

USS savings examples

This example is based on someone earning £30,000 per year, with no additional superannuable payments and contributing £1,905 (6.35%) annually into USS.

Before Pay Plus for pensions	
Salary	£30,000
Less USS	(£1,905)
Less tax paid	(£4,322)
Less employee NI	(£2,270)
Net pay	£21,503

After Pay Plus for pensions	
Salary	£30,000
Less Pay Plus for pensions adjustment	(£1,905)
Reduced pay	£28,095
Less tax paid	(£4,322)
Less employee NI	(£2,091)
Net pay	£21,682

The employee's net pay has increased by **£179** from £21,503 to £21,682.

This example is based on someone earning £40,000 per year, with no additional superannuable payments and contributing £2,540 (6.35%) annually into USS.

Before Pay Plus for pensions	
Salary	£40,000
Less USS	(£2,540)
Less tax paid	(£6,194)
Less employee NI	(£3,210)
Net pay	£28,056

After Pay Plus for pensions	
Salary	£40,000
Less Pay Plus for pensions adjustment	(£2,540)
Reduced pay	£37,460
Less tax paid	(£6,194)
Less employee NI	(£2,972)
Net pay	£28,294

The employee's net pay has increased by **£238** from £28,056 to £28,294.