

Launch of a unified online platform for investment management of pension assets, invest.enpf.kz

"Topical questions about the UPF"

1. What is the online platform for investment management of pension assets introduced by UAPF?

The unified online information platform for investment management of citizens' pension assets, invest.enpf.kz, brings together all key information about investment portfolio managers (IPMs) in a single digital space and provides a systematic approach to providing data on investment activities.

2. What is the purpose of this project?

The project aims to increase public awareness and foster a robust understanding of pension asset investment mechanisms by synchronizing the publication of pension asset return data and explaining the factors influencing investment results.

The Unified Internet Information Platform for Investment Management is a modern digital resource that provides contributors with the ability to analyze pension investments online.

3. What information is available to contributors on invest.enpf.kz?

The invest.enpf.kz portal, available in both Kazakh and Russian, provides users with information on the pension savings system, securities, investment strategies (criteria), basic concepts, and the pension asset allocation structure, as well as the financial performance of each pension investment trust, data on its compliance with regulatory requirements, and other information allowing contributors to develop a personalized profile of the pension investment trust and its investment activities.

This online resource provides convenient and structured access to return information and allows for dynamic comparison of various data on pension asset portfolios managed by trustees (the National Bank of the Republic of Kazakhstan and the pension investment trust). Contributors receive tools for independently assessing investment portfolios and selecting a manager and their investment strategy tailored to their goals and expectations.

Thus, a unified online platform is becoming an important element in the development of digital services in the pension system, facilitating more informed participation by contributors in managing their pension capital and shaping their financial future.

4. What are the key features of the platform?

- **Visibility and accessibility of information**

All data is presented in a convenient and understandable format for a wide range of users, allowing contributors to see where and how their funds are being invested.

- **Comparison of IPM return and indicators**

The platform allows you to compare IPMs by key parameters: portfolio structure, return, the value of a conventional unit of pension assets, as well as financial indicators and investment performance.

- **Informed choice of investment strategy**

Contributor can independently study investment declarations and make a decision on transferring pension savings to the management of the selected IPM in accordance with its criteria for investment management of pension assets.

- **Complete information control of the contributor**

After completing the necessary analysis, users can access detailed information about their personal pension assets by navigating from the Portal to their personal account. If necessary, they can transfer up to 50% of compulsory pension contributions, compulsory occupational pension contributions, and up to 100% of voluntary pension contributions to the IPM trust management.

5. What can a contributor do in their personal account?

In their personal account, contributors can, among other things:

- check the available amount for transfer/return to/from the IPM/National Bank of the Republic of Kazakhstan;
- review the terms and conditions for submitting an application to select (change) an IPM or to return pension savings held in trust by the IPM to the trust of the National Bank of the Republic of Kazakhstan;
- submit an application to select (change) an IPM or to return to the National Bank of the Republic of Kazakhstan and track its status;
- receive other available pension services.

Interview on the topic: <https://youtu.be/leSVLh3PL5k>

Video instructions: <https://youtu.be/ErYGLJhmx0Y>