

The Consultation Website

The consultation website (<http://www.ussconsultation.co.uk>) has the following sections.

Library

This provides the same documentation in electronic form as members should have already received in paper form. There is also a list of the organisations involved with USS and a sentence or two explaining how each is connected to USS (but this list does not add anything to understanding the proposed changes).

Q&As

This section provide no additional information about the changes. Indeed, where the Q&As refer to the changes (as opposed to other issues such as "What do I do if I have problems logging on to the website?"), it appears that there is little more, if any, information than in the paper documentation already circulated.

I do note however that

Your consultation response will be provided to your employer, and it will be forwarded on to the trustee company, which for legal purposes is the 'person' proposing to make the scheme changes. The trustee company must take into account the responses made by affected members (and, indeed, by their representatives) during the consultation.

Note the "*their representatives*".

Glossary

This provides some definitions that may be useful if unfamiliar terms are encountered when reading the documentation. As one would expect, it doesn't provide any information about the changes themselves (except that it mentions there will be a change in Normal Pension Age (NPA) under the proposals, but only gives partial details of the proposed change). It is not even clear how useful it is as a glossary since it is provided with the following caveat: "The definitions in the USS Rules may differ to the definitions above, and if so, the definitions in the USS Rules will prevail at all times".

Video

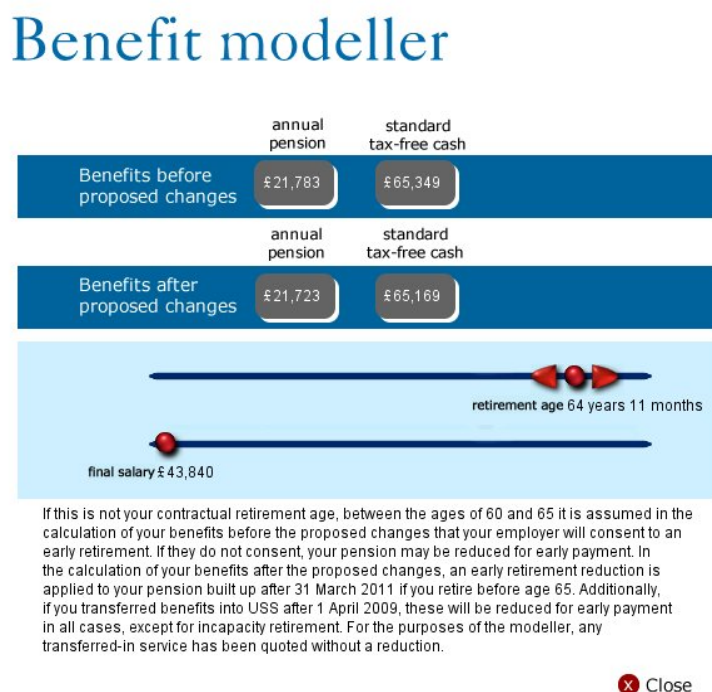
The video section is split into 6 videos of between 1 and 3 minutes each. There's an introduction and then one video on each of the following 5 proposed changes:

- Early and late retirement
- Flexible retirement
- Future contributions
- Changes to pension increases
- New section of the scheme

These videos address the proposed changes in a somewhat different order to the "Consultation on proposals for changes to USS" document already received. This is potentially confusing as it might suggest that more/different information were contained in the videos than the "Consultation on..." document. As far as I can tell this is not the case since the videos are essentially the relevant bits of the "Consultation on proposals for changes to USS" document read out (in some cases with the wording in a slightly different order) over bullet points and some simple animations illustrating the changes. However neither the bullet points nor the animations provide any new information over what is being read out.

Benefit modeller

Assuming this modeller works on your system¹, it allows you to see the difference in annual pension and "standard tax-free cash" on retirement under the current scheme and the proposed changes. It provides a slider for retirement age allowing you to vary it between 60 and 65 years in monthly increments, and another slider allowing you to vary your final salary from your current pensionable salary to a final salary of £100,000 in £500 pound increments (rounded to the nearest £500 pounds as necessary).



Assuming its calculations are correct it seems reasonable as far as it goes. Of course, it doesn't mention that if you're a member now, but then have more than a six month break and rejoin the scheme, your situation at retirement will then be significantly different. This might be quite important, because in the current financial climate there is an increased risk of a break of longer than six months in their employment between now and retirement (e.g. for post-docs).

Cost of contribution

This modeller allows you to see the difference in monthly pension contributions (and the consequence reduction in month take home pay) under the current scheme and the proposed changes. It's fine as far as it goes, but in order to be usefully informative, you would need to know what the difference in your benefits would be under the current scheme and under the proposed changes.

As it stands it is potentially misleading, because for most people it is likely to suggest that the reduction in monthly take home pay under the proposed changes is comparatively small. Taken in isolation this may, no doubt unintentionally on the part of the people responsible for it, create the impression that the cost to the employee of the changes is quite low. That may or may not be true, but such an assessment could only be fairly made if it was made clear what the change in employee benefits is as well as the change in employee costs.

¹ The modeller requires Java (but doesn't say this anywhere), and doesn't work under all browsers (although that may be to do with the versions of Java rather than the browsers themselves). No instructions are provided as to which browsers/OSes/versions of Java are required.

On-line form provided for member's (or potential member's) response

This provides no additional information about the proposed changes, and simply tells you to refer to the information you have received from your employer. A printout of the form is attached, see also the screen-shots below.

The screenshot shows a web browser window titled 'USS employers consultation - Mozilla Firefox'. The page has a blue header with the 'USS employer consultation' logo. Below the header, there are tabs for 'Members' and 'Employers'. The main content area is titled 'Your response' and includes a Cymraeg/English language toggle. The form contains several paragraphs of text explaining the consultation process, including instructions on how to submit comments, the deadline (22 December 2010), and the confidentiality of responses. A sidebar on the right titled 'Helpful tools' contains links to a Library, Q&As, Glossary, Video, Benefit modeller, and Cost of contribution. At the bottom of the form, there is a statement: 'This form will be anonymous unless you wish to have your name recorded against your comments.'

USS employers consultation - Mozilla Firefox

USS employers consultation

USS employer consultation

Members Employers

Your response

Cymraeg English

Please complete this form if you have any comments on the proposed changes to the scheme as set out in the information notice that you have received from your employer.

You may submit this form **only once** by pressing 'submit' below. Once you have submitted this form, you will not be able to complete a further form. Please therefore think carefully before submitting it.

If you wish to consider your answers further before submitting your comments, please press 'save' below, which will allow you to return to complete the form later.

Your employer is seeking your comments on the proposed changes as part of its statutory consultation on those changes. Please send any comments that you may have on the proposed changes using this form by 22 December 2010. The statutory consultation is due to end on that date.

Your employer and each affected member is under a statutory duty under the relevant regulations to work in a spirit of co-operation, taking into account the interests of both sides. Please would you therefore carefully consider the objectives behind the proposed changes, as set out in the information notice from your employer, and summarise on the form below where you believe that those objectives would be more effectively achieved by a different method.

Your comments on this form are regarded as confidential and are to be considered by your employer and the trustee company (and may also be reviewed by their respective advisers).

The board of the trustee company is required by the relevant regulations to consider your comments and other responses received in the course of the statutory consultation before deciding whether or not to make the proposed changes.

This form will be anonymous unless you wish to have your name recorded against your comments.

By submitting this form you confirm that you are an active or prospective member of the scheme who is affected by the proposed changes.

Please refer to the information notice regarding the proposed changes which you have received from your employer for a description of each of the following proposed changes. Then make your comments (if any) in the relevant section:

1. Normal pension age of 65

2. Actuarially reduced early retirement benefits

3. Flexible retirement arrangements

4. Contributions and cost sharing arrangements

Helpful tools

- Library**
Documents on the proposed changes, including the information notice you received from your employer
- Q&As**
Useful questions and answers on the proposed changes
- Glossary**
Technical terms explained
- Video**
Watch the video presentation explaining the proposed changes
- Benefit modeller**
See how the proposed changes to NPA may affect you
- Cost of contribution**
See how the proposed changes may affect the contributions you make to USS

USS employers consultation - Mozilla Firefox

USS employers consultation

5. Caps on pensions increases and on revaluation of deferred benefits

6. New CARE-like benefits section for new entrants

7. Other

If you hold 2 or more separate eligible employments (with different institutions), your response will be forwarded to each of your employers.

Your response will be made on an anonymous basis. If you would like your name and

USS employers consultation - Mozilla Firefox

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If you hold 2 or more separate eligible employments (with different institutions), your response will be forwarded to each of your employers.

Your response will be made on an anonymous basis. If you would like your name and details to be associated with the comments you've made, please check this box ☐

or

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There is also a form that you have to fill in (if you are using your NI number and date of birth as identification) to get to the feedback form - this form provides no additional information to respondents.

Member verification

 [Cymraeg](#)  [English](#)

Please help us to verify you're a member by providing the information requested below:

Date of birth

20

▼

October

▼

1930

▼

National insurance number

Verify

There are also forms to fill in (a) if you want to use your member number and date of birth as identification, or (b) if you are an eligible non-member. There also do not provide any additional information to respondents.