Information Notice

The Number of Services Provided by the UAPF Since the Beginning of the Year Exceeded 40 Million

The Unified Accumulative Pension Fund (UAPF) is the sole operator of Kazakhstan's funded pension system, ensuring the reliability and transparency of pension savings. Its primary task is to accumulate citizens' pension savings and ensure their payment in the future. The services provided by the Fund help citizens not only accumulate the funds needed for a decent retirement but also actively participate in planning their financial future. The UAPF offers Kazakhstanis a range of digital services and continues to develop them in response to customer needs. Contributors can access information about their pension savings, check the receipt of pension contributions and use other services without visiting a Fund office. The 24/7 availability of services through the Fund's website and mobile application is an important factor in increasing contributors' interest.

Over the first nine months of 2026 (from 1 January to 30 September 2026), the UAPF provided 40.3 million services to contributors and beneficiaries. This clearly demonstrates the strong demand for both digital and in-person channels of interaction with the Fund.

Of the total number of services provided, 27.7 million were delivered electronically and 11.8 million automatically. Thus, services provided in automatic, electronic and remote formats accounted for 98.6% of the total. A total of 576.0 thousand services were provided in person, including 562.2 thousand directly at the Fund's offices.

It should be noted that all pension accounts are opened automatically with the UAPF upon receipt of the first contribution. Targeted claims are also accrued automatically for citizens of the Republic of Kazakhstan under the age of 18, while targeted savings accounts (TSAs) are opened to record and pay targeted savings to beneficiaries who have reached the age of majority under the "National Fund for Children" program.

During the reporting period, the total number of individual pension accounts (IPAs) opened automatically for all types of individual pension contributions, as well as notional pension accounts (NPAs) for recording mandatory employer pension contributions (MEPCs) paid by employers from their own funds, and targeted savings accounts (TSAs) opened to record and pay targeted savings to beneficiaries under the "National Fund for Children" program, exceeded 1.3 million.

Obtaining account statements from IPAs, NPAs and TSAs remains the most popular service. Since the beginning of the year, 28.7 million statements have been issued across all types of accounts, including 25.8 million in electronic format and 2.5 million automatically. The UAPF reminds contributors that accessing account information through their personal account is the most convenient, reliable and efficient way to monitor their pension savings. The service is available online 24/7, allowing users to obtain up-to-date information at any time and from anywhere in the world. Account information is available not only through the UAPF mobile application and personal account on the UAPF website, but also through the egov.kz portal or the e-Government mobile application. This provides additional convenience for users who prefer to access government services through unified digital platforms. The UAPF notes that the annual automatic mailing of account statements was discontinued in 2025. However, contributors can still receive information about their pension savings by post by submitting a corresponding request to the UAPF.

In addition to obtaining account statements through their personal accounts on the website and mobile application, contributors (beneficiaries) can use services such as updating and supplementing their personal details, obtaining certificates confirming the existence of accounts, submitting applications for pension payments upon being granted Group I or II disability status indefinitely or upon reaching the age

of 50 using voluntary pension contributions, tracking the status of payment applications, transferring part of their pension savings to Investment Portfolio Managers (IPMs), calculating their projected future pension using the pension calculator, and other services. During the reporting period, 142.3 thousand applications from contributors to transfer pension savings to the trust management of IPMs were received, the majority of which were submitted electronically.

The UAPF reminds contributors that the unified online information platform for the investment management of citizens' pension assets, **invest.enpf.kz**, brings together all key information on Investment Portfolio Managers (IPMs) in a single digital space and ensures a systematic approach to providing information on investment activities. The **invest.enpf.kz** portal provides users with information in Kazakh and Russian on the pension savings system, securities, investment strategies (criteria), basic concepts, the structure of pension asset allocation, as well as the financial indicators of each IPM, data on IPMs' compliance with regulatory requirements, and other information enabling contributors to develop an understanding of each IPM and its investment activities.

During the reporting period, 87.1 thousand applications for changes to personal details were received, including 81.2 thousand at the Fund's offices.

When contacting UAPF specialists for various services, contributors generally receive additional consultations and advice on building their savings. As part of its information and awareness-raising activities, the Fund conducted 44.6 thousand off-site presentations attended by 880.1 thousand people. The number of materials published in the mass media based on UAPF communications amounted to 29.8 thousand.

The number of inquiries received from contributors and beneficiaries through feedback channels (call center, consultations via the website, messengers, social media and other communication channels) amounted to 310.5 thousand.

It is worth reminding that any company can request an on-site presentation and consultation on the funded pension system at its office by simply calling the call center at 1418, submitting a request through the Fund's website or mobile application, or contacting the UAPF through its official social media pages on Instagram, Facebook, VKontakte, Telegram and Odnoklassniki.

UAPF was established on August 22, 2013, on the basis of JSC Accumulated Pension Fund SAPF. The founder and shareholder of UAPF is the Government of the Republic of Kazakhstan, represented by the State Institution "State Property and Privatization Committee" of the Ministry of Finance of the Republic of Kazakhstan. The National Bank of the Republic of Kazakhstan carries out trust management of UAPF pension assets. In accordance with pension legislation, UAPF collects mandatory pension contributions, mandatory employer pension contributions, mandatory occupational pension contributions, and voluntary pension contributions. The Fund also credits and records voluntary pension contributions formed from unclaimed guarantee compensation for guaranteed deposits, transferred by the organization responsible for mandatory deposit insurance 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", and ensures the payment of pensions. The Fund also maintains records of targeted assets and targeted claims, records and credits targeted savings (TS) to targeted savings accounts, transfers TS payments to recipients' bank accounts, and records the return of TS in accordance with the procedure established by the Government of the Republic of Kazakhstan under the "National Fund for Children" program. (For more information, visit www.enpf.kz).