

open lines

Issue 50

Autumn 2025

Welcome to the online Autumn 2025 issue of Open Lines.

It is the newsletter for members in the Kent Pension Fund who receive a local government pension.

We want to keep in touch with you. We tell you about any changes to local government pensions. The newsletter also includes general information that may be useful.

We appreciate any feedback. Please email your comments to pension.systems@kent.gov.uk

Open Lines by email

We produce Open Lines in Spring and Autumn. The Autumn issue is online only. We post the Spring issue to your home address because it tells you about the annual pension increase.

Please consider opting to receive both newsletters as a link by email. It helps towards achieving our net zero ambitions. It also saves the Fund money in paper, printing, and postage.

If you wish to receive both newsletters by email, [please complete the Open Lines by email online form](#)

If you already receive it by email and need to let us know a change of email address, please complete the form again.

MyPension Online

You can access an overview of your pension account(s) on MyPension Online. Please read the article in the newsletter to find out more.

Kent Active Retirement Fellowship (KARF)

KARF provide members the opportunity to meet people in local branches. Please read the article in the newsletter to find out more.

Website

Our Kent Pension Fund website has a dedicated area of information for you. [Visit the pensioner member area](#)



Kent Pension Fund

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MyPension Online

MyPension Online is available for members in receipt of a pension.

You can:

- access a summary of your pension account
- access your payslips and P60. There is a facility to download and print copies.
- change your nomination for the lump sum death grant if you are under age 75
- change your address
- change your bank details.

You need to create an account to access MyPension Online. Once you create an account, you can log in any time at your convenience.

[Find out how to create an account](#)

If you created an account when you were a current or deferred member, you do not need to create an account again. You see your pensioner account instead.

SMS text verification

You need a One Time Passcode (OTP) to log in.

From 30 June 2025 we introduced Short Message Service (SMS) text verification. This is to improve security. It means that you receive your OTP by text message to your mobile phone.

If you are already registered, you are asked to provide and verify your mobile phone number when you first log in after 30 June 2025. You only need to do this once.

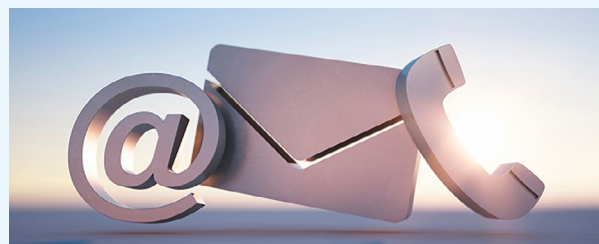
When you log in after your mobile phone number is verified, enter your email address and password. We send a 6-digit code to your mobile phone. You enter the code to access your account.



Help for pensioners on lower income

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 may be eligible even if you have your own home or savings. Even if you are entitled to a small amount of pension credit, you may wish to consider claiming. It may help you qualify for other help, such as with heating bills,

Your local government pension contacts



We must apply the tax code that HM Revenue and Customs (HMRC) gives us for you. If you have an enquiry about your tax code, please contact the tax office:

- write to HM Revenue and Customs (HMRC), Pay As You Earn, BX9 1AS
- call **0300 200 3300** (available 8am to 8pm, Monday to Friday and 8am to 4pm Saturday) or textphone 0300 200 3319. If you are calling from abroad, call +44 135 535 9022.

Please quote the tax reference 663/KP and your National Insurance Number.

For enquiries about your pension payment, please contact the Pension Payroll Team.

Email pensions.payroll@hrconnect.org.uk or call **03301 249993** (Monday to Friday 9am to 5pm).

Calls cost the same as 01 and 02 numbers and are included in free call packages.

For any other pension enquiries contact the Kent Pension Fund. [Complete the online enquiry and document upload form](#) or call **03000 41 34 88** (Monday to Friday 9am to 3pm).

housing costs, NHS dental care, and council tax. 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 online on the GOV.UK website](#). Alternatively, 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.

Getting to know the Pensions Performance and Operations Lead Manager



We administer the Kent Pension Fund on behalf of employers and members. There are about 500 employers and 150,000 members. They include about 50,000 members in receipt of a pension.

Jenny Steggles is the Pensions Performance and Operations Lead Manager. She is in the administration section of the Fund. The section focuses on the administration of pension accounts. Jenny took on the role in June 2025.

We asked Jenny a few questions so you could get to know her a little:

1) How long have you worked in the pensions industry?

15 years.

4) What did you want to be when you were at school?

A music teacher – I wish I could play piano, guitar and other instruments.

2) What will dominate your workload this year?

I am looking forward to developing our operational performance standards to ensure that we deliver the level of customer service that we aspire to provide both now and into the future.

5) What 3 items would you take with you to a desert island?

A solar powered radio, a pile of books and my family (including Luna the dog).

3) What parts of your job do you enjoy?

I enjoy building relationships, problem solving, and working within a fast paced industry.

6) Who would be your ideal dinner guest and why?

My Gran – such an amazing lady, I wish I could speak to her now as an adult and ask her all the questions that I wish I'd asked when I was a child.

Footpath walks in Kent

Kent has a network of footpaths to explore the countryside. There are over 3,500 miles of public footpaths across the county.

The footpaths are looked after to ensure they are useable for you and your dogs too. Some pathways are easy access routes for wheelchairs and pushchairs. Some are for those wanting a shorter, flatter walk.

To find out more, visit the Explore Kent website at www.explorekent.org

Data Sharing



What we do with your personal data

The General Data Protection Regulations (GDPR) give people greater rights. They protect personal data.

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

We have a short privacy notice and a full privacy notice. They detail what personal data we hold, what we do with it, and who we share it with.

[Find out about our privacy policy](#)

National Fraud Initiative

The Cabinet Office is responsible for the National Fraud Initiative (NFI).

The NFI is a data matching exercise. It compares information held by certain public and private sector organisations. This helps to identify fraudulent claims, errors, underpayments, and overpayments. For example, data matching can show a person listed as deceased, but they are in receipt of a pension. A match does not automatically mean fraud has occurred. Organisations must carry out investigations to establish the situation.

Kent Pension Fund must take part in the NFI. We must provide details of our pensioners to the Cabinet Office. The data is used with the Cabinet Office's statutory authority. It does not need the consent of individuals. The data use complies with data protection and human rights legislation.

For further information about the NFI, visit the government website [GOV.UK](#)

Those living abroad are not included on the NFI database in the UK. We must confirm they remain entitled to their pension.

LGPS database

The LGPS is a national pension scheme that is administered locally.

Kent Pension Fund share data with other LGPS pension funds in England, Wales, and Scotland. This helps us comply with LGPS governing regulations.

The database contains a short entry containing:

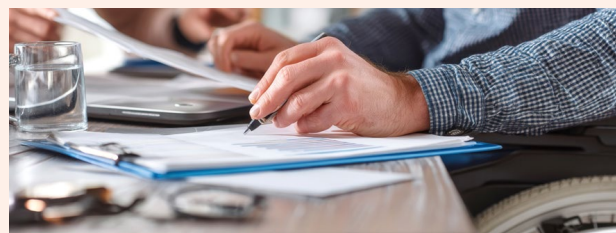
- your National Insurance number
- a number to denote your membership status, for example, pensioner member
- the last calendar year that your pension status changed
- a 4 digit number for the LGPS pension fund.

Funds process the data held on the database. They follow the Data Protection Act and other relevant legislation.

Tell Us Once (TUO) is a service organised by the Department for Work and Pensions (DWP). It lets you report a death to most government organisations in one go. The LGPS has become a TUO partner, so the TUO has access to the LGPS database.

For further information about TUO, visit the government website [GOV.UK](#)

Attendance Allowance



Attendance Allowance is a state benefit. It is for those over State Pension age who need daily living help because of a disability or illness. It is not means tested. Research suggests that about 1 million of those eligible are not claiming.

Individuals must need help for 6 consecutive months to claim. This applies even if they did not get the help. They do not have to have someone caring for them to claim.

Find out about the attendance allowance on the government website at www.gov.uk/attendance-allowance

If you do not want to complete an online form, call to request a form.

Call **0800 731 0122** (England, Wales and Scotland) or **0800 587 0912** (N. Ireland).

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

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

1. State Benefits

1.1 Winter Fuel Payment

All households with a State Pensioner living in them in England, Wales, and Scotland will now receive a Winter Fuel Payment for Winter 2025. You must be living in England, Wales, or Scotland during the qualifying week (the week of 15-21 September 2025) for the 2025-26 Winter payment.

State Pensioners who earn over £35,000 per year will see the payment clawed back through the tax system. 9 million pensioners will receive the £200 or £300 top-up.

All households with a State Pensioner living in them will receive a payment of either £200 or £300 automatically. The higher payment is given when there is someone in the household aged 80 or over. While the payment is per household, the clawback through tax is usually done on an individual basis. A simple example is where there is a £200 payment for a 2-pensioner household, each is deemed to have received £100 each.

You may also be eligible if you receive certain State benefits.

Check for a letter. If you are eligible, you will receive a letter in October or November telling you how much you will receive.

If you haven't received a letter and think you are eligible, or if you are claiming Winter Fuel Payment for the first time, or if you receive Universal Credit, you may need to make a claim.

You can find out how to claim on the GOV.UK website at: www.gov.uk/winter-fuel-payment/how-to-claim

If you do not receive a letter or the money has not been paid into your account by 28 January 2026, log on to the Winter Fuel Payment Centre at: www.gov.uk/winter-fuel-payment or call the helpline: Telephone: **0800 731 0160** (Monday to Friday 8am to 6pm) Textphone: contact [Relay UK](http://RelayUK) on **18001** then **0800 731 0160**

Please ensure that you have your NI Number with you if you log on or call the helpline.

It is important to stress to be aware of scams. You should not need to do anything to receive the Winter Fuel Payment. You will not be sent a text or email asking for your bank details.

You will be able to opt out of the payment. Some pensioners during the political debate said that they do not need the money, so an opt out has been introduced. This may also be useful if you know your income will be above the £35,000 a year threshold, so you simply don't receive the payment rather than have it clawed back.

The Northern Ireland Executive and the Scottish Government are responsible for the Winter Fuel Payment (or its equivalents) in their respective countries.

1.2 Life-time Care Cap

The care cap was announced in 2021 and was designed to help manage care home costs. The life-time cap on care meant no one would have to pay more than £86,000 in England for their personal care. The policy was due to be introduced in October 2023 but was pushed back to October 2025. In the budget on 29 July 2024, the Chancellor announced that the care cap was being scrapped altogether.

1.3 Care Home Fees – capital limits

The capital limits for residential care have remained at the 2024/2025 limits.

A person being assessed for social care should be treated as an individual. If you are married or in a civil partnership or living with a partner, only the income of the person needing care can be taken into account in the financial assessment.

Where one member of a couple who are married or are in a civil partnership enters a care home, 50% of that person's occupational pension, personal pension or payment from a retirement annuity contract (or a total of these if all are in payment) can be passed back to the spouse/civil partner remaining in the family home, if agreed. This 50% of income is then ignored in the means-test when calculating how much the resident can pay.

The disregard only applies where:

- the resident actually passes half of his or her occupational or private pension or retirement annuity income back, and
- the husband, wife or civil partner lives anywhere other than in the same care home as the resident.

The person eligible to receive the disregarded income does not have to accept if it may leave them worse off as it can affect entitlement to means tested benefits.

2. Finance

2.1 Combining small pension pots

The government have unveiled reforms to combine small pension pots. This new initiative is aimed at tackling the growing problem of small, forgotten pension pots that many people accumulate as they move between employers over their working lives. There are now 13 million of these small pots, holding £1,000 or less, with the number increasing by around a million a year.

Under reforms introduced by this government as part of the Pension Schemes Bill, each individual's small pots will be brought together into one pension scheme that is certified as delivering good value to savers. Individuals will retain the right to opt out.

The Small Pots Delivery Group report made recommendations to the government. The report can be found at: www.gov.uk/government/publications/small-pots-delivery-group-report

3. Taxation

3.1 Marriage Allowance (transfer of allowance)

If you transferred 10% of your personal tax allowance to your spouse or civil partner because you were a non-taxpayer be aware that, should the increase in your pension(s) have made you a taxpayer, you will need to contact HMRC and let them know. You can only transfer the whole allowance if you are a non-taxpayer and your spouse or civil partner is a basic rate taxpayer. The increase in State Pensions has resulted in some pensioners becoming taxpayers where they were previously non-taxpayers. If the increase in pension(s) has resulted in the recipient of your allowance becoming a higher rate taxpayer, you will also be unable to transfer any of the allowance.

4. General

4.1 PayPal impersonation scam

A scam email impersonating PayPal tells you that an unauthorised transaction was made using your PayPal account. The email prompts you to call a fraudulent number to receive a refund. Calling this number will put you through to a scammer trying to obtain your personal and financial details. Malicious emails can be reported to the [National Cyber Security Centre](https://www.ncsc.gov.uk).

If you lose any money to a scam, call your bank immediately using the number on the back of your bank card. Report it to Action Fraud at www.actionfraud.police.uk/reporting-fraud-and-cyber-crime or call **0300 123 2040** (Monday to Friday 8am-8pm), or call the police.

4.2 TV Licence

The TV Licence fee increased on 1 April 2025. A colour TV licence increased to £174.50. A black and white TV Licence increased to £58.50. If you watch or record live TV without a licence, you could face a fine of up to £1,000. The fee covers watching or recording live TV including any channel and any TV service, as well as watching on-demand TV. A TV Licence is not needed for streaming services like Netflix or Amazon Prime Video, or for on-demand TV through services like All 4.

You can apply for a free TV Licence if you, as the licence holder, are 75 years or older AND you, or your partner living at the same address, receive Pension Credit. There is a discounted fee for residents in care homes or sheltered accommodation.

4.3 Bus fare cap

The £3 bus fare cap will continue in areas where the cap is not devolved until March 2027.



Cash machine fraud

A cash machine is also known as an ATM (Automated Teller Machine).

Fraudsters can fit devices onto cash machines to steal your bank card details. A couple of examples are:

1. Skimming. They fit a device inside the card slot to get your card details. There may also be a hidden camera near the PIN pad. They capture your PIN number. Fraudsters use both details to make transactions from your account.
2. Card trapping: They fit a device inside the card slot to trap your bank card. When you leave the machine, they remove the device and steal your card.

Tips to stay safe

- If you notice anything strange about the cash machine, report it to the cash machine operator. Strange things could be parts hanging off the machine or someone standing nearby. If you feel unsafe, don't use the machine.
- Cover your pin with your hand when you input.
- If your card is stuck in the cash machine, stay near it and call your bank.
- Check your account regularly to make sure that you recognise all your payments. If you notice anything suspicious, call your bank.

Nominations for lump sum death grant

If you die after age 75, a lump sum death grant is not payable.

If you die before age 75, a lump sum death grant may be payable depending on:

- when you stopped paying into the scheme, and
- how long you have received your pension.

If you stopped paying in after 31 March 2008 and die within 10 years of taking your pension, a lump sum death grant may be payable.

If you stopped paying in between 1 April 1998 and 31 March 2008 and die within 5 years of taking your pension, a lump sum death grant may be payable.

If you stopped paying in before 1 April 1998, a lump sum death grant may be payable. It depends on the length of your membership and how much pension and lump sum you have already received.

If you are in receipt of your pension and a current member paying in to the scheme when you die, only one lump sum death grant is payable. The greater amount is paid.

We have absolute discretion over who receives any lump sum death grant. However, you can help us by letting us know your nominations.

You can add or change your nominations yourself on MyPension Online. [Create an account or log in to MyPension Online](#). Go to 'Manage beneficiaries' on your dashboard.

Free MoneyHelper budget planner

MoneyHelper is a government-backed service that helps make your money and pension choices clearer.

You can find more information about their services and how to find free, impartial guidance on the [MoneyHelper website](#)

[MoneyHelper's free budget planner](#) helps you track how much money is coming in and how you are spending it. The budget planner will give you:

- a place to record all your spending
- a breakdown of how you spend your money
- personalised tips to make the most of your money.



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. [Find your local KARF branch for more details](#)

Branch News

KARF Wyvern

We had our 20th birthday of KARF Wyvern branch in August with an afternoon celebrating with cake and a "Duck Race"! No live ducks were involved and we had a fun afternoon.

The Isle of Sheppey Singers entertained us in July with music from their Summer Show which featured songs from musicals.

For the Autumn months we have speakers on the research needed for a novel about wartime Sheppey, "The serial killer next door" and "Dressing the medieval woman". Another Autumn treat is a trip to The Criterion Theatre at Blue Town on Sheppey to see a performance of Gilbert and Sullivan songs. In April we also enjoyed a rendition of Flanders and Swann songs there...these shows are accompanied by tea and cake in the interval.

A trip to St. Peters at Broadstairs to go on their village tour was a great success. Despite the heat we managed to walk around the area meeting costumed characters who explained what their roles in village life had been. There is no charge for this but they do request that visitors give a £5 donation towards their costs. One of our members said it was the "best day out"

In conclusion, if you would like to come along to one of our meetings we meet at Tunstall Village Hall at 2pm on the last Monday of the month and we would be delighted to welcome you.

Jacky Ranger

KARF Maidstone

We had a lovely holiday by coach to Tenby, South Wales, earlier this year which included visits to St. Davids, Saundersfoot, Caldey Island and Carmarthen and our 2026 venture will be to Warners Hotel, Holme Lacy House in Herefordshire in April. We have also had a coach outing to Broadstairs and our annual barbecue as well as monthly lunches, adventure golf, bat and trap and theatre trips. Coming up is a museum visit, a Christmas lunch and seventies music

party at a local hotel and a London Christmas lights tour. At our monthly meetings, we have a mixture of outside speakers, musical entertainers and in house activities.

New members are always welcome. We meet on the first Wednesday of each month at 2pm in the hall adjacent to the Roman Catholic Church in Longshaw Road, Parkwood, Maidstone.

KARF Gravesham

Having decided to finally visit Eltham Palace (originally planned for March 2020) we aimed to make our trip environmentally friendly by travelling to Mottingham by train, so imagine our shock when we arrived at Gravesend Station to find NO TRAINS running! However, typical of the teamwork which marks out our group, there were urgent phone calls to members en-route and in the end we got to Eltham Palace on time, albeit in several cars.

This wonderful English Heritage building was the childhood home of Henry VIII and the Art Deco dream home of the fabulously rich Corthauld family. Our guide was very informative and she spoke to us in the restored Great Hall, which is juxtaposed with the modern residence of the Courthaulds.

In June we enjoyed a sunny day in Hythe, where we walked along the Military Canal and some climbed up to St Leonard's Church to see the ossuary there - one of only 2 in the country. After travelling on to Folkestone we strolled along the restored railway station and pier. Those of us who ventured along the main street in Folkestone managed to spy the Banksy hidden along an alleyway. Needless to say, most of the 45 members who joined our trip also enjoyed a traditional fish and chip lunch before heading back to Gravesend.

In July we celebrated the coming of summer with our strawberry tea.

KARF Gravesham continues to thrive and grow thanks to the hard work and dedication of our Committee and all our members.

KARF Channel

Our year is progressing well and the varied programme of events has good support from members. The Welsh holiday was a great success, with fantastic weather, interesting trips and a very comfortable hotel with amazing views. Members have visited Allington Castle, via a cruise on the "Kentish Lady", our next trip will be to Herne Bay. We're also planning a walk around some of the Folkestone Triennial exhibits. We enjoyed a very sociable fish and chip lunch at our venue and have also been out for meals at local restaurants. Speakers have told us about life working on Hovercraft, the ghosts of Sandgate, and the history of medical remedies. We now look forward to learning about sign language, and playing chocolate Bingo.

New members are always welcome, just come along to the Wood Avenue Library on the first Tuesday of the month. Doors open from 2pm. We look forward to meeting you!

Carol Govan

KARF Tonbridge

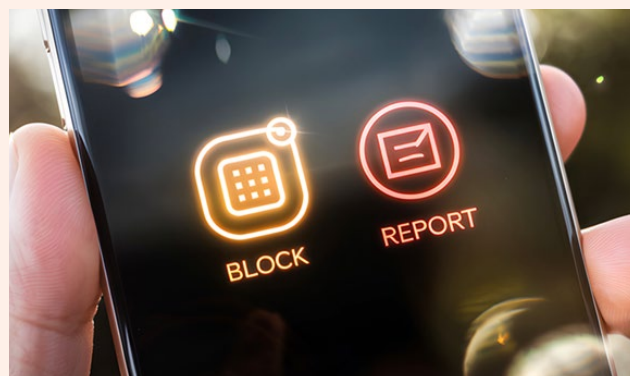
We are an informal, friendly group of pensioners who meet on the 3rd Thursday of the month at the Methodist Church, Higham lane, Tonbridge TN10 4JG. Anybody with a pension paid by Kent Pension Fund can become a member, and we welcome visitors and guests. We normally have talks on various subjects, a raffle and a chat over a cup tea or coffee and biscuits. There is an annual subscription of £5 and an entry fee of £2.50 per meeting for members. Visitors and guests pay £3 per meeting.

At the time of writing we will be having tea and scones at Notcutts Garden Centre in Pembury. We have been there several times and the staff are very helpful and the scones are very tasty.

We have also had some very interesting talks this year. An Involve speaker joined us in April and gave us information about what is available if you need help with supporting a family member or friend. In May we had a talk about the weather over the years and in June a very interesting talk about The Woodland Trust. The talk in September was about an acting career, October is about the Story of Capital Punishment, and November is about "Great Grandmas Needle Work Box". We are also looking forward to welcoming a Ukulele Band in December. Please contact us if you need more information.

Val Hanmore

What to do if your mobile phone is lost or stolen



Report a missing mobile phone to your network provider immediately. They will block it and stop anyone using it.

You may have to pay for any unauthorised calls between the time it goes missing and you report it.

If your phone is stolen, ask your network provider for the phone's identification number (IMEI). You need this to give to the police. Report it to your local police station immediately. Make a note of the crime reference number that the police give you. You will need it to claim on any insurance.

Your network provider will usually send you a replacement SIM card. They may charge an administration fee. They will not usually replace your phone and you will have to continue to pay until the end of any rental contract.

If your phone is insured or covered by your home insurance policy, you will usually be able to claim for a new one. Contact your insurance company.

If you find your phone, your network provider will usually be able to reactivate it.

'Immobilise' helps police identify the owners of recovered property. You can register your mobile phone on Immobilise. If your phone is found, police can use Immobilise to return it to you. [Visit the Immobilise website](#)

Cryptic Crossword

by Roger Stevens

KARF Literary Competition No. 40

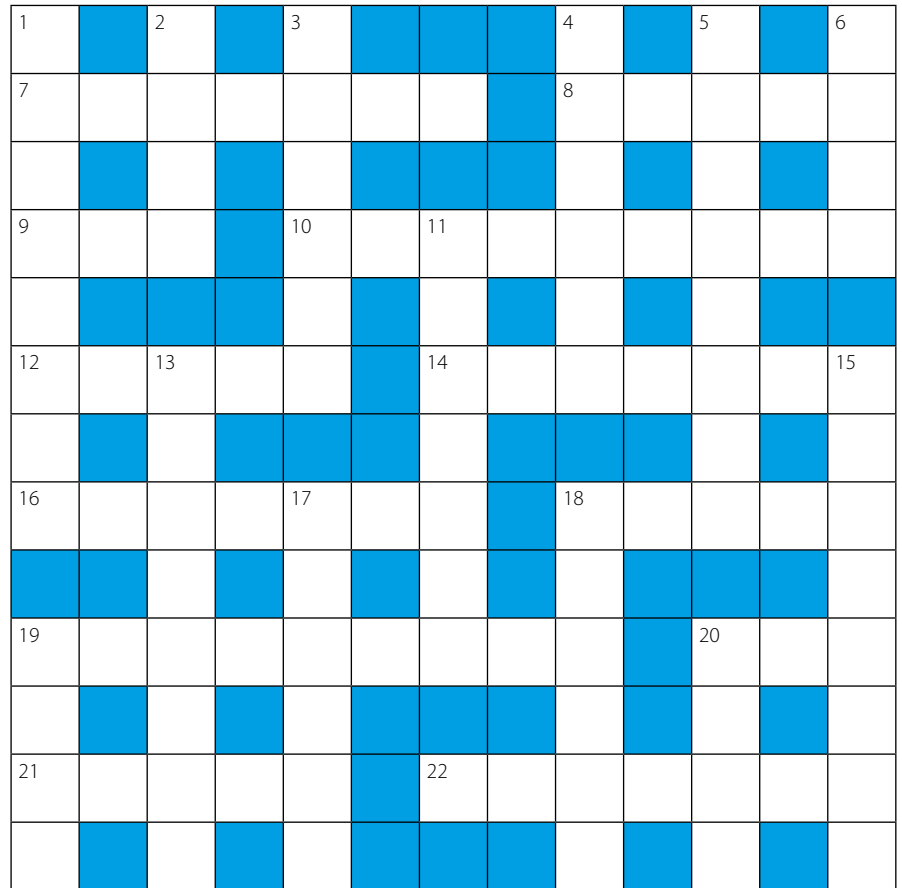
Guess the title and the author:

Published in 1857 and caused a moral outcry. A young woman in a loveless marriage embarks on passionate but disappointing affairs with devastating consequences.

If you want to send your answer, please email:

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 Spring 2026 issue of Open Lines.



Across

- This realist only sells goods for public consumption (7)
- Cereal plant taken in by the Pope at a village in east Kent (5)
- That large container could be a good way to make money, so they say (3)
- Unfair tie that might well affect the team in this way (9)
- Statutes covering northern grassed areas (5)
- Regains health sufficiently to join some mass meetings (7)
- Can't move around much in total cover at this private place (7)
- Point at which he could be desperate to use a chair (5)
- Kind of sale where cereal can perhaps be found (9)
- Exclude someone from the middle of this pub area (3)
- Be in a high position at the finishing line - then turn upside down! (5)
- The kind of license one keeps quiet about? (7)

Down

- Problems caused by town found in Russia (8)
- Really amaze us by bringing up some almonds (4)
- Six rest for a second before going to see a few friends (6)
- Go to church, take a spoken exam, then become involved with the choir (6)
- Raise lad so that he gets to receive a decent regular payment (8)
- One of the things to wear during a US hoedown? (4)
- Different name for the one in charge (7)
- Kind of new order that causes one to be full of surprise and admiration (8)
- Heat source removes moisture from some unimportant items (8)
- When about to make a long angry speech, first read it over (6)
- Pinches and moves away quietly (6)
- Golfers meet in one but then use more than one (4)
- Riverside where deposits may accumulate (4)

The answers to the crossword are on the back page.



Websites of interest

Thank you for your suggestions of websites that you think readers may find useful. Here is a selection of those received:

www.weareundefeatable.co.uk

A campaign developed by 15 leading health and social care charities. Their purpose is to help and support anyone to find ways to be active with a health condition.

www.carersuk.org

Carers UK support unpaid carers. They provide information and advice about caring. 5.7 million people in the UK are carers that support a loved one who is older, disabled, or ill.

www.mentalhealthandmoneyadvice.org

Provides free and impartial information. They give support and advice for anyone affected by mental health and money issues. It includes support for friends, families, and carers.

www.gov.uk/tax-national-insurance-after-state-pension-age

This is a dedicated page on the government's website about tax and National Insurance after State Pension age.

Please email your suggestions to pension.systems@kent.gov.uk

Go online for free at your local library

CRYPTIC CROSSWORD SOLUTION

ACROSS		DOWN	
7	Retails	1	Troubles
8	Hoath	2	Stun
9	Urn	3	Visits
10	Infuriate	4	Choral
12	Lawns	5	Salaried
14	Rallies	6	Shoe
16	Sanctum	11	Foreman
18	Sedan	13	Wonderer
19	Clearance	15	Sundries
20	Bar	17	Tirade
21	Upend	18	Steals
22	Silence	19	Club
		20	Bank

KARF Literary Competition No. 39 - Answer

The solution to the competition in the Spring 2025 issue was **The Catcher in the Rye by J.D. Salinger.**

Thank you for your emails. We enjoy hearing from you.

KARF Secretariat Kent Active Retirement Fellowship

There are several KARF branches around the county. Their contact details are on the Kent Pension Fund website.

[Find your local KARF branch and their contact details](#)

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