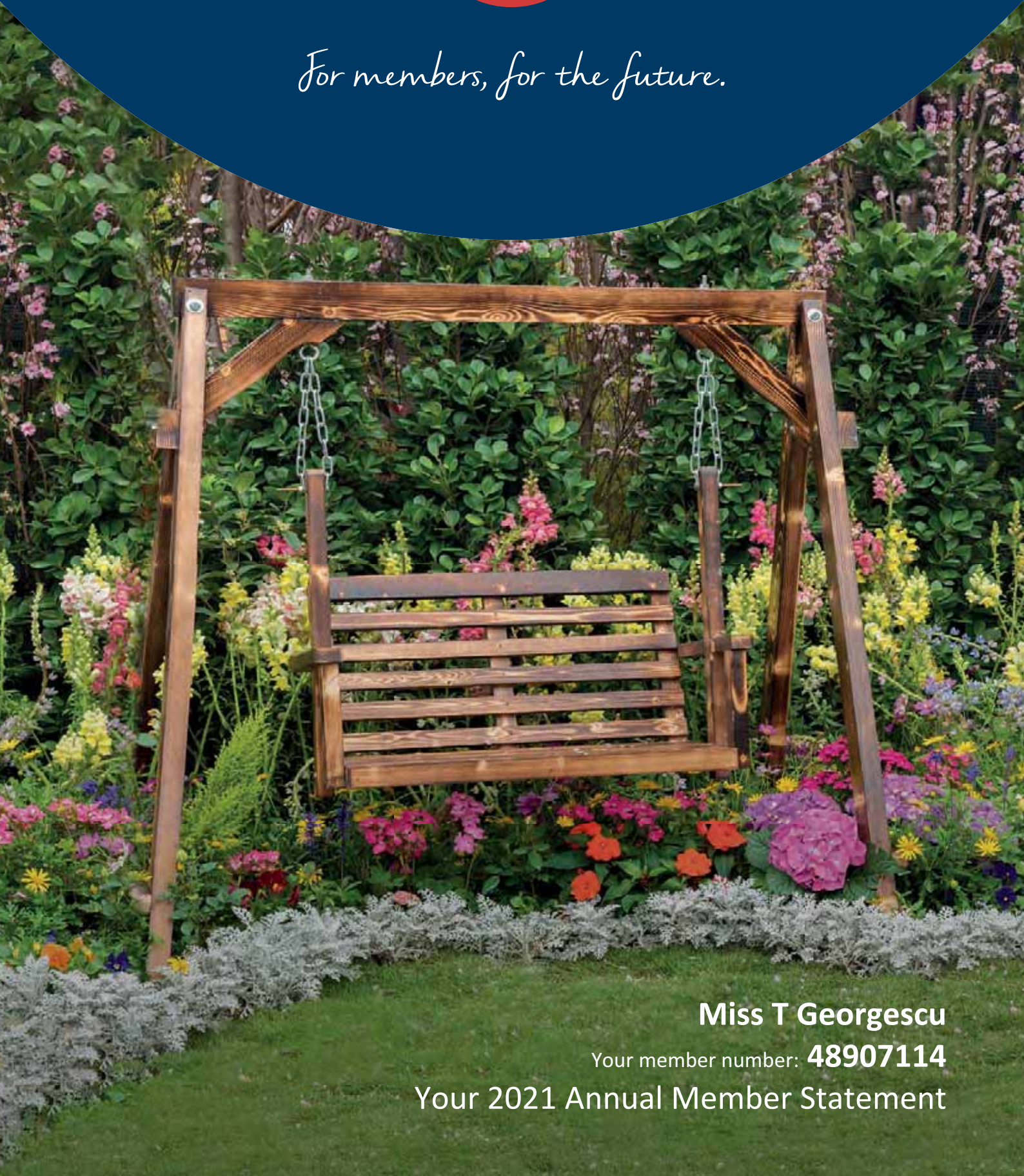


The USS logo consists of the letters "USS" in a white, serif font, centered within a solid red circle. This circle is positioned at the top of a dark blue curved banner that spans the width of the page.

USS

For members, for the future.



Miss T Georgescu

Your member number: **48907114**

Your 2021 Annual Member Statement

Your annual statement helps you catch up on your pension and think about whether you need to make any changes. It's also an opportunity to set some goals.

Your statement is based on the information below. If something's not right, please contact your employer's USS pensions contact.

About you

Name: Miss T Georgescu

Date of Birth: 19/07/1995

Institution name: University Of Edinburgh

Member number: 48907114

Income Builder retirement age (Normal Pension Age - NPA): 66

Pension contact

Name: Ann Fraser

Job title: Pensions Manager

University: University Of Edinburgh

Email: pensionsmanager@ed.ac.uk

If you have more than one USS employment, this statement includes benefits from all your USS employments, not just the named role.

Snapshot of your benefits – the benefits you have at 31 March 2021



Retirement Income Builder

A pension from the
Retirement
Income Builder of:
£422.42
a year

+

Tax-free cash
lump sum of:
£1,267.26



Access your pension online

My USS is a secure online portal that allows you to view your pension benefits and savings, choose funds to match your personal investment objectives and manage your communications preferences. Join over 100,000 members and register now: uss.co.uk/myuss-AMS



Tax limits and your pension

There are two different limits that could affect you – the Annual Allowance (AA) and the Lifetime Allowance (LTA). The AA is the limit on the amount of pension benefits you can build up in a single year, before receiving a tax charge. The LTA is the limit on the amount of pension benefits you can receive without triggering an extra tax charge. Your LTA (below) does not include any Money Purchase AVCs you have accrued with Prudential, or any accrual for late retirement.

Most members won't be affected by these limits but it's important to check whether you are – the figures we provide only relate to the pension you have with USS. It's your responsibility to factor in other pension savings you may have with other pension providers or any protections that apply to you.

The Tapered Annual Allowance applies to you if you have a 'threshold income' above £200,000 and an 'adjusted income' above £240,000. For HMRC guidance on how to calculate your Tapered Annual Allowance, go to: gov.uk/guidance/pension-schemes-work-out-your-tapered-annual-allowance

Visit our statement resource page online for more information about these limits, and the options you have to help you to manage your pensions tax.

**Standard LTA
for tax year 20/21
£1,073,100
Your used LTA
£9,877.59**

**Standard AA
for tax year 20/21
£40,000
Your used AA
£8,159.75**

Get in touch

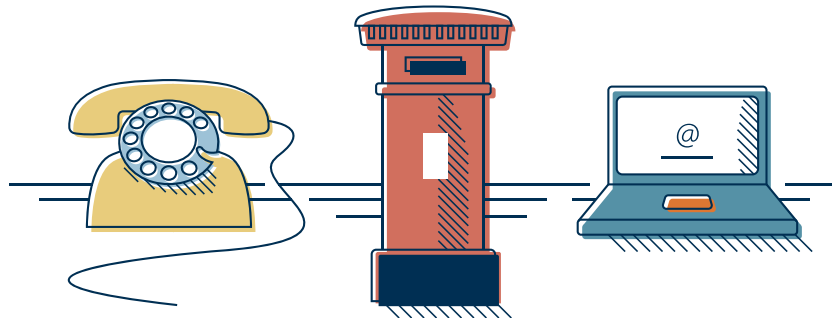
If you have any queries about your statement, please speak to your workplace in the first instance. You'll find their details at

If you have any questions about the scheme that aren't covered on uss.co.uk or on My USS, you can contact us via our online form: uss.co.uk/public/contact-us

If you'd like to talk to someone at USS, please contact our Member Service Desk on **0333 300 1043** – lines are open 9am - 5pm, Monday - Friday.

You can also write to us at:

**Universities Superannuation Scheme Limited
Royal Liver Building
Liverpool
L3 1PY**



Need more information?

Visit our dedicated statement resource page uss.co.uk/2021AMS or My USS uss.co.uk/myuss-AMS for more information on everything included in your statement. There's also a handy video to help you get to grips with your statement.



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0200

Miss T Georgescu
teodora.georgescu@ed.ac.uk



Check your statement

This statement and the data herein has been provided as guidance only. It does not represent any promise or guarantee as to the amount of benefits that may be received by you or any of your beneficiaries, and should not be relied upon to make a decision in relation to your USS benefits. We recommend that you speak to a financial adviser before making a decision in relation to your USS benefits. You can get impartial help and information, backed by the government and free to use from MoneyHelper at moneyhelper.org.uk.

It's important that you check the information contained in this summary statement carefully, and speak to your workplace pension contact if you believe any details are or may be incorrect, or if you would like to update your personal details.

Further information about the Investment Builder

Information about the Investment Builder default investment strategy and the costs and transaction charges for the Investment Builder funds can be found in the "Chair's defined contribution statement" in the Governance section of the 2021 USS Report and Accounts, available online at: uss.co.uk/RA-AMS. Also in the USS Report and Accounts is the Implementation statement. You can find the Statement of Investment Principles (SIP) on our website, uss.co.uk/SIP-AMS. If you are unable to access these reports online, you can request a hard copy by writing to us – see the "Get in touch" section in this statement.

You can find the details of the underlying funds that make up the funds in the Investment Builder and the International Securities Identification Numbers (ISINs) in the Quarterly Investment Report available in My USS.

Don't let a scammer enjoy your retirement. Find out how to avoid pension scams on our statement resource page which includes a link to the FCA ScamSmart leaflet.

Assumptions

The amounts given in your statement are expressed in today's prices. As you review this information, please keep in mind that past performance is not necessarily a guide to future performance. **The value of your Investment Builder savings may go down as well as up and the return on your investments is not guaranteed.**

General assumptions have been made to calculate the figures in your statement, including the assumptions used for the Investment Builder illustrations. Assumptions have also been made about the nature of the investments made for the purposes of your Investment Builder benefits and their likely performance. These assumptions may not correspond with the investments actually made for those purposes or their actual performance. The amount of pension and lump sum payable under the Investment Builder will depend on considerations (including the performance of investments and the cost of buying an annuity at the time the pension becomes payable) which may be different from any assumptions made.

The assumptions we have made were based on conditions at 31 March 2021 and assume that you will continue to pay contributions, and receive pension increases and survivor benefits, at the rates applicable at that date until your Target Retirement Age. These assumptions are not **guarantees** as future conditions will change. Find out more about the assumptions we use by visiting our website: uss.co.uk/2021AMS.



Need more information?

Visit our dedicated statement resource page uss.co.uk/2021AMS or My USS uss.co.uk/myuss-AMS for more information on everything included in your statement. There's also a handy video to help you get to grips with your statement.