

Local Government Pension Scheme (LGPS) pension payments from April 2025

The government announced that the increase to public service pensions is 1.7%. It is payable from 7 April 2025.

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. They are also available to view on MyPension Online. Create an account or log in at www.kentpensionfund.co.uk/mypensiononline

Public service pensions increase under the provisions of the Pensions Increase Act. The increase is determined by the annual change in the Consumer Price Index (CPI) to September. It applies to pensions from the following April.

The change in the CPI from September 2023 to September 2024 was 1.7%.

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 in the pensioner member (receiving a pension) area.

In this Issue

Pension FAQs	2
MyPension Online	4
About your payslip and P60	5
Benefits update	6
Income Tax 2025-26	8
Government's pensions review	8
Basic State Pension increase	8
McCloud remedy	9
Report and accounts 2024	9
Help for pensioners on lower income	9
KARF Branch News	10
Data sharing	11
Cryptic Crossword	11
KARF Secretariat	12
KARF Literary Competition No.39	12
KARF Literary Competition No.38 - Answer	12
Open Lines by email	12



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 a difference in net pay of £5 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 every month on MyPensionOnline.

Create an account or log in at

www.kentpensionfund.co.uk/mypensiononline

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 MyPension Online. If you have more than one pension in payment, we change your bank on all.

MyPension Online: Create an account or log in at www.kentpensionfund.co.uk/mypensiononline

Notify us of your change of bank on your dashboard in 'Details and settings'.

Form: Complete a form and send it to us.

Visit 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

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 MyPension Online. Create an account or log in at www.kentpensionfund.co.uk/mypensiononline
- completing an online form at www.kentpensionfund.co.uk/address
- calling **03301 249993**
- emailing 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.

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

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

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.

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 7 April 2025. Your pension is payable at the old rate up to 6 April 2025.

I worked out 1.7% 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 2025 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 1.7% which is under the 3% boundary. We pay the 1.7% on your GMP element between 6 April 1988 and 5 April 1997 with your local government pension. The DWP pay the 1.7% 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
- Call **03301 249993** Monday to Friday between 8:30am 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 the Kent Pension Fund Administration Section on **03000 41 34 88** or complete the online enquiry form at www.kentpensionfund.co.uk/contact

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 and 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.

Create an account or log in at www.kentpensionfund.co.uk/mypensiononline

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

Proportion of the pension increase

If your pension began on or before 22 April 2024, 1.7% increase applies. If your pension began after this date, a proportion of the increase applies as follows:

Pension beginning	% increase
On or before 22 April 2024	1.7 %
23 April 2024 to 22 May 2024	1.56%
23 May 2024 to 22 June 2024	1.42%
23 June 2024 to 22 July 2024	1.28%
23 July 2024 to 22 August 2024	1.13%
23 August 2024 to 22 September 2024	0.99%
23 September 2024 to 22 October 2024	0.85%
23 October 2024 to 22 November 2024	0.71%
23 November 2024 to 22 December 2024	0.57%
23 December 2024 to 22 January 2025	0.43%
23 January 2025 to 22 February 2025	0.28%
23 February 2025 to 22 March 2025	0.14%

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.

**Go online
for free at
your local
library**

MyPension Online webinar

We provide free webinars about an overview of MyPension Online. They take an hour and we allow time for questions at the end.

The webinar dates and booking forms are at www.kentpensionfund.co.uk/memberwebinars



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 MyPension Online. You can view them and download copies. Create an account or log in at www.kentpensionfund.co.uk/mypensiononline

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 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.

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 Home Responsibilities Protection

HM Revenue and Customs (HMRC) is urging tens of thousands of people to check if they are eligible to boost their State Pension. Some parents who claimed child benefit before 2000 may be missing out on State Pension payments they are entitled to because of gaps in their National Insurance records. HMRC is urging those affected, who are mainly women at, or approaching, State Pension age, to check for gaps in their National Insurance record and top up their State Pension for free.

Home Responsibilities Protection (HRP) was applied to National Insurance (NI) records of those who claimed child benefit between 1978 and 2000 to protect their State Pension. It reduced the number of qualifying years a person with caring responsibilities needed to receive the full basic State Pension. It was replaced by NI credits in 2010. However, if someone claimed child benefit before May 2000 and did not provide their NI number on their claim, HRP may not have been applied and their State Pension entitlement could have been affected.

You can check your eligibility and make a claim at www.gov.uk/guidance/apply-for-home-responsibilities-protection

Claim by post using form CF411. Or call the National Insurance Helpline on **0300 200 3500**.

1.2 Pension Credit increase

From 6 April 2025, the pension credit standard minimum guarantee increases from £218.15 to £227.10 for a single person and from £332.95 to £346.60 for a couple. The saving credit maximum increases from

£17.01 to £17.30 for a single person and from £19.04 to £19.36 for a couple. The figures are more if you receive a disability benefit.

1.3 Disability Living Allowance (DLA) increase

The care component of DLA increases as follows: higher rate from £108.55 to £110.40, middle rate from £72.65 to £73.90, and lower rate from £28.70 to £29.20. The higher rate mobility component increases from £75.75 to £77.05 and the lower rate from £28.70 to £29.20.

1.4 Personal Independence Payment (PIP) increase

The care component of PIP increases as follows: higher rate from £108.65 to £110.40 and middle rate from £72.65 to £73.90. There is no lower rate paid with the care component of PIP. The higher rate mobility component increases from £75.75 to £77.05 and the lower rate from £28.70 to £29.20

1.5 Attendance Allowance increase

The higher rate of Attendance Allowance increases from £108.55 to £110.40, whilst the lower rate increases from £72.65 to £73.90.

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 2024 and 31 March 2025.

The payment should be automatic, but if you fit the criteria and don't receive the payment, contact the Pension Service on: Telephone: **0800 731 0469**

Textphone: **0800 731 0464**

Relay UK (if you cannot hear or speak on the phone): **18001** then **0800 731 0469**.

Lines are open Monday to Friday, 8am to 6pm (except public holidays).

Cold Weather Payments are different to Winter Fuel Payments and The Warm Home Discount, and will not affect your entitlement to these benefits.

1.7 Warm Home Discount Scheme

The Warm Home Discount Scheme is a one-off £150 discount off your electricity bill. If you are eligible, your electricity supplier applies the discount to your bill. The money is not paid to you. You qualify if you either:

- get the guarantee credit element of pension credit
- you are on a low income and have high energy costs.

You usually get the discount automatically if you are eligible. If you are unsure, contact your supplier.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity and you are eligible. Contact your supplier to find out.

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter. Contact your electricity supplier who can tell you how you will get the discount if you are eligible, for example a voucher you can use to top up your meter.

The Warm Home Discount scheme is not available in Northern Ireland.

2. Finance

2.1 Train fare increase

Train fares increased in England by 4.6% on 2 March 2025.

2.2 Individual Savings Account (ISA) deadline

Investors have until 5 April each year to use the financial years tax-free ISA allowance of £20,000.

2.3 National Living Wage

The National Living Wage increases from £11.44 to £12.21 an hour from April 2025. The National Minimum Wage for 18 to 20 year olds increases from £8.60 to £10.00 an hour. The minimum hourly wage for an apprentice increases, with an 18 year old apprentice seeing their minimum hourly pay increase from £6.40 to £7.55 an hour.

3. Taxation

3.1 No tax changes for online sellers

HMRC confirmed that there are no new tax obligations for people selling services or unwanted items online as platforms start sharing sales data with HMRC from January 2025.

3.2 Income tax bands

Income tax band thresholds are to remain frozen until 2028, when they will then increase in line with inflation.

4. General

4.1 Digital driving licence and GOV.UK Wallet

British drivers will be given the option to use a digital version of their driver's licence from their phone to easily prove their age when buying age restricted items online and in person – as well as proving their right to drive. A mobile driver's licence will be one of the first digital documents in a GOV.UK Wallet launched later this year. The GOV.UK Wallet will allow users to securely store government-issued documents on their phone and use them easily when needed.

4.2 Fake websites

One warning sign to take on board when using a website is that no pop-up appears requesting to give consent for the website to use cookies as you browse. By law this must appear on every website for a company to comply with data protection laws.

4.3 Shoppers warned over fake online retailers

Once again shoppers are being warned over fake e-shops that are swamping the internet to exploit customers. Before buying anything online, particularly from a company that you are not familiar with:

- Verify the credibility of websites. Before entering personal information or making a payment, verify the credibility of the website. Check the URL, look for reviews from other customers, and ensure that the site is secured with "https".
- Use trusted payment methods. Be cautious if there is only one payment method, especially if it requires entering your card details directly on the e-shop page. Legitimate platforms usually offer a variety of secure payment options.
- Be cautious during sales periods. Resist the pressure for a quick buy without thorough consideration.
- Watch for signals of fraud. Observe warning signs such as spelling errors on websites, unusual email addresses, or suspicious offers. Legitimate e-shops always present themselves with care and professionalism.
- Keep security software updated. Ensure that your computer or mobile device has up-to-date antivirus and antimalware software. This can protect your sensitive information from online threats.
- Share experiences and warnings. Warn against suspicious websites and contribute to creating a safe online environment for everyone.

Income Tax 2025-26

Taxable bands

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

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

Tax codes

Your tax code indicates what your personal allowance is. In a simple case, HM Revenue and 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

Personal allowance

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

The standard personal allowance for 2025-26 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 4.1% from April 2025. 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



Government's pensions review

The Chancellor of the Exchequer gave a speech in November 2024 at Mansions House. It was about the government's pensions review. It included reference to proposed reforms to the Local Government Pension Scheme (LGPS). The proposed reforms will not impact your pension.



Report and accounts 2024

The Fund has made progress on many fronts during the year, including:

- strengthening our risk management capabilities with a new cybersecurity policy
- carrying out a planned review of the Fund's investment strategy
- establishing a net zero strategy to manage climate risk.

We have continued to innovate our administration of the LGPS. We aim to achieve the highest standards of service delivery for the Fund's members and employers.

Membership has continued to increase. It supports 156,344 scheme members.

The Fund's investment portfolio returned 3.8% over the year. Responsible investment has been at the heart of our investment decision making process.

The value of the Fund's assets has grown to £8.1bn at 31 March 2024, a gain of £0.3bn from the previous year. Assets valued at £3.7bn are now pooled via the ACCESS investment pool. The Kent Pension Fund continues to be an active participant in the ACCESS project.

A copy of the Kent Pension Fund's report and accounts is available at 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**.

McCloud remedy

The McCloud remedy may impact a small number of LGPS members who built up pension after 31 March 2014. Their pension may increase.

You do not need to do anything. We undertake the review process for all scheme members. If you qualify, it applies automatically. We will contact you.

We must review thousands of pension accounts for the McCloud remedy. This process will take many months to complete.

We cannot give a deadline as we are still in the identification and data gathering phases of the process. We do not have final numbers about how many calculations we must undertake.

If an extra payment is due because of the McCloud remedy, we pay it with interest. We pay it as soon as the process is complete.

HMRC provide guidance when we make an extra payment because of the McCloud remedy. Income tax must be deducted from the payment in line with your tax code at the point that the payment is made. If you pay more tax because of the arrears, you may reclaim the overpaid tax from HMRC.

Find out what the McCloud remedy is at www.lgpsmember.org/mccloud-remedy/what-is-the-mccloud-remedy/



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 find out you are entitled to a small amount of pension credit, it is worth claiming. It may help you qualify for other help, such as with heating bills, 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 government website at www.gov.uk/pension-credit

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.



KARF

Kent Active Retirement Fellowship

KARF provide members with the opportunity to meet with other retired people with similar interests at local branches. 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

Branch News

KARF Maidstone East

Our 2025 meetings programme is in place and comprises a mix of guest speakers, musical performers and in-house activities to keep members entertained. A varied programme for all to enjoy. We have a lunch club who eat out each month at a local pub or restaurant and additionally coach outings, theatre trips, a summer barbecue, crazy golf, bat and trap and other activities are arranged as and when. This year our annual holiday will be to Tenby, South Wales, for 5 days. All are welcome at our monthly meetings in Park Wood, Maidstone. - **Don Clayton**

KARF Gravesham

Gravesham KARF continues to thrive, maintaining steady membership numbers. Outings in the past year included a visit to the Royal British Legion Industries at Aylesford. Our AGM in April will be holding a 'Tommy Tea' afternoon to raise funds for the RBLI. Following on from our annual Christmas party at our December meeting and a very successful Christmas lunch at a local bowling club we had an outing in February to Eltham Palace. Plans are already made for a full and varied programme for 2025 so we look forward to the year with confidence. If you are looking to join a friendly, sociable club then you should give Gravesham KARF a call. - **Len Payne**

KARF Canterbury

We joined our friends from Thanet KARF in September at Quex Park, Birchington for a round of Adventure Golf, followed by lunch in the cafe. In December we enjoyed a Christmas lunch at the Whitstable and Seasalter Golf Club. Our Christmas Social included a Secret Santa, quiz and raffle. One of our members played the piano and we enjoyed singing carols. Our group have enjoyed some interesting speakers including the Mission Aviation Fellowship, RNLI and Hi Kent. We also continued our monthly walks in all weathers, which always end with a pub lunch. In April we have a holiday in Llandudno, including various outings. Our meetings are held in St Dunstan's Church Hall, London Road, Canterbury on the last Monday of the month at 2pm. If you are interested in joining our Branch, please get in touch.

KARF Folkestone, Dover and Deal

Our monthly meetings continue to attract around 60 members who enjoyed speakers on subjects such as Guide Dogs for the Blind, Pubs of East Kent, Kent Mining Museum, Kent Chalk Grassland and the History of Christmas. Rather than speakers at all our meetings we kept a couple free for socialising; it gives everyone time to get to know people. During 2024 we had a holiday in Torquay, days out to the Bluebell Railway and a River Deben trip. We enjoyed lunch at Folkestone Bowls Club and Christmas lunch with entertainment at the Great Danes Hotel. Our Events Committee has worked hard on a full programme for 2025. If you would like to join our friendly group I would love to hear from you. Meetings are held on the second Tuesday of each month at Capel-le-Ferne Village Hall. - **Anne Russell**

KARF Thanet

We meet in Garlinge Methodist Church Hall (opposite the Hussar pub on the A28), 4th Wednesday of each month 2pm to 4pm. We have a variety of speakers each month. Also coffee mornings and lunches at venues around Thanet. We enjoyed a festive afternoon in December with Christmas music, quiz and raffle. Some of the speakers in 2024 included a talk by a lady whose husband was a Yeoman of the Guard in the Tower of London, stroke awareness, bee-keeping, and the suffragette movement. There is a holiday at the end of April, going to Torquay. We would be pleased to see new members. If you are interested come along and you will receive a warm welcome. The subs are £5 for the year and £2 to pay on the door each month for tea and cake. Friends are also welcome for a charge of £3.50. - **Sue Major**

KARF Wyvern

To start 2025 our talk in January was entitled "Much Biting in the Marsh", talking about the historically, very unhealthy areas of marshland which used to lie, and still do to some extent, between Sheppey and Sittingbourne. In February we had an horticultural themed meeting, telling us about their job, favourite plants and anecdotes while demonstrating propagation techniques. In March we were led in a Cartoon Workshop where everyone was involved.

KARF Wyvern continued

Everybody's favourite meeting, the AGM, takes place in April, but we try to sugar the pill with, perhaps, a quiz! If you would like to come along to one of KARF Wyvern's meetings they take place on the last Monday of the month (Tuesday if the Monday is a Bank Holiday), 2pm at Tunstall Village Hall. Just turn up and you will be made very welcome.

KARF Channel

Our group continues to flourish. We tried our hand at pebble painting, enjoyed talks on a Victorian Christmas, and met an adorable trainee therapy dog whose owner told us about the amazing work they do. We had an Autumn bus trip to Sandwich and plan to visit another local town in the Summer. Our holiday to Torquay saw us visiting Dartmoor National Park, Teignmouth, Brixham, and Buckfast Abbey. In April we're off to Pembrokeshire, visiting Cardigan, Tenby and St David's. We've enjoyed visits to our local theatre, restaurants and hotels, for shows, meals and monthly coffee mornings. We're a friendly and inclusive group, new members from the Folkestone and South Kent area are very welcome to come along and join us. We meet on the first Tuesday of the month at the Wood Avenue Library in Folkestone. Doors open from 2pm for a 2:30pm start. - **Carol Govan**

Data sharing

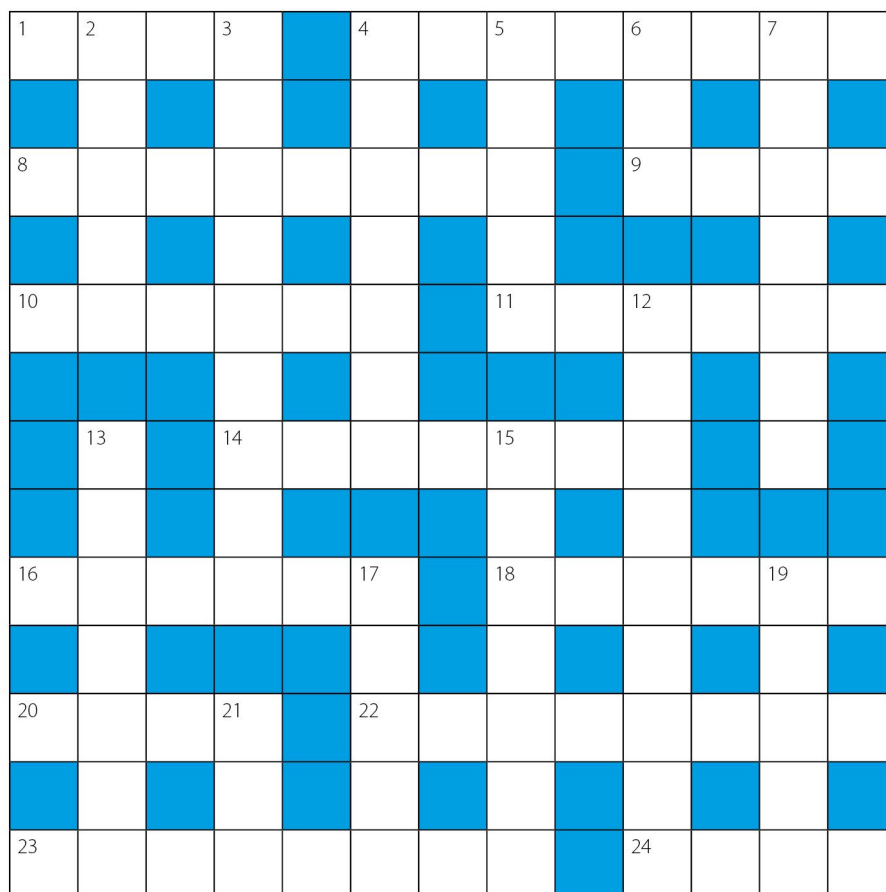
The Kent Pension Fund needs to hold and process personal data to pay pensions and manage the Fund. The General Data Protection Regulations (GDPR) give people rights. They protect personal data. We have a privacy notice that details what personal data we hold, what we do with it, and who we share it with.

You can read it at

www.kentpensionfund.co.uk/privacynotice

If you do not have internet access and would like a copy, call **03000 41 34 88**.

Cryptic Crossword by Roger Stevens



Across

1. It gradually weakens back to use these springs (4)
4. Chew some raw dates, perhaps, as you travel this way (8)
8. Sounds rather like a bird swearing as they all arrive early in the year (8)
9. This amphibian is mentioned in the New Testament (4)
10. Charge an unfairly high price for wool (6)
11. Type of student one might confine as a prisoner? (6)
14. Unfortunately I belong to a family of humble origins (7)
16. Occupation where one can go full speed ahead (6)
18. Animal trouble leading to an attack (6)
20. A most important thing to do as part of your letter of resignation (4)
22. If tram somehow gets late, don't abuse the driver (8)
23. It's a bond of a kind found in the shadier parts of Mexico (8)
24. Said to be most beloved animals (4)

Down

2. There could be danger in looking at some newspaper illustrations (5)
3. When Eric got mixed up with Steve, their exact relationship was never disclosed (9)
4. Point behind a ship that gives it some direction (7)
5. On 1st September we say hello, then have a meal in the Far East (5)
6. We hear that a single team was successful (3)
7. Drawers sometimes receive these in recognition of their art (7)
12. It may be rude to stare, even at someone who is highly valued (9)
13. Instrument rescued from a Soho car in an accident (7)
15. Euro found in a roll chewed up by these dogs (7)
17. Comes up with a stopwatch to send payment (5)
19. They get me to walk through water to reach this Kent village (5)
21. Tutor turns up as a sign of agreement (3)

The answers to the crossword are on the back page.

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 form at www.kentpensionfund.co.uk/openlines

If you change email address, please resubmit the form.

CRYPTIC CROSSWORD SOLUTION

ACROSS		DOWN	
1	Spas	2	Peril
4	Eastward	3	Secretive
8	Crocuses	4	Eastern
9	Newt	5	Sushi
10	Fleece	6	Won
11	Intern	7	Rewards
14	Ignoble	12	Treasured
16	Career	13	Ocarina
18	Assail	15	Beagles
20	Sign	17	Remit
22	Maltreat	19	Iwade
23	Banditos	21	Nod
24	Deer		

KARF Literary Competition No.39

Guess the title and the author:

Published in 1951, this classic is a coming of age story. The main character is coping with loss, wandering around a city, struggling to decide their next life move, but finds happiness in small joys.

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 online Autumn 2025 issue of Open Lines. We publish it in October 2025 on our website at www.kentpensionfund.co.uk/openlines

KARF Literary Competition No.38 - Answer

The solution to the competition in the Autumn 2024 issue was **Les Misérables by Victor Hugo**. Thank you for your emails. We enjoy hearing from all of you.

Disclaimer: The information in this newsletter is for general use only and does not cover every personal circumstance. If there is any disagreement over your pension benefits due under the Local Government Pension Scheme, the appropriate legislation will apply. This newsletter does not give you any contractual or legal rights and is provided for information purposes only.