

For members

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Bereavement

Your beneficiaries are covered by a package of protection in the event that you die whilst paying in to the scheme.

For more information please refer to the [USS member guide](#) -

Your guide to [Universities Superannuation Scheme](#) and the [Bereavement benefits in service factsheet](#).

Lump sum payment

When you join the scheme you automatically qualify for life cover equal to three times your salary so long as you remain a member of the scheme.

Complete an [Expression of wish form](#) to let us know where you would wish that lump sum to be paid.

In the event of your death, and a lump sum payment being triggered, the salary threshold would not apply – we use your full annual salary to calculate the payment. If you work part-time this will be the actual salary you receive, not the full-time equivalent.

Any funds built up as a result of any voluntary contributions you made (but not including the [match](#) from your employer) to the USS Investment Builder would also be returned to your beneficiaries.

You can decide who you wish to leave your lump sum payment to. The trustee has discretion over where the lump sum is paid. However, in the vast majority of cases the trustee will follow your wishes. As this lump sum is paid at the discretion of the trustee it does not form part of your estate for inheritance tax purposes and is therefore paid tax free to your beneficiaries.

Pensions for your dependants

If you die whilst paying in to the scheme and you're married or have a civil partner, your spouse or civil partner can receive a pension from USS. The pension is 50% of the pension you would have received had you been able to continue in the scheme until age 65 over a maximum period of 40 years.

This estimated pension at 65 is calculated ignoring the salary threshold. When calculating pensions for dependants and children, we use your full salary. Your salary is not restricted by the salary threshold. Any USS Investment Builder funds built up as a result of your own voluntary contributions (but not including the [match](#) from your employer) will be returned to your beneficiaries based on the fund value at the time. For more details on this please refer to the [Bereavement benefits factsheet](#).

If you are not married or do not have a civil partner at the time of your death, a pension may be payable to a financial dependant at the discretion of the trustee. If you think this may apply to you, please complete a [registration of potential dependant form](#).

Children's pensions

In addition to the spouse's pension, an income of up to 75% of your pension at age 65 is paid to your eligible children. If you leave one eligible child the value is half of 75% of your pension (i.e. 37.5%), if you leave two or more eligible children, they will share a total income of 75% of your potential pension at age 65. For more information on this please refer to the [information for eligible children factsheet](#).

What happens if I don't leave a dependant?

If you are not married nor have a partner and have no dependants except children, the children's pensions will be increased by one third. If you leave no dependants the lump sum may be increased depending on your age and paid to your nominated beneficiary on your [expression of wish form](#).

My USS

Log in

Register now

Related information



Factsheets

- > Absence
- > Bereavement benefits for death in service
- > Bereavement benefits for death in retirement or deferment
- > Divorce
- > Schedule of charges
- > Eligible children

Guides

- > Your guide to USS

Forms

- > Expression of Wish
- > Registration of potential dependant

See our [bereavement factsheet](#) for more information.

To nominate a financial dependant, please complete and return a [registration of potential dependant form](#).

Death after retirement

The scheme will pay a pension to your spouse or partner of half the pension you were entitled to as standard when you retired, plus increases to date of your death. This pension refers only to the USS Retirement Income Builder and will be the pension worked out each year based on your salary subject to the salary threshold. Any remaining funds under the [USS Investment Builder](#) would provide additional benefits.

If you were in the scheme for at least five years, an enhanced spouse's/partner's pension is paid for the first three months. This means that for the first three months following death, the pension received from the [USS Retirement Income Builder](#) will continue at the full rate.

If you are not married or do not have a partner at the time of your death, a pension may be payable to a financial dependant at the discretion of the trustee. If you think this may apply to you, please complete a [Registration of potential dependant form](#). The scheme rules also allow for the payment of a pension to an eligible child.

Additionally, if you die within the first five years of your retirement, a lump sum may be payable. Broadly speaking, this would be equivalent to the value of your pension for the first five years of your retirement, less the value of any pension and lump sum benefits already received.

For more information please refer to the USS member guide - [Your guide to Universities Superannuation Scheme](#).

Taking a leave of absence

There may be occasions during your membership when you need to be absent from work, either voluntarily or for reasons beyond your control. To find out more please refer to the [absence factsheet](#).

Becoming a parent

Contributing members are fully covered for all the usual benefits of the scheme, based on the pensionable salary you would have been paid during unpaid periods of maternity, paternity and adoption leave.

For more information please refer to the [maternity and family leave factsheet](#).

Divorce

Your benefits under USS may be subject to a court order requiring USS to set aside part of your retirement and/or death benefits under USS for the benefit of your former spouse or civil partner.

Please refer to the [factsheet on divorce](#) for further information.

