



# My USS: Using the Benefit Calculator

## Video transcript

Take control of your pension, see an estimate of what you might get, the impact of transferring in, saving more and the options for taking your benefits and savings.

How to access the Benefit Calculator. If you are new to the scheme and just want a quick projection, you can use the public calculator [here](#).

However, if you've been a member for a few months or more, it's helpful to use the Benefit Calculator in My USS.

If you are getting closer to your expected retirement age, the Benefit Calculator may also be a good first planning step to look at your options before it's time to request a retirement quote.

To use the calculator, log in to My USS and click on Calculators and tools.

The Benefit Calculator. It's pre-populated with your details and shows you an instant estimate of what you could get in the future.

You can make quick changes to your projection, like when you retire, how much you earn, and model more detailed changes, including exploring flexible retirement and looking at the impact of saving more, transferring in and changes to your salary.

You can then explore options for taking your benefits. You can explore taking just your DB benefits or DC savings if you have them or taking both. You can then explore the options you have.

You can change the amount of your one-off tax-free lump sum versus annual pension.

If you have DC savings, model what this could give you as annual pension or as tax-free cash up to certain limits. If you have a retirement quote, follow this option.