

The number of services provided by the UAPF digitally is growing.

The Unified Accumulative Pension Fund (UAPF, the Fund) offers contributors a wide range of services for building their pension capital and is actively working to expand their offerings and improve the quality of service. The 24/7 availability of the Fund's services on its website and mobile app is an important factor in increasing contributor interest in their savings.

From January 1, 2025, to October 31, 2025, the Fund provided 36.7 million services to the population. Of these, 22.2 million were provided electronically, and 13.3 million were automated. Thus, the share of services provided automatically, electronically, and remotely amounted to 97.8% of the total. 795,100 services were provided in person, including 775,500 directly at the Fund's offices.

As a reminder, all pension accounts are opened in the UAPF automatically upon receipt of the first contribution. Targeted requirements are also automatically accrued to citizens of the Republic of Kazakhstan under the age of 18, and target savings accounts (TSA) are opened to record and pay out target savings to adult recipients of target savings under the National Fund for Children program.

During the reporting period, the total number of automatically opened individual pension savings accounts (IPSAs) for all types of individual pension contributions, as well as notional pension savings accounts (NPSAs) for accounting employer's compulsory pension contributions (ECPCs) transferred by employers from their own funds, and target savings accounts (TSA, opened to account and pay out target savings to recipients of target savings under the National Fund for Children program) amounted to 1.4 million.

The most popular service is obtaining statements from IPSA, NPSAs, and TSAs. Since the beginning of the year, 24.2 million statements have been issued for all account types, 20.4 million of which were electronic and 3.3 million automatically. UAPF reminds everyone that accessing account status information through your personal account is the most convenient, reliable, and efficient way to monitor your pension savings. The service operates online 24/7, allowing you to receive up-to-date information at any time and from anywhere. Account status information is available not only through the UAPF mobile app and personal account on the UAPF website, but also through the egov.kz portal or the e-government mobile app. This provides additional convenience for users who prefer to interact with government services through a single platform. UAPF notes that, starting in 2025, the annual automatic mailing of statements will no longer be provided. However, receiving information on pension savings by mail will still be possible upon submitting a request to the UAPF address.

In addition to receiving a statement in their personal account on the website and in the mobile app, contributors (beneficiaries) have the opportunity to use services such as making changes and additions to their details, obtaining a certificate of account availability, submitting an application for the appointment of pension benefits in connection with the establishment of a disability of groups 1 or 2 indefinitely or in connection with reaching the age of fifty through voluntary pension contributions, tracking the status of a benefit application, transferring a portion of pension savings to an investment portfolio manager (IPM), projecting a future pension using a pension calculator, creating a personal pension plan, etc. For example, since the beginning of the year, 67.1 thousand applications from contributors for the transfer of a portion of pension savings to the IPM trust management have been accepted, 64.4 thousand of which were in electronic format.

Over the nine months since the beginning of 2025, 114,000 applications for account changes were received, 107,000 of which were submitted at the Fund's offices.

When seeking services from UAPF specialists, contributors typically receive additional consultations and advice on savings management. The Fund is actively educating the public about the importance of pension savings. As part of its outreach efforts, 43,600 road shows were held, attended by 892,300 people. The number of materials published in the media based on UAPF announcements amounted to 35,500.

The number of inquiries received from contributors and beneficiaries via feedback channels (call center, website consultations, instant messaging, social media, and other communication channels) amounted to 434,000.

As a reminder, any company can request an on-site presentation and consultation on the funded pension system by simply calling the call center at 1418 or through the Fund's website or mobile app.

UAPF consulting services are available via instant messaging (chatbot on WhatsApp and Viber at +7 777 000 14 18), the call center at 1418 (toll-free within Kazakhstan), the corporate website enpf.kz, and 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)