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**ANNOUNCEMENT**

**The UAPF provided over 45 million services during the first 10 months of 2026**

The Unified Accumulative Pension Fund (UAPF) plays a vital role in the pension system of the Republic of Kazakhstan. The Fund's primary activities focus on the recording, safeguarding, and management of citizens' pension savings, as well as ensuring that pension services remain accessible to contributors and beneficiaries. The UAPF continuously develops digital services, enabling citizens to access essential information and services remotely, 24/7, without the need to visit a branch. This can be done via the official website, www.enpf.kz, or the UAPF mobile application. These digital services allow contributors to independently monitor the receipt of pension contributions, obtain account statements, submit applications, and plan for their future retirement.

Over the first ten months of 2026 (from January 1, 2026, to October 31, 2026), the Unified Accumulative Pension Fund provided 45.2 million services to contributors and beneficiaries. This clearly demonstrates the high demand for both digital and in-person channels of interaction with the Fund.

Of the total number of services provided, 31.8 million were delivered electronically, and 12.4 million were processed automatically. Consequently, services provided through automated, electronic, and remote channels accounted for 98.6% of the total. In-person services totaled 627,900, with 612,200 of these provided directly at UAPF offices.

It should be noted that all pension accounts at the UAPF are opened automatically upon receipt of the first contribution. Furthermore, "targeted requirements" (accruals) are automatically allocated to citizens of the Republic of Kazakhstan under the age of 18, and "targeted savings accounts" are opened to record and disburse these funds to beneficiaries once they reach adulthood, as part of the National Fund for Children program.

During the reporting period, the total number of accounts opened automatically—including Individual Pension Savings Accounts (IPSAs) for various types of individual pension contributions, Notional Pension Savings Accounts (NPSAs) for mandatory employer pension contributions (funded by the employer), and Targeted Savings Accounts (TSAs) established for the administration and disbursement of funds under the National Fund for Children program—exceeded 1.5 million.

The most frequently requested service remains the provision of account statements for IPSAs, NPSAs, and TSAs. Since the beginning of the year, 33.0 million statements have been issued across all account types; of these, 29.8 million were provided in electronic format, with 2.8 million generated automatically. The UAPF emphasizes that accessing account information via a personal online account is the most convenient, secure, and efficient way to monitor one's 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 status information can be accessed not only through the UAPF mobile app and the UAPF website's personal account portal, but also via the egov.kz portal or the e-government mobile application—offering added convenience for users who prefer to interact with government services through unified platforms. The UAPF notes that, as of 2025, the annual automatic mailing of account statements has been discontinued. Nevertheless, individuals may still receive information regarding their pension savings by mail upon submitting a formal request to the UAPF. In addition to obtaining account statements via their personal accounts on the website or through the mobile app, contributors (beneficiaries) can access a range of services. These include updating or amending their personal details, requesting confirmation of account holdings, and submitting applications for pension benefits—whether due to a permanent disability (Group 1 or 2) or upon reaching the age of 50 (funded by voluntary pension contributions). Users can also track the status of their payout applications, transfer a portion of their pension savings to an Investment Portfolio Manager (IPM), and estimate their future pension using a dedicated pension calculator. During the recent

period, 173,000 applications were processed from contributors seeking to transfer their pension savings to the management of an IPM.

The UAPF reminds the public that the unified online platform for the investment management of citizens' pension assets—**invest.enpf.kz**—consolidates key information about Investment Portfolio Managers (IPMs) into a single digital space, ensuring a systematic approach to providing data on investment activities. The portal, available in both Kazakh and Russian, offers users insights into the pension savings system, securities, investment strategies (and criteria), core concepts, and the allocation structure of pension assets. It also provides financial performance metrics for each IPM, details on their compliance with regulatory requirements, and other information that enables contributors to build a comprehensive profile of an IPM and its investment operations. During the reporting period, 95,200 applications for changes to account details were processed, 88,600 of which were submitted at the Fund's offices.

When seeking services from UAPF specialists, contributors typically receive additional guidance and advice on building their savings. As part of its outreach and awareness-raising efforts, the Fund conducted 50,400 off-site presentations, attended by over 1 million people. Furthermore, 33,200 items—based on information provided by the UAPF—were featured in the media.

The total number of inquiries received from contributors and beneficiaries through various communication channels (the call center, website consultations, messaging apps, social media, etc.) reached 334,100.

As a reminder, any company may request an on-site presentation and consultation regarding the funded pension system. To do so, simply call the call center at 1418, reach out via the Fund's website or mobile app, or contact the UAPF through its official social media pages on Instagram, Facebook, VKontakte, Telegram, or 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 mandatory pension contributions, employer's mandatory pension contributions, mandatory 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)*