

Who is eligible / Application procedures

Participation FAQs

Employer Debt

Participation FAQs

Please read our participation FAQs to learn more.

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An employer is intending to form a new company and wishes to apply for it to participate in USS, when can the application be made?

Once the company has been formed. It is also a condition of participation that the employer has at least one eligible employee.

An employer would like to participate in USS and transfer the assets from its existing pension arrangement in bulk to USS. Is this possible?

It may be possible to arrange a bulk transfer for all or part of an employer's existing pension arrangement to USS. Please contact us for further information on this.

Are there any charges payable to USS for administration?

No. The cost of running the scheme is covered under the employer contribution.

Can an employer extend USS eligibility to more employees at a later date?

Yes. The employer will be asked to execute a supplementary Deed of Accession to extend eligibility criteria. This would be subject to the usual application process, requests are not guaranteed to be successful.

Can an employer offer USS as an option for eligible employees and give them a choice between USS and another pension arrangement?

No. As part of the agreement to participate in the scheme an employer must agree that USS will be the only scheme available to eligible employees (except where they have a statutory right to join another scheme). Employees can choose not to join USS and may wish to make their own personal arrangements however employers must not endorse or contribute to such arrangements. We request that contracts of employment for eligible employees are changed to reflect this. Employers can continue to offer another pension arrangement(s) for other employees so long as that category of employee is not eligible to be a USS member.

What are the contribution rates?

The employer contribution rate is currently 19.5% of salaries and the member contribution rate is 8.8% of salary for members.

What costs will an employer be liable for should they have no active members or decide to withdraw from the scheme?

An employer will be liable for some or all of the actuarial cost of providing benefits for their former employees who were also members of the scheme.

When can we start to deduct contributions?

Only when you and any guarantors have signed the Deed of Accession.



