



Additional Voluntary Contributions (AVCs)

From 01 October 2016 additional contributions can only be paid into the *USS Investment Builder* section of the scheme.

You must log-in to your [MyUSS](#) account to elect to pay further additional contributions. There is a short 'How-to' video guide available from [this section](#) of the USS website which provides a helpful demonstration of how to elect or amend your additional contribution choices.

Elections must be made before the Schools' monthly [payroll deadline](#) in order to ensure that they are processed in that month's payroll.

Some individuals who had existing AVC agreements in place prior to 01 October 2016 may continue paying AVCs under the terms of those existing agreements. Please contact the [Pensions Team](#) if you are unsure about your arrangements in respect of this.

All additional contributions paid through payroll attract tax relief at your highest marginal rate.

There are however limits to the maximum benefit you can build up in any tax year and the maximum benefits you can draw at retirement and still enjoy beneficial tax treatment. Please refer to the **Pensions Tax** area of this site for more general information or view the [Pensions Tax](#) area of the USS website for information about how the current limits operate.