

# open lines

The newsletter of the Kent Pension Fund

Issue 44  
Autumn 2022

## Welcome to the autumn 2022 issue of Open Lines.

It is the newsletter 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](mailto:pension.systems@kent.gov.uk)

### Receiving Open Lines by email

Please consider opting to receive this newsletter 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.

If you wish to change to receiving this newsletter by email, please complete the online form at [www.kentpensionfund.co.uk/openlines](http://www.kentpensionfund.co.uk/openlines)

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

### Website

Our website is [www.kentpensionfund.co.uk](http://www.kentpensionfund.co.uk)

It has a dedicated area for you. Click on Local Government on the home page and then Pensioner member (receiving a pension).

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## What we do with your personal data

**The General Data Protection Regulations (GDPR) give people greater rights. The regulations 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 the personal data we hold, what we do with it, and who we share it with. You can read them at [www.kentpensionfund.co.uk/privacynotice](http://www.kentpensionfund.co.uk/privacynotice)

If you do not have internet access, call us on **03000 41 34 88** and we will send you a copy.



## Pension Board and Committee vacancies

The Local Pension Board assists the Pension Fund Committee to ensure the Kent Pension Fund complies with the requirements of the LGPS regulations and The Pension Regulator. Both the Board and the Committee receive regular reports about governance and compliance issues. The agendas and minutes of meetings for the Board and the Committee are available at [www.kentpensionfund.co.uk](http://www.kentpensionfund.co.uk)

There are vacancies for scheme member representatives on the Committee and Board. If you are interested in becoming a member of the Board, please visit the website and search for Pension Fund Board. The deadline for applications is 31 October 2022. Search for Pension Fund Committee for information about the Committee.

## Superannuation Fund Committee change of name

The Superannuation Fund Committee has changed its name to Pension Fund Committee. This ensures consistency of the terms used and keeps in line with best practice. It is a name change only; it does not affect their remit or terms of reference.

## Kent Pension Fund outturn 2021-22

2021-22 was a challenging year for the Kent Pension Fund due to the continuing impact of the COVID-19 pandemic, significant volatility in the financial markets, and rising inflation.

The Fund's overall value increased by £189m to £7.7bn at 31 March 2022. These monies are available to fund benefits. The Fund supports 149,112 scheme members, with pensioner membership increasing during 2021-22 by some 4,000.

## Local government pension payment contact details

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

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

If you have other queries about your pension payment, please contact the Pension Payroll Team. Email [pensions.payroll@hrconnect.org.uk](mailto:pensions.payroll@hrconnect.org.uk) or call **03301 249993**.

For any other pension queries contact the Kent County Council Pension Section. Complete the online enquiry form at [www.kentpensionfund.co.uk/contact](http://www.kentpensionfund.co.uk/contact) or call **03000 41 34 88**.



## Responsible investment

Environmental, Social and Corporate Governance (ESG) issues are considered when making investment decisions. The Kent Pension Fund Responsible Investment (RI) Policy sets out how they are considered.

The RI policy explains the approach we expect our fund managers to take on our behalf. They must engage with companies that we invest in and encourage responsible investment behaviour. The approach includes shareholder voting and meetings with the companies about ESG issues. Our fund managers must report their voting decisions to us.

The RI working group is developing and implementing the policy. They have engaged the Fund's investment advisor Mercer to assess the Fund's carbon footprint.

Find out more about RI on our website at [www.kentpensionfund.co.uk](http://www.kentpensionfund.co.uk)

## Claiming pension credit

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 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 on the GOV.UK website [www.gov.uk](http://www.gov.uk) or 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 will help you.

## Member self service

Member self service (MSS) is available for members of the Kent Pension Fund.

You can:

- access a summary of your pension record
- 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. If you have already registered, log in at [www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)

### How to register

Visit [www.kentpensionfund.co.uk/memberselfservice](http://www.kentpensionfund.co.uk/memberselfservice)

Scroll down to the register section and click on 'Register for member self service'. This takes you to the member self service site.

On the Welcome page, use the first button - 'Register for member self service'. Follow the instructions from there.

## Pension Administration Manager change

Barbara Cheatle retired from the role of Pension Administration Manager in April 2022 after many years working for the Kent Pension Fund. We wish Barbara well for the future. Clare Chambers is the new manager.

## New pensioner members

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

You may have other ongoing current or deferred member records. If you have already registered, you do not need to register again. Use the 'Status' dropdown at the top right of your dashboard. It will show your pensioner record along with your other records.

## MaPS and MoneyHelper

The Money and Pensions Service (MaPS) is a body sponsored by the Department for Work and Pensions. It is committed to ensuring that people have access to the information they need to make financial decisions. It is funded by levies on the financial services industry and pension schemes.

MoneyHelper is a free and impartial service. It is provided by MaPS. It brings together the support and services of 3 financial guidance providers:

1. Money Advice Service (MAS)
2. The Pensions Advisory Service (TPAS)
3. Pension Wise.

Visit the MoneyHelper website at [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

Call **0800 138 7777** for money guidance or **0800 011 3797** for pension guidance.

# Benefits update

Tina Gilchrist is the founding Director of CBG Solutions Limited, and has been responsible for the co-ordination and delivery of pre-retirement seminars for over 30 years. Her clients include many of the FTSE 100 Companies, whose employees receive support leading up to and following retirement. She is an expert in State Benefits and has experience in helping individuals through the maze of sometimes complex and constantly changing benefits. Tina can save valuable time searching for information that can be provided quickly and easily by a simple phone call on the helpline **01423 819452** or email **tina.gilchrist@cbgsolutions.co.uk**



**Tina Gilchrist**

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

## 1. State Benefits

**1.1 Fast-tracked benefit access extended** Fast-tracked access to benefits have been extended to a year from 6 months for people nearing the end of life.

This means that people who are thought to be in their final year of life will be able to receive support through the 'Special Rules'. Those nearing end of life will be given fast-tracked access to Universal Credit (UC) and Employment and Support Allowance (ESA). This change will be extended to Personal Independence Payment (PIP), Disability Living Allowance (DLA) and Attendance Allowance (AA) as soon as parliamentary time allows.

Those who are eligible are not subject to a face-to-face assessment or waiting periods and in most cases they will receive the highest rate of benefits.

**1.2 Prescription charges frozen** The government confirmed that the NHS prescription charge in England is frozen at £9.35 per item. The cost of a prescription pre-payment certificate which lasts for 3 months is frozen at £30.25 and a 12-month prepayment certificate remains at £108.10. If you purchase a 12-month prepayment certificate, you have the option of paying by monthly direct debit stretched over a period of 10 months. You can apply for a pre-payment certificate by calling **0300 330 1341**.

Prescriptions in England are free for men and women over the age of 60, and are free for everyone in Scotland, Wales, and Northern Ireland.

**1.3 Care home fees – capital limits** The capital limits for residential care have remained at £23,250 upper limit in England and Northern Ireland, £50,000 for residential care

in Wales, £24,000 for non-residential care in Wales, and has increased to £29,750 in Scotland. The lower limits have remained at £14,250 in England and Northern Ireland and £18,500 in Scotland. There is no lower limit in Wales. Where one member of a couple who are married or in a civil partnership enters a care home, 50% of that person's occupational pension, personal pension, or payment from a retirement annuity contract (or a total of these if all are in payment) can be passed back to the spouse or civil partner remaining in the family home, if agreed. This 50% of income is ignored in the means-test when calculating how much the resident can pay.

The disregard only applies where:

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

The disregard does not apply to:

- partners who are neither married nor civil partners
- residents who pass an amount of less than 50% of the relevant income to their husband, wife, or civil partner.

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

Any income contributions should not take your income below the level of the weekly Personal Expenses Allowance (PEA), which is a minimum of £25.65 in England, £27.19 in Northern Ireland, £31.00 in Scotland, and £32 in Wales. It is now called the Minimum Income Amount. This money is for you to spend on personal items, such as toiletries, stationery, and haircuts.

## 2. Finance

**2.1 Withdrawal of paper £20 and £50 notes** Paper £20 and £50 notes lose their legal tender status after 30 September 2022. Paper notes are withdrawn from circulation after this date.

You can no longer spend them, but they can be deposited into customer bank accounts. Some Post Offices may also accept withdrawn notes as payment for goods and services or as a deposit to an account accessed via them. The Bank of England will continue to exchange all withdrawn notes.

## 3. Taxation

**3.1 Identities 'borrowed' by fraudsters in return for tax refund cut** People are being warned against handing over personal information to criminals who then 'borrow' identities to claim bogus self-assessment tax refunds.

HM Revenue & Customs (HMRC) is warning people not to share sensitive personal information online as it could be used to commit fraud. It said it is aware of cases where criminals are attempting to gain government gateway logins and other details, allowing them to register for income tax self-assessment to submit bogus tax refund claims. They pocket the repayment while the individual is inadvertently implicating themselves in tax fraud where they risk having to pay back the full value of the fraudulent claim.

HMRC said a range of people are being targeted on social media, from teenagers to pensioners, who are asked if their identity can be borrowed in return for a cut of the tax refund. They are urging anyone who may be aware of these dishonest attempts to recruit individuals into criminality, to report it by searching 'Report Fraud HMRC' on the GOV.UK website at [www.gov.uk](http://www.gov.uk) and completing the online form.

**3.2 Potential tax demand scam using the OTS logo**

The Office of Tax Simplification (OTS) are warning that they have been made aware of people receiving correspondence using the OTS logo and signatures to request payment of tax. The OTS is not a tax collection agency, and the correspondence is not legitimate. If you receive a demand for payment of any kind claiming to be from the OTS, you should report it to the National Cyber Security Centre by forwarding the email to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)

There is more guidance on the GOV.UK website at [www.gov.uk](http://www.gov.uk) under Report internet scams and phishing.

## 4. General

**4.1 Low income pensioners to get easier access to free TV licences** Pensioners on low incomes will find it easier and quicker to apply for or renew their free TV licence under reforms laid down in parliament on 23 June 2022.

The legislative change will ease the administrative burden put on eligible over-75s when applying for a free licence.

At present those affected are required to obtain and share documentation with the BBC to prove they are in receipt of Pension Credit. Under the new plans the BBC will be able to verify automatically with the Department for Work and Pensions (DWP) whether a person applying for a free TV Licence is on Pension Credit. This will mean that in most cases people who apply to TV Licensing for a free licence will simply need to apply online or over the phone without any need to supply additional paperwork.

**4.2 Fake energy bill rebate scheme** It hasn't taken too long for scammers to jump on the back of soaring energy bills. Emails using the logo of energy regulator Ofgem claim to offer an 'energy bill rebate scheme' worth up to £450 per household. The links direct recipients to a fake online portal where victims are urged to share personal and payment details to claim their refund. The fake website has already prompted urgent warnings from the genuine Ofgem. If you receive such e-mails, please delete them immediately.

**4.3 Bogus caller ID to be blocked** Ofcom is proposing a rule change that will require UK phone networks to block some spoofed calls. These include calls from numbers which are not 10 to 11 digits long, on the DNO (do not originate) list, have not been allocated by Ofcom, come from overseas and display a UK number, and come from overseas and do not display a valid number.

Loopholes in the current technology and regulation mean victims can receive, for example, calls that appear to come from the genuine helpline of their bank or texts which display a bank's name. Phone companies will also be expected to perform more stringent 'know your customer' checks on business customers to prevent fraudsters from using their services.

The measures are planned to come into effect in early 2023. However, a more thorough process to authenticate calls will not be possible until the entire UK landline phone network has moved from copper wiring to a digital system in 2025.



# KARF

Kent Active Retirement Fellowship

KARF provide members with the opportunity to meet with other retired people with similar interests at local branches. There is a common annual membership subscription of £5. The contact details for all the branches are on the back page. If you are interested in joining, please contact the branch of your choice.

## Branch news

### From the KARF Chairperson, Dave Coupland

I am writing this just after the hottest day of the year. However by the time you read this it will be Autumn and I will have swapped my T-shirt and shorts for a comfy cardigan. Autumn and Winter, what can you say? We retreat indoors, and some of us - those with no family nearby, for instance - may feel they have no break in the daily routine to look forward to. Your local KARF branch can offer monthly meetings, and days out. So, if you are retired but haven't yet made contact with your nearest KARF branch, please consider doing so. You can be assured of a friendly welcome.

### KARF Wyvern

We continue to be an active branch with over 50 members. We have regular meetings with a variety of speakers and activities. We celebrated the Queen's Platinum Jubilee with an afternoon tea plus themed quizzes and games.

Fortunately, at the AGM held in April, we were able to elect a committee to see us through the next year and are optimistic about the future of the branch. We were able to re-introduce our charity table to raise funds for a charity chosen by members.

Our pub lunch, walking, cinema, and friendship groups are well supported and enjoyed. These are run by members who volunteer their time to do the organising. We are very grateful to them for the time and effort they put in.

We went to Arundel with a cream tea on the way home. It has proved difficult to fill the coach and perhaps a way forward may be to share information among branches about proposed trips.

We meet on the last Monday of the month at Tunstall Memorial Hall at 2 pm and, if you are in the area, we would be delighted to see you. **Teresa Clark**

### KARF Whitstable & Herne Bay

The branch continues to be busy. Recent highlights have included Bat and trap followed by lunch and the branch annual Crazy Golf competition at Quex Park with ice creams afterwards. During the Summer we have an afternoon tea on the beach. For the Autumn we have arranged a tour round Wildwood to see the bison, followed by another lunch. In between times, we still have a busy programme of speakers and demonstrations at our monthly meetings. **Dave Coupland**

### KARF North Kent

As many of you know this is the 25th Anniversary of the start of KARF and we have been able to return to most of our activities since Covid which gives us a double celebration. We marked this anniversary during our yearly July Tea as well as the Queen's Jubilee. Of course we had food plus a quiz, charity raffle and a game called Hoy.

We are back to meeting twice a month, a lecture on one meeting and games and art on the other, plus having a monthly lunch, and a monthly walking group where the walk ends at a pub for lunch. Our outings occur about 4 times a year. This year we are having a fish and chip River Trip on the Medway. We have had a day coach trip to Hythe and Tenterden which was enjoyed so there will be another one to Whitstable and Canterbury. We would welcome any new members as well as ideas for other activities. **Karen Kraus**

### KARF Maidstone East



The Branch continues to thrive with a varied and interesting programme of meetings and activities for members to enjoy. A highlight was a special cream tea to celebrate Her Majesty's Platinum Jubilee with members sharing memories of all those years.

The annual garden party took place in July and members enjoy a monthly luncheon club, outings to the theatre and coach trips. Coming up is a murder/mystery afternoon on a boat moored on the River Thames and our Branch holiday this year is to Blackpool. We continue to meet on the 1st Wednesday of the month in the spacious Roman Catholic Church Hall in Park Wood, Maidstone.

**Don Clayton**

### KARF Tonbridge

I am pleased to report that we now have 31 members. Our talk in March was cancelled so I took over and spoke about my journey through watercolour painting. It was the first time I had ever done this so I wasn't sure how it would go. I spoke about my sources of inspiration, techniques, and materials. I wanted to encourage people to take up a hobby even if they had never done anything like it before and hopefully, I did that.

A Ukulele band cheered everybody up in April and people joined in and really enjoyed it. In May we had a talk about Samuel Langhorne Clemens better known as Mark Twain. The speaker gave us a potted biography of the author which was very interesting. Our talk in June about Flying for Fun went down well and it was interesting to hear about something different.

At the time of writing this report we are looking forward to hearing about our local hospice and a trip to Teapot Island. We are a small group, and we are always looking for new members so do get in touch if you would like to join us. **Val Hanmore**

### KARF Channel

Our group is up and running again, with a varied programme of speakers and events. Several members enjoyed a spring holiday to Shropshire, including a visit to the Black Country Living Museum where we crammed into old fashioned school desks and participated in a lesson with a strict schoolmistress wielding a cane. It brought back memories of our own schooldays and much laughter ensued when one of us failed the nail inspection and was given lines to write on her slate. We included a ride on the Bridgnorth funicular railway and visits to Shrewsbury and Worcester. We look forward to planning another holiday next Spring.

Our luncheon club is active. We have our AGM afternoon tea and annual fish and chip lunch. We enjoyed a successful Platinum Jubilee tea party with a film show about the Queen's life and a royal quiz.

Future plans include a visit to the theatre, trip to Bletchley Park, beetle drive and Christmas lunch at a local hotel. If you're in our area, please come along to the community room at Wood Avenue Library in Folkestone, 2:15pm on the first Tuesday of the month. We're a friendly group and will be delighted to meet you.

**Carol Govan**

## KARF Folkestone, Dover, and Deal

I am pleased to say our membership is at present 112 and rising. Our meetings are seeing attendances of 60 to 70 members who have enjoyed some interesting and entertaining speakers.

The March AGM saw the resignation of two long serving Committee members, the Chairperson and Treasurer. They received sincere thanks from members and Committee alike. Fortunately, their roles have been filled and the Branch is able to continue.

Members and friends have enjoyed day trips to Sky Gardens and Borough Market in London, Strawberry Hill House and gardens, and a river trip from Windsor. More events are planned for the remainder of the year, with a Christmas Lunch to round it off.

Rambles are a popular monthly event where non walkers meet us at the pub afterwards for food and a chat.

Our meetings are held at Capel Village Hall, Capel-Ferne, on the second Tuesday of each month at 2.30 pm. If you are interested in joining our Branch, please get in touch.

Anne Russell

## National Coastwatch Institution (NCI)

In 1994 two fishermen drowned in the sea off Cornwall. What made the tragedy worse was that it happened in sight of an abandoned Coastguard Look-out station. A group of local volunteers decided to do something about this and set up a voluntary organisation called the National Coastwatch Institution (NCI).



The organisation has grown and there are now some 52 stations dotted around the coast, all crewed by volunteers, and all self-supported by local fund raising. NCI is a recognised part of the UK's search and rescue services with memoranda of understanding between ourselves, the Coastguard, and Border Force.

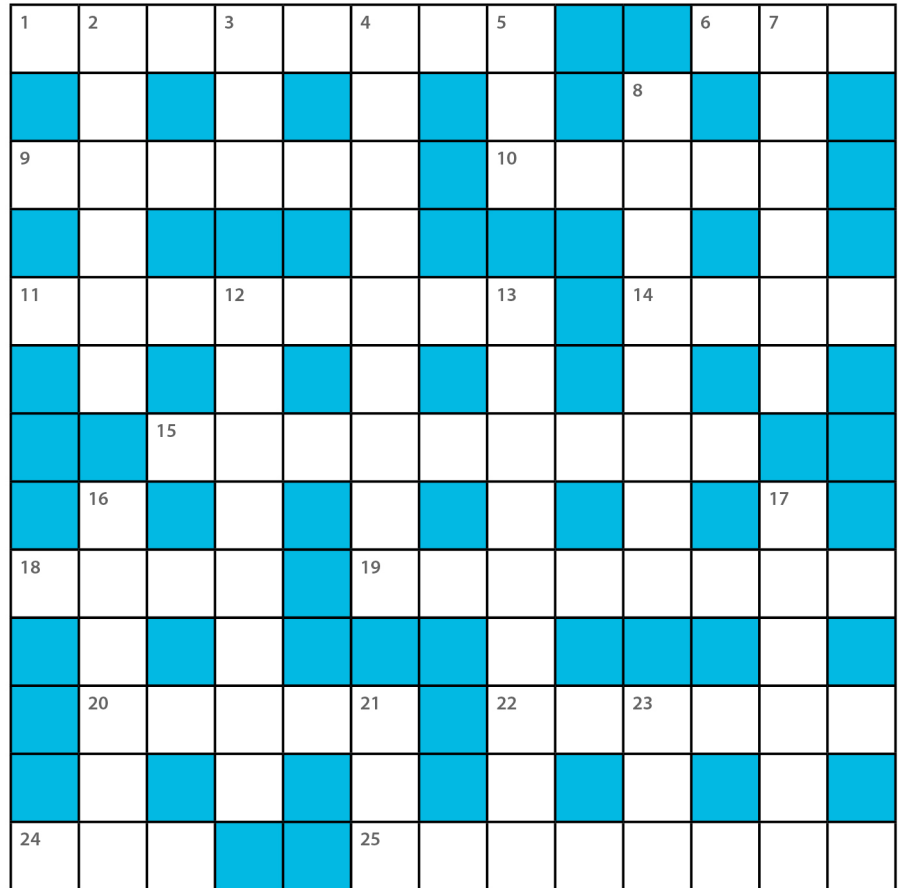
For our members, many of whom are retired, it's an opportunity to contribute towards keeping members of the public safe in inshore waters, but it also offers social activities and a strong sense of camaraderie. (Perhaps I shouldn't say this, but for us geeks it's an opportunity to play with big binoculars, marine radios, Admiralty charts, and radars!).

There are 3 stations in Kent at Whitstable, Herne Bay, and Folkestone. So, if you want to consider volunteering, or as a KARF branch arranging a speaker or a station visit, please contact your local station (details are on the internet). Or you can contact me.

**Dave Coupland, Deputy Station Manager,  
Herne Bay  
Email: dave.coupland@yahoo.co.uk**

# Cryptic Crossword

by Roger Stevens



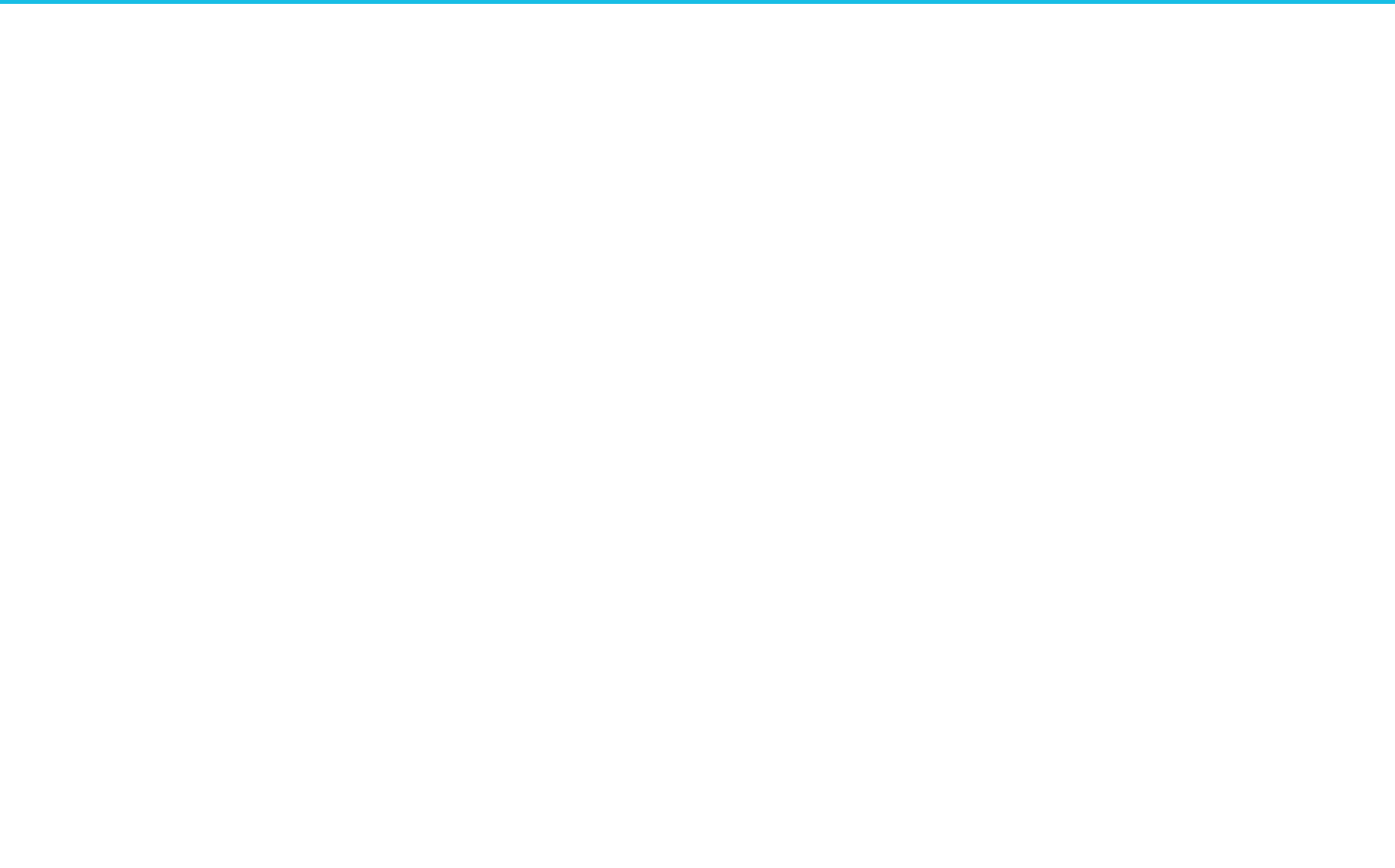
The answers to the crossword are on the back page.

## Across

- How pleasant to find a taxi within distance! (8)
- Expert to be found in some unusual places (3)
- Taking a pot-shot as the bird goes to the river (6)
- Walk wearily because of the temperature at the bar (5)
- There's warmth of feeling in the storage building but we've got it covered (8)
- You might see a male in a hat at the holiday complex (4)
- My palate somehow hates rock but rather goes for this dessert (9)
- Blonde passenger, you might say (4)
- Number of the American city boy poet (8)
- Excavated around some fabric (5)
- In the auction Kevin got some valuable items (6)
- A US city, no matter which (3)
- Sounds like one of the King's staff is putting up a fence (8)

## Down

- Kind of birds for a shy man perhaps (6)
- The right trophy to keep in one's attic upstairs (3)
- Gamble about the Royal Navy and unfeeling French actress Sarah (9)
- Put a stop to – fast! (3)
- Long line of soldiers pass with hesitation to the north (6)
- Parents of this sort of child show they lack in some kind of way (8)
- A fan might well be there and going wild (8)
- Kind of line dance that is organized every ten years (9)
- Damage one's private room in a Kent village (6)
- Ran off quickly to ensure his doors were well-secured (6)
- Way for the dentist to clean up during a gum operation? (3)
- Could be given off from rotting asbestos (3)



Please note that KARF Branch Secretaries only deal with KARF membership. They cannot answer pension queries.

### Cryptic Crossword Solution

Across		Down	
1	Amicable	2	Mynahs
6	Ace	3	Cup
9	Sniper	4	Bernhardt
10	Trail	5	Eat
11	Sheathed	7	Column
14	Camp	8	Latchkey
15	Shortcake	12	Adherent
18	Fair	13	Decennial
19	Tennyson	16	Marden
20	Denim	17	Bolted
22	Ingots	21	Mop
24	Any	23	Gas
25	Palisade		

### KARF Literary Competition No. 34

**Guess the title and the author:**

This novel was published in 1938 by an English author. It is about the boyhood of a legendary story in British history.

If you want to send your answer, please email [pension.systems@kent.gov.uk](mailto:pension.systems@kent.gov.uk)

There are no prizes, but we do like to hear from you. The answer will be in the spring 2023 issue of Open Lines.

### KARF Literary Competition No. 33 - Answer

The solution to the competition in the spring 2022 issue was The Grapes of Wrath by John Steinbeck.

Thank you for your answers. There were so many of you that got the correct answer that we cannot list everyone. We really do enjoy hearing from you all.



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.