

## Local Government Pension Scheme (LGPS) Pension Payments from April 2019

The Government has announced that the increase to be applied to public service pensions is **2.4%** and will be payable from 8 April 2019

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

The change in the CPI from September 2017 to September 2018 was 2.4%.

The pensions increase is paid with your Local Government pension in April 2019 and calculated on your annual pension in payment at the end of March 2019.

If you reached State pension age before 1 April 2016, pension increase is calculated on your annual pension less any Guaranteed Minimum Pension (GMP) amount. The Department for Work and Pensions (DWP) would have notified 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 concerning this, and other general information about your Local Government pension, can be found overleaf and on our website at [www.kentpensionfund.co.uk](http://www.kentpensionfund.co.uk) in the Local Government 'Pensioner member (receiving a pension)' area.

**Details of the amount of the increase on your own pension will appear as a message on your April payslip. Details cannot be given before this time.**

**Your April payslip and P60 are sent together to your home address at the end of April.**

## In this Issue

### Pension increase

Pensioner FAQs	P2
Payslip and P60	P4
Report & Accounts	P4
Income tax 2019-20	P5
Basic state pension	P5
Open Lines by email	P5
Benefits update	P6
Websites of interest	P8
Amendments to regs	P8
Pension scams	P8
KARF competition	P8
Donating to charity	P9
LGPS statistics	P9
Cryptic crossword	P9
KARF Branch news	P10
Reader's poem	P11
KARF Secretariat	P12

# PENSIONER FAQs



## When do I receive my P60?

A P60 form details your taxable pay and tax for the financial year. It is combined with your April payslip and sent at the end of April. It is essential that you keep your P60 safe as you may require it in the future. An administration fee of £10 is charged if a duplicate P60 is requested after 30 June.

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

Payslips are only sent out at the end of a month if:

- the amount of your pension payment differs by £3 or more from the previous month, or
- your tax code has changed, or
- you have changed your bank details.

However, a payslip is sent to everyone in April.

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

Please download and complete the form at [www.kentpensionfund.co.uk/changebank](http://www.kentpensionfund.co.uk/changebank). You need to print the form and post it as we must check your signature when you change your bank details. We cannot take bank details over the phone. You can write to us if you do not have internet access; however, our preferred method is completion of the form as it will help to ensure that you provide us with all the information we need to action your request on receipt.

You can write to us at Cantium Business Solutions, Pension Payroll Section, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE. The details that you need to give us are:

- your full name and Payroll Reference Number
- your new account number
- your new sort code
- the name the account is held in (accounts must be in the name of the pensioner)
- the name of your new bank or building society.

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

Complete the online form at [www.kentpensionfund.co.uk/address](http://www.kentpensionfund.co.uk/address), call **03000 411107**, email [pensions.payroll@kent.gov.uk](mailto:pensions.payroll@kent.gov.uk) or write to Cantium Business Solutions, Pension Payroll Section, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE

## When do I get paid?

Pension payments are paid on the last working day of each month. The payment dates for this year are:

- 29 March 2019
- 30 April 2019
- 31 May 2019
- 28 June 2019
- 31 July 2019
- 30 August 2019
- 30 September 2019
- 31 October 2019
- 29 November 2019
- 31 December 2019

## Does Kent County Council decide the amount of the increase to my pension each year?

No, the increase is decided by the increase in the Consumer Price Index (CPI) in the 12 months ending with the previous September and is set by HM Treasury. Further information from HM Treasury can be found at [www.gov.uk](http://www.gov.uk)

## How is CPI calculated?

The average price increase of a basket of goods and services are collected from various retailing outlets and an overall percentage increase or decrease is calculated.

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

The pension increase is payable from the first Monday following the beginning of the new financial year. This year the pension increase is payable from 8 April 2019. Therefore, up to 7 April 2019 your pension is payable at the old rate.

## I worked out 2.4% 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 been in receipt of a pension for a full year or that part of your pension is made up of a Guaranteed Minimum Pension (GMP). The pension increase is paid differently in these circumstances. Please see more FAQs for further explanation.

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

The Local Government Pension Scheme (LGPS) was contracted out of the State Earnings Related Pension

Scheme (SERPS). This means that if you paid in to the LGPS between 6 April 1978 and 5 April 1997 the LGPS must pay you a GMP based on the state entitlement you would have earned if you were in SERPS at the time. With effect from 6 April 1997, GMPs no longer accrued. 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 a Contracted Out Deduction (COD) in any correspondence to you.

### How is pension increase calculated on my pension?

Pension increase is calculated on the annual pension payment at the end of March 2019 less any GMP amount notified to you by the Department for Work and Pensions (DWP).

### How is pension increase paid on my GMP?

If your State pension age (SPA) was on or before 1 April 2016, Kent Pension Fund is responsible for paying up to 3% increase on the GMP element of your pension between 6 April 1988 and 5 April 1997, with your Local Government pension. The DWP is responsible for paying any amount outstanding above the 3%, with your State pension.

The DWP is also responsible for paying 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 2.4% (under the 3% boundary) so the full increase on your GMP element between 6 April 1988 and 5 April 1997 will be paid by the Kent Pension Fund with your Local Government pension. The DWP will pay the increase on the GMP element up to 5 April 1988 with your State pension.

If your SPA is after 1 April 2016 and the DWP has notified you that you have a GMP, Kent Pension Fund will pay the full increase with your Local Government pension.

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

The basic pension amount which you were first awarded when you took your pension is shown on your payslip as 'Basic pension' and does not change. The pension increase amount is added each year to the separate element shown on your payslip as 'Pension increase'.

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

No, you are unable to find out the pension increase amount that will be paid with your Local Government pension until you receive your April payslip.

### Why is my tax deduction different this month?

Her Majesty's Revenue and Customs (HMRC) assess everyone's circumstances and allocate the appropriate tax code. This code is sent electronically to the payroll system, updating it automatically. If your code has changed, HMRC will send you confirmation of your new tax code and how the code has been made up. Should you have any queries regarding your tax code contact HMRC direct on **0300 200 3300** quoting the reference 663/KP and your National Insurance number.

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

Write to Cantium Business Solutions, Pension Payroll Section, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE, email [pensions.payroll@kent.gov.uk](mailto:pensions.payroll@kent.gov.uk) or call **03000 411107**

For any other pension queries please contact Kent County Council Pension Administration Section on **03000 413488** 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 regarding your State pension you should contact your local Department for Work and Pensions (DWP) office or alternatively visit [www.gov.uk](http://www.gov.uk)

If your LGPS pension began on or before 23 April 2018 your pension will attract the full 2.4% increase as it has been in payment for a full year. If your pension began after this date, a proportion of the increase will apply as shown in the table below:

PENSIONS BEGINNING	% INCREASE	PENSIONS BEGINNING	% INCREASE
On or before 23 Apr 2018	2.4%	24 Sept 2018 to 23 Oct 2018	1.2%
24 Apr 2018 to 23 May 2018	2.2%	24 Oct 2018 to 23 Nov 2018	1%
24 May 2018 to 23 Jun 2018	2%	24 Nov 2018 to 23 Dec 2018	0.8%
24 Jun 2018 to 23 Jul 2018	1.8%	24 Dec 2018 to 23 Jan 2019	0.6%
24 Jul 2018 to 23 Aug 2018	1.6%	24 Jan 2019 to 23 Feb 2019	0.4%
24 Aug 2018 to 23 Sept 2018	1.4%	24 Feb 2019 to 23 Mar 2019	0.2%



# About your **payslip** and **P60**

A P60 form details your taxable pay and tax for the whole financial year. It is combined with your April payslip and sent at the end of April to your home address.

Please keep your P60 safe as other organisations often ask to see it as proof of your earnings. An administration fee of £10 is charged if you request a duplicate P60 after 30 June. You can contact the Pension Payroll on **03000 411107** or email [pensions.payroll@kent.gov.uk](mailto:pensions.payroll@kent.gov.uk) or write to Cantium Business Solutions, Pension Payroll Section, Worrall House, 30 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4AE.

## Information included on your payslip

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

**Sort Code:** Identifies both the bank and the branch where your account is held

**Tax Code:** Her Majesty's Revenue & Customs (HMRC) notifies us of the tax code to apply for you

**Your Gross Pension (before deductions):** A breakdown of your pension payments are shown, for example, 'Basic Pension' is the monthly pension amount awarded at retirement. 'Pension Increase' is the increases awarded to the pension from retirement to date, paid as a separate monthly amount.

**Your Deductions:** A breakdown of deductions, including income tax

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

**Your Payment Date:** The date the money is credited to your bank account

## Information included on your P60

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

**Final Tax Code:** This is the last tax code operated for you in the financial year. The tax office (HMRC) decides your tax code so if you have a query about this you should contact them at HM Revenue and Customs (HMRC), Pay As You Earn, PO Box 1970, Liverpool L75 1WX. (T) **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 and should be quoted when you contact the tax office, along with your NI number. The tax office allocated to Kent Pension Fund is HMRC, Pay As You Earn, PO Box 1970, Liverpool L75 1WX. (T) **0300 200 3300**

**Previous Employment (Pay and Tax):** This is pay you may have earned and tax deducted in this financial year, before receiving your pension

**This Pension Fund (Pension and Tax):** This is pension paid to you from Kent Pension Fund and the tax deducted from your pension in this financial year

**Total Pension/Pay for the year (Pay and Tax Deducted):** This is your total taxable pension and (if you retired during the year) taxable pay when you were in employment, and your total tax deducted for this financial year

## Kent County Council **Superannuation Fund** Report & Accounts 2018

2017-18 was a busy year for the Kent Pension Fund as it grew in value to £5.83bn, having achieved an investment return of 4.7%.

Individual membership increased to 52,775 contributing members. The number of employers paying in to the Fund increased to 432, mainly as a result of services that are outsourced and schools converting to academies.

The performance of the Fund's investment managers and asset allocation are regularly reviewed to ensure we deliver the returns needed in the future.

A full copy of the 2018 Report & Accounts can be found at [www.kentpensionfund.co.uk/accounts](http://www.kentpensionfund.co.uk/accounts). Further information about the Fund can be found at [www.kentpensionfund.co.uk](http://www.kentpensionfund.co.uk) in the 'Fund Information' area.

## Receiving Open Lines by email



We send the Open Lines newsletter to your home address in spring and autumn to keep you updated about your Local Government pension and provide general information which may be of use to you.

We continually work to keep costs down to produce the newsletter. The printing company provides the paper at good rates and, although we do not produce the newsletter as A5, we fold and post as A5 to save on postage. We receive discount for bulk mailings. Consequently, the newsletter currently costs about 52p to produce including postage.

However, to help the Kent Pension Fund save money further in paper, printing and postage please consider opting to receive the newsletter as a link by email. We will only use your email address for this purpose and will not pass it on to a 3rd party.

You can change to delivery of this newsletter by email by completing the 'Open Lines by email form' at [www.kentpensionfund.co.uk/openlines](http://www.kentpensionfund.co.uk/openlines)



The Government has confirmed that the State pension will increase by 2.6% from April 2019.

The increase is due to the government's 'triple lock' policy, which determines how much the State pension will increase each year. This means it will rise in line with the highest of the three measures of:

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

The change in average earnings of 2.6% dictated how much the State pension would rise by this year.

From April, pensioners on the new flat rate State pension will see their weekly payments increase to £168.60 from £164.35. The old basic State pension will rise to £129.20 from £125.95.

For more information visit [www.gov.uk](http://www.gov.uk)

## Income Tax 2019-20

### What are taxable bands?

They are bands which determine the percentage of tax you pay within each earnings threshold.

Tax you pay	Earnings £ a year
<b>Basic Rate 20%</b>	<b>1 – 37,500</b>
<b>Higher Rate 40%</b>	<b>37,501 - 150,000</b>
<b>Additional Rate 45%</b>	<b>Over 150,000</b>

### What is the personal allowance?

This is the earnings you can receive before you must pay tax.

The personal allowance for 2019-20 is £12,500. Your allowance can be reduced or increased due to your personal circumstances, for example, previous underpayment or overpayment of tax which must be recovered or paid.

The personal allowance is reduced if income is above £100,000 – by £1 for every £2 of income above £100,000. This reduction applies irrespective of date of birth.

### How is a tax code worked out?

Your tax code indicates what your personal allowance is. In a simple case, the tax free personal allowance is worked out then divided by 10 to give the code. For example, you have a personal allowance of £12,500 therefore your tax code will be 1250L. HM Revenue & Customs (HMRC) will notify you what your tax code is.

### What if my tax code is wrong?

You need to contact your Tax Office straight away, so they can correct it. Your Tax Office for your pension from Kent Pension Fund is: HMRC, Pay As You Earn, PO Box 1970, Liverpool L75 1WX, Telephone: **0300 200 3300**. Please quote the tax district reference number for Kent Pension Fund, which is 663/KP, and your NI Number.

Visit [www.gov.uk](http://www.gov.uk) for further information about income tax. If you live in Scotland the income tax you pay may be different.

# Benefits update

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 30 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@cbsolutions.co.uk](mailto:tina.gilchrist@cbsolutions.co.uk)



**Tina Gilchrist**

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

## 1 STATE BENEFITS

### 1.1 Employment and Support Allowance compensation

An error by the Department for Work and Pensions (DWP) has resulted in an estimated 70,000 people being underpaid Employment and Support Allowance (ESA).

The error affects people who were claiming the older-style Incapacity Benefit and transferring those eligible to ESA, which began in 2014. People affected will be contacted by the DWP and paid back the money they are owed by April 2019.

### 1.2 Citizens Advice to provide support to Universal Credit claimants

The government has announced that from April 2019 Citizens Advice is to provide support to Universal Credit Claimants.

The support scheme will help claimants through every step of making a Universal Credit claim. It will offer people the comprehensive and practical support they need to get their first payment on time and be ready to manage it when it arrives.

## 2 FINANCE

### 2.1 New rules for bank transfer fraud victims

People who are tricked into transferring money to fraudsters in 'authorised push payment' scams could be reimbursed by their bank for their losses under proposed new rules. Authorised push payment scams happen when people are tricked by a fraudster into authorising a payment to be made to another account. However, unlike credit card scams, victims are not entitled to the same level of protection. The new voluntary code proposes that banks will have to reimburse consumers for their losses and take measures to tackle push payment scams.

### 2.2 Probate fees – increase

The Ministry of Justice (MOJ) has announced it is planning to go ahead with a tiered structure

of probate fees, doing away with the current flat rate fee of £215. The new charging structure is expected to come into effect in April 2019 and will introduce six band rates so wealthier estates will pay progressively more for probate.

The government is also raising the estate value threshold from £5,000 to £50,000, lifting 25,000 estates annually out of paying fees.

In a case where widows inherited property, but it remained in the name of a late husband, no inheritance tax would be payable, but a widow would still need to pay the much higher fee in order to get probate and the property transferred into her name.

### 2.3 ISA annual subscription limit

The ISA annual subscription limit for 2019-20 will remain unchanged at £20,000, but the amount parents can put into a Junior Isa or Child Trust Fund each year will increase from £4,260 to £4,368.

### 2.4 Bank fraud checks

Banks will begin checking that account details match the name on the account before authorising payments, to stop customers transferring cash to the wrong place. When banks use the person's account number and sort code to identify where to send money, if you type in an incorrect digit, the funds may be deposited in a different account. Under the new confirmation of payee system, which will be introduced during 2019, banks will have to check that the person's name matches the account. The new rules should also help to combat fraud.

## 3 TAXATION

### 3.1 Government Gateway replacement services

Government Gateway services are gradually being moved to replacement systems. All services should be moved by March 2019.

How you access services will depend on which service you are trying to use.

If you have problems signing in, log onto: [www.gov.uk/log-in-register-hmrc-online-services/problems-signing-in](http://www.gov.uk/log-in-register-hmrc-online-services/problems-signing-in) where you will find information to help you.

**3.2 Help to save** People on low incomes are set to benefit from a new government savings account that offers a 50% bonus.

The scheme will reward savers with an extra 50p for every £1 saved. How much is saved and when is up to the account holder, and they don't need to pay in every month to get a bonus.

The scheme, administered by HM Revenue and Customs, will be open to UK residents who are entitled to Working Tax Credit and receiving Working Tax Credit or Child Tax Credit payments. It is also available to those claiming Universal Credit who have a household or individual income of at least £542.88 for their last monthly assessment period (though note that payments from Universal Credit are not considered to be part of household income).

People living overseas who meet either of these eligibility conditions can apply for an account if they are: a Crown servant (or their spouse or civil partner); a member of the British armed forces (or their spouse or civil partner).

Account holders can save between £1 and £50 every calendar month and accounts last for 4 years from the date the account is opened. After 2 years, savers get a 50% tax-free bonus on savings. If saving continues, there is another 50% tax-free bonus after 4 years.

Savers can apply on-line at: [www.gov.uk/get-help-savings-low-income](http://www.gov.uk/get-help-savings-low-income) or use the HMRC app.

**3.3 Inheritance tax** The Inheritance Tax Nil Rate Band is frozen at £325,000 until at least the end of the 2020/2021 tax year. The Residence (Family Home Allowance) Nil Rate Band limit will increase from £125,000 to £150,000 in the 2019/2020 tax year, then to £175,000 in the 2020/2021 tax year.

**3.4 HMRC App** HMRC have now developed an app to find information about your tax, National Insurance, tax credits and benefits on the move.

You can download the HMRC app from:

- the App Store for iOS
- the Google Play Store for Android.

The first time you sign in, you'll need to enter your Government Gateway ID and password. If you haven't got these, go to [www.gov.uk/government-gateway](http://www.gov.uk/government-gateway) and register as an individual. Whenever you use the app again, depending on what your handset supports, you can sign in using:

- a 6-digit PIN
- fingerprint authentication
- facial recognition.

## 4 GENERAL

**4.1 Rail delays and compensation** New rules making it easier for rail passengers to claim compensation for delays and disruption were announced. The introduction of simple and speedy 'one-click' automated claims systems, available via smartphones and smartcard registration, form part of stronger obligations for future train operators under UK government-awarded franchises. Train operators will also be expected to increase their use of technology to help inform passengers that they are entitled to claim. The government will also be working with the rail industry to establish a new ombudsman to handle complaints and introducing paperless ticketing across most of the network.

**4.2 Post Office launches digital passport renewals** The Post Office has launched a new digital check and send passport service which will be available across 725 branches in the UK.

Holidaymakers will be able to digitally renew their passports but will still need to visit one of the 725 branches across the network for the service.

The cost of renewing the passport digitally in branch is £75.50 – the same price for those renewing the passport themselves online. But the Post Office adds a £15.40 fee to the digital service to cover in-branch support, taking photos and checking the application before it is sent, and secure delivery of the old passport to Her Majesty's Passport Office. This takes the full cost of the digital renewal service to £90.90.

**4.3 National living wage** From April 2019 the National Living Wage for those aged 25 and over will increase from £7.83 an hour to £8.21 an hour.

**4.4 New system of consent for organ and tissue donation announced** The government has outlined plans to implement a new system of consent for organ and tissue donation in order to tackle a shortage of donors. This will mean everyone is considered an organ donor unless they have explicitly recorded a wish not to be or they are from one of these excluded groups:

- children under 18
- individuals who lack the mental capacity to understand the changes
- people who have not lived in England for at least 12 months before their death.

The donor register will include an option for individuals to state important religious and cultural beliefs to ensure these are respected. There will also be strict safeguards in place and specialist nurses will always discuss donation with families so an individual's wishes are respected.

The proposed new system is expected to come into effect in England in spring 2020 with a 12 month transition period.



## Websites of interest

Thank you for your suggestions of websites that you think readers may find useful. Please email your suggestions to [karen.brooker2@kent.gov.uk](mailto:karen.brooker2@kent.gov.uk). Here is a selection of those received:

[www.nhs.uk/conditions/nhs-health-check/check-your-heart-age-tool](http://www.nhs.uk/conditions/nhs-health-check/check-your-heart-age-tool)

The heart age test tells you your heart age compared to your real age and gives advice on how to reduce your heart age.

[www.turn2us.org.uk](http://www.turn2us.org.uk)

Turn2us is a national charity helping people when times get tough. They provide financial support to help people get back on track.

[www.laterlife.com](http://www.laterlife.com)

Nearly every question you could have on approaching and entering retirement is answered, including information on health, travel, finance and leisure.

## KARF Literary Competition No. 27

### Guess the title and the author of this book:

It is arguably the best psychological thriller and was an immediate best seller on its publication in 1938. The shy heroine falls in love with a handsome widower, but a dead woman exercises such power from beyond the grave.

Please send your answer to KARF Competition, KCC Pension Section, Invicta House, County Square, Maidstone, Kent ME14 1XX or email [Karen.brooker2@kent.gov.uk](mailto:Karen.brooker2@kent.gov.uk). The answer will be provided in the autumn 2019 issue of Open Lines.

## Amendments to the LGPS Regulations

The Local Government Pension Scheme (LGPS) regulations are laid down in law and must be used to administer your pension. The regulations have been amended.

A civil partner and a same sex married partner must now be treated the same as a widow.

If you are a civil partner or a same sex married partner in receipt of a survivor's pension following the death of your partner, your pension may be worked out differently. We will write to you if this affects the calculation of your pension. In the meantime, it would be helpful if you could contact us if you think this may affect you, using our online enquiry form at [www.kentpensionfund.co.uk/contact](http://www.kentpensionfund.co.uk/contact) or call **03000 413488** or write to us at KCC Pension Section, Invicta House, County Square, Maidstone, Kent ME14 1XX

## Protect yourself from pension scams

### Reject unexpected offers

If you are contacted out of the blue about your pension, chances are it's high risk or a scam. Be wary of free pension review offers. Fortunately, research shows that 95% of unexpected pension offers are rejected.

### Check who you are dealing with

Check the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk) to make sure that anyone offering you advice or other financial services is FCA-authorized.

If you do not use an FCA-authorized firm you are unlikely to get your money back if things go wrong. If the firm is on the FCA Register, you should call the Consumer Helpline on **0800 111 6768** to check they are permitted to give pension advice. Beware of fraudsters pretending to be from a firm authorized by the FCA, as it could be what is known as a 'clone firm'. Use the contact details provided on the FCA Register, not the details the firm give you.

### Get impartial information and advice

The Pensions Advisory Service (TPAS) provides free independent and impartial information and guidance. Pension Wise offers pre-booked appointments to talk through your retirement options if you are over 50 and have a defined contribution (DC) pension. Independent Financial Advisers (IFAs) help you make decisions about your pension. Be sure to use one that is regulated by the FCA and never take investment advice from the company that contacted you or an adviser they suggest, as this may be part of the scam.

Be ScamSmart with your pension. Check who you are dealing with. For more information visit The Pension Regulator's website at [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)



## LGPS statistical release

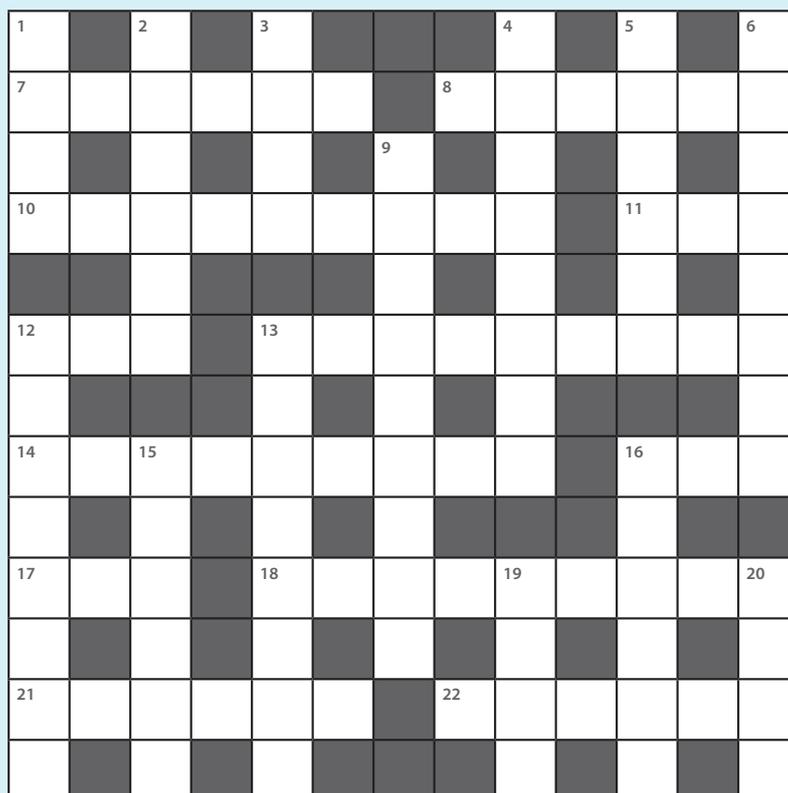
The Ministry of Housing, Communities and Local Government (MHCLG) released statistical data on the Local Government Pension Scheme (LGPS) in October 2018.

It compiled information on LGPS funds in England and Wales that was gathered on the SF3 (Pensions) 2017-18 forms that were submitted by all 88 administering authorities. Kent County Council is the administering authority for Kent Pension Fund.

Key statistics were:

- employers' contributions amounted to £9.5 billion, up 27.7% on 2016-17
- employees' contributions were £2.1 billion
- the market value of the LGPS funds at the end of March 2018 was £270.9 billion, an increase of £12.1 billion or 4.7%
- the LGPS encompassed 5.8 million people at the end of March 2018. Of this number, 2 million were employees who contributed to the scheme, 1.7 million were pensioners and 2.1 million were former employees who are entitled to a pension at some time in the future
- the number of people leaving the LGPS due to redundancy reduced by 19.9% from 2016-17 to 10,847.

View the full LGPS statistics data at [www.gov.uk](http://www.gov.uk)



## Cryptic Crossword by Roger Stevens

### Across

7. Getting ardent about a Kentish river (6)
8. Room where little Albert gets trapped in a very short time (6)
10. Real idiot somehow manages a newspaper column (9)
11. To have a distressing effect on a glass container (3)
12. Thoroughly investigate the specialist surgeon (3)
13. Give a pound to dodgy UN member and he'll sort out your trees for you (9)
14. Confused northern painters used to manufacture silk (9)
16. There'll be talk if it's broken (3)
17. Sudden pull that turns the stomach (3)
18. Unfortunately, I must talk while I do several jobs at once (9)
21. Witty reply one could use in chemistry? (6)
22. So pure? Not really – he's just out to impress you (6)

### Down

1. We heard he was a person greatly admired but he's really downright lazy! (4)
2. In his heart is to be a creative person (6)
3. Loosen part of the gun dog's collar (4)
4. Ailments unfortunately come to even the strongest of men (8)
5. Record voyage before taking fruit conserve – though this could block the river! (6)
6. Way into delight? (8)
9. Liam and Roger got together and made up a long, rambling story (9)
12. Guests find the item among protecting screens (8)
13. Go ashore with this man and it could well be a turning point in your life (8)
15. Pieces of gold to sing about (6)
16. It takes me a very long time to form word pictures (6)
19. I swindle someone to get this religious item! (4)
20. Sounds very much like a check on the footpath (4)

The answers to the crossword are on the back page.

## Donating to charity

Donating through Gift Aid means charities and community amateur sports clubs can claim an extra 25p for every £1 you give.

You need to make a Gift Aid declaration for the charity to be able to claim. You usually do this by completing a form, which the charity can give you.

Your donations will qualify if they are not more than 4 times what you have paid in tax in that tax year (6 April to 5 April). You must tell the charities you support if you stop paying enough tax.

Find out more information about tax relief when you donate to a charity at [www.gov.uk](http://www.gov.uk)

# 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 shown on the back page. If you are interested in joining please contact the branch of your choice.

## Branch news

Sadly, June Pinington, widow of Don, passed away on 29th January 2019. June and Don were active members of KARF, especially in the early years, and will be remembered and missed by many KARF members.

### KARF Whitstable and Herne Bay



At our January meeting, members of Whitstable and Herne Bay KARF were treated to a 45-minute sing-along with ukuleles by KARF members from our branch, plus Canterbury branch. For

some of the songs we had novelty hats, including for our own version of 'Ghost Chickens in the Sky' and 'The Old Bazaar in Cairo.' If you would like a similar event, please contact our chairperson Dave Coupland.

### KARF Folkestone, Dover and Deal

Ours is a group comprising around 140 members that has been running for over 20 years. Monthly meetings are held on the second Tuesday of each month at 2.30 pm in Capelle-Ferne Village Hall, where we meet up, chat to friends over a cup of tea and are entertained by a diverse range of speakers.

Days out are organised throughout the year and in 2018 these included: a coach trip with lunch to Sussex; a lunch and shopping trip to France; a trip to The King and I in London; a visit to Bruges Christmas Market; rounded off in December with an excellent Christmas lunch at Lympe Castle attended by 90 members.

The Branch has an active Rambling group with a walk, followed by lunch, organised every month.

The Spring and Autumn holidays are always popular. Last year we enjoyed a beautiful spring visit to Llanberis, situated at the foot of Snowdon. The hotel was great as were the

various trips included in the holiday. In September a coach took us to Norfolk where we stayed at a Best Western hotel near Norwich. We thoroughly enjoyed our days out which included a train trip, a boat trip on the Broads, visit to a nature park and visits to various historic sites.

Even though we are quite a large group there are vacancies and new members are welcomed. If you are interested in joining please contact me.

*Ann Russell*

### KARF Wyvern

We enjoyed another busy year in 2018 during which we visited Allington Castle, Eltham Palace with a trip along the river Thames to follow and Flatford Mill in Suffolk, all delightful places and we were blessed with beautiful weather for each trip.

The walking group ventured all over Kent:- from a local walk at Riverside in Gillingham to Westbrook, Molash, Cranbrook and Chilham (among others) and our final walk in November took us to London for a guided walk entitled "Legal and Illegal London) Of course, we have sampled the delights of the pub fare in all the locations we visited!

Our speakers too have covered topics varied and interesting. The serious problem of scams was covered by a representative from the Nat. West. Bank, lovely pictures accompanied the talk about the Kent countryside and we also had illustrated talks about The Red Arrows, Eva Braun and "A Schoolgirls' War". The latter was by a former head mistress of Maidstone Grammar School where war time tunnels have been unearthed which were used to teach the girls in during air raids!

Mini trips to see the 1940s house in Sittingbourne and a Christmas get together with a tea in a local pub before going to the theatre to see an Abba tribute band were also enjoyed.

We have planned a trip to Wimbledon to see behind the scenes and in May we will be visiting Leonardslee Gardens in West Sussex.

*Jacky Ranger*

### KARF North Kent (Medway)

Our speaker programme for the year has provided some interesting talks and we are indebted to our speaker secretary for her hard work.

Our holiday in Weymouth in October was enjoyable and Daish's Russell Hotel proved to be popular. We were warmly received at Mapperton House where we had a cream tea after a very informative guided tour of the House. A trip on

the Swanage railway satisfied the train enthusiasts and most people found something to interest them during the visit to the Etches Collection of Jurassic Marine Life. The weather was perfect for taking in the views at Portland Bill and the View Point overlooking Weymouth and Chesil Beach. Our final visit was to the Portland Castle D-Day Museum which, after some initial misgivings proved to be very interesting.

In November we went to the 'Dogs' at the Sittingbourne track where we spent a pleasant evening.

Our Christmas Dinner at the Jolly Knight in Rochester was certainly good value for money and was followed a couple of weeks later by the pantomime at the Central Hall in Chatham, which was an excellent production.

43 of us are looking forward to heading off to Newquay in April for another holiday.

*Barbara Meade*

## **KARF Tonbridge**

KARF Tonbridge is a small friendly group and we meet at the Baptist Church in Tonbridge on the 3rd Thursday of the month except for January and August. 2018 was packed with different talks and events including a trip to Chatham Dock Yard, a Cream Tea at Notcutts and an enjoyable music event with mince pies, sausage rolls and stollen for our December meeting. We try and find a variety of different speakers as well as a regular raffle and tea and biscuits.

We started 2019 with our New Year lunch at the Rose & Crown in Tonbridge. This is one of our regular events and is something that we look forward to every year. Our Branch AGM, with a Quiz, is in February. We had a talk about "A Schoolgirl's War" in March and for our April meeting we will need to bring our Teddy Bears because the talk is "A History of Teddies and other Bears". So many other interesting talks to look forward to plus two regular trips to Crowborough to play pétanque. This event is a bit different and I certainly had no idea about the game when I first went but now it is yet another thing that gets you out and about and on your feet.

We are always looking for new members so please get in touch with me for more information. Anyone is welcome no matter where you live.

*Val Hanmore*

## **Reader's poems**

Now I'm an old pensioner, but what do I care  
I spent all my savings on an electric armchair  
I groan when I stand up, and groan in the seat  
No coins for the meter, I was trapped here all week.  
I went to the school gate to collect my grandson  
I had the wrong spex on and I grabbed the wrong one  
His Dad was a builder, my excuses he scoffed  
He knocked through my downstairs and converted my loft.  
I'd go home to my partner, whose hearing has gone  
Or that's what she tells me as I drone on and on  
Advised by the Doctor to walk five miles per day  
Her most recent sighting was Aberdeen way.

My joints give me trouble, especially my pins  
Despite my best efforts, they won't walk passed inns  
They suggested new hip joints, I might like to try  
But I prefer the Red Lion, it's really close by.  
I agreed to steel implants, one leg at a time  
But the cheapest of steel my surgeon could find  
I trigger alarms now, each time I pass by  
And can switch TV channels just by slapping my thigh.  
Whilst waiting the next leg, I'm rather bereft  
I walk round in circles and only turn left  
My route to the ale house is just a short stride  
But when I'm returning it's more like five miles.

When I went for my health check, they checked on my 'flow'  
Since I'd drunk nothing, I really can't go  
So I pour in my hip flask, to prevent a big queue  
Now I'm classed as a dypso and a fire hazard too.  
Now I'm on water tablets, strictly one at a time  
So I use an old saccharine dispenser of mine  
I made tea for the Vicar, but got the tubes mixed  
Evensong was the quickest we'd heard since the Blitz.  
Now I'm showered with junk mail, they all want my cash  
My official post's muddled amidst all the trash  
I mixed up my Tax Form with my bowel screening kit  
And returned to the Taxman my samples of...what he normally  
sends me.

*Jerry Crossley*

Thank you to all the readers who sent in poems. If you would like to have a poem considered for inclusion in the next newsletter please send it to Open Lines, KCC Pension Section, Invicta House, County Square, Maidstone, Kent ME14 1XX or email

**[Karen.brooker2@kent.gov.uk](mailto:Karen.brooker2@kent.gov.uk)**

# KARF



## Kent Active Retirement Fellowship

### CRYPTIC CROSSWORD SOLUTION

#### Across

- 7 Darent
- 8 Saloon
- 10 Editorial
- 11 Jar
- 12 Vet
- 13 Lumberman
- 14 Spinnaret
- 16 Ice
- 17 Tug
- 18 Multitask
- 21 Retort
- 22 Poseur

#### Down

- 1 Idle
- 2 Artist
- 3 Undo
- 4 Manliest
- 5 Logjam
- 6 Entrance
- 9 Rigmarole
- 12 Visitors
- 13 Landmark
- 15 Ingots
- 16 Images
- 19 Icon
- 20 Kerb



### KARF Competitions

#### KARF Literary Competition No. 26

The solution to the competition in the autumn 2018 issue was **The Grapes of Wrath** by John Steinbeck.

Thank you for all your contributions. Correct answers came from Mark Solly, Harry Keane, Christine Fidler, Patricia Fox, Fiona Hughes, Sandra Seamark, Gloria Butt, Margaret Jarman, Hilary Kane, Libby Tucker, Donna Tibby, Terry Young, Roger Savage, Jackie Marshall, David Nicholls, John Williams, Ann Baker, Patricia Meech, June Bourner, Laura Vincent, Pat Hyatt, Rick Butler, Barbara Bliss, Anne Reid, Anne Black, Eric Baldwin, John Wadey, Sue Casey, Gill Trevelyan, Eileen Corke, Peter Bennion, Jan Hedgecock, Mary Cunningsworth, Gill Moody, Stella Kemp, Anne Crockford, Libby Hoyle, Valerie Richardson, A. Bringloe, Leslie Hobbs, Muriel Byrne, Mary Kidd, Tony Wheeler, Peter Bourne, Kathleen Goy and Stephen Richards.

# Answers

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