

Saving for your future

USS

In your new employment, you'll be enrolled into the Universities Superannuation Scheme (USS) – a workplace pension allowing you and your employer to save for your future.

This provides security for you and your loved ones

A guaranteed retirement income for life

Benefits if you're unable to work long-term

Options to invest in a flexible savings pot

Significant contributions from your employer

Life cover while you're paying contributions

A little bit about salary sacrifice

If your employer offers salary sacrifice, you can agree to give up the part of your salary that you would pay towards your pension and your employer will pay your contributions for you. This means you and your employer could pay lower National Insurance contributions. Speak to your employer for details.

How we'll help you along the way

We'll send you information by email at points throughout your savings journey to help you keep on top of your pension and support you in making decisions that are right for you now and in the future. Plus you'll be able to access your membership 24/7 with our online portal.

A hybrid pension

Being part of USS gives you a guaranteed income, plus a tax-free (up to a limit) lump sum, with the Retirement Income Builder; and a flexible savings pot with the Investment Builder if you earn above the salary threshold, transfer in or choose to pay additional contributions.

Every contribution counts

Whether you're entering permanent employment, a fixed-term contract, or you'll only be working in the UK for a short time, you can save for your future with USS and benefit from pension contributions from your employer.

You can then either leave your benefits with USS until you retire or transfer them to a different pension arrangement in the UK or overseas. For more information, see our webpage about [What you pay and what you'll get](#).

A tax efficient way to save

You'll receive tax relief on contributions you pay into your pension. This means the cost to your monthly take-home pay may be less than the amount you're saving for your future.

For more information visit uss.co.uk/newjoiner