

### **In 2025, UAPF had provided over 43 million services.**

The Unified Accumulative Pension Fund (UAPF) provides a variety of services to Kazakhstanis digitally and continues to develop them, adapting to client needs. The 24/7 availability of the Fund's services on its website and mobile app is a key factor in increasing depositor interest.

From January 1, 2025, to December 31, 2025, the Fund provided 43.3 million services to the population. Of these, 27.2 million were provided electronically, and 14.7 million were automated. Thus, the share of automated, electronic, and remote services amounted to 97.9% of the total. A total of 928,700 services were provided in person, including 904,500 directly at the Fund's offices.

As a reminder, all pension accounts are opened with the UAPF automatically upon receipt of the first contribution. Targeted requirements are also automatically accrued for citizens of the Republic of Kazakhstan under the age of 18, and targeted savings accounts (TSAs) are opened to record and pay out targeted savings to adult recipients of targeted 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 recording employer's compulsory pension contributions (ECPCs) transferred by employers from their own funds, and targeted savings accounts (TSAs opened to record and pay out targeted savings to recipients of targeted savings under the National Fund for Children program) amounted to 1.5 million.

Receiving statements from IPSA, NPSA, and TSA remains the most popular service. Since the beginning of the year, 29.3 million statements have been issued for all account types, 24.9 million of which were issued electronically and 3.7 million automatically. UAPF reminds that receiving account 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 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 unified platform. UAPF notes that, starting in 2025, the annual automatic mailing of statements will no longer be provided. However, receiving information on the status of pension savings by mail is still possible by submitting a request to the UAPF address.

In addition to receiving statements in their personal account on the website and in the mobile app, contributors (beneficiaries) can use services such as making changes and additions to their details, obtaining a certificate of account availability, submitting an application for pension benefits due to the establishment of a Group 1 or 2 disability for life or upon reaching the age of 50 through voluntary pension contributions, tracking the status of a payment application, transferring a portion of pension savings to an investment portfolio manager (IPM), projecting a future pension using a pension calculator, etc. Over the past year, 85,700 contributor applications for the transfer of a portion of their pension savings to IPM trust management were accepted, 82,900 of which were in electronic format.

A total of 132,900 applications for account details changes for 2025 were received, 124,300 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. As part of outreach efforts, 51,300 road shows were held, attended by 1.0 million people. 43,000 materials were published in the media based on UAPF announcements.

The number of contributor and beneficiary inquiries received through feedback channels (call center, website consultations, instant messaging, social media, and other communication channels) amounted to 524,000.

As a reminder, any company can request a presentation and consultation on the funded pension system at its office by contacting the Fund through its website or mobile app.

UAPF consulting services are available via messaging apps (chatbot on WhatsApp and Viber at +7 771 171 72 01), on the corporate website [enpf.kz](http://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](http://www.enpf.kz))*