

open lines

The newsletter of the Kent Pension Fund

Issue 46

Autumn 2023

Welcome to the Autumn 2023 online issue of Open Lines

It is for members receiving a local government pension from the Kent Pension Fund. We want to keep in touch and update you with any changes to local government pensions. We also provide general information that you may find useful.

We hope you find the newsletter helpful, and we appreciate any feedback. Please email your comments to pension.systems@kent.gov.uk

This Autumn issue is online only. We post the Spring issue to your home address in April each year. The Spring issue tells you about the annual pension increase.

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

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

If you already receive it by email, please let us know any change of email address by completing the online form again.

Kent Active Retirement Fellowship (KARF)

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

Member self service

Member self service is available to you. You can access an overview of your pension account(s). Please read the article about it in the newsletter to find out more.

Website

Our website has a dedicated area for you.

[Visit the pensioner member area](#)

In this Issue

Cost of living crisis	P2
Your local government pension contact details	P3
Tax and pensions	P3
What we do with your personal data	P3
Change of address or bank	P4
Cookies on websites	P4
Tips for creating strong passwords	P4
Member self service	P5
Member self service webinar	P5
Kent Pension Fund member feedback group	P5
Benefits update	P6
Contacting government departments	P8
McCloud judgment	P8
Railcards	P9
Identity Theft	P9
Unrecognised transactions in your bank account	P9
Branch News	P10
Cryptic Crossword	P11
KARF Literary Competition	P11
Websites of interest	P12
KARF Secretariat	P12

Cost of living crisis

The rising cost of living has left lots of people with money worries.

Moneyhelper

The MoneyHelper website provides free and impartial advice about managing money. This includes struggling with bills and payments. It provides support online and over the phone.

Visit the [MoneyHelper website](#)

Citizens Advice

Citizens Advice provides information about benefits and help available. They signpost you to help available from your local council and the government.

Visit the [Citizens Advice website](#)

Government

The government announced help with energy bills for households in Great Britain.

Visit the [Help for Households website](#)



Help for pensioners on lower income

There is a separate welfare benefit for pensioners called pension credit. It provides extra income for people over State Pension age on lower incomes.

It was estimated that about 850,000 households are missing out on pension credit. They think it is not meant for them. 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.

Find out about pension credit and how to apply on the government website www.gov.uk

Call the pension credit claim line on **0800 99 1234**.

The Silver Line helpline 0800 4 70 80 90

The Silver Line helpline is a free, 24-hour telephone service for older people.

Staff and volunteers across the UK man the helpline. They offer friendship, conversation, and support to those who need it.

The helpline gives older people the chance to pick up the phone any time and enjoy a chat. They can also share their worries and feelings. The team may be able to direct callers to services or resources that may help.

The helpline is available 24-hours a day, 7 days a week. You may have family and friends that you chat with, but it might not be easy to contact them when you feel like a chat.

If you are interested in volunteering to help, visit their website at www.thesilverline.org.uk



Your local government pension contact details

We must apply the tax code that HM Revenue and Customs (HMRC) give us. If you have a query about your tax code, please contact the tax office.

The Liverpool tax office deals with your tax code on your local government pension from the Kent Pension Fund. Their contact details are HMRC, Pay As You Earn, PO Box 1970, Liverpool L75 1WX, call **0300 200 3300** or textphone 0300 200 3319. If you are calling from abroad, call +44 135 535 9022.

Please quote the tax reference 663/KP for Kent Pension Fund and your National Insurance number.

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 9am and 5pm. Calls cost the same as 01 and 02 numbers and are included in free call packages.

For any other pension enquiries contact the Kent County Council Pension Section.

[Complete the online enquiry and document upload form](#)

Tax and pensions



Each month we send information to HM Revenue and Customs (HMRC). They issue a revised tax code if they think it needs updating. The tax code is electronically downloaded to your pension pay record.

Your personal allowance for tax-free pay is split across all incomes. Your incomes include pensions, employment and property rental.

State pension and property rental income is not taxed at source. The tax on these is collected through your other pensions and employments.

We do not have authority to amend your tax code. A tax code change must come from the tax office. If you think your tax code is incorrect, please contact them.

New pensions

If tax information such as a P45 is not received for new pension payments, we must apply a tax code of 0T (month 1). This means that there is no tax-free pay allowed and you pay tax on all pension received. The 'month 1' part means that each month is taxed individually. Previous pay received and tax deducted is not taken into consideration.

If we receive a P45 that can be used, we apply the P45 tax code on a month 1 basis. This means that if a tax refund is due, it is not paid with your pension payment at that time.

What we do with your personal data

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

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

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

[Read the short and full privacy notice](#)

Cookies on websites



Cookies are used to make websites work. They also help website owners understand how you use their site so they can improve it.

Cookies are small text files that may be placed on your device when you visit a website. The term is derived from 'fortune cookie' which is a cookie with an embedded message.

Cookies save some information about you for when you access the website again. They are usually anonymous.

Websites give you control over what cookies to use. You can adjust your cookie preferences for the website you are visiting. Switching them off may restrict your use of the website that you are visiting.

To find out more visit www.aboutcookies.org

Tips for creating strong passwords

A strong password is easy for you to remember and difficult for others to guess.

Never use personal information such as your name, date of birth, email address or family data. This information is often available to the public. It makes it easier for others to guess your password.

- Use a long password. Make it 12 characters or more if you can.
- Do not reuse the same password for different accounts.
- Try to include numbers, symbols, uppercase and lowercase letters.
- Use phrases or random words that only make sense to you. For example, the sentence 'Downton Abbey is my favourite drama' could make the password DoAbismyfad. Add symbols and numbers.
- Change your passwords regularly, at least every 3 months.

Change of address or bank details

Address

Please let us know if you change your home address. You can edit your address yourself in member self service.

[Log in to member self service](#)

If you choose not to register for member self service, we can update your address for you. [Complete the change of address notification online form](#)

Bank

If you change your bank, [log in to member self service](#) to let us know.

If you choose not to register for member self service, please [download the change of bank form](#)

We check your signature.

You can:

- print the form, sign it, and post it to us, or
- print the form, sign it, scan it, and email it to us, or
- print the form, sign it, take a photo of it, and email it to us.

If you email the form to us, you must send it from a personal email address that we already hold.

If we do not already hold your email address, we will complete further security checks.

Email your form to pensions.payroll@hrconnect.org.uk

Post your form to

Pension Payroll Team,
HRConnect,
1 Abbey Wood Road,
Kings Hill,
West Malling,
Kent ME19 4YT

Member self service

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

You can:

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

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

Once you have registered, you can log in any time at your convenience.

How to register

The first step is to make sure that we already hold your personal email address.

[Complete the notification of personal email address online form](#)

When you complete this form, we send you an acknowledgement email. It tells you to allow 10 working days to visit our MSS website page to register and provides the link. This allows us time to make sure your pension account has the correct personal email address. We try to action this quicker whenever possible. Your personal email address will match when you register, and will be quicker for you.

New pensioner members

If you already registered when you were a current or deferred member, you do not need to register again. You see your pensioner account instead.

You may have other ongoing current or deferred member accounts. If you already registered, you do

not need to register again. Use the 'Status' dropdown at the top right of your dashboard. It shows your pensioner account along with your other accounts.

Copy of payslips

You can access your payslip figures on member self service. The figures are not in the same format as your payslip.

We are adding a new facility soon. You will be able to download a copy of your payslip. It is in a PDF printable format. This new facility may help if you need to provide copies of your payslips to other organisations.

[Find out about pension payment information, including payslips](#)

Member self service webinar



We are holding a free webinar about member self service on Tuesday 28 November 2023 at 10am to 11am.

We give a presentation and allow time for questions at the end.

We conduct the webinar online through Microsoft Teams. You do not need Microsoft Teams software. We send you an invite by email. You can attend through your internet browser.

This webinar is for all members in the scheme in Kent. It shows you:

- how to register
- an overview of member self service.

[Book your place on the member self service webinar](#)

Kent Pension Fund member feedback group

We are looking for volunteers for our new member feedback group. We want to get your feedback about how we communicate with you. The group will meet online 3 times a year.

If you would like to express an interest in joining the group, please [complete the member feedback group online form](#)

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 Mothers now in their 60s and 70s could be owed £1,000s in state pension payment

Women who stayed at home to bring up children between 1978 and 2010 could be owed thousands of pounds in extra State Pension, as the true extent of mothers' underpayments has been revealed.

HMRC will write to people who meet the criteria to find out if they are eligible to claim. If they are, they will be able to claim online. Once the application is processed, HMRC will update their National Insurance record. The Department for Work and Pensions (DWP) will recalculate the State Pension entitlement and whether they're due any arrears.

It will then be passed back to HMRC as a change in income could affect the amount of tax someone pays, or the benefits to which they are entitled. As is usual, this is a complex area as past benefits including Pension Credit will be taken into consideration. HMRC will also collect any income tax due on an increase in State Pension and on any arrears paid.

If you are due arrears of payment, you will not need to take any action as HMRC or DWP will contact you directly.

1.2 State Pension age review

The government announced that the State Pension age (SPa) timetable will, for the time being, remain unchanged:

- SPa will increase from 66 to 67 between April 2026 and April 2028.
- SPa will increase from 67 to 68 between April 2044 and April 2046.

2. Finance

2.1 Government clamps down on unfair bank account closures

The government have stepped in to address fears that banks are terminating accounts because they disagree with someone's political beliefs.

Key points are:

- New requirements on banks will protect freedom of expression.
- New rules will give consumers greater confidence to challenge account closures.
- Changes available because of Brexit and recent government legislation.
- Increase the notice period to 90 days, giving customers more time to challenge a decision through the Financial Ombudsman Service, or find a replacement bank.

Banks will also be required to spell out why they are terminating a bank account, boosting transparency for customers, and aiding their efforts to overturn decisions. The changes announced on 20 July 2023 will require secondary legislation but can be made due to new powers in the Financial Services and Markets Act 2023.

3. Taxation

3.1 Marriage Allowance (Transfer of Allowance)

If you have 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 let HMRC 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 of 10.1% in State Pensions has resulted in some pensioners becoming taxpayers where they were previously non taxpayers. If the increase in pensions 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 Probate Delays

Bereaved families could run up costs and interest on unpaid inheritance tax due to long waits for probate to be granted. If you are handling a deceased person's estate, you have to obtain a grant of probate before you can distribute the inheritance.

Executors who apply online for probate may have to wait over 2 months on average for this to be processed. Those who submit a paper application may have to wait up to 5 months. It can take even longer if an application is stopped. The most common causes of stopped applications include:

- supporting documents missing
- applications have been submitted too soon after sending information to HMRC
- a query about the condition of the will.

3.3 Deadline for voluntary National Insurance contributions extended to April 2025

The government is giving people more time to pay National Insurance contributions towards their State Pension.

Taxpayers now have until 5 April 2025 (extended from 31 July 2023) to fill gaps in their National Insurance record from April 2006 that may increase their State Pension.

Paying voluntary contributions does not always increase your State Pension. To check if it is viable to pay additional contributions, apply for a pension forecast by visiting

www.gov.uk/future-pension-centre

4. General

4.1 NHS to expand services to keep vulnerable out of hospital

The government have announced that tens of thousands of elderly and vulnerable people will receive tailored support at home each month as part of a new NHS plan to:

- curb unnecessary trips to hospital
- help at-risk patients receive faster treatment
- improve ambulance response times.

Community services including falls and frailty teams will be scaled up, with up to 50,000 people a month supported by clinicians at home in high-tech 'virtual wards'. Urgent community response teams will also be scaled up to provide more patients with support at home within 2 hours, in recognition of the pressures facing A&E.

4.2 Bus fare cap to be extended

The £2 bus fare cap introduced on a single adult bus ticket on most services in England outside London was extended from the end of June 2023 to the end of October 2023, and then at £2.50 until 30 November 2024.

The fare cap will not apply to bus services in London as transport is devolved to the Mayor of London, including fare setting.

4.3 Single sign-on and a GOV.UK account

A new universal login system is making public services easier to access online. The system allows users to have just one account, one username, one password and one identity check to use all government services.

If you use government services online, visit: www.sign-in.service.gov.uk to sign on and use this service.

4.4 Check dates on passports

Holidaymakers planning a break in Europe are urged to check their passports to ensure that they meet post-Brexit travel rules.

Since the UK left the EU, post-Brexit rules state that UK passports cannot be more than 10 years old when used to travel to the EU (Schengen zone). A further separate rule is that passports must be valid for at least 3 months after the day you plan to depart.

Those planning a holiday in EU countries will need to double check the date that a passport was issued, as well as when it expires. While many may assume that a passport is valid for 10 years, extra months might have been added to the expiry date if the previous passport was renewed before it expired.

4.5 Over 50s back to work

To encourage over-50s back into the workplace, the Chancellor is proposing to introduce a new internship style scheme which he called 'returnerships'. He said this would train over-50s for new roles in sectors where there are shortages, such as technology.

Contacting government departments

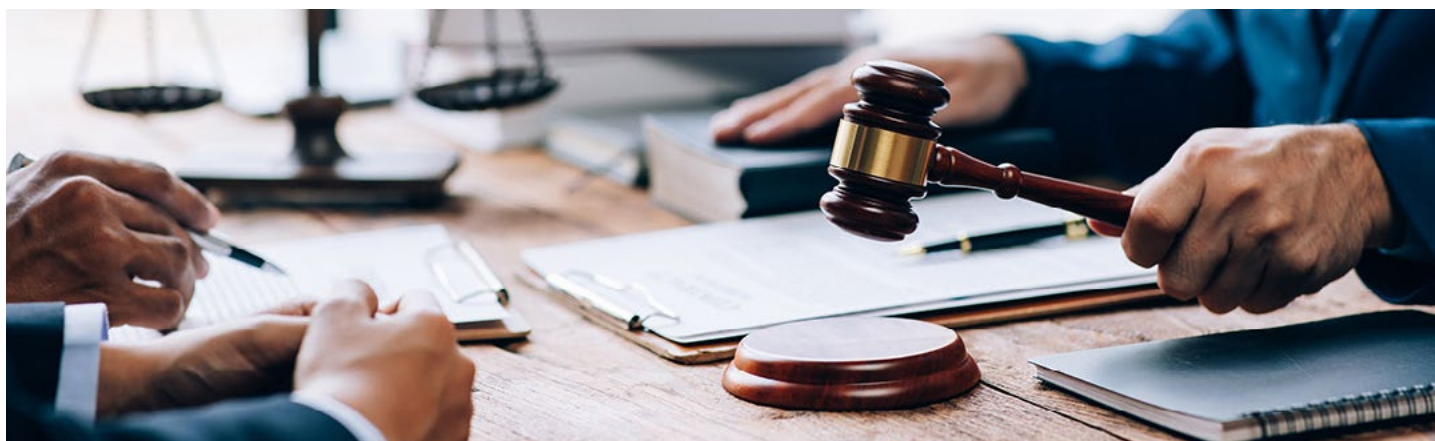
Some of our readers have let us know about an issue they experience. They want to share to help others.

Readers highlighted that online companies offer services, such as applying for passports or help with tax. They charge for this service. You can do it yourself online with the appropriate government department.

Make sure you find the legitimate government department on the internet. If you are in doubt, find the appropriate department on the government website www.gov.uk



McCloud judgment



The LGPS changed from a final salary to a career average pension scheme in 2014. Protections for older scheme members were introduced.

Similar protections were provided in other public sector pension schemes. The Court of Appeal ruled that younger members of the judges and firefighters pension schemes were discriminated against. This was because the protections did not apply to younger members.

This ruling is often called the '**McCloud judgment**'.

The government confirmed that there will be changes to public sector schemes. It includes the LGPS. They will remove this age discrimination.

Qualifying younger members will now receive the underpin protection too. The change will come into force on 1 October 2023.

The government is considering what changes need to be made to the LGPS. This may impact a small number of members who took their pension after 31 March 2014.

If you qualify for protection, it will apply automatically.

You do not need to make a claim.

We will contact you.

Railcards



If you travel by train, railcards can save you money.

It depends how much you use trains. There are 8 main types of railcards available.

They are:

- Age 16-17
- Age 16-25
- Age 26-30
- Disabled Persons
- Family & Friends
- Network
- Senior
- Two Together
- Veterans

The senior railcard may be of particular interest as it is for those over age 60. It costs £30 a year or £70 for 3 years, to save you a third on all off-peak journeys.

To find out more, visit www.railcard.co.uk or visit a National Rail staffed station.

Identity Theft

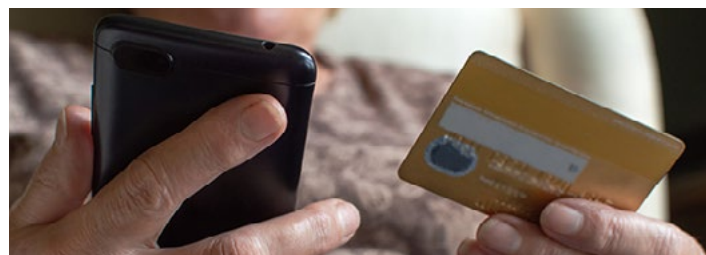
Identity (ID) theft is when your personal information is stolen. It is often used to open bank accounts or take out credit cards and loans. Sometimes criminals apply for government benefits and documents in your name. Documents include passports and driving licences. They can steal your identity in several ways. For example, they find your credit card or bank statements in your rubbish. They use social media to try to get a better picture of your identity.

Some signs that your identity has been stolen are:

- Transactions appear on your bank statement that you do not recognise.
- You receive letters about loans or credit cards you did not apply for.
- You receive invoices addressed to you for goods or services you have not bought.

Some ways to protect yourself are:

- If you move home, use a redirection service such as the Royal Mail. Inform your bank, credit card and other organisations about your new address.
- Destroy documents in your name, preferably using a shredder.
- Provide as little personal information about yourself on social media as possible. Only accept invitations from people you know.
- Immediately report lost/stolen cards and documents to the organisation that issued them.
- Keep your information secure when using your card over the phone, internet or in shops. Do not let others overhear or see your information.



Unrecognised transactions in your bank account

If you have a transaction in your bank account that you do not recognise, contact your bank immediately.

You may have:

- a payment going out that you do not recognise. This is known as an unauthorised transaction.
- used your debit card and more money was taken than you expected.

Tell your bank what has happened and ask if you can get a refund. If your bank does not deal with it how you wish, you can complain to them. Ask your bank about their complaints procedure.

If you have not got your money back 8 weeks after you complained, contact the Financial Ombudsman.

Email complaint.info@financial-ombudsman.org.uk or call **0800 023 4567**.

You can also contact them if your bank wrote to you saying they are not taking any action.

If the Financial Ombudsman decides that you have been treated unfairly, they will ensure it is corrected.



KARF

Kent Active Retirement Fellowship

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

There is a common annual membership subscription of £5. [Find your local KARF branch for more details](#)

Branch News

KARF Gravesham

Gravesham branch continues to thrive with monthly meetings averaging 50 to 60 members.

Gravesham members enjoyed a trip to Godinton House, and our branch trip organiser has written an account of the day for Open Lines. We recommend this trip to any KARF group, it was a thoroughly enjoyable day.

On June 8th, 34 of our members enjoyed a trip to Godinton House and garden, followed by a visit to the Ashford Retail Outlet. Godinton is a member of the Historic Association Friends Scheme and dates back to the 14th century when the Great Hall was first constructed but the greatest part of it is Jacobean. It stands in a tranquil garden setting surrounded by ancient parkland with herbaceous borders. As we entered the house for our guided tour we could smell the scones cooking for our cream tea, which we devoured in the wonderful dining room. Our guides were extremely knowledgeable and we were made to feel very welcome.

After visiting the gardens and the collection of delphiniums we made our way to the Ashford Retail Outlet, which initially was tagged onto the trip in case of rain but which turned out to be very popular with our members, who descended on the Skechers shop and Mountain Warehouse in search of comfortable and serviceable footwear and clothing.

Len Payne (Secretary)

KARF Tonbridge

Thankfully our members have increased over the last year, and it has been a pleasure to meet new members. We still meet at the Baptist Church in Tonbridge at 2pm on the 3rd Thursday of the month, except for January and August. We had a talk about "Innovations of Architectural Glass" in June and another in July with an interesting look into "Souvenirs Past and Present".

We are getting some advice from the "Kent Fire and Rescue Service" in September and a talk about "SOS Churchill's Secrets" in October. We have tried to reduce our cost this year to enable us to keep going so one of our members did a talk about "Photos and Events in

the Tonbridge Area" which we enjoyed even though it took a while for us to get the projector working. I am also looking forward to talking about my trip to the "Faroe Islands and Iceland in November. That is, of course, if I am able to remember what we did. Well, at least, I hope to make people laugh.

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

KARF Thanet (North)

We have been trying to re-build our membership numbers after losing several members through Covid. We have placed posters in many places around Thanet advertising our meetings and are pleased to say the numbers are gradually increasing. Currently we have 64 members. So for those people of Thanet who are not aware of us yet, we meet in Garlinge Methodist Church Hall (opposite the Hussar pub on the A28), 4th Wednesday of each month 2pm to 4pm. The subs are £5 for the year and £2 to pay on the door (for tea/coffee and cake.

We have a variety of speakers, quizzes, coffee mornings, lunches and coach trips. We also enjoyed a celebration tea for the King's Coronation with all the traditional bunting, food and music, it was all great fun. We would love to welcome anyone in this area who may like to join us.

Sue Major

KARF Maidstone East

The Branch continues to thrive and engage in varied activities. Of recent times we have held our annual garden party, played bat and trap and adventure golf, and lunched at various local eateries. We have attended a musical concert and an open air theatre production, both in aid of the Heart of Kent Hospice, as well as spending a day out in Hastings. Our annual holiday this year to Shanklin on the Isle of Wight was enjoyed by over 40 of us. Later on this year we are visiting the redeveloped Battersea Power Station in South London and taking in a Beatles themed show and lunch at a local hotel. Our 2024 holiday will be to Bournemouth.

If you would like to join our Branch, you will be more than welcome. We meet on the first Wednesday of every month in Park Wood, Maidstone. **Don Clayton**

KARF Channel

Our group has had a busy few months, with a variety of speakers and activities.

We've been "Flying for Fun", and had interesting talks on the history of the Crystal Palace and Well-being.

The latter left our members feeling very calm and relaxed. In May we had a combined Beetle drive and Coronation celebration, which included a special cake, kindly made by a member.

A trip to Arundel Cathedral to see the Carpet of Flowers exhibition was much enjoyed, followed with lunch by the riverside, in glorious sunshine. A visit to see "Joseph & the Amazing Technicolour Dreamcoat" proved popular, and recently some members enjoyed a day out in Deal, making use of their bus passes. The Welsh holiday was excellent, good hotel, good company and interesting visits. Highlights were a narrowboat cruise across the aqueduct at Llangollen, and a visit to colourful Portmeirion.

Plans for the months ahead are well underway. If you're in our area and would like to join us, please do get in touch. **Carol Govan**

KARF Literary Competition No. 36

Guess the title and the author:

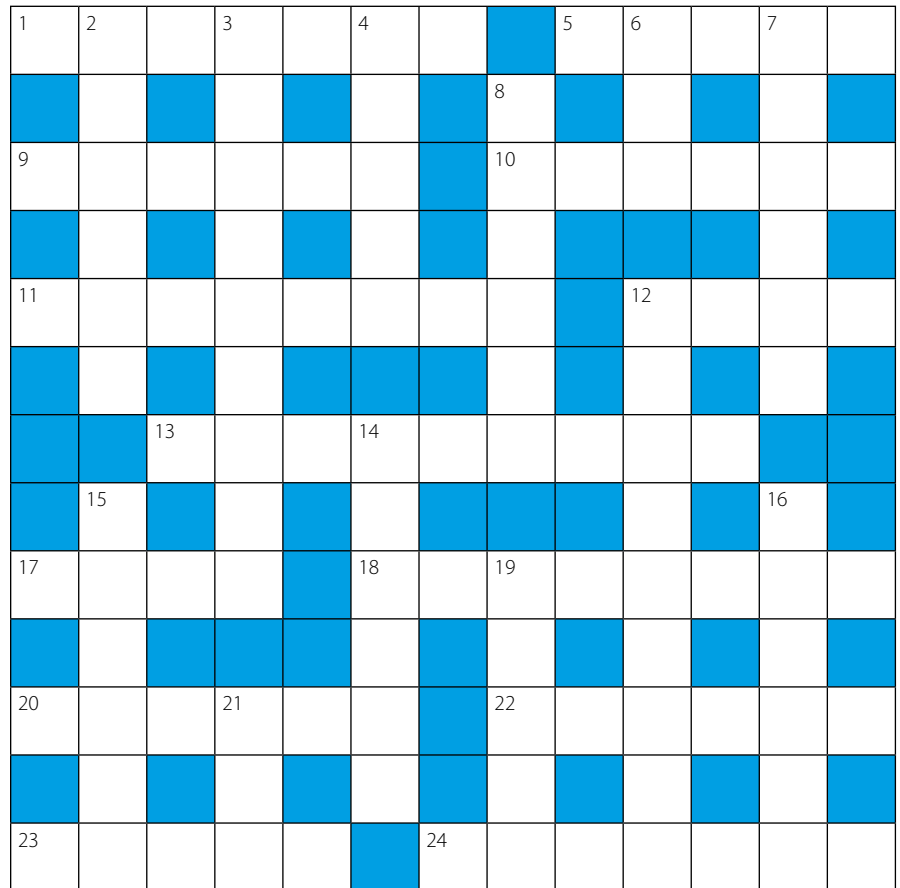
This novel was published in 1950. A timeless tale, enjoyed by young and old alike, about a fantasy world. It is the first and best known of 7 novels.

If you want to send your answer, please email:
pension.systems@kent.gov.uk

There are no prizes, it's just for fun and we enjoy hearing from you. The answer will be in the Spring 2024 issue of Open Lines.

Cryptic Crossword

by Roger Stevens



Across

- Air boss who may well turn out to be useful in any weather (7)
- Fast and quiet in a sudden attack (5)
- The colour of a firework? (6)
- US uncle and his boy showed great strength (6)
- When a certain duo enact their tango routine, they prove better than all the others (8)
- Discharge following reversal of prison sentence (4)
- Finding a special kind of nut for tea, the squirrel thought itself lucky (9)
- Things that are both precious and expensive (4)
- Mention a possibility to appoint for office (8)
- Spoil the narrow gorge (6)
- A good place in Kent to visit when it's not so cold, we hear (6)
- Took item of women's clothing without permission (5)
- Pastry covering of French concoction in its most natural state (7)

Down

- Carved figure found in some shoddy articles held by a girl (6)
- Spacious secure ship for holding prisoners (9)
- Approach to an event leading to a disagreement with the police? (3-2)
- My intention in proclaiming my views (3)
- Outcome opposite to that expected when one golf club presented to almost 100 (6)
- One who was quite strict was found towards the rear of the ship (6)
- Gentle Dan got all mixed up, twisted and confused (9)
- I make an offer for a certain vehicle (6)
- Appropriate state of French currency (6)
- Controls the movement of some oxen (6)
- This Emmerdale actor can be quite cutting (5)
- I discovered from an email letter that my friend was quite unwell (3)

The answers to the crossword are on the back page.



Websites of interest

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

www.activepartnerships.org

There are 42 regional active partnerships across England. They work with local partners to create an environment to help us stay physically active.

www.livingmadeeasy.org.uk

Living Made Easy is a website produced by the charity DLF. The charity was known as the Disability Living Foundation. It provides free impartial advice about gadgets and aids to make life easier.

www.ukicc.net

UK International Consumer Centre provides free and impartial advice. They help consumers that have problems with purchases from companies in another country.

www.nvaccess.org

If you are visually impaired, this website provides a free screen reader to download.

www.kentvolunteers.org.uk

Visit the Kent Volunteers website to find out the volunteering opportunities available.

www.taxvol.org.uk

Tax Help for Older People is a charity providing free, independent and expert advice for older people on lower incomes who cannot afford to pay for professional tax advice. They can help you if you are over 60 and your income is under £20,000.

www.explorekent.org

Explore Kent is a partnership initiative to promote the natural resources in Kent. They have about 300 volunteers. They waymark the walking, cycling and horse-riding routes for you to enjoy.

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

• Did you know, that you can go online for free at your local library! •

CRYPTIC CROSSWORD SOLUTION			
ACROSS		DOWN	
1	Isobars	2	Statue
5	Rapid	3	Broadmoor
9	Maroon	4	Run-in
10	Samson	6	Aim
11	Outdance	7	Ironic
12	Emit	8	Astern
13	Fortunate	12	Entangled
17	Dear	14	Tender
18	Nominate	15	Decent
20	Defile	16	Steers
22	Walmer	19	Mower
23	Stole	21	Ill
24	Crudest		

KARF Literary Competition No. 35 - Answer

The solution to the competition in the Spring 2023 issue was **Watership Down** by **Richard Adams**.

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

.....

KARF Secretariat Kent Active Retirement Fellowship

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

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

.....

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.