

# open lines

The newsletter of the Kent Pension Fund

**Issue 47**

**Spring 2024**

## Local Government Pension Scheme (LGPS). Pension payments from April 2024

**The government announced that the increase to public service pensions is 6.7%. It is payable from 8 April 2024.**

Details of the amount of the increase on your own pension appears as a message on your April payslip. We cannot give you details before this.

We post your April payslip and P60 together to your home address at the end of April. These figures are also available on member self service. Register or log in at [www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)

Public service pensions are increased under the provisions of the Pensions Increase Act. The annual change in the Consumer Price Index (CPI) to September determines the amount of increase. It is applied to pensions from the following April.

The change in the CPI from September 2022 to September 2023 was 6.7%.

We pay the pension increase with your local government pension in April. We calculate the pension increase on your current annual pension amount.

If you reached State Pension age before 1 April 2016, the calculation may be different. We calculate the pension increase on your annual pension less any Guaranteed Minimum Pension (GMP) amount. The Department for Work and Pensions (DWP) notify you of any GMP amount you may have. The DWP pay the increase on your GMP as an addition to your State Pension.

Further information about this is overleaf. You can also find information on our website at [www.kentpensionfund.co.uk](http://www.kentpensionfund.co.uk) in the pensioner member (receiving a pension) area.

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**Kent Pension Fund**

# About your payslip and P60

A P60 form details your taxable pay and tax for the whole tax year. We combine your P60 with your April payslip and post it at the end of April to your home address.

Your payslips and P60s are also available on member self service. You can download a copy of your payslip. We are working on the facility to download a copy of your P60.

Register or log in at

[www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)

**Please keep your P60 safe** as other organisations often ask to see it as proof of your earnings. If it goes astray, we can send you a copy.

Contact the Pension Payroll Team on **03301 249993**, email [pensions.payroll@hrconnect.org.uk](mailto:pensions.payroll@hrconnect.org.uk) or write to Pension Payroll Team, HRConnect, 1 Abbey Wood Road, Kings Hill, West Malling, Kent ME19 4YT.

## Information shown on your payslip

**Payroll Reference:** This number helps us to identify you. Please quote this if you contact us.

**Sort Code:** This number identifies the bank and branch where your account is held.

**Tax Code:** HM Revenue & Customs (HMRC) notifies us of the tax code to apply for you.

**Your Gross Pension (before deductions):** This shows a breakdown of your pension payment. For example, 'Basic Pension' is the monthly pension amount awarded when you took your pension. 'Pension Increase' is the increases awarded to your pension from when you took it to date. It shows as a separate monthly amount.

**Your Deductions:** This shows a breakdown of deductions, including income tax.

**Your Net Pension (after deductions):** The amount paid into your bank account.

**Your Payment Date:** The date that we credit the money to your bank account.

## Information shown on your P60

**Payroll Reference:** This number helps us to identify you. Please quote this if you contact us.

**Final Tax Code:** This is the last tax code applied for you in the tax year. The Tax Office (HMRC) decides your tax code. If you have a query, contact HM Revenue and Customs (HMRC), Pay As You Earn, BX9 1AS or call 0300 200 3300.

**PAYE Reference:** You receive a pension paid from the Kent Pension Fund. 663/KP is the PAYE reference number for the Kent Pension Fund. Quote this and your NI number when you contact the Tax Office (HMRC).

**Previous Employments:** This is pay you may have earned, and tax deducted. It relates to employment in this tax year, before receiving your pension.

**This Pension Fund:** This is pension paid to you from Kent Pension Fund in this tax year, and tax deducted.

**Total Pension/Pay for the year:** This is your total taxable pension, and taxable pay if you were in employment. Taxable pay may only show if you took your pension during the year. It shows your total tax deducted for this tax year.

## Members self service

Member self service (MSS) is available for members in receipt of a pension. You can:

- access a summary of your pension account
- access your payslip and P60 figures
- change your address and bank details
- change your nomination for the lump sum death grant if you are under age 75.

From November 2023 we have added the facility to download and print copies of your payslips. We are working on providing the facility to download a copy of your P60.

You need to register to access member self service. You must have a personal email address to register.

Once you have registered, you can log in any time at your convenience. Register or log in at [www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)

We will be upgrading member self service. If you have already registered, you will need to transfer your access. When we upgrade, the log in page will change. It will explain what you need to do on the new log in page.

# Pension FAQs



## When do I receive my P60?

A P60 form details your taxable pay and tax for the tax year. We combine it with your April payslip and post it to you at the end of April. You should keep your P60 safe as you may need it in the future.

## Why don't I receive a payslip every month?

Payslips are only posted at the end of the month if:

- The amount of your pension payment differs by more than the minimum limit. The limit is on our website. Currently it is £5 difference or more from the previous month.
- You change your bank details.

We post a payslip to everyone in April.

You can view payslip figures and download a copy on member self service. Register or log in at [www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)

## How do I change my bank or building society account?

We cannot take change of bank over the phone.

We must verify your signature on a form.

Or you can let us know through member self service.

**Member self service:** Register or log in at [www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)

Notify us of the change on your dashboard.

### Form:

Complete a form and send it to us.

Visit [www.kentpensionfund.co.uk/changebank](http://www.kentpensionfund.co.uk/changebank) to download and print the form.

Or call the Pension Payroll Team on **03301 249993** to request that they post the form to you.

Complete and sign the form.

Email a scanned copy or photo of the completed form to [pensions.payroll@hrconnect.org.uk](mailto:pensions.payroll@hrconnect.org.uk)

Or post the form back to Pension Payroll Team, HRConnect, 1 Abbey Wood Road, Kings Hill, West Malling, Kent ME19 4YT.

## I have moved. How do I notify you of my change of address?

You can notify us of a change of address by:

- changing it yourself through member self service. Register or log in at [www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)
- completing an online form at [www.kentpensionfund.co.uk/address](http://www.kentpensionfund.co.uk/address)
- calling **03301 249993**
- emailing [pensions.payroll@hrconnect.org.uk](mailto:pensions.payroll@hrconnect.org.uk)
- writing to Pension Payroll Team, HRConnect, 1 Abbey Wood Road, Kings Hill, West Malling, Kent ME19 4YT.

## When do I get paid?

Pension payments are paid on the last working day of each month.

## Why isn't the full pension increase paid in April?

The pension increase is payable from the first Monday after the start of the new tax year. This year the pension increase is payable from 8 April 2024. Your pension is payable at the old rate up to 7 April 2024.

## Do Kent County Council (KCC) decide the amount of the increase to my pension each year?

No, KCC do not decide the increase. The government uses the Consumer Price Index (CPI) in the 12 months to the previous September. It is set by HM Treasury. Further information from HM Treasury is on the government website [www.gov.uk](http://www.gov.uk)

## How is CPI calculated?

The average price of a basket of goods and services is collected from various retailing outlets. A percentage increase or decrease is calculated for this basket of goods.

## I worked out 6.7% increase on my pension, but I have not received as much as the amount I calculated. Why would that be?

It could be that you have not received your pension for a full year. It could be that part of your pension is made up of a Guaranteed Minimum Pension (GMP). The pension increase is paid differently in these circumstances. Please read more FAQs for further explanation.

## What is a Guaranteed Minimum Pension (GMP)?

The LGPS was contracted out of the State Earnings Related Pension Scheme (SERPS). If you paid in to the LGPS between 6 April 1978 and 5 April 1997, you may have a GMP. GMPs no longer accrued from 6 April 1997.

A GMP is based on the state entitlement you would have earned if you were in SERPS at the time. We check that the amount of pension we pay you is equal to or more than the amount of your GMP.

In most cases your LGPS pension is higher than your GMP. The GMP is paid as part of your local government pension, not in addition.

## How do I know if I am entitled to a GMP?

The Department for Work and Pensions (DWP) notifies you if you are entitled to a GMP. Please note that the DWP refers to the GMP as Contracted Out Pension Equivalent (COPE) in correspondence to you.

## How is pension increase calculated on my pension?

We calculate pension increase on your annual pension at the end of March 2024 less any GMP amount.

The Department for Work and Pensions (DWP) notifies you if you have a GMP amount.

## How is pension increase paid on my GMP?

**If your State Pension age (SPa) is on or after 1 April 2016**, we pay the full increase on the GMP element with your local government pension.

**If your State Pension age (SPa) is before 1 April 2016**, we pay up to 3% increase on the GMP element between 6 April 1988 and 5 April 1997.

We pay it with your local government pension. The DWP pay any amount outstanding above the 3% with your State Pension.

The DWP pay the full increase, no matter what the percentage is, on the GMP up to 5 April 1988 with your State Pension.

This year the increase is 6.7% which is over the 3% boundary. We pay 3% on your GMP element between 6 April 1988 and 5 April 1997 with your local government pension. The DWP pay the remaining 3.7% with your State Pension. The DWP pay the 6.7% increase on the GMP element up to 5 April 1988 with your State Pension.

## How is the pension increase shown on my payslip?

The basic pension amount when you took your pension shows on your payslip as 'Basic pension'. It does not change. Each year the pension increase amount is added to a separate element. It shows on your payslip as 'Pension increase'.

## Can I find out the amount of my pension increase before April?

Your pension increase amount shows on your April payslip. We are unable to tell you the amount beforehand.

## Why is my tax deduction different this month?

HMRC (The Tax Office) determine everyone's tax code for the new tax year. They send the tax codes electronically to our payroll system and update it.

If your code has changed, HMRC send you confirmation of your new tax code and how the code is made up.

If you have any queries about your tax code, you should contact HMRC on **0300 200 3300**. Quote the reference 663/KP and your National Insurance number.

## Who do I contact with a query about my monthly pension payment?

For queries about your pension payment, please contact the Pension Payroll Team:

- Email [pensions.payroll@hrconnect.org.uk](mailto:pensions.payroll@hrconnect.org.uk)
- Call **03301 249993** Monday to Friday between 9am and 5pm. Calls cost the same as 01 and 02 numbers and are included in free call packages. To call from abroad dial **+44 3301 249993**.
- Write to Pension Payroll Team, HRConnect, 1 Abbey Wood Road, Kings Hill, West Malling, Kent ME19 4YT.

For other pension queries, please call Kent Pension Fund Administration Section on **03000 41 34 88** or complete the online enquiry form at [www.kentpensionfund.co.uk/contact](http://www.kentpensionfund.co.uk/contact)

## Will my State Pension be increased?

For information about your State Pension, please contact your local Department for Work and Pensions (DWP) office. You can find information about the State Pension on the government website [www.gov.uk](http://www.gov.uk)

## Proportion of the pension increase

If your pension began on or before 23 April 2023, 6.7%

increase applies. If your pension began after this date, a proportion of the increase applies as follows:

Pension beginning	% increase
On or before 23 April 2023	6.7 %
24 April 2023 to 23 May 2023	6.14%
24 May 2023 to 23 June 2023	5.58%
24 June 2023 to 23 July 2023	5.03%
24 July 2023 to 23 August 2023	4.47%
24 August 2023 to 23 September 2023	3.91%
24 September 2023 to 23 October 2023	3.35%
24 October 2023 to 23 November 2023	2.79%
24 November 2023 to 23 December 2023	2.23%
24 December 2023 to 23 January 2024	1.68%
24 January 2024 to 23 February 2024	1.12%
24 February 2024 to 23 March 2024	0.56%

# Claiming pension credit

If you are over State Pension age (SPa) and on a low income, you may be entitled to extra money to help with your living costs. This is known as pension credit and is separate from your State Pension.

You can apply for pension credit up to 4 months before you reach your SPa. You can apply after you reach SPa but your application can only be backdated 3 months.

Find out about pension credit and how to apply on the government website [www.gov.uk](http://www.gov.uk) or call the pension credit claim line on **0800 99 1234**.

If you need help completing benefit claim forms, make an appointment at your local Citizen's Advice Bureau. They have advisors that can help you.



Wave Community Bank is a local credit union offering financial services to its members.

As a not-for-profit co-operative, it provides support to the community it serves.

Pensioners living in Kent, Medway, East Sussex and Brighton and Hove are eligible to become members. A government guarantee protects savings. All interest paid on loans stays in the local community.

Wave Community Bank helps local residents access affordable credit. Loans have no hidden costs or repayment penalties and range from £500 to £15,000 starting at 5% APR (subject to status). Their Saver Loans help you build your savings when you borrow.

Visit: [www.wavecb.org.uk](http://www.wavecb.org.uk) Email: [info@wavecb.org.uk](mailto:info@wavecb.org.uk)  
Call: **0300 303 3188** (9:30am to 1pm Monday to Friday excluding bank holidays).

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# Benefits update



**Tina Gilchrist**

Tina Gilchrist is the founding Director of CBG Solutions Limited and has been responsible for the co-ordination and delivery of pre-retirement seminars for over 35 years. Her clients include many of the FTSE 100 Companies, whose employees receive support leading up to and following retirement. She is an expert in State Benefits and has experience in helping individuals through the maze of sometimes complex and constantly changing benefits.

Tina can save valuable time searching for information, that can be provided quickly and easily by a simple phone call on the helpline **01423 819452** or email [tina.gilchrist@cbgsolutions.co.uk](mailto:tina.gilchrist@cbgsolutions.co.uk)

This service is only available to those in receipt of a pension from the Kent Pension Fund.

## 1. State Benefits

### 1.1 Housing Allowance

The local housing allowance, which has been frozen since 2020, is being unfrozen and increased to 30% of local rents from 6 April 2024.

### 1.2 Attendance Allowance

From April 2024, the higher rate of Attendance Allowance increases from £101.75 to £108.55; whilst the lower rate increases from £68.10 to £72.65.

### 1.3 Disability Living Allowance (DLA)

From April 2024, the Care Component of DLA increases as follows: the Higher Rate increases from £101.75 to £108.55; the Middle Rate from £68.10 to £72.65; and the Lower Rate from £26.90 to £28.70. The Higher Rate Mobility Component increases from £71.00 to £75.75 and the Lower Rate from £26.90 to £28.70.

### 1.4 Personal Independence Payment (PIP)

From April 2024, the Care Component of PIP increases as follows: the Higher Rate increases from £101.75 to £108.55; the Middle Rate from £68.10 to £72.65; there is no Lower Rate paid with the Care Component of PIP. The Higher Rate Mobility Component increases from £71.00 to £75.75 and the Lower Rate from £26.90 to £28.70.

### 1.5 Pension Credit Increase

From April 2024, the pension credit standard minimum guarantee increases from £201.95 to £218.15 for a single person and from £306.85 to £332.95 for a couple.

The saving credit maximum increases from £15.94 to £17.01 for a single person and from £17.84 to £19.04 for a couple. The figures will be more if you receive a disability benefit.

### 1.6 Cold Weather Payment

If you are on Pension Credit and the temperature in your area was recorded as, or forecast to be, zero degrees celsius or below for 7 consecutive days, you should receive a cold weather payment of £25 for each 7 day period of very cold weather between 1 November 2023 and 31 March 2024.

The payment should be automatic, but if you fit the criteria and don't receive the payment, contact your local pension centre. Cold Weather Payments are different to Winter Fuel Payments and The Warm Home Discount and will not affect your entitlement to either of these benefits.

## 2. Finance

### 2.1 Free access to cash protected

The vast majority of people and businesses are set to be no further than 3 miles away from withdrawing cash under a new framework set out by the Treasury. A government statement published on 18 August 2023 set the minimum expectations on banks to protect services for people and businesses who want to withdraw or deposit cash.

They can expect to withdraw cash without any fees, something that has now been set out in law. It also makes clear that if a service is withdrawn and a replacement service is needed, this should be put in place before the closure takes place.

## 3. Taxation

### 3.1 ISAs

From April 2024, the government are simplifying ISAs and providing more choice of opening an ISA in any given tax year. However, ISA allowances remain

frozen at £20,000. The government will allow multiple subscriptions to ISAs of the same type every year. This change means it should be easier for people to choose the best ISA accounts for their needs and move money between them. The government will also allow partial transfers of ISA funds in the same year between providers (still limited to £20,000 per tax year). These changes should make it easier for investors who want to try out different stocks and shares ISA providers. Cash savers could be able to open multiple new ISAs as new deals become available.

### 3.2 Inheritance tax

Despite speculation, there have been no announcements regarding changes to inheritance tax at the date of going to print.

## 4. General

### 4.1 Bus fare cap

The £2 bus fare cap introduced on a single adult bus ticket on most services in England outside London ended on 31 October 2023. It increased to £2.50 until 30 November 2024. The fare cap does not apply to bus services in London as transport is devolved to the Mayor of London, including fare setting.

### 4.2 Cheaper Insulation

In September 2023, the government launched a £1 billion drive to help those most in need to heat their home for less, through the Great British Insulation Scheme. The scheme will boost help for those on the lowest incomes as well as extend support to a wider range of households compared to other existing government-funded schemes. Those eligible for support under the Great British Insulation Scheme include families in council tax bands A-D in England, A-E in Scotland and Wales, with an Energy Performance Certificate (EPC) rating of D or below.

Customers can find out if they can get support to make their homes more energy efficient by using a new online checker tool by logging on to:

[www.gov.uk/apply-great-british-insulation-scheme](http://www.gov.uk/apply-great-british-insulation-scheme)

If you cannot use the online service, phone the helpline on **0800 098 7950** Monday to Friday 8am to 6pm (except public holidays) and Saturday 9am to 12pm.

You can be a homeowner, landlord or tenant (either renting privately or from a housing association). If you are a tenant, speak to your landlord before you apply. You'll need their permission before any insulation can be installed. If you are eligible for support, your energy supplier will contact you. They will then arrange an assessment of the property. If you need to pay anything, you will find out after the assessment.

You can decide not to go ahead if you do not agree with the assessment or costs.

This scheme is not available in Northern Ireland. Find out about energy saving schemes in Northern Ireland at:

[www.nidirect.gov.uk/information-and-services/environment-and-outdoors/energy-advice](http://www.nidirect.gov.uk/information-and-services/environment-and-outdoors/energy-advice)

### 4.3 Power of Attorney - refunds left unclaimed

In 2018 the Ministry of Justice (MoJ) began refunding those who had applied for a Lasting Power of Attorney (LPA) in England and Wales between 1 April 2013 and 31 March 2017. Between those dates, the Ministry of Justice reduced the Office of the Public Guardians (OPG's) operating costs but the application fee for a Power of Attorney remained the same. This meant that the OPG generated a surplus from overpayments, as applicants continued to pay the same price. The cost of applications was eventually reduced from £110 to £82 from 1 April 2017.

If you have not already claimed a refund, you may be eligible to claim if you made a power of attorney application in England or Wales between 1 April 2013 and 31 March 2017.

You can make a claim if you are the 'donor' - the person who made the power of attorney, an 'attorney' - appointed by the donor in an LPA or Enduring Power of Attorney (EPA) to make decisions on their behalf, or the executor of the donor's estate if the donor has died.

There are two types of LPA: Property and Financial and Health and Welfare. The amount of money that you will receive back depends on the amount of fees you paid at the time of your application. An extra 0.5% interest will be added to each successful claim.

The online application process for claiming refunds closed in January 2021, however the MoJ have said that people can write to the OPG and request a refund.

You can email: [poarefunds@justice.gov.uk](mailto:poarefunds@justice.gov.uk) to request a refund or apply by post to: POA Refunds Team, Lower Ground Floor, Office of the Public Guardian, PO Box 16185, Birmingham, B2 2WH.

It may take up to 12 weeks for your claim to be approved and processed. If it is approved, you will be sent a refund via cheque.



# Income Tax 2024-25

## Taxable bands

Taxable bands determine the percentage of tax you pay on your earnings.

Tax rate	Earnings a year
<b>0%</b>	Under your Personal Allowance (PA) Note: for most the PA is £12,570
<b>Basic rate 20%</b>	Between PA to PA + £37,700 Note: for most it is £12,570 to £50,270
<b>Higher rate 40%</b>	Between PA + £37,701 to £125,140 Note: for most it is £50,271 to £125,140
<b>Additional rate 45%</b>	More than £125,140

## Tax codes

Your tax code indicates what your personal allowance is. In a simple case, HM Revenue & Customs (HMRC) works out your personal allowance then divides by 10 to give the code. For example, you have a personal allowance of £12,570 so your tax code is 1257L.

HMRC notifies you what your tax code is.

If you think your tax code is wrong, you need to contact the Tax Office (HMRC) so they can correct it. Write to HMRC, Pay As You Earn, BX9 1AS or call **0300 200 3300**.

Please quote the tax district reference number for Kent Pension Fund, which is 663/KP, and your NI number.

If you live in Scotland, the income tax you pay may be different. For further information about income tax, visit the government website [www.gov.uk](http://www.gov.uk)

## Management of the Fund

There is a clear distinction between Kent County Council (KCC) and Kent Pension Fund. The Fund's finances are separate to those of KCC and over 300 other participating employers. In 2023, we designed a Kent Pension Fund logo to help distinguish the Fund from other entities. It is on the front page of this newsletter.

Find out about the management of Kent Pension Fund on our website at [www.kentpensionfund.co.uk](http://www.kentpensionfund.co.uk)

## Personal allowance

Your personal allowance is the earnings you can receive before you pay tax.

The standard personal allowance for 2024-25 is £12,570. Your allowance can be reduced or increased because of your personal circumstances. For example, it is reduced to recover a previous underpayment of tax.

If your income is above £100,000, your personal allowance is reduced - by £1 for every £2 of income above £100,000. This reduction applies regardless of date of birth.



## Basic State Pension increase

The government confirmed that the basic State Pension increases by 8.5% from April 2024.

The government pays your State Pension.

The government's triple lock policy determines how much the basic State Pension increases each year. It rises in line with the highest of the 3 measures of:

1. inflation, or
2. change in average earnings, or
3. 2.5%.

This year the increase is in line with earnings. For further information, visit the government website [www.gov.uk](http://www.gov.uk)

The LGPS is a public sector pension scheme. It is administered through regional pension funds. Kent Pension Fund is one of those regional funds. KCC is the administering authority for the LGPS in Kent and Kent Pension Fund. The Pension Administration Section and the Treasury and Investments Section share the day to day management of the Fund. They, and the Pension Fund Committee, have responsibilities to the Fund.



# Responsible Investment update

## Net zero commitment

The Kent Pension Fund Committee agreed an ambitious policy package. It addresses climate risk and includes a headline net zero target of 2050.

The interim emission reduction goals seek to limit global temperature increases to 1.5°C. They are in line with the Intergovernmental Panel on Climate Change (IPCC). These goals are:

- a 15% target allocation to sustainable investment assets by 2030, and
- a 43% reduction in emissions arising from its equity investments by 2030. The reduction is 69% by 2040.

The global economy will move away from fossil fuels over the coming decades. The interim milestones are critical to help the Fund navigate transition risk safely.

Investors have an important role to play in driving the transition to a low carbon economy. The Fund will invest in companies and industries that support the transition. We will invest in climate solutions that support wider decarbonisation of the economy.

If you have an enquiry about responsible investment, please email [pfresponsible.investment@kent.gov.uk](mailto:pfresponsible.investment@kent.gov.uk)

TIMELINE	
Net zero commitment agreed	December 2023
15% target allocation to sustainable investment assets	2030
43% reduction in emissions arising from equity investments	2030
69% reduction in emissions arising from equity investments	2040
Net zero achieved	2050



## Report and accounts 2023

It has been a busy year for the Kent Pension Fund, including:

- strengthening our governance process
- completing the latest triennial valuation
- enhancing our responsible investment activities.

The Fund has successfully navigated challenging investment conditions. The investment strategy generated an overall positive return of 1.7%.

The Fund's assets have grown to £7.8 billion at 31 March 2023. Assets valued at £3.4 billion are pooled via the ACCESS investment pool. Kent Pension Fund continue to be active participants in the ACCESS project.

Following the triennial valuation, our funding level has improved to 102%. It is testament to our robust funding strategy. The Fund's membership has increased. It supports 151,838 scheme members and over 300 employers.

A copy of the Kent Pension Fund's report and accounts is available at [www.kentpensionfund.co.uk/accounts](http://www.kentpensionfund.co.uk/accounts)

If you do not have access to the internet and would like a hard copy, please call the Treasury and Investments Team on **03000 420660**.

## Personal data assurance

The Kent Pension Fund needs to hold and process personal data to pay pensions and manage the Fund.

The General Data Protection Regulations (GDPR) give

people rights. They protect personal data. We have a privacy notice that details what personal data we hold, what we do with it, and who we share it with. You can read it at [www.kentpensionfund.co.uk/privacynotice](http://www.kentpensionfund.co.uk/privacynotice) If you do not have internet access and would like a copy, please call us on **03000 41 34 88**.



# KARF

**Kent Active Retirement Fellowship**

**KARF provide members with the opportunity to meet with other retired people with similar interests at local branches. There is a common annual membership subscription of £5.**

The contact details for all the branches are on the back page. If you are interested in joining, please contact the branch of your choice. Find the branch contact details online at [www.kentpensionfund.co.uk/karf](http://www.kentpensionfund.co.uk/karf)

## Branch News

### KARF Maidstone East

We will be celebrating the twentieth anniversary of our Branch being set up in June and are planning an appropriate party afternoon with a special cake, and maybe a glass or two of fizz.

Our monthly meetings continue to provide a varied programme of speakers, entertainers and in-house activities and additionally we have our annual holiday - this year to Bournemouth - as well as coach outings, lunches out, theatre trips and other functions. Why not come along and join us - you will be most welcome.

**Don Clayton**

### KARF Medway

During 2023, we have enjoyed our annual cream tea, a trip on the Medway with a fish and chip lunch, the Christmas Party, and a day trip to Hastings. We have monthly lunches which are usually attended by about 20 people.

We have a programme of speakers booked for the Spring and will no doubt have a cream tea in July.

I apologise to anyone who enquired about joining KARF Medway during the summer months. Your request was not ignored but we were unable to access our KARF gmail at that time and eventually had to set up a new account.

We look forward to welcoming new members who will help to carry the club forward into 2024 and beyond.

### KARF Folkestone, Dover and Deal

Our monthly meetings attract around 60 members. Over the past year we have enjoyed some excellent speakers including talks on crop circles, Marconi, the memories of a female private detective, and a demonstration of stained glass making. In May we celebrated the Coronation with an afternoon tea and music.

We visited the Poppy Factory in London, Chapel Down Vineyard including wine tasting, and Hever Castle. Our Autumn holiday was in Cardiff which was enjoyed by over 40 members and friends. The year ended with an excellent Christmas lunch at the Hythe Imperial Hotel.

We are steadily being joined by new members so if you think you would like to meet new people and join our activities please contact me. You are welcome to come along to a meeting for a taster before joining. Meetings

are held at 2:30pm on the second Tuesday of each month at Capel-le-Ferne Village Hall, Lancaster Avenue, Capel.

**Anne Russell**

### KARF Wyvern

KARF Wyvern have enjoyed another year of events and speakers. It included quizzing representatives from the Highways Agency about the ongoing roadworks at Stockbury which are impacting residents and traffic from a wide area. A magician entertained us at Halloween as we munched through suitably themed cakes. In December, 70 members, friends and families rounded off the year with a Christmas lunch at a local venue with entertainment and dancing. We kicked off 2024 with a talk on the traditions and history of Morris Dancing. A whole year's programme is in place which includes a talk from a representative of Cleve Hill Solar Park and a Baby Boomer Nostalgia Show. Our Walking, Pub Lunch and Friendship Groups all continue to flourish.

If you would like to come along, please just turn up and you can be assured of a warm welcome. We meet at 2pm on the last Monday of the month (Tuesday if it's a Bank holiday), at Tunstall Village Hall.

### KARF Channel

The group has continued to enjoy a varied programme of speakers and events, all well supported. We had a thought-provoking presentation on climate change and enjoyed a demonstration of stained-glass work. A theatre trip to see " Abigail's Party" brought back memories of the original tv production and was much enjoyed. Lunch club branched out and visited a Japanese restaurant with most of us giving up with the chopsticks!

We celebrated our 20th anniversary in November. We marked it with an afternoon tea, celebration cake, glass of fizz, a look back over club history, a quiz, and a display of photos from past holidays and events. It was a memorable occasion and good to look back, remember absent friends, and toast our future. Plans are well afoot for 2024, and we would love to welcome anyone in the Folkestone and South Kent area who would like to join our friendly group. - **Carol Govan**

### KARF Tonbridge

We meet at the Methodist Church, Higham Lane at 2pm to 4pm on the 3rd Thursday of every month except January and August. We were lucky to have an increase

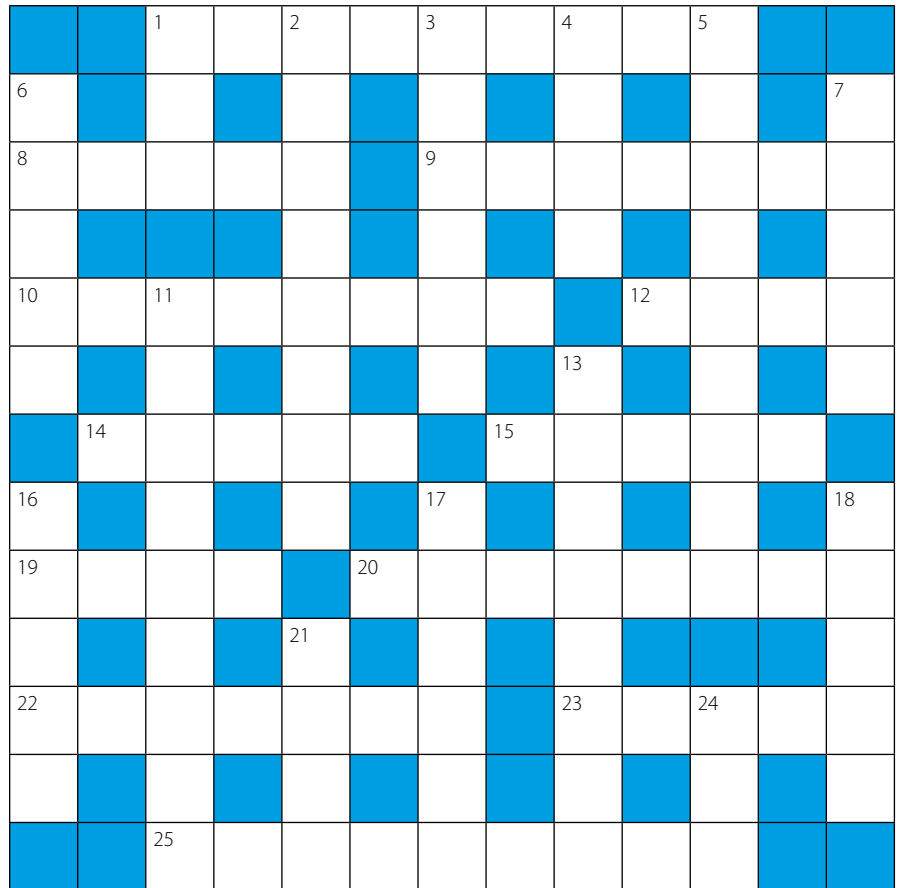
in members last year and I hope we continue to. Our speakers last year were very good, and it is looking like this year will be the same. In September I spoke about my visit to the Faroe Islands and Iceland. We had a talk in October about SOE: Churchill's Secrets, in November we had some helpful information from the Fire Brigade and in December we enjoyed a Ukulele Band with homemade sausage rolls, mince pies and a natter.

At the time of writing, we are looking forward to our New Year Lunch and our AGM with a quiz. In March we have a speaker about Diamonds: A girls best friend, April is Nursing in India and May is films and photos of the Tonbridge Area.

Please contact me if you would like more information about joining our group.

**Val Hanmore**

# Cryptic Crossword by Roger Stevens



## Receiving Open Lines by email



We produce the Open Lines newsletter twice a year.

The Autumn issue is online only. We post the Spring issue to your home address. It includes information about annual pension increase.

Please consider opting to receive both newsletters as a link by email. It helps the Kent Pension Fund save money in paper, printing, and postage. We only use your email address for this purpose and do not pass it on to a 3rd party.

To receive both newsletters by email, please complete the online form at [www.kentpensionfund.co.uk/openlines](http://www.kentpensionfund.co.uk/openlines)

If you already receive it by email, please let us know a change to your email address by completing the form again.

### Across

1. Uncle cuts round a very tasty joint of meat (9)
8. Religious garment worn as a regular practise? (5)
9. Great media attention caused when devoted follower is presented with a transport charge (7)
10. Adjust your headwear and allow almost a hundred to become fit and strong (8)
12. Bible character you might well find in the sauna (4)
14. Kent village had right to be presented at four to her late Majesty (5)
15. It's when the bowel moves up higher in the body! (5)
19. Keenly interested in the return of a famous female singer (4)
20. I was inconvenienced when taking to town just a foreign coin and an old penny (8)
22. The former Queen took Edward and made quite an influence on him (7)
23. I got involved in puttying the window. That was my contribution to the job (5)
25. Chips cooked with peas - ideal for long-distance travel (9)

### Down

1. Method of travel to use after getting return on another form of transport? (3)
2. These make Stacy see differently after dark (8)
3. Not just a French exhibition (6)
4. Marine flyer to be seen in the better neighbourhoods perhaps (4)
5. While the gnome rested here a lot stood around (9)
6. Talk about euro fraud! (5)
7. We followed some guys and they showed us what there was to eat (5)
11. The older man might find this in his ears (9)
13. Cake ingredient belonging to a male who is disturbed by a certain bold gesture (8)
16. When Marge comes round, the first person she sees is playing (5)
17. Bring under control, as relating to a newly married couple by the sound of it (6)
18. Correct text, written by hard-headed woman (5)
21. Landmark that can be dangerous, yet is neat in a way (4)
24. This is a small and loving pet, whichever way you look at it (3)

The answers to the crossword are on the back page.

## CRYPTIC CROSSWORD SOLUTION

ACROSS		DOWN	
1	Succulent	1	Sub
8	Habit	2	Catseyes
9	Fanfare	3	Unfair
10	Athletic	4	Erne
12	Esau	5	Toadstool
14	River	6	Cheat
15	Elbow	7	Menus
19	Avid	11	Hairiness
20	Troubled	13	Flourish
22	Exerted	16	Gamer
23	Input	17	Bridle
25	Spaceship	18	Edith
		21	Etna
		24	Pup

## KARF Literary Competition No.37

### Guess the title and the author:

A newlywed couple are shaken by the arrival of the bride's charismatic cousin. This novel was published in 1920 and the author became the first woman to win the Pulitzer Prize.

If you want to send your answer, please email [pension.systems@kent.gov.uk](mailto:pension.systems@kent.gov.uk)

There are no prizes, it's just for fun and we enjoy hearing from you. The answer will be in the Autumn 2024 online issue of Open Lines. We publish the Autumn 2024 online issue in October 2024. It will be on our website at [www.kentpensionfund.co.uk/openlines](http://www.kentpensionfund.co.uk/openlines)

## KARF Literary Competition No.36 - Answer

The solution to the competition in the Autumn 2023 issue was

**The Lion, the Witch, and the Wardrobe by C.S. Lewis.**

Thank you for your answers. We enjoy hearing from all of you.

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