

## *Current questions about UAPF*

### **Payments of pension savings from UAPF according to the schedule: how they are calculated and where to apply**

#### ***1) Who is entitled to receive scheduled pension benefit payments from UAPF?***

In accordance with the Social Code of the Republic of Kazakhstan, monthly pension payments from compulsory pension contributions and (or) compulsory occupational pension contributions (hereinafter referred to as COPC) according to the established schedule from UAPF are made to persons who have pension savings in UAPF:

- who have reached retirement age (men - 63 years old, women - 61 years old (since 2028, the age will increase annually by 6 months until reaching 63 years old in 2031));
- upon reaching 55 years of age, for which COPC have been paid in total for at least 84 calendar months at the time of applying for pension benefit payment, subject to termination of employment in jobs with harmful working conditions, the professions of which are provided for in the list of industries, jobs, professions of workers approved by the authorized state body;
- who have a disability of group 1 or 2, established indefinitely,

Payments from UAPF are made in the manner determined by the Government of the Republic of Kazakhstan.

#### ***2) How are scheduled pension benefits calculated?***

Payments are calculated according to the schedule as follows: in the first year of receiving payments, the amount of pension savings is multiplied by the pension savings payment rate of 6.5% and divided by 12. In subsequent years, the amount of the monthly pension benefit **is increased** by the pension payment indexation rate of 5%. In this case, the monthly pension payment from the UAPF is made in the amount of at least 70% of the subsistence minimum (hereinafter - SM) established for the relevant financial year by the law on the republican budget (in 2025, the SM is 46,228 tenge).

For beneficiaries of certain categories: persons with disabilities of groups 1 or 2, established indefinitely, as well as those who worked in harmful and hazardous industries, whose savings are formed through compulsory occupational pension contributions in total for at least sixty months, the Methodology provides for correction factors that increase the amount of the monthly pension benefit. For persons who meet more than one of the above conditions, the adjustment factor with the highest value is applied.

When calculating and making pension benefit payments to persons who have reached the age of 55 and paid COPC for them for at least 84 months in total:

- the threshold of at least 70% of the minimum wage for making a pension benefit payment is not applied;
- adjustment factors are not applied;
- the balance on the individual pension savings account in the amount of less than 70% of the minimum wage is not subject to payment together with the amount of the next pension benefit.

It should be noted that pension payments from UAPF are made until the pension savings are exhausted.

If the amount of pension savings on the date of payment from UAPF does not exceed twelve times the minimum pension established by the law on the republican budget for the relevant financial year (in 2025, 753,252 tenge = 62,771 x 12), the payment is made in a lump sum.

**3) *Where and when to apply for payment of pension savings from UAPF in connection with reaching retirement age?***

To assign pension benefits from the UAPF at the expense of mandatory types of pension contributions in connection with reaching the retirement age, as well as the assignment of a basic and solidarity pension from the state budget, beneficiaries must promptly contact the State Corporation "Government for Citizens" (CSC) at their place of residence. This can be done 10 days before reaching the retirement age. All types of pension benefits by age are made from the date of application. In this case, the day of application is considered to be the day of registration of the application and the necessary documents in the CSC, provided that the recipient has reached the retirement age, if he applied earlier - the day of application is considered to be the day of reaching the retirement age. Timely application is especially important for receiving benefits from the budget, for the assignment of which it is necessary to verify the work experience based on the documents submitted by the beneficiary. Pension benefits at the expense of budget funds are made for life, and from the UAPF - until the depletion of the beneficiary's pension savings.

**4) *Is there a service for advance reminders about timely registration of pension benefits?***

Future pensioners (potential beneficiaries), whose phone numbers are registered in the egov mobile citizens database, receive an SMS notification from number 1414 2 months before reaching retirement age about the possibility of timely contacting the nearest branch of the State Corporation to receive services for the appointment of pension benefits with a link to the list of documents on the egov.kz website. That is, government agencies send out relevant notifications to process pension benefits within the specified timeframes, since payments are not assigned for the missed period.

It is also worth noting that in order to provide a proactive service for making pension benefit payments from UAPF to persons who have reached retirement age, have pension savings in UAPF and have not applied for their payment, UAPF conducts an annual reconciliation together with the State Corporation for the presence of assigned pension benefits by age and state basic pension benefit at the expense of budgetary funds for these citizens. Based on the results of the annual reconciliation, when identifying persons who have assigned pension benefits from budgetary funds, UAPF makes pension payments to them within the framework of the relevant agreement concluded with the State Corporation, i.e. without an application.

**5) *Where should I apply for payment of pension savings in connection with the establishment of disability of group 1 or 2 indefinitely?***

For payment of pension savings in connection with the establishment of a permanent first or second group disability, you must contact [the UAPF departments](#) either through your personal account on the website ([enpf.kz](http://enpf.kz)) or in the UAPF mobile application using an electronic digital signature.

Please note that UAPF has organized on-site services for persons with permanent first or second group disability. In this case, a preliminary consultation is carried out, including checking the possibility of receiving services remotely, without leaving.

**6) *Where can I find a list of documents for processing pension payments from UAPF?***

On the [enpf.kz](http://enpf.kz) website, in the section "Services – Pension payments", there is a list of necessary documents depending on the type of pension benefits and the method of filing them, requirements for their execution, application forms and samples of their completion, a sample power of attorney. In the "Online

services” section, there is an option to pre-check the documents sent for pension payments from UAPF (service name “Pre-check of documents for pension benefit”: <https://www.enpf.kz/ru/elektronnye-servisy/checkdoc.php>).

UAPF consulting services can be obtained through instant messengers (chat bot in WhatsApp and Viber at +7 777 000 14 18), call center at 1418 (call within Kazakhstan is free), on the corporate website [enpf.kz](http://enpf.kz), as well as on the official UAPF pages on social networks Instagram, Facebook, VKontakte, Telegram, 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))*