

Pensions – annual allowance

The table below will give you an indication of whether you may be affected by the annual allowance.

The green areas indicate that you're well short of the annual allowance. Amber means you're within 20% and red means you could be over the allowance.

Annual salary	£150K	£46,384	£56,359	£66,334	£76,309
	£140K	£43,292	£52,602	£61,912	£71,222
	£130K	£40,199	£48,844	£57,489	£66,134
	£120K	£37,107	£45,087	£53,067	£61,047
	£110K	£34,015	£41,330	£48,645	£55,960
	£100K	£30,923	£37,573	£44,223	£50,873
	£90K	£27,830	£33,815	£39,800	£45,785
	£80K	£24,738	£30,058	£35,378	£40,698
	£70K	£21,646	£26,301	£30,956	£35,611
	£60K	£18,554	£22,544	£26,534	£30,524
	£50K	£15,461	£18,786	£22,111	£25,436
	£40K	£12,369	£15,029	£17,689	£20,349
		10	20	30	40
		Years of service			

You can get a more accurate estimate by using the annual allowance tool within [USS's benefit modeller](#).