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Hello Ms Indigopip



Get a helping hand



We can send you handy member news and updates to help you understand your benefits and options, so you can make decisions now and in the future.

[Get member news and updates](#)

Member number 48569578

Last log in 03/01/2023 at 13:30

Status Paying in to USS

[My details](#)

Here are some of the things you can do in My USS



- See the benefits you've built up in the Retirement Income Builder
- Review any Investment Builder savings and make investment choices that are right for you
- View or change your Target Retirement Age (TRA) if you have savings in the Investment Builder
- Top up your savings with additional contributions (only for members paying in to USS)
- Look after your loved ones by letting us know who you wish to receive your benefits and savings when you die
- Set your communications preferences and update your contact email address

Your summary

Retirement Income Builder [What's this?](#)

Here's what you've built up to **31 March 2022** in the **defined benefit** part of USS:



An annual income of:

£13,164.24



A one-off lump sum of:

£39,492.76

[View breakdown](#)

Please note: Don't worry if these figures aren't what you expected, you're still building benefits and they'll be updated with each Annual Member Statement, usually in the autumn. You can use our [Benefit Illustrator](#) in the meantime.

Investment Builder [What's this?](#)

Here's what you've saved up to **3 January 2023** in your Investment Builder pot, the **defined contribution** part of USS:



Total pot value

£4,117.34



Total contributions

£4,950.00

[View breakdown](#)

Quick links



Set a Target Retirement Age that suits your future plans

[Update your TRA](#)

Keep your beneficiaries up to date

[Update loved ones](#)

Set your communications preferences

[Set now](#)

Watch our My USS how-to and member summary videos

[Watch now](#)

Learn more about managing your hybrid pension

[Learn more](#)

See where your Investment Builder savings are invested

[View now](#)

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Retirement Income Builder

Here's everything you've built up to **31 March 2022** in the **defined benefit** part of USS:**An annual income of:**
£13,164.24**A one-off lump sum of:**
£39,492.76

Below is a breakdown of what you've built up:

Retirement Income Builder		Final Salary
As at	An annual income of:	A one-off lump sum of:
31/03/2022	£2,214.94	£6,644.88
Annual income		Lump sum
2021/22	£356.96	£1,070.88
2020/21	£377.44	£1,132.31
2019/20	£376.79	£1,130.42
2018/19	£374.53	£1,123.59
2017/18	£361.94	£1,085.82
Show more		

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Estimate your future income

You can input your figures into the [Benefit Illustrator](#) to see what you could get at the Normal Pension Age. You'll then be able to understand if you're on track for the future you want.

If you want to save more, one option is to make [additional contributions to the Investment Builder](#). Use the [Additional Contributions Modeller](#) to estimate what your additional savings pot could be when you come to take them.

[Use the Benefit Illustrator](#)

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Investment Builder

Here's what you've saved in your Investment Builder pot, the **defined contribution** part of USS.

Your pot value [What's this?](#)

Below is your pot value as of **3 January 2023**.

Please note: Real-time unit values aren't available in My USS – you can call our Member Service Team for real-time unit values for the funds you're invested in.

Additional contributions



Pot value
£4,117.34

Contributions
£4,950.00

Fund	Current value	Pending investment
USS Cautious Growth Fund	£1,761.32	£0.00
USS Liquidity Fund	£1,098.25	£0.00
USS Moderate Growth Fund	£1,038.35	£0.00
USS Growth Fund	£219.42	£0.00

Please note: These are extra contributions you choose to pay to save a bit more, including The Match.

Target Retirement Age (TRA) [What's this?](#)

61

This is the age you plan to start taking your Investment Builder savings. It's important that the TRA you've set suits your future plans.

Keep your TRA up to date so we know when to move your investments in the Investment Builder to lower risk funds as you get closer to taking them. We do this for members in the USS Default Lifestyle Option and the USS Ethical Lifestyle Option – the Do It For Me Options.

Please note: Your TRA will apply to all your Investment Builder savings.

[Update your TRA](#)

Your investment choices

Here are your investment choices:

Normal contributions [Do It For Me](#)

Additional contributions [Do It For Me](#)

Transfers in [Do It For Me](#)

Please note: If you don't choose how your contributions are invested, your savings, and any future savings, will be invested in the Do It For Me Option, where we manage your investments for you. You'll be in the USS Default Lifestyle Option unless you tell us otherwise. You'll see all contribution types above, even if you don't have these contributions.

Any choices you make for existing investments won't be shown here.

[Manage investments](#)

Additional Contributions Modeller

User inputs [What's this?](#)

Date of birth (DD/MM/YYYY)

Day	Month	Year

Sex

☐ Male ☐ Female

Annual salary (£)

☐ Voluntary Salary Cap

Target Retirement Age

Additional contributions (%)

Lump sum payments (£)

Assumptions [What's this?](#)

Investment return (%)

Inflation increases (%)

Salary increases (%)

Please note: Whatever assumptions are used the reality is the future value of your pot is affected by a number of future events which cannot be predicted. The amount you actually receive is very unlikely to be the same as estimated here as the value of your pot can go down as well as up. The modeller is designed to give you an indication only and does not guarantee any future outcome. To find out more please read the purposes and limitations of this modeller.

The modeller should be used in conjunction with other available information and not as the sole source of information when making decisions about your future. You should consider taking financial advice before making any decisions regarding your pension.

If there are inconsistencies between this modeller and the Scheme Rules, the Scheme Rules will always prevail.

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Manage investments

Here you can view and manage your investment choices.

Here are your investment choices as of 09/05/2022

You can manage your Investment Builder savings yourself, with the Let Me Do It Option, or we can manage them for you, with the Do It For Me Option. Learn more about [choosing your investments](#). You can also find a more in-depth look at each fund and their performance in the [Quarterly Investment Report](#) for the Investment Builder.

Please note: If you don't select an option, your savings, and any future savings, will be automatically invested in the Do It For Me Option, where we manage your investments for you. You'll be in the USS Default Lifestyle Option unless you tell us otherwise.

All contribution types are listed below, even if you don't have these contributions. Any choices you make for existing investments won't be shown here.

Normal contributions

	Do It For Me
USS Moderate Growth Fund	25%
USS Cautious Growth Fund	50%
USS Liquidity Fund	25%

Additional contributions

	Do It For Me
USS Moderate Growth Fund	25%
USS Cautious Growth Fund	50%
USS Liquidity Fund	25%

Transfers in

	Do It For Me
USS Moderate Growth Fund	25%
USS Cautious Growth Fund	50%
USS Liquidity Fund	25%

1 STEP 1 OF 5

Select contribution type

You can manage your investment choices by selecting your contribution type.

- ☐ **All**
All contributions below.
- ☐ **Normal contributions**
Your salary above the threshold.
- ☐ **Additional contributions**
Includes The Match and any additional contributions.
- ☐ **Transfers in**
Pension savings you've transferred in from another scheme.

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Fund information

You can choose how to invest your Investment Builder savings.

If you'd prefer for us to manage your investments, you can choose the Do It For Me Option – this is also the default option for members who don't make a choice. You can choose to be invested in one of two options – the USS Default Lifestyle Option or the USS Ethical Lifestyle Option, depending on your investment objectives and beliefs.

If you'd like to make investment choices yourself, you can choose the Let Me Do It Option. There are 10 funds for you to choose from and you can invest in one or more of them. They range from lower risk funds with possible lower returns, to higher risk funds, with potential higher returns.

Find out about each of our funds below and how they've performed in our Fund Factsheets. You can also take a look at our [guide to investing in the Investment Builder](#) for more information on your investment options.

Please note: Past performance is not a guide to future performance. The value of investments and the returns from them may go down as well as up and a return on your investments is not guaranteed.

Real-time unit values aren't available in My USS – you can call our Member Service Team for real-time unit values for the funds you're invested in.

How are the funds are performing

Fund performance

Compare the performance of our funds by selecting up to five funds to compare at any one time.

Funds vary in levels of risk and return. Generally, the lower the risk the lower the return, and vice versa.

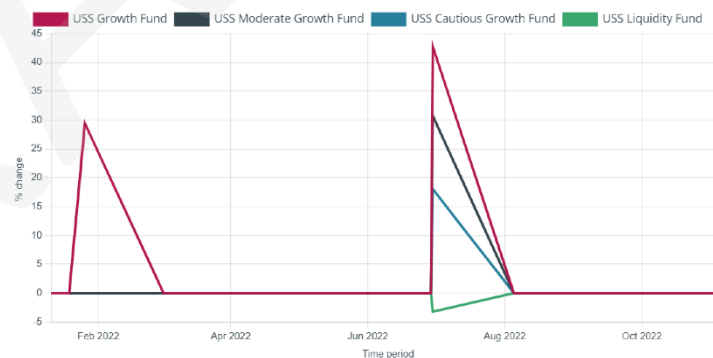
Select your time period

Yearly

1 Year

Select your fund(s)

- | | |
|--|---|
| ☐ USS Ethical Liquidity Fund (Lifestyle Only) | ☒ USS Liquidity Fund |
| ☐ USS Bond Fund | ☒ USS Cautious Growth Fund |
| ☐ USS Ethical Cautious Growth Fund (Lifestyle Only) | ☒ USS Moderate Growth Fund |
| ☐ USS Ethical Moderate Growth Fund (Lifestyle Only) | ☐ USS Ethical Growth Fund (Lifestyle Only) |
| ☒ USS Growth Fund | ☐ USS UK Equity Fund |
| ☐ USS Global Equity Fund | ☐ USS Emerging Markets Equity Fund |
| ☐ USS Ethical Equity Fund | ☐ USS Sharia Fund |



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Fund information

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Transaction history

This shows a summary of your activities in the Investment Builder. It includes any normal or additional contributions, any cash payments (UFPLS) you've taken, any transfers in and out of USS and any changes to your investments. You'll see a summary of all transactions first, which you can then click to view the detail.

Select your timeframe

Yearly

1 year

Go

Date	Transaction type	Status	Amount	
10/06/2022	Investment Builder contributions	Invested	£990.00	View detail
13/05/2022	Investment update	Disinvested	£435.67	View detail
13/05/2022	Investment update	Invested	£435.67	View detail
10/05/2022	Investment update	Disinvested	£2,221.06	View detail
10/05/2022	Investment Builder contributions	Invested	£990.00	View detail
10/05/2022	Investment update	Invested	£2,221.06	View detail
05/04/2022	Investment Builder contributions	Invested	£990.00	View detail
08/03/2022	Investment Builder contributions	Invested	£990.00	View detail
08/02/2022	Investment Builder contributions	Invested	£990.00	View detail

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Transfer in charges

If you've transferred benefits or savings from another scheme into the Investment Builder (excluding switches from our Money Purchase AVC arrangement with Prudential), the investment management fees on this portion of your savings (including any investment growth) are not subsidised and the pre subsidy fee will apply.

Out of market risk

One of the key risks is that your savings will be out of market (that is, uninvested) once you've disinvested from the funds in your current arrangement(s) but before you're invested in the Investment Builder fund(s). This means you could miss out on investment growth in the period your savings aren't invested. We aim to reduce the out of market risk by investing your transferred savings promptly and typically within three working days following receipt. However, this process may take longer depending on how quickly we receive the necessary documentation from your previous scheme.

Fees for transfers in

When you're paying in to USS and you or your employer make contributions to the Investment Builder as payroll deductions; or when you transfer funds in from our Money Purchase AVC arrangements with Prudential (MPAVCs), your employer currently subsidises the investment management fees that you would otherwise pay.

When you transfer in from another scheme then your employer doesn't subsidise the fees on this portion of your savings (including any investment growth).

Information

Please note: The fees associated with each of the Investment Builder funds, pre and post the employer subsidy, are shown below. For transfers in from another scheme the pre subsidy fee will apply.

Do It For Me annual fee	Pre subsidy (%) annual fee	Post subsidy (%)
USS Default Lifestyle Option	0.30	0
USS Ethical Lifestyle Option	0.30	0

Let Me Do It annual fee	Pre subsidy (%) annual fee	Post subsidy (%)
USS Liquidity Fund	0.10	0
USS Bond Fund	0.20	0
USS Cautious Growth Fund	0.30	0
USS Moderate Growth Fund	0.30	0
USS Growth Fund	0.30	0
USS UK Equity Fund	0.10	0
USS Global Equity Fund	0.10	0
USS Ethical Equity Fund	0.30	0
USS Emerging Markets Equity Fund	0.30	0
USS Sharia Fund	0.30	0

Example

The pre subsidy fees are applied to the amount you transfer in and any investment growth (whether positive or negative) on that amount. The fees are deducted from your savings on a monthly basis by cancelling some of the units you hold in a fund. For example, if you transfer in £10,000 from another scheme and invest it in the USS Growth Fund, and if after the first month, your money has grown by £10, you would pay the monthly equivalent of the annual 0.30% fee (which is 0.025%) on your £10,010.

The calculation

$$0.025\% \times £10,010 = £2.50$$

This calculation would be performed once a month, and units deducted to the value of that amount.

Please note: The value of your funds can go down as well as up, so the fees paid may differ on a month-by-month basis.

Transaction costs

Please note that you may also incur transaction costs when you transfer savings between schemes – how much will depend on the funds you're selling in your current arrangement(s); and which funds you're moving into the Investment Builder. You can find indicative transaction costs in [A guide to investing in the Investment Builder](#).

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Modellers and tools

Use our modellers and tools to work out what your pension could be and consider your options.

Contributions & Tax Calculator

Use this calculator to estimate the monthly cost of being a member and see how much you'll save each month in tax too. You can also continue to the Annual Allowance modelling section to find out whether this could affect you.

[Use tool](#)

Additional Contributions Modeller

Use the Additional Contributions Modeller to estimate what your additional savings pot could be when you come to take them.

[Use tool](#)

Benefit Conversion Tool

If you've received a retirement quote from us, you can see how taking either more or less tax-free cash affects your benefits.

Please note: This should not be used if you are taking incapacity benefits.

[Use tool](#)

Benefit Illustrator

If you're building your pension with us or may do so in the future, you can estimate the value using our illustrator. If you have savings in the Investment Builder too, you can find out the value in My USS.

[Use tool](#)