

For members

The USS scheme

Joining the scheme

Life events

Pension articles

Leaving the scheme

Maximising your pension

Transferring your pension from another scheme - step by step

Financial advice

Pension tax

Retiring

Resources

Financial advice

Understanding how your pension works might seem complicated and intimidating. Especially when you consider that any decisions you make now, might affect your income for many years in the future. So it's natural that you might consider seeking guidance and/or advice to help you make the right decisions.

Neither USS employees nor your employer's pension staff are registered to provide you with financial advice. It would be illegal for them to do so. They can however provide you with information about the scheme and the options that are available to you. This should be your first step.

Financial advice means a person actually telling you what's best to do, guidance means that a person gives you information to enable you to make a decision.

There are a number of sources of guidance and advice:

For general pensions guidance:

The Pensions Advisory Service provides general guidance on pensions.

The Money Advice Service is a useful resource for general financial guidance, including pensions.

Telephone/Webchat

The Pensions Advisory Service (TPAS)

Telephone: 0800 011 3797

www.pensionsadvisoryservice.org.uk

Face-to-face

Pension Wise - www.pensionwise.gov.uk

Citizens Advice Bureau (CAB) - www.citizensadvice.org.uk

For financial advice:

Should you still feel that you need financial advice, in other words, someone to tell you what to do, then you should find a financial adviser. It's important to remember that financial advice isn't free. The adviser you choose should clearly explain how much they will charge and how these fees will be met. Do make sure that you're clear about this before proceeding.

If you're ready to search for an adviser, visit www.findanadviser.org.

Many advisers offer an initial 'no-obligation' consultation, so you should take the opportunity to shop-around to find one that suits you best before making a commitment. We recommend that you choose an adviser who has the highest level of qualification, which is 'Chartered' status.

Make sure you tick the 'only show chartered advisers' box when searching for an adviser, so that you can be sure of accessing an adviser with the highest level of qualification.

Disclaimer

Please note that USS makes no warranties, representations or guarantees, express or implied as to the accuracy of the information, guidance, advice or opinion provided by any financial adviser.

Any advice given by a financial adviser is on a strictly confidential basis and is independent of the views or opinions of USS. We therefore hold no responsibility for any advice received or acted upon.

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