

ANNOUNCEMENT

Scheduled pension benefit: when and where to apply?

Monthly pension benefits according to the established schedule from the UAPF in accordance with the Social Code of the Republic of Kazakhstan are paid to persons who have reached retirement age (men - 63 years, women - 61 years), as well as persons with disabilities of groups 1 or 2, established indefinitely, who have pension savings in the UAPF, in the manner determined by the Government of the Republic of Kazakhstan.

To receive **pension benefits** from the Unified Accumulative Pension Fund (UAPF) **through compulsory pension contributions upon reaching retirement age**, as well as to receive a basic and solidarity pension from the state budget, beneficiaries must **promptly** contact the State Corporation "Government for Citizens" (PSC) at their place of residence. This can be done 10 days before reaching retirement age. All pension payments are **made from the date of application**. The date of application is considered to be the date of registration of the application and required documents at the PSC, provided that the beneficiary has reached retirement age. If they applied earlier, the date of application is considered to be the date of reaching retirement age. It is important to remember that pension benefits from the state budget and from the UAPF will not be assigned for the missed period.

It is also important to apply for pension benefits from the budget in a timely manner, as their assignment requires verification of the beneficiary's work history based on the documents submitted by the recipient.

It is worth noting that in order to provide a proactive service for pension benefits from the UAPF to individuals who have reached retirement age and who have pension savings in the UAPF but have not applied for their payment, the UAPF conducts an annual reconciliation with the State Corporation to determine whether these individuals have assigned old-age pension benefits and a state basic pension benefit from budgetary funds. Based on the results of the annual reconciliation, if individuals are identified who have assigned pension benefits from budgetary funds, the UAPF provides them with a proactive service (without an application) to make pension benefits to them under the relevant agreement concluded with the State Corporation, using the bank details provided by the beneficiaries at the Public Service Center when assigning old-age pension benefits.

To receive a permanent payment of your pension savings due to a first or second group disability, you must contact the [UAPF branch office](#) either through your personal account on the website (enpf.kz) or in the UAPF mobile app using an electronic digital signature.

Please note that the UAPF offers on-site service for individuals with permanent first or second group disabilities. A preliminary consultation is provided, including verification of eligibility for receiving services remotely, without an on-site visit.

Pension benefits from the VPC can be started before reaching the generally established retirement age – starting at age 50. Furthermore, pension benefits from the VPC are provided to individuals with disabilities, regardless of the disability group or the duration of their disability.

An application for VPC payments due to age or disability can be submitted online through your personal account on the enpf.kz website. The payment schedule is determined by the contributor. It should be noted that pension benefits from the UAPF are paid until the pension savings are depleted.

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On the enpf.kz website, in the "Services - Pension Benefits - Scheduled Payments" section, you can find a list of required documents depending on the type of pension benefit, the method of submission, the requirements for their completion, application forms and sample forms, and a sample power of attorney.

Also, for security purposes and to prevent fraud against depositors, UAPF JSC would like to remind you of the following:

- *Pension benefits are processed without intermediaries or commissions;*
- *The UAPF does not charge a fee for services, and all payments are made strictly in accordance with the law;*
- *Employees of government agencies, banks, law enforcement agencies, telecom operators, and the UAPF never request personal data, bank card details, SMS codes, or other confidential information by phone, email, or instant messaging;*
- *If callers address you by your first name and patronymic and know your residential address and place of work, this does not mean they are official. All necessary information can be obtained in various ways.*

The UAPF strongly recommends obtaining information from official sources and acting exclusively within the legal framework.

Familiarize your loved ones, especially elderly relatives, with information security rules.

Observe precautions to ensure the safety, security, and confidentiality of your personal information.

The UAPF's advisory services are available via instant messaging (the WhatsApp and Viber chatbot at +7 771 171 72 01), on the corporate website enpf.kz, and on the UAPF's official social media pages: 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)