

open lines

Local Government Pension Scheme (LGPS) pension payments from April 2026

Issue 51
Spring 2026

The government announced that the increase to public service pensions is 3.8%. It is payable from 6 April 2026.

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 2024 to September 2025 was 3.8%.

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.



Kent Pension Fund

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Pension

FAQ

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.

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.

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.

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 6 April 2026. Your pension is payable at the old rate up to 5 April 2026.

I worked out 3.8% 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 2026 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 3.8% which is over the 3% boundary. We pay 3% on your GMP element between 6 April 1988 and 5 April 1997 with your local government pension. The DWP pay the remaining 0.8% with your State Pension. The DWP pay the 3.8% 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 an enquiry 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 Pension Section on **03000 41 34 88** or complete the online enquiry form at www.kentpensionfund.co.uk/contact

Will my State Pension be increased?

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



Proportion of the pension increase

If your pension began on or before 21 April 2025, 3.8% increase applies. If your pension began after this date, a proportion of the increase applies as follows:

Pension beginning	% increase
On or before 21 April 2025	3.8 %
22 April 2025 to 21 May 2025	3.48 %
22 May 2025 to 21 June 2025	3.17 %
22 June 2025 to 21 July 2025	2.85 %
22 July 2025 to 21 August 2025	2.53 %
22 August 2025 to 21 September 2025	2.22 %
22 September 2025 to 21 October 2025	1.9 %
22 October 2025 to 21 November 2025	1.58 %
22 November 2025 to 21 December 2025	1.27 %
22 December 2025 to 21 January 2026	0.95 %
22 January 2026 to 21 February 2026	0.63 %
22 February 2026 to 21 March 2026	0.32 %

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.
- Change your address and bank details.

You need to create an account to access MyPension Online. After this, you can log in at your convenience. Create an account or log in at www.kentpensionfund.co.uk/mypensiononline

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.

MyPension Online webinar

We are providing a free webinar especially for members in receipt of a pension in payment. It is about an overview of MyPension Online.

The webinar is on 12 May 2026 at 10am to 11am through Microsoft Teams. You do not need Microsoft Teams software. We send you an invite by email. You can attend through your internet browser.

Please find information and a booking form at www.kentpensionfund.co.uk/memberwebinars

Go online
for free at
your local
library

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**.

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 available on MyPension Online. You can view 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 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.

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 break 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.



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@cbsolutions.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

If pensioners with an income of over £35,000 received the Winter Fuel Payment, they may need to repay it later – either automatically through their tax code from April 2026 or their tax return for 2025/26. They do not need to do anything - HMRC will be in touch.

2. Finance

2.1 Increase in bank compensation limit

Customers with bank accounts in the UK will see an increase in the amount of money that is protected if their bank or building society collapses.

The deposit protection scheme means customers could claim back the first £85,000 of their money. From December 2025 that figure increased to £120,000.

Please be aware that this figure is per licence. If you have funds in more than one account you need to check that the bank/building society involved do not share a licence.

For example, sister banks Halifax and Bank of Scotland share a banking licence and so are counted as one institution.

Cash saved with those 2 banks would only be covered up to a maximum £120,000 combined.

For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £120,000 each (making a total of £240,000).

2.2 Minimum wage

The minimum wage for 18 to 20 year olds increases from £10 to £10.85 an hour from April 2026. The national living wage increases from £12.21 to £12.71 an hour.

2.3 ISA limits

From 6 April 2027 the annual ISA cash limit will be set at £12,000, down from £20,000. The government will publish a consultation in 2026 on the implementation of a new, simpler ISA product to support first time buyers to buy a home. Over 65s can retain the full £20,000 allowance.

2.4 Lasting Power of Attorney (LPA) fees

The Ministry of Justice increased the LPA application fee from November 2025. The fee increased from £82 per LPA application to £92.

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.

3.2 Fuel duty

Fuel duty has been frozen until September 2026. The rate has been frozen since 2010-11. It will increase with inflation after September 2026, ending 15 years of freezes.

3.3 Electric car duty

From April 2028 there will be a new excise duty on electric cars, payable alongside vehicle excise duty, at 3p a mile for electric cars and 1.5p for plug-in hybrids.

This is to help double funding for road maintenance in England.

3.4 Property, dividend, and savings tax

The basic and higher rates of tax on property, dividend, and savings income will increase by 2 percentage points each from April 2026.

4. General

4.1 NHS prescription charges frozen

The Chancellor is extending the freeze on NHS prescription charges to keep prescriptions below £9.90. Three month and annual prescription prepayment certificates are also frozen for 2026/27.

4.2 Screen Sharing Scams

A screen sharing scam is the method someone might use to take information from you or access your accounts to transfer your money.

You may be contacted out of the blue through social media, over the phone, or when searching online for the contact details for a company. Once a scammer has contacted you, they will try to gain your trust and convince you that they can help.

The scammer will typically ask you to download legitimate screen sharing software. This could be software you have heard of or have used before with work, friends or family, such as AnyDesk, Microsoft Teams, TeamViewer or Zoom.

The scam can only take place if you download the software and allow them to take control of your screen. Once they have access to your screen, they can access your personal information. This includes financial accounts, such as your online banking.

If you are asked to share your screen or provide remote access to your phone or computer, this is a warning sign it's a scam. Even if you have searched for a company online and contacted the firm, you should never share your screen with them.

4.3 Police and Crime Commissioner roles to be abolished

Ministers have announced that Police and Crime Commissioner roles in England and Wales are to be abolished in 2028. They will be replaced by directly elected mayors, their deputies, or by police and crime boards. The savings (expected to be about £100million over the next few years) will fund more neighbourhood police on the beat across the country. With no elected mayors in Wales, the UK government have said that they will "work with the Welsh government...recognising the unique nature of Welsh arrangements".

4.4 Travellers to EU countries - change to border checks

British travellers are advised to prepare for incoming EU border checks. The government launched an awareness campaign around the changes.

Messages advising the British public about the introduction of new Entry/Exit System (EES) checks at the EU border have been shared across government social media channels, by transport operators, and on travel websites. Up to date information can also be found at GOV.UK.

From 12 October 2025, the EU introduced EES for UK and non-EU nationals travelling for a short stay. EES is an automated system that requires travellers to register at the border by scanning their passport and having their fingerprints and photograph taken.

4.5 Winter Fuel Payment text scam

Pensioners are being warned to look out for Winter Fuel Payment text message scams. It follows a surge in activity from opportunistic criminals ahead of payments. Data from HMRC shows reports of scam texts more than doubled in the last week of September. Fraudsters exploit pensioners by posing as government officials processing Winter Fuel Payment applications.

Winter Fuel Payments are made automatically. The government will never ask for bank details by text, or any source, other than letter. Anyone who receives a text message inviting them to apply for a payment should not engage with it and instead forward it to 7726.

7726 is a special number in the UK (and other regions) that allows you to report suspicious text messages to your mobile network provider for free. It helps them to block the sender and tackle scams. Forward the spam text to 7726 (which spells SPAM on a keypad) and your provider will investigate.

Income Tax 2026-27

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 £12,571 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

Personal allowance

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

The standard personal allowance for 2026-27 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.

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

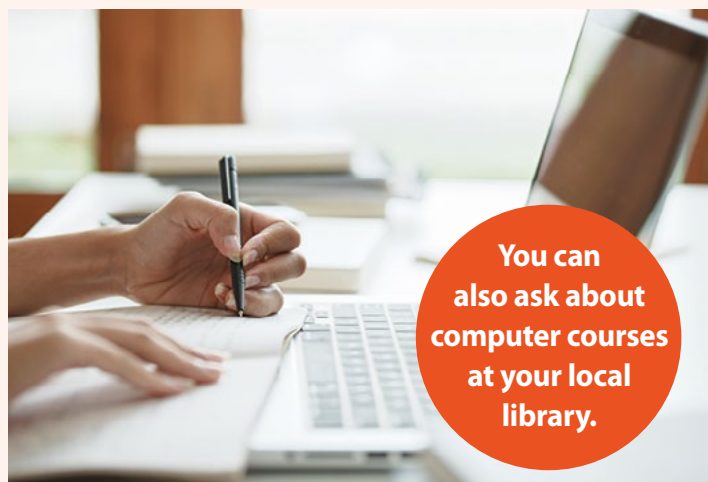
Basic State Pension increase

The government confirmed that the basic State Pension increases by 4.8% from April 2026. 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



You can also ask about computer courses at your local library.



Computer courses

Age UK provide computer and internet training for older people. Your local Age UK may provide a course. The courses offer easy to follow training. The cost of the course can vary but some are free.

Find out if there is an Age UK computer course near you by calling their advice line on **0800 678 1602**.

If you are already online, visit the Age UK website at www.ageuk.org.uk/services/in-your-area/it-training/



Report and accounts 2025

We have made progress on many fronts including:

- strengthening our risk management capabilities
- assessing our preparedness for cyber security threats
- continuing our implementation of the investment strategy
- responding to the government’s Fit for Future pensions review
- continuing to innovate our administration of the LGPS. We aim to achieve the highest standard of service delivery for members and employers. The Fund’s membership has continued to increase. It supports 179,929 scheme members.

The Fund’s investment portfolio returned 3.4% for the year. The Fund has achieved an annualised return of 6.5% over the past 10 years, meeting the benchmark. As a result, the value of the Fund’s assets has grown to £8.4bn at 31 March 2025. This is a gain of £0.3bn from the previous year.

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**.



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 backdate 3 months.

The government website explains about pension credit and how to apply online. Visit the government website at www.gov.uk/pension-credit

If you do not have internet access, call the pension credit claim line on **0800 99 1234**. If you need help completing benefit claim forms, contact your local Citizen’s Advice Bureau.

They have advisors that can help you.



Nuisance calls

Nuisance calls affect us all. They can make us feel anxious and harassed.

The Telephone Preference Service (TPS) is the UK’s only official ‘Do Not Call’ register. It is for landline and mobile numbers. You can register to opt out of unsolicited live sales and marketing calls.

It is free and quick to register a telephone number. It will not stop scammers but it should reduce unwanted sales and marketing calls. If a number is registered with the TPS, organisations are legally required not to call it.

To register your phone number with TPS, complete an online form at www.tpsonline.org.uk/register or call **0345 070 0707**.

Kent Pension Fund valuation

LGPS funds have triennial valuations. They determine the funding position to provide for ongoing pensions. It includes determining the rate that employers must

pay for the next 3 years. All LGPS funds had a triennial valuation in 2025. Kent Pension Fund is an LGPS fund.

We worked with the company Barnett Waddingham to complete our valuation. We publish the results and report on our website: www.kentpensionfund.co.uk

Open Lines by email



We produce Open Lines in Spring and Autumn.

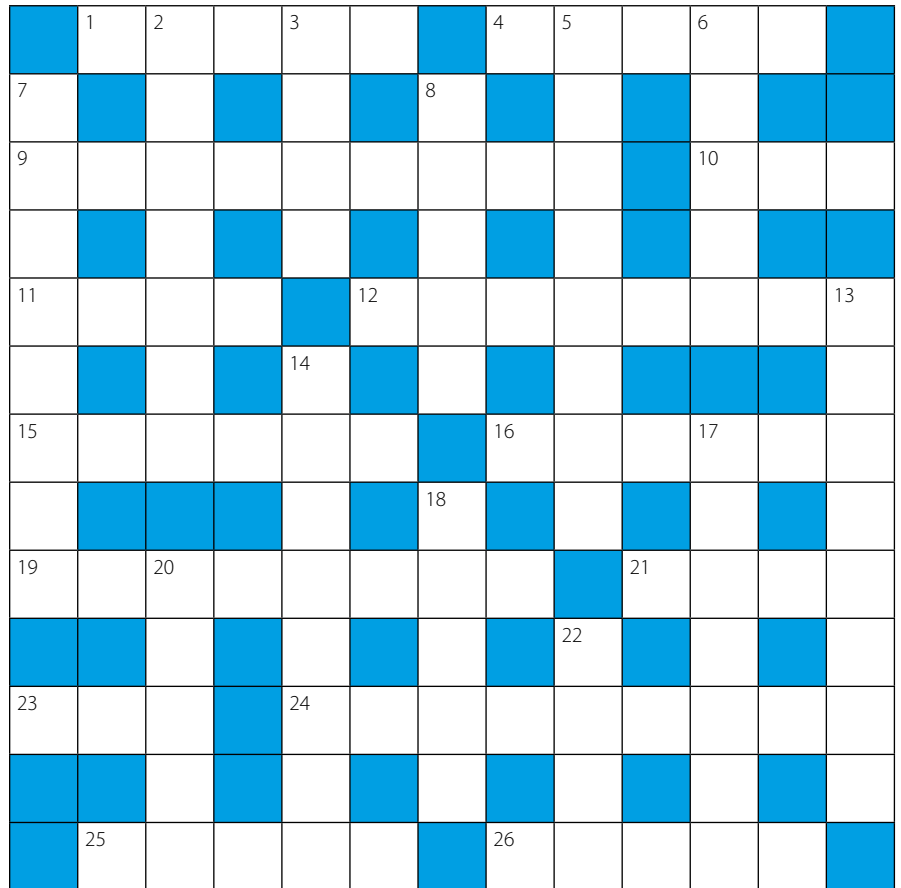
The Autumn issue is online only. We post the Spring issue to your home address because it tells you about the annual pension increase.

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 form at www.kentpensionfund.co.uk/openlines

If you change email address, please resubmit the form.

Cryptic Crossword by Roger Stevens



Across

- With even small areas of water around, one may find a sailing boat (5)
- Behave in a way that degrades one centre of operations (5)
- Once he'd moved, Fred Corne went and discussed things with his neighbours (9)
- A tree that might well be mentioned in some travel magazines (3)
- One may enjoy a snowy spell, but what about afterwards (4)
- Deal quickly with any French plot of ground (8)
- They perform a service - or so one man said initially (6)
- Shows the pressure that makes me cry when first arriving (6)
- Maybe Dave isn't one of those who fail to live by accepted standards (8)
- Written account of a charge that could lead to you facing the beak (4)
- While in Maidstone's Palace Gardens, I came across a good friend (3)
- Look around car depots and you may find someone who works on the Internet (9)

- Type of room to look closely at? (5)
- Chase around and you may find your whole body is in pain (5)

Down

- It might be leaking from where two pipes are connected (7)
- It could be a portent of evil when a certain sea captain turns up (4)
- I found this bad set-up when travelling in Europe (8)
- Perfume delivered to my address, you might say (5)
- Country where a young horse moves about and gets covered by what is on the beach (8)
- Liberates, only to become very cold, by the sound of it (5)
- This somehow led Harry to discover his coat of arms (8)
- I was still beaten, even though I told them I was short of cash! (8)
- You may well lose your temper if suffering from a blister of this kind (7)
- Road markers sometimes used as jewellery! (5)
- Allow little Virginia to come round to look after the gentleman (5)
- Powder contained in a metal casing (4)



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 Whitstable and Herne Bay

Meeting on the second Monday of the month at All Saints Hall, Whitstable, we enjoy a varied cross section of speakers and presentations.

Throughout the year we arrange many activities. In 2025 we enjoyed guided walks with pub lunches, visits to gardens and stately homes, bat and trap and crazy golf and our table tennis morning with a coffee get-together. One highlight was our visit to the Medway Queen for a guided tour and lunch. We regularly canvas members for suggestions for activities and everyone is kept up to date with monthly newsletters outlining what is coming up. 2026 promises to be just as entertaining.

We have been pleased with our growing membership numbers and aim to be a fully inclusive group. We fully subscribe to the concept of fellowship, a place to make friends and find support. For more details, contact KARF Whitstable and Herne Bay.

KARF Thanet

We meet in Garlinge Methodist Church Hall, 4th Wednesday of each month 2pm to 4pm. We have a variety of speakers each month. Also coffee mornings and lunches at various venues around Thanet. Speakers included talks on the Mercy Ships, Mature Drivers, Community Health Care, and Kent Association for the Blind.

We played beetle drive, musical bingo and quizzes. In April was a holiday to Torquay, May was an annual challenge of Bat and Trap and crazy golf against KARF Canterbury. We enjoyed a festive afternoon in December. We have a monthly newsletter.

Speakers are planned for 2026 so come and join us. We would be pleased to see new members. You will receive a warm welcome before deciding if you would like to join. The subs are £5 for the year and £3 to pay on the door each month. Friends are welcome to come for £4. **Sue Major**

KARF Maidstone

As our new club year gets under way, we look forward to a series of meetings and other activities for members to enjoy. We have a full and varied

programme of speakers, musical afternoons and in-house hospitality for members' entertainment.

The destination of our 2026 holiday is a Warners Hotel and resort in Herefordshire. Our lunch club will continue to enjoy hospitality at local eateries on a regular basis. There will also be coach outings, theatre trips, crazy golf, bat and trap, etc. during the year.

Our branch meets from 2pm to 4pm on the 1st Wednesday of each month in the Roman Catholic church hall in Parkwood, Maidstone where there is adequate off road parking. New members are welcome to join us.

KARF Wyvern

Last year we had interesting talks, trips to a local theatre, another to the St. Peters' Village Tour, a Duck Race, and a Christmas lunch.

Our November speaker talked about dressing the medieval woman. It was informative, amusing and delivered with the added ingredient of dressing themselves in costume with explanations about the material, colour and use of each item. It was enjoyed by all. A full programme of speakers has been arranged for 2026 and we kicked off the new year with a private detective and stories of their life.

If you think that you would like to join us at KARF Wyvern, we meet on the last Monday of each month (Bank Holiday Mondays excepted - it is the previous Monday then), 2pm at Tunstall Village Hall and we would be delighted to welcome you. **Jacky Ranger**

KARF Channel

2026 began well at our New Year quiz. We've enjoyed talks on the changing role of the paramedic, and the impact of National Service on one man's life. We played chocolate Bingo, and enjoyed a bus trip to Herne Bay in August. Future events include a presentation on road safety for mature drivers, a demonstration and chance to try signing, a beetle drive, and a fish and chip lunch. We have afternoon tea following our AGM. Our lunch club flourishes, with teas or meals at local restaurants. The Christmas meal was excellent.

In May, our holiday is to Derbyshire, visiting Bakewell, Trentham Gardens, Cromford Mill, heritage railway journey and narrow boat cruise.

KARF Channel - continued

We're always happy to welcome new members, just come along to Wood Avenue Library on the first Tuesday of the month, doors open from 2pm, meeting starts at 2.30. We look forward to meeting you. **Carol Govan**

KARF Gravesham

As I write this in early January it is time to look forward to the year ahead at Gravesham KARF having finished the year with our Christmas party and our well attended Christmas lunch at a local indoor bowls club. Our meeting in February was a talk entitled 'Architectural Pub Crawl'.

Plans are being made for the year and we intend to have another Charity tea afternoon at our AGM. Then we can look forward to summer when our walks can be enjoyed and for those who enjoy reading, our book club will no doubt have a varied and interesting selection.

Gravesham KARF meets on the first Thursday of every month at Christ Church hall, Old Road East, Gravesend at 2:15pm. So if you are looking to join a friendly, welcoming club then why not give us a call.

Len Payne

KARF Tonbridge

Our numbers continue to increase. We enjoyed our yearly cream tea. In September we had a well known actor talk to us about his stage career. He had a wealth of stories about well known actors. In October our talk was about capital punishment. In November one of our regular speakers returned to talk about her Great Grandma's sewing boxes. In December Up The Creek Ukulele returned again. The other big thing that I have been organising is a coach holiday to the Isle of White in March 2026. We have done coach trips in the past but nothing quite like this. We had our New Year Lunch in January which is something we do every year. Our AGM is in February and a talk in March about Beatles Myths and Legends.

If anyone is interested in joining us then please don't hesitate to contact me. **Val Hanmore**



CRYPTIC CROSSWORD SOLUTION			
ACROSS		DOWN	
1	Sloop	2	Linkage
4	Abase	3	Omen
9	Conferred	5	Budapest
10	Elm	6	Scent
11	Thaw	7	Scotland
12	Despatch	8	Frees
15	Agents	13	Heraldry
16	Isobar	14	Strapped
19	Deviants	17	Bristle
21	Bill	18	Studs
23	Pal	20	Valet
24	Podcaster	22	Talc
25	Study		
26	Aches		

KARF Literary Competition No.41

Guess the title and the author:

Published in 1853. A story of a group of people hoping to profit from a legal case. It's depiction of legal corruption in the book went some way to support judicial reform later.

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 2026 issue of Open Lines. We publish it in October 2026 on our website at www.kentpensionfund.co.uk/openlines

KARF Literary Competition No.40 - Answer

The solution to the competition in the Autumn 2025 issue was **Madame Bovary by Gustave Flaubert**. Thank you for your answers. We enjoy hearing from all of you.

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