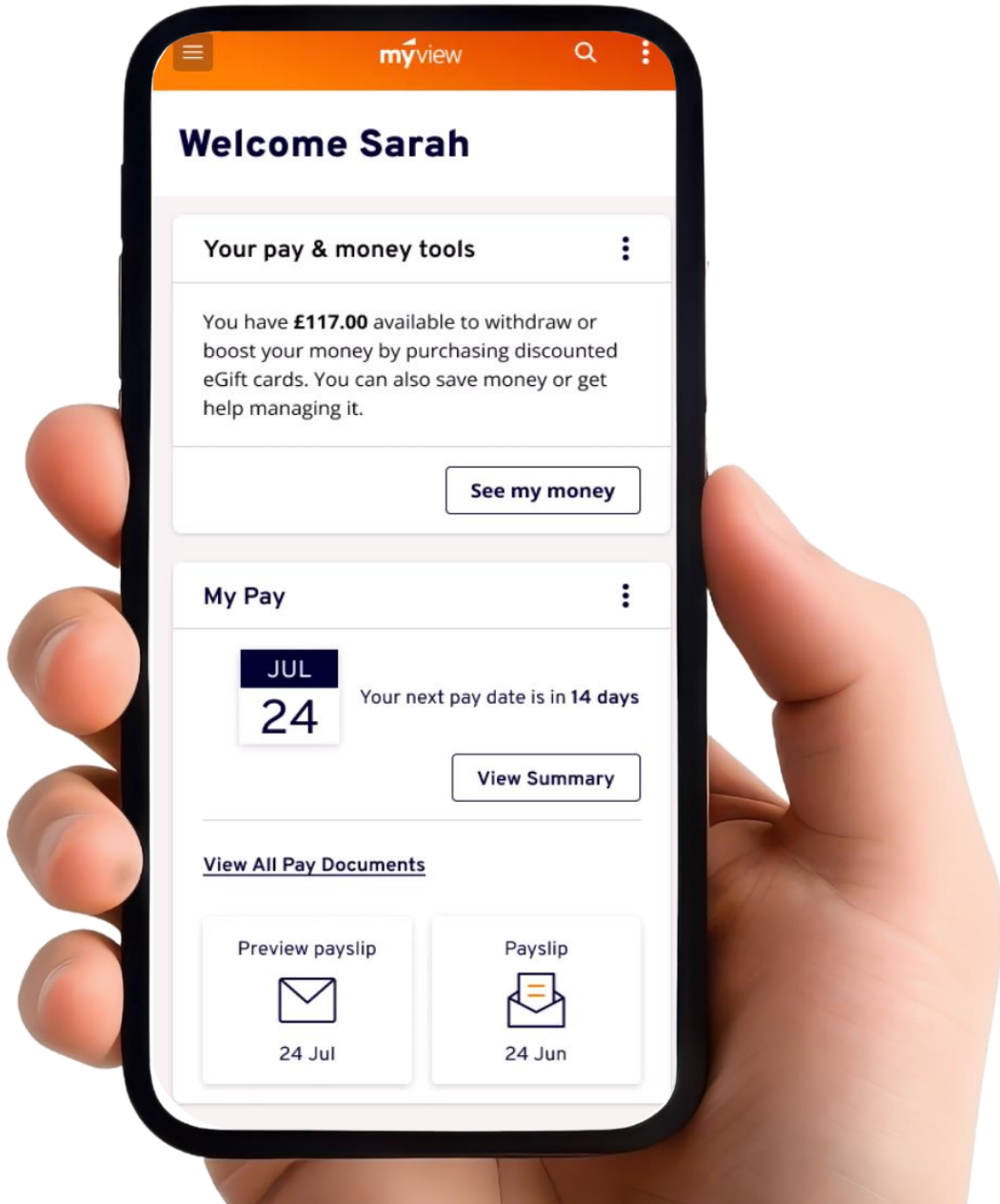
+ Accrued £84.20
7 June, 08:17

+ Accrued £84.20
6 July, 08:17

+ Accrued £84.20
5 July, 08:17

< Accrued £84.20
4 July, 08:17





Welcome Sarah

Your pay & money tools

You have **£117.00** available to withdraw or boost your money by purchasing discounted eGift cards. You can also save money or get help managing it.

See my money

My Pay

JUL
24

Your next pay date is in 14 days

View Summary

View All Pay Documents

Preview payslip



24 Jul

Payslip



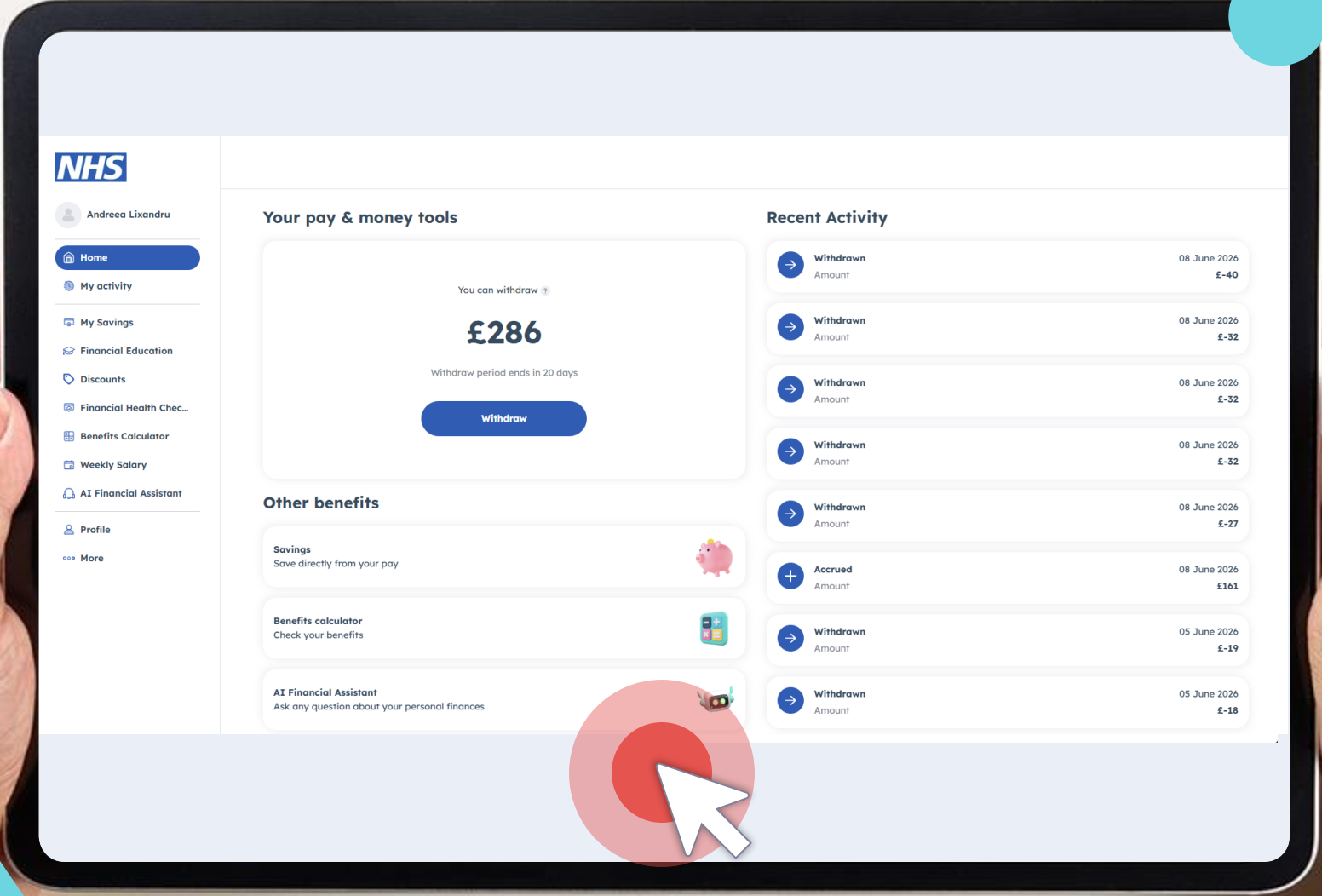
24 Jun



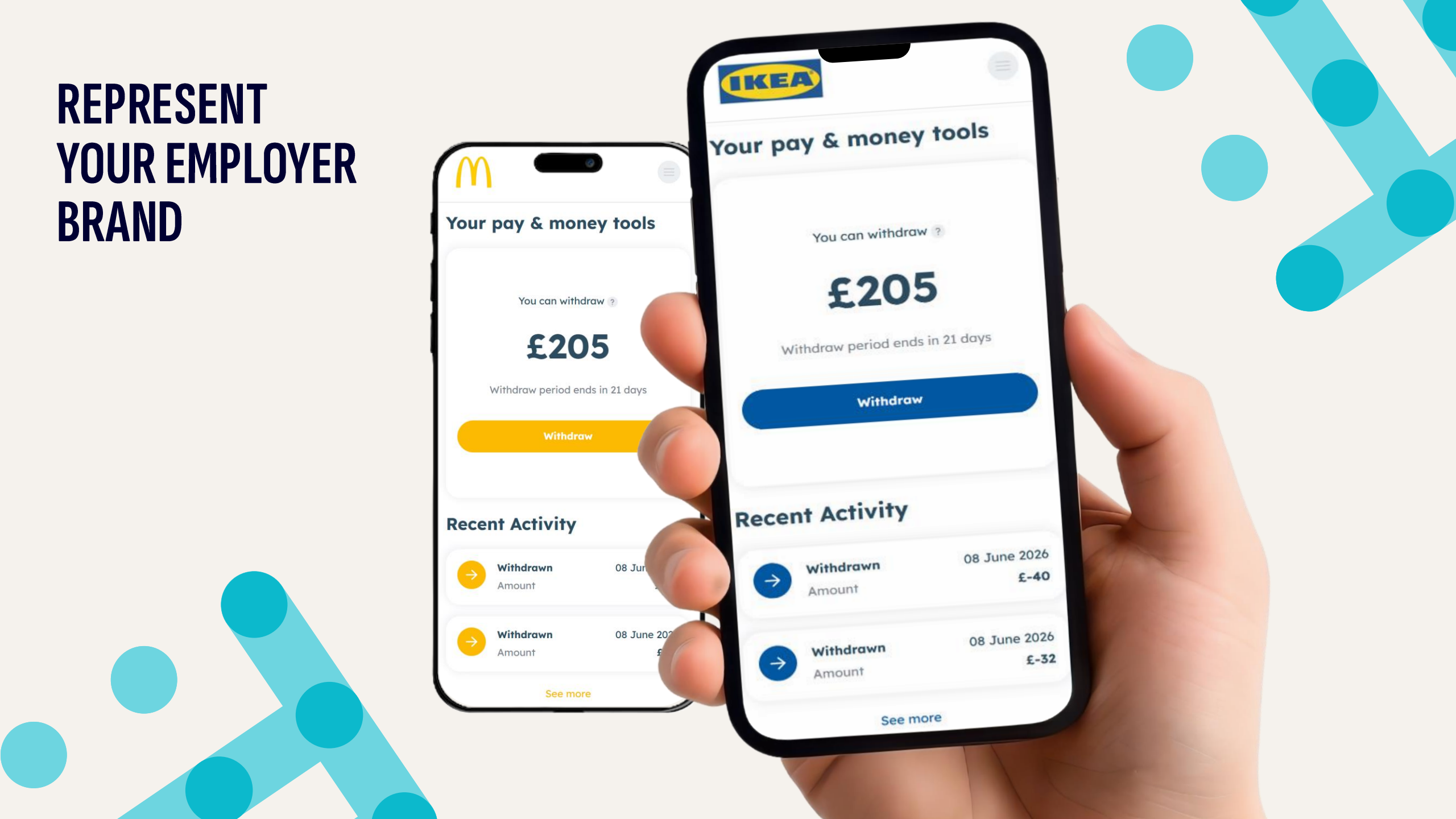
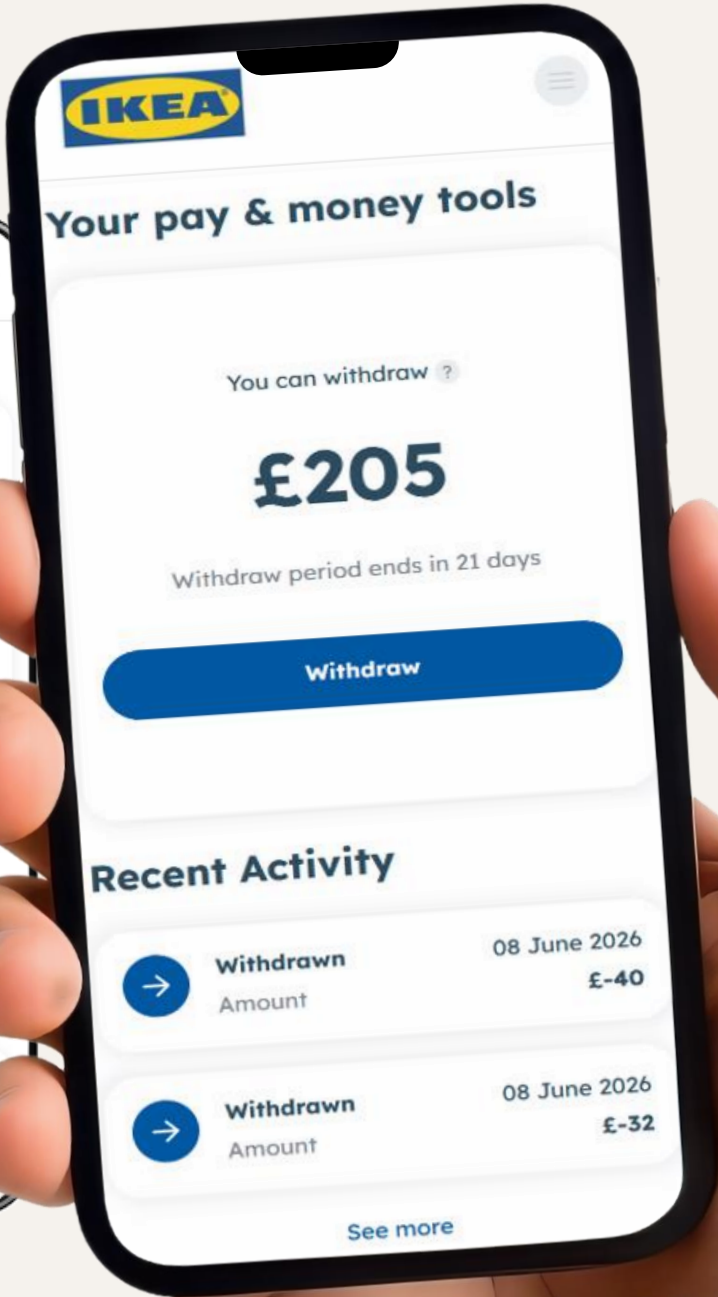
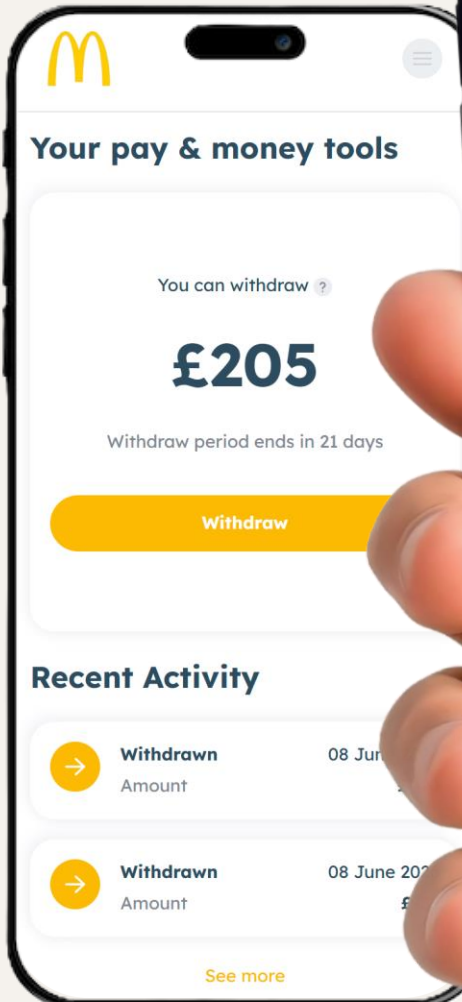
TAKE OWNERSHIP OF THE EMPLOYEE EXPERIENCE

Powered by **hastee.**
A Zellis Company

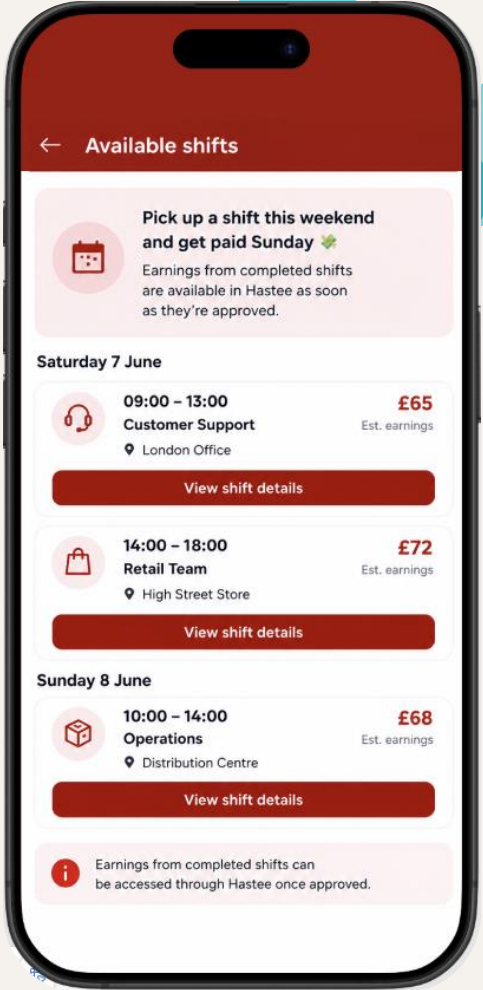
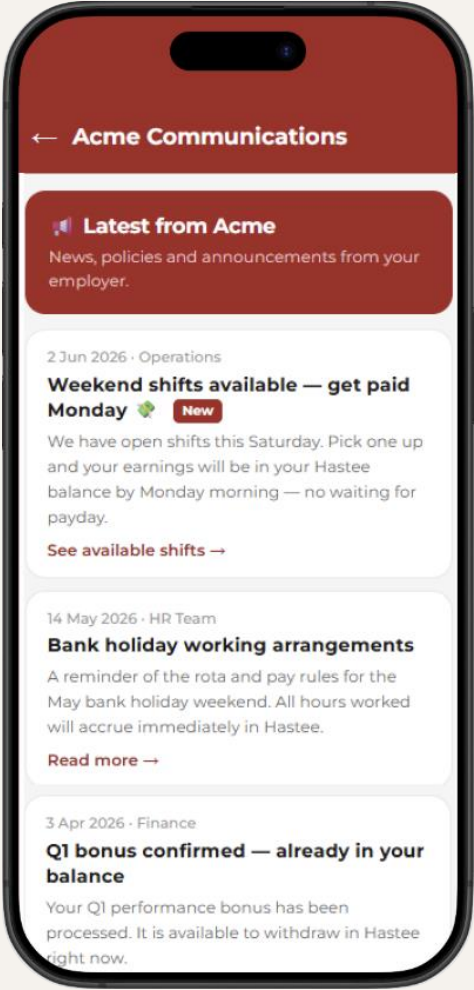
EMBED FINANCIAL WELLBEING INTO EXISTING APPS AND PORTALS



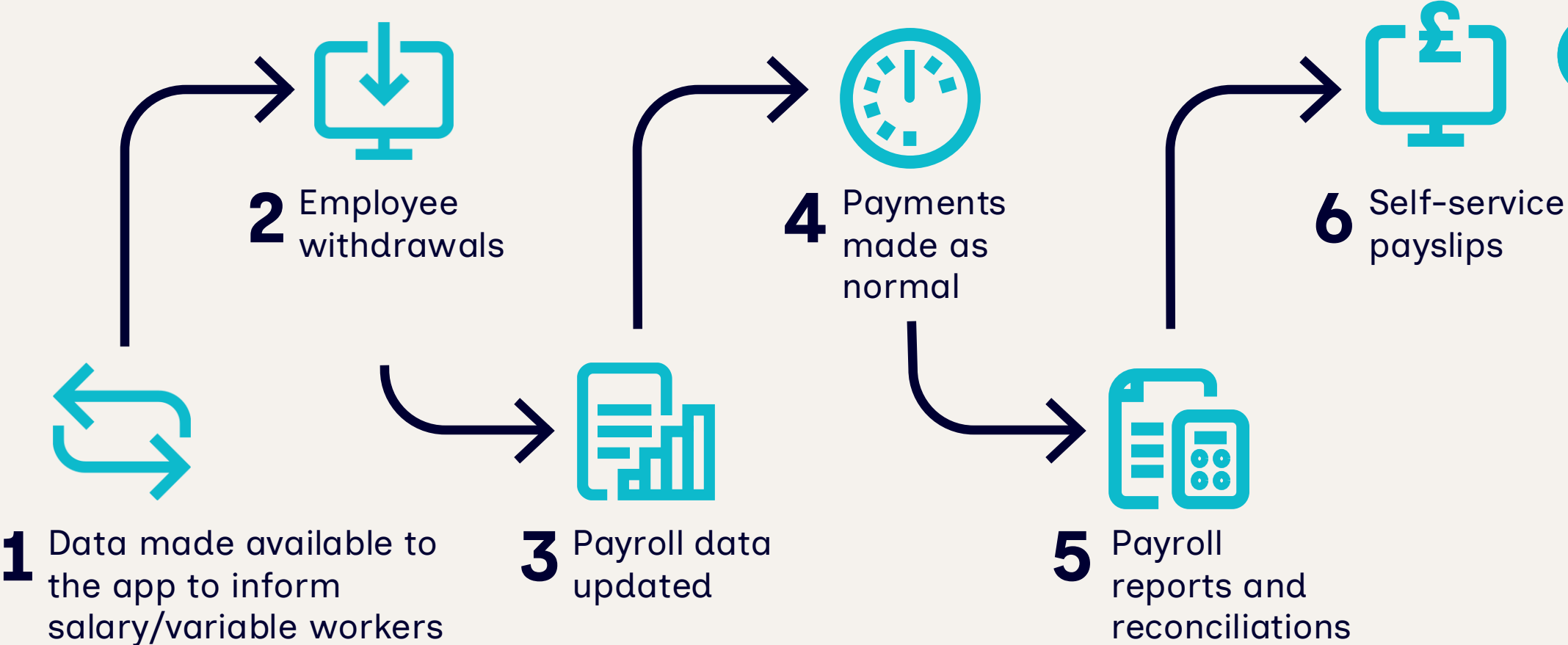
REPRESENT YOUR EMPLOYER BRAND



LINK TO YOUR CORE WORKFLOWS



CHOOSE THE VERSION OF EARNED WAGE ACCESS THAT WORKS FOR YOU





MEET YOUR EMPLOYEES WHERE THEY ARE

Powered by **hastee.**
A Zellis Company



18:42

Friday, 14 June



Shifts

now

Saturday night shift available, Westfield store

Pick it up and your pay lands in Hastee as soon as your shift ends.

View shift

Dismiss

From: People Team

Subject: Your new pay rate

Date: 14 June

Hi Sarah,

Congratulations. Your new pay rate from 1 August will be £42,500.

If you'd like to put your pay rise straight into savings each month, you can set that up in Hastee in two clicks.

Best wishes,

The People Team

Expecting a child



Parental leave



Flexible working



Childcare support



Check what the government will give you, via the Hastee benefits checker



**WE'VE BUILT OUR SOLUTION TO DO
EXACTLY THAT**

Powered by **hastee.**
A Zellis Company



TRY IT NOW



Powered by **hastee.**
A Zellis Company



THANK YOU

Powered by **hastee.**
A Zellis Company



MAKING IT REAL – HOW FINANCIAL WELLBEING ACTUALLY GETS DONE

Panel Discussion

Powered by **hastee.**
A Zellis Company

MAKING IT REAL – HOW FINANCIAL WELLBEING ACTUALLY GETS DONE

Panel Discussion moderated by Rachel Harte



STEPHEN SEYMOUR

People Director



JASON DAVENPORT

CEO



NATALIE JUTLA

Head of Financial Wellbeing and
Workplace Strategy





THANK YOU

Powered by **hastee.**
A Zellis Company



WHAT COMES NEXT IN FINANCIAL WELLBEING? GLOBAL LESSONS FOR UK EMPLOYERS

Powered by **hastee.**
A Zellis Company



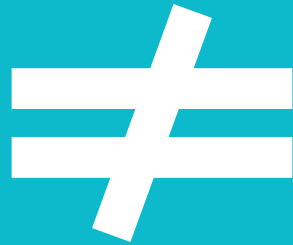
TIM PERKINS

CEO and Cofounder

nudge

ACCESS

Gets people to stability
Removes the
immediate crisis



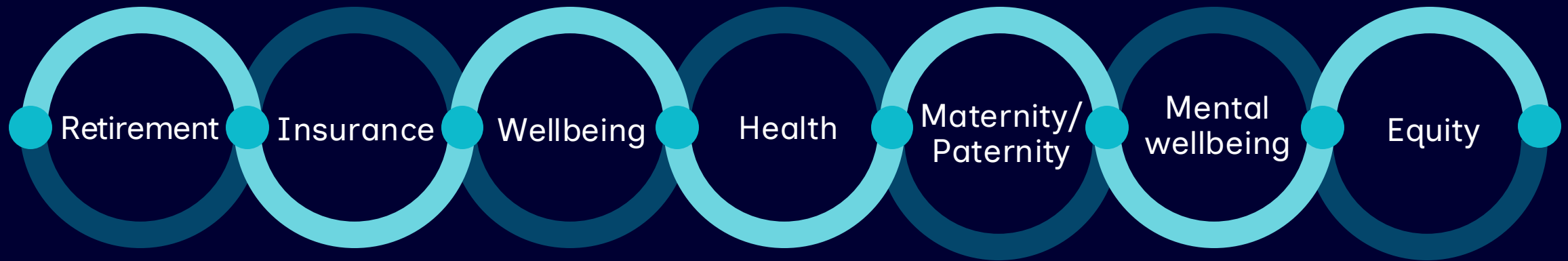
CAPABILITY

Compounds into long-
term outcomes
Prevents the next one

**And capability is what makes everything else in your
benefits stack work harder**

FINANCIAL EDUCATION: THE MULTIPLIER BENEFIT

Every Benefit You Offer Is
Underpinned By Money



11,510

Employees surveyed
across **17 countries**

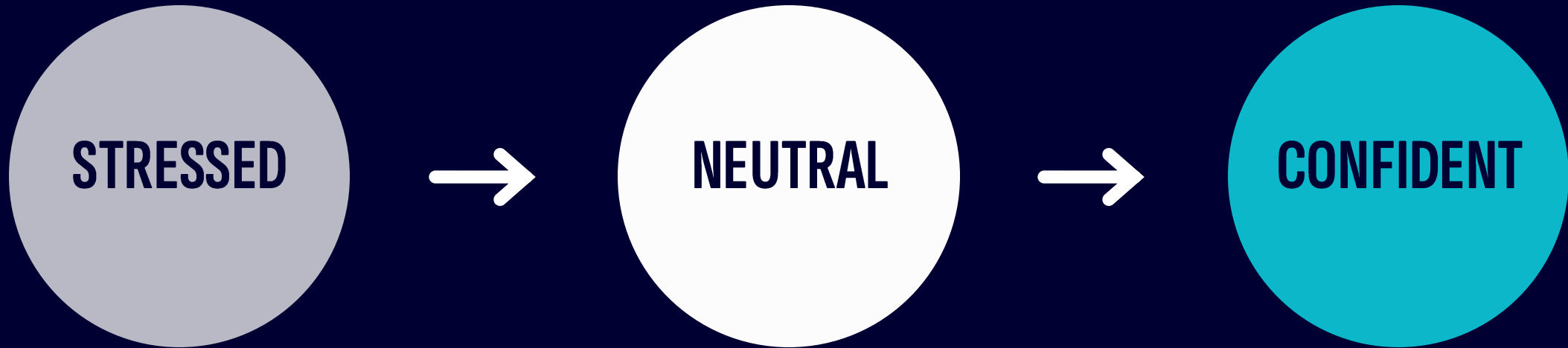
86% → 67%

Financial literacy down 22
points **in three years**

GEOGRAPHY

Is the strongest predictor
of financial capability (not
age, income, or gender)

THE DANGER ZONE ISN'T STRESS. IT'S INDIFFERENCE



Employees in the neutral zone are significantly more likely to have no savings or less than one month in reserve

The stressed employee raises their hand. The indifferent one doesn't – until they can't.

THEN

Financial wellbeing treated as voluntary. No legislative mandate. No expectation to measure



NOW

HM Treasury Financial Inclusion Strategy, Nov '25. FCA clarity on workplace savings. Employer-supported savings moving from optional to expected

The starting pistol has fired but most UK employers are still on the blocks

US TODAY

Mandatory retirement fiduciary duties. Retirement readiness scores. Financial stress indices tracked quarterly. Benefits utilisation linked to education engagement

UK IN 3-5 YEARS

Employer savings schemes mainstream. Board-level ROI expected. Measurement infrastructure becomes the differentiator

The organisations that build the infrastructure now won't be scrambling to catch up when the board asks

WHAT THE ORGANISATIONS THAT GET THIS RIGHT HAVE IN COMMON



1

They treat access and capability as a system, not a choice between products

2

They build for the indifferent majority, not just the stressed minority

3

They measure behaviour change, not just adoption

The framework is clear. The evidence is there. The question is which organisations move first



THANK YOU

Powered by **hastee.**
A Zellis Company