



Your investment choices

Video transcript

If you have savings in the Investment Builder, the DC part of USS, you'll be saving into your own savings pot that's invested to give it the opportunity to grow. This means you have some investment choices and decisions to make.

The main thing to decide is if you want us to look after your investments for you, or if you'd rather manage them yourself.

Most of our members take advantage of our team's expertise and have us look after their investments – this is called the Do It For Me Option.

In Do It For Me, you can choose to invest in either the Default Lifestyle Option or the Ethical Lifestyle Option, depending on your objectives and beliefs.

If you prefer to manage your investments, our Let Me Do It Option lets you choose from a range of 10 funds yourself.

This means you'll be responsible for your investments, so it's important to monitor their performance.

If you don't make a choice, you'll automatically be invested in the Default Lifestyle Option where we'll manage your investments for you.

Make sure you keep your Target Retirement Age up-to-date in My USS. It's important as it allows us to switch your investments appropriately (if we're managing these for you) and remind you of your choices closer to retirement.

Visit My USS and see where you're invested – you don't have to make any decisions right now, but it's important to make sure you're invested in the right place for you.



Whatever you choose, our Investment Managers are continuously monitoring performance and managing the funds to ensure they're right for our members.

Visit our website for more information.