

ANNOUNCEMENT

The UAPF has provided over 36 million services to the public since the beginning of the year

The UAPF is the single operator of Kazakhstan's funded pension system, ensuring the reliability and transparency of pension savings. Its primary mission is to accumulate citizens' pension savings and ensure their future disbursement. The Fund continues to expand its remote services, enabling Kazakhstanis to perform most essential transactions without visiting an office. The 24/7 availability of services via the website and mobile app is a key factor driving increased interest among contributors.

Between January 1, 2026, and August 31, 2026, the Fund provided 36.2 million services to the public. Of this total, 24.0 million were delivered electronically, and 11.4 million were processed automatically. Consequently, automated, electronic, and remote services accounted for 98.6% of the total volume. Despite the high level of digitalization, the Fund's specialists continue to provide in-person service at regional branches. However, the share of in-person office visits remains minimal given the convenience of mobile and web-based resources. Specifically, 516.7 thousand services were provided in person, with 504.3 thousand of these taking place directly at the Fund's offices.

It is worth noting that all pension accounts are opened automatically with the UAPF upon receipt of the first contribution. Similarly, targeted allocations are automatically credited to citizens of the Republic of Kazakhstan under the age of 18, and targeted savings accounts (TSA) are opened to track and disburse these funds to eligible recipients upon adulthood under the "National Fund for Children" program.

During the reporting period, the total number of accounts opened automatically—including Individual Pension Savings Accounts (IPSA) for various types of individual pension contributions, Notional Pension Savings Accounts (NPSA) for tracking employer's compulsory pension contributions (ECPC) funded by the employer, and Targeted Savings Accounts (TSA) opened to record and disburse targeted savings to recipients under the "National Fund for Children" program—exceeded 1.3 million.

Obtaining account statements for IPSAs, NPSAs, and TSAs remains the most popular service. Since the beginning of the year, 25.0 million statements have been issued across all account types; of these, 22.4 million were provided electronically, and 2.3 million were generated automatically. The UAPF reminds the public that accessing account information via the personal account area is the most convenient, reliable, and prompt way to monitor pension savings. The service operates online 24/7, allowing users to obtain up-to-date information at any time and from anywhere in the world. Account status information is available not only through the UAPF mobile app and the personal account area on the UAPF website but also via the egov.kz portal or the e-government mobile app. This offers added convenience for users who prefer interacting with government services through unified platforms. The UAPF notes that, starting in 2025, the annual automatic mailing of account statements has been discontinued. However, it is still possible to receive information on pension savings status by mail upon submitting a formal request to the UAPF. In addition to obtaining account statements via their personal accounts on the website and mobile app, contributors (beneficiaries) can access various services. These include updating or amending their account details, obtaining certificates of account ownership, and submitting applications for pension benefits—whether due to a permanent Group 1 or 2 disability or upon reaching the age of fifty (funded by voluntary pension contributions). Users can also track pension benefit application statuses, transfer a portion of their pension savings to an Investment Portfolio Manager (IPM), and project their future pension using the pension calculator, among other features. During the reporting period, 88,800 applications were received from contributors to transfer a portion of their pension savings to IPM trust management, with the majority submitted electronically.

The UAPF reminds the public that **invest.enpf.kz**—a unified online platform for the investment management of citizens' pension assets—consolidates key information about Investment Portfolio Managers (IPMs) into a single digital space, ensuring a systematic approach to data disclosure regarding investment activities. The **invest.enpf.kz** portal offers users information in both Kazakh and Russian

regarding the pension savings system, securities, investment strategies (and criteria), key concepts, and the allocation structure of pension assets. It also provides financial performance metrics for each IPM, data on their compliance with regulatory requirements, and other details that enable contributors to build a comprehensive profile of an IPM and its investment activities.

When contacting UAPF specialists for specific services, contributors typically receive additional consultation and advice on building their savings. As part of its public outreach and awareness-raising efforts, the UAPF conducted 39,700 on-site presentations, attended by a total of 783,400 people. A total of 27,500 media items were published based on UAPF announcements.

The Fund received 283,000 inquiries from contributors and beneficiaries via various communication channels (call center, website consultations, instant messaging apps, social media, and other channels).

As a reminder, any company can request an on-site presentation and consultation regarding the funded pension system; to do so, simply call the call center at 1418 or contact the Fund via its website or mobile app.

UAPF consultation services are available via instant messaging apps (WhatsApp and Viber chatbots at +7 777 000 14 18), the call center at 1418 (toll-free within Kazakhstan), the corporate website enpf.kz, and official UAPF social media pages on Instagram, Facebook, VKontakte, Telegram, and 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)