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>

**Open University branch of UCU:**

Email [ucu@open.ac.uk](mailto:ucu@open.ac.uk)

Follow us on Twitter: <https://twitter.com/oubucu>

**JOIN UCU:** [**www.ucu.org.uk/join**](http://www.ucu.org.uk/join) **or join by phone:**

**0333 207 0719**

****