



USS

# A guide to your journey with the **USS Investment Builder**

**for** life

June 2016

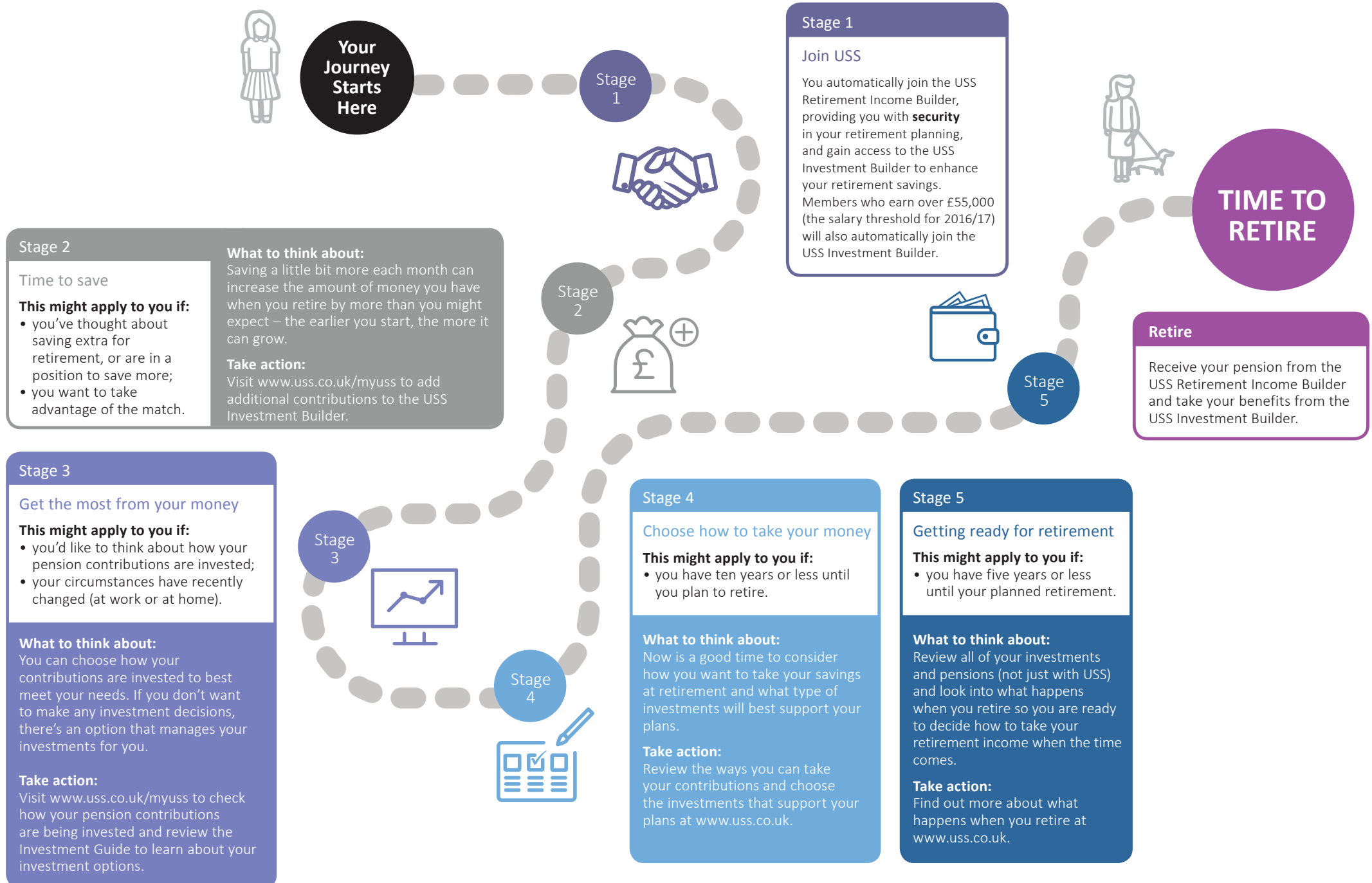


Your journey  
with the USS  
Investment  
Builder  
**starts here**

Quick reference guide

# Understanding your journey with the USS Investment Builder

Take a look at the journey below to see what you should consider to make the most of the USS Investment Builder.



## 1. How does **USS work?**

From 1 October 2016, there are two sections to USS.

### The USS Retirement Income Builder

- All members earn benefits in this section;
- Benefits earned for salary up to the salary threshold;
- It provides **security** for you and your dependants;
- Your benefits at retirement are based on a formula that takes account of your salary each year, and takes account of inflation.

### The USS Investment Builder

- An optional section you can join in addition to the USS Retirement Income Builder (if you earn over the salary threshold, you'll join automatically);
- It provides **flexibility** so you can enhance your retirement benefits, with an optional match from your employer.
- Your benefits at retirement are based on:
  - The contributions made by you and any employer contributions to the USS Investment Builder;
  - The performance of the funds that your contributions are invested in (after any charges have been deducted).

## Why should I save more?

Whether you've just started your career or have been working for many years, it's important to think about how you are going to pay for things when you retire. You need to make sure you've saved enough money to support your retirement plans.



See how much you might receive in retirement with the helpful tools in the member area on [www.uss.co.uk](http://www.uss.co.uk).

*The earlier you start, the better off you'll be*



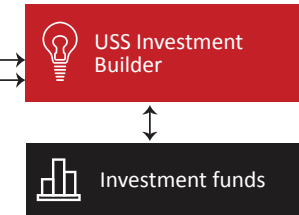
## 2. How does the **USS Investment Builder work?**

**1.** You, or you and your employer can contribute to the USS Investment Builder

£ Your contributions

£ Your employer's contributions

**2.** These contributions are invested (you have different options to suit your needs)



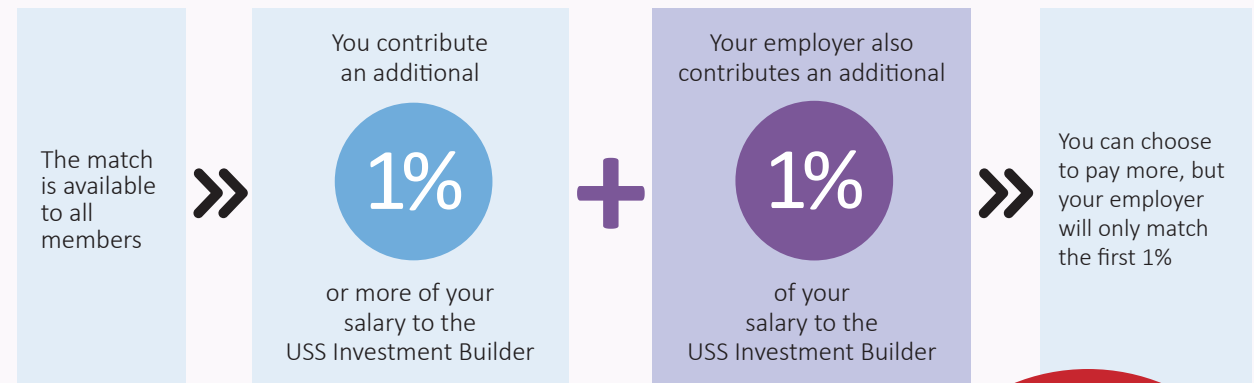
**3.** At retirement, you can take your money out of the USS Investment Builder

**Retirement**  
It's yours to use – you can choose how you use your retirement "pot" (for example, as a single cash lump sum or to provide a retirement income)



You can view your options in the USS Investment Builder, make the right choices for you and find out more information via [www.uss.co.uk/myuss](http://www.uss.co.uk/myuss).

## 3. Pay more, get more **with the match**



If you earn over the salary threshold, both you and your employer will automatically make normal contributions to the USS Investment Builder in respect of your pay above the salary threshold each year. The match is available in addition to these.

So, if you contribute an additional 1% of your full pay (or more) above your normal contributions, you'll receive an additional 1% from your employer. Please note, you must choose to take the match online at My USS, via [www.uss.co.uk/myuss](http://www.uss.co.uk/myuss) in order to receive the 1% employer contribution.

**DON'T MISS OUT!**

Go online now to select the match at [www.uss.co.uk/myuss](http://www.uss.co.uk/myuss)

**My USS –**  
it's about your future



Go to [www.uss.co.uk](http://www.uss.co.uk)