

Pensions – lifetime allowance

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

Annual salary	£150K	£ 431,250	£ 646,875	£ 862,500	£ 1,078,125	£ 1,293,750	£ 1,725,000
	£140K	£ 402,500	£ 603,750	£ 805,000	£ 1,006,250	£ 1,207,500	£ 1,610,000
	£130K	£ 373,750	£ 560,625	£ 747,500	£ 934,375	£ 1,121,250	£ 1,495,000
	£120K	£ 345,000	£ 517,500	£ 690,000	£ 862,500	£ 1,035,000	£ 1,380,000
	£110K	£ 316,250	£ 474,375	£ 632,500	£ 790,625	£ 948,750	£ 1,265,000
	£100K	£ 287,500	£ 431,250	£ 575,000	£ 718,750	£ 862,500	£ 1,150,000
	£90K	£ 258,750	£ 388,125	£ 517,500	£ 646,875	£ 776,250	£ 1,035,000
	£80K	£ 230,000	£ 345,000	£ 460,000	£ 575,000	£ 690,000	£ 920,000
	£70K	£ 201,250	£ 301,875	£ 402,500	£ 503,125	£ 603,750	£ 805,000
	£60K	£ 172,500	£ 258,750	£ 345,000	£ 431,250	£ 517,500	£ 690,000
	£50K	£ 143,750	£ 215,625	£ 287,500	£ 359,375	£ 431,250	£ 575,000
	£40K	£ 115,000	£ 172,500	£ 230,000	£ 287,500	£ 345,000	£ 460,000
			10	15	20	25	30
		Years of service					

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