БжЗк ЗЕЙНЕТАҚЫ ҚОРЫ
ПЕНСИОННЫЙ ФОНД

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ANNOUNCEMENT

Category: Changes 2026

Kazakhstan has increased the size of employer's compulsory pension contributions.

Effective January 1, 2026, the employer's compulsory pension contribution (ECPC) rate increased to 3.5% of employee income (the ECPC rate increases annually in stages: 1.5% in 2024, 2.5% in 2025, 3.5% in 2026, 4.5% in 2027, and 5% in 2028).

As a reminder, effective January 1, 2024, all employers began participating in pension savings and transferring employer's compulsory pension contributions (ECPC) to the UAPF for the benefit of their employees. Thus, Kazakhstan's funded system was supplemented with a new component involving employer participation, in line with international practice.

The introduction of the ECPC is aimed at providing pension coverage to employees born in 1975 and later, given their lack of or insufficient work experience prior to 1998 to qualify for a solidarity pension. In the future, their combined pension will consist of three components: a basic pension from the state, a funded pension from compulsory pension contributions (CPC), and a notional funded pension (NFC) from employer's compulsory pension contributions (ECPC) from the Unified Accumulative Pension Fund (UAPF).

Employers are exempt from paying NFC for the following employees: those born before January 1, 1975, individuals of retirement age, individuals with permanent disabilities of groups 1 and 2, military personnel, and equivalent individuals. The State Revenue Committee of the Ministry of Finance of the Republic of Kazakhstan is responsible for monitoring the timeliness and completeness of ECPC payments by employers.

It is worth noting that NFC pension benefit payments will be made for life, but they will cease if the beneficiary relocates permanently to another country or changes citizenship. Moreover, if a citizen leaves the country, they will only be able to withdraw the savings stored in their individual account, while the funds paid under the ECPC will remain in the UAPF, as they are not the property of the contributor and are credited to notional pension savings accounts. Accordingly, savings accumulated through the ECPC cannot be inherited by employees, and they are intended for the payment of pensions on a solidarity (distributive) basis. Therefore, ECPCs previously paid for individuals who subsequently lost their Kazakh citizenship or died will be distributed among the remaining participants.

As a reminder, experts previously proposed transferring savings through the ECPC to contributors' personal accounts in the UAPF, and also, to ensure equal access to pension savings, making the ECPC available to all employees, regardless of age. These expert proposals are currently under discussion.

the Government of the Republic of Kazakhstan within the framework of the National Fund for Children program (More details at www.enpf.kz)

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