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The USS scheme

When you become a member of USS you automatically join the **USS Retirement Income Builder**. In this type of defined benefit pension scheme your benefits are based on each year's salary throughout the period of membership.

As a member you will accrue a pension of 1/75 of your salary and a cash lump sum of 3/75 of your salary for each year of service. At the end of each year, your benefits for that year are calculated and added to previous years. This is then revalued every year in line with standard pension increases.

You will also gain access to the **USS Investment Builder**, the new defined contribution section of the scheme.



USS Retirement Income Builder

- Your employer currently pays a monthly contribution equal to 18% of your salary, while you pay 8%;
- 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.

[Read more](#)


USS Investment Builder

- An optional section you can join in addition to the USS Retirement Income Builder, earners over the salary threshold you join automatically;
- It provides flexibility so you can enhance your retirement savings, with a match from your employer;
- Your benefits at retirement are based on the contributions made by you and your employer to the USS Investment Builder and the performance of the funds that your contributions are invested in.

[Read more](#)


Benefits earned before April 2016

- Information on benefits earned before April 2016 in the career revalued benefits and final salary schemes;
- Final salary and career revalued benefit AVCs and transfers;
- Your final salary and career revalued benefits at retirement.

[Read more](#)
