DON’T GAMBLE WITH OUR PENSIONS!

* If USS moves to ‘defined contributions only’ you will not be able to plan for a guaranteed retirement income.
* Your retirement pot will depend on the stock market at the time of retirement.

Economist Carlo Morelli clearly explains the context of the USS changes in this audio-recording (Autumn 2017):

<http://listenagain.stir.ac.uk/media/keep/ucu_pensions/USS_Pensions_-_20171101_125626_7.mp3>

**Youtube:** <https://youtu.be/hrKIJMLUIO4>

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