# Reporting Pensions

lgps | Local Government Pension Scheme

**Autumn 2026**

Oxfordshire Pension Fund

## Have you lost track of an old pension?

**National Pension Tracing Day – 24 October 2026**

Did you know that millions of pounds of pension savings are sitting in forgotten pension pots across the UK?

Every year, National Pension Tracing Day encourages people to track down pensions they may have lost touch with after changing jobs, moving home or switching careers. Estimates suggest there are millions of lost pension pots in the UK, with many individuals unaware they still have benefits waiting for them.

If you've worked for different employers during your career, there's a chance you may have more than one pension. While your Local Government Pension Scheme benefits with Oxfordshire Pension Fund remain safe, you may also have pension benefits from previous employers that you've forgotten about.

The government's free ***Pension Tracing Service*** can help you locate lost pension providers if you know the name of a former employer or pension scheme. National Pension Tracing Day is the perfect reminder to:

- Make a list of previous employers
- Check old paperwork and pension statements
- Update your contact details with pension providers
- Trace any pensions you've lost touch with

A little time spent now could make a significant difference to your retirement income in the future.

## Your annual LGPS statement

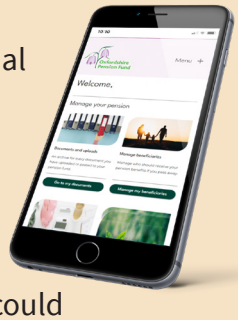
Your Annual Benefit Statement (ABS) provides a valuable snapshot of the pension benefits you've built up with the Oxfordshire Pension Fund.

The statement shows the pension you've built up to 31 March 2026 and includes estimates to help you understand what your benefits could be worth at retirement. It also provides useful information about survivor benefits and your death in service nominations.

Many members access their statement through ***My Oxfordshire Pension***, our secure online portal.

**Through the portal you can also:**

- View historic benefit statements
- Update your address
- Update your beneficiaries
- Run retirement estimates
- Upload documents securely
- Access scheme correspondence and newsletters



Please review your statement carefully and check that your personal details are correct. If something doesn't look right, please contact us as soon as possible.

Your pension is one of your most valuable financial assets. Taking a few minutes to understand it today could help you make more informed decisions in the future.

## Stay connected with your pension fund

**Are you following Oxfordshire Pension Fund on LinkedIn?**

We share pension news, retirement planning tips, webinar updates, and information about how your Fund is invested, stewardship and responsible investment activities. Follow us to stay up to date with the latest news and developments affecting LGPS members.

***Oxfordshire Pension Fund***

***Contact us:*** **T:** 03300 241 359 **W:** https://www.oxfordshirepensionfund.org.uk/
**Contact Us:** https://www.oxfordshirepensionfund.org.uk/pensionsform/contact-us
**My Oxfordshire Pension:** https://oxfordshire.pensiondetails.co.uk/

Please note that information here cannot override the regulations. In the event of a dispute we will use the appropriate regulations. This newsletter contains statutory information.
If you need this information in a different format, please contact Pension Services. 03300 241 359

OXFORDSHIRE COUNTY COUNCIL

# Preparing for a changing climate

Our latest ***Task Force on Climate Related Disclosures (TCFD) Report*** for the year ending 31/12/2025 describes how, although we continue to support efforts to reduce carbon emissions, we also recognise that higher temperatures and more extreme weather may become more common in the future.

To help protect investments, and therefore also pensions, the Fund is looking at how the companies we invest in are preparing for climate-related risks, such as changing weather patterns, damage from extreme weather, supply chain disruption and rising costs.

By working with investment managers and companies, the Fund aims to keep its investments strong and resilient for the long term, while continuing to support the move to a lower-carbon economy.

# Scams Top Tips

**Please be wary of pension scams:**

- Reject unexpected offers or cold calls
- Check who you're dealing with by checking the ***Financial Services Register***
- Don't be rushed or pressured into making decisions
- Don't upload your personal details into AI platforms
- Get impartial information and advice ***here***

# We are moving

This October, the Pension Fund team will be relocating to new premises.

While our permanent office is being prepared, we will be operating from temporary accommodation in Oxford.

The move will not affect the service we provide. You can continue to contact us as normal, and all existing contact details will remain unchanged.

Any mail sent to us will be redirected. Wherever possible please submit forms and correspondence through our online portal or by email.

Please do not arrive at any of our offices without an appointment as there are not always people on site. If you need help in person, please book an appointment by clicking here ***https://www.oxfordshirepensionfund.org.uk/pensionsform/contact-us***
Or call **03300 241359** (Mon–Thurs 9–5, Fri 9–4).

# Pension Awareness Week

Thank you to everyone who joined us for our Pension Awareness Week sessions in September.

As part of the week, we delivered three live bite-size sessions designed to help members better understand their pension benefits and make informed decisions about their future.

We were delighted by the response. More than 1,000 of you attended the sessions live, with a further 800+ of you asking for recordings. This demonstrates just how important pensions information is and reinforces our commitment to providing clear, accessible guidance for all our members.

Whether you joined us live, caught up afterwards, or shared the sessions with colleagues and friends, thank you for taking the time to learn more about your pension.

If you missed the sessions and would like to watch the recording, or if you asked a question and are waiting for the answer – please head to our ***website*** or click on the links below.



**How We Calculate Your Pension**



**Leaving and Retirement**



**LGPS Overview**

# Useful links

National LGPS members website:
***www.lgpsmember.org***
Detailed scheme member guide:
***www.oxfordshirepensionfund.org.uk***
Legal and General – top up your pension Fund
***www.legalandgeneral.com/oxfordshirepensionfund/***

**Advisory services**

Money Helper:
***https://www.moneyhelper.org.uk/en***
The Pensions Regulator:
***www.thepensionsregulator.gov.uk/***
State pension planning and forecasts
***https://www.yourpension.gov.uk/***

**Be 'scamsmart'** – find out more on how scammers work and get advice on the FCA's website
***https://www.fca.org.uk/scamsmart/how-avoid-pension-scams***

Oxfordshire Pension Fund

**Find us on LinkedIn!**

https://www.linkedin.com/company/oxfordshire-pension-fund/

Scan the QR code to follow us!