

Over 30 million services have been provided by the UAPF since the beginning of the year.

The Unified Accumulative Pension Fund (UAPF) provides a variety of services to Kazakhstanis digitally and continues to develop them, adapting to client needs. The 24/7 availability of the Fund's services on its website and mobile app is a key factor in increasing depositor interest.

From January 1, 2025, to August 31, 2025, the Fund provided 30.8 million services to the population. Of these, 17.7 million were provided electronically, and 12.0 million were provided automatically. Thus, the share of services provided automatically, electronically, and remotely amounted to approximately 98% of the total. A total of 645,900 services were provided in person, including 633,700 directly at the Fund's offices.

As a reminder, all pension accounts are opened with the UAPF automatically upon receipt of the first contribution. Targeted requirements are also automatically accrued to citizens of the Republic of Kazakhstan under 18 years of age, and targeted savings accounts are opened to record and credit targeted savings to recipients of targeted savings under the "National Fund for Children" program.

During the reporting period, the total number of automatically opened individual pension savings accounts (IPSA) for all types of individual pension contributions, as well as notional pension accounts (NPSAs, opened to record employer's compulsory pension contributions (ECPCs) transferred by the employer from their own funds) and targeted savings accounts (TSA, opened to record and credit targeted savings to recipients of targeted savings under the National Fund for Children program) amounted to 1.14 million accounts.

Receiving statements from individual pension savings accounts, notional pension accounts, and targeted savings accounts remains the most popular service. Since the beginning of the year, 19.4 million statements have been issued under the IPSA, NPSA, and TSA, 16.3 million of which were electronic and 2.7 million were automatic. UAPF reminds that accessing account status information through your personal account is the most convenient, reliable, and efficient way to monitor your pension savings. The service operates online 24/7, allowing you to receive up-to-date information at any time and from anywhere. Account status information is also available not only through the UAPF mobile app and personal account on the UAPF website, but also through the egov.kz portal or the e-government mobile app. This provides additional convenience for users who prefer to interact with government services through a unified platform. UAPF notes that, starting in 2025, the annual automatic mailing of statements will no longer be provided. However, receiving information on the status of pension savings by mail remains possible upon submitting a request to the UAPF.

In addition to receiving statements in their personal account on the website and in the mobile app, contributors (beneficiaries) can use services such as making changes and additions to their details, obtaining a certificate of account availability, submitting an application for permanent pension benefits payment due to the establishment of Group 1 or 2 disability or upon reaching the age of 50 through voluntary pension contributions, tracking the status of a payment application, transferring a portion of pension savings to an investment portfolio manager (IPM), projecting a future pension using a pension calculator, etc. For example, since the beginning of the year, 46.1 thousand contributor' applications for the transfer of a portion of their pension savings to the IPM trust management have been accepted, 43.7 thousand of which were submitted electronically.

Over the eight months since the beginning of 2025, 93,500 applications for account information changes were received, 88,500 of which were submitted at the Fund's offices.

When requesting a service from UAPF specialists, contributors typically receive additional consultations and advice on savings management. As part of outreach efforts, 34,200 on-site presentations

were held, attended by 697,600 people. 29,200 materials based on UAPF announcements were published in the media.

The number of contributor and beneficiary inquiries received through feedback channels was 354,200.

As a reminder, any company can request an on-site presentation and consultation on the funded pension system by simply calling the call center at 1418 or through the Fund's website or mobile app.

UAPF consulting services can be obtained through instant messengers (chat bot in WhatsApp and Viber at +7 777 000 14 18), call center at 1418 (free call within Kazakhstan), on the corporate website enpf.kz, as well as on the official UAPF pages on social networks Instagram, Facebook, VKontakte, Telegram, Odnoklassniki.

UAPF was founded on August 22, 2013 on the basis of GNPf APF JSC. The founder and shareholder of the UAPF is the Government of the Republic of Kazakhstan represented by the State Institution Committee of State Property and Privatization of the Ministry of Finance of the Republic of Kazakhstan. Trust management of UAPF pension assets is carried out by the National Bank of the Republic of Kazakhstan. In accordance with the pension legislation, the UAPF attracts compulsory pension contributions, employer's compulsory pension contributions, compulsory occupational pension contributions, voluntary pension contributions, as well as carries out enrollment and accounting of voluntary pension contributions formed at the expense of the unclaimed amount of guaranteed compensation for the guaranteed deposit, transferred by the organization carrying out mandatory guarantee of deposits, in accordance with the Law of the Republic of Kazakhstan "On mandatory guarantee of deposits placed in second-tier banks of the Republic of Kazakhstan", ensures the implementation of pension benefits. The Fund also carries out accounting of target assets and target requirements, accounting and crediting of target savings (TS) to target savings accounts, payments of TS to their recipients in bank accounts, accounting for returns of TS in the manner determined by the Government of the Republic of Kazakhstan within the framework of the National Fund for Children program (More details at www.enpf.kz)