

Since the beginning of the year, the ENPF has provided nearly 40 million services.

The Unified Accumulative Pension Fund (the UAPF, or Fund) offers contributors a wide range of services for building their pension capital and is actively working to expand their offerings and improve service quality. 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 November 30, 2025, the Fund provided 39.5 million services to the population. Of these, 24.4 million were provided electronically, and 13.8 million were automated. Thus, the share of services provided automatically, electronically, and remotely amounted to 97.8% of the total. 858,100 services were provided in person, including 835,600 directly at the Fund's offices.

As a reminder, all pension savings 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 targeted savings accounts (TSAs) are opened to record and pay out targeted savings to adult recipients under the National Fund for Children program.

In total, during the reporting period, the total number of automatically opened individual pension savings accounts (IPSA) for all types of individual pension contributions, as well as notional pension savings accounts (NPSA) for recording employer's compulsory pension contributions (ECPC) transferred by the employer from their own funds, and target savings accounts (TSA, opened for recording and paying recipients of target savings under the National Fund for Children program) amounted to 1.4 million units..

The most popular service is receiving statements from IPSA, NPSA, and TSA. Since the beginning of the year, 26.5 million statements have been issued for all types of accounts, 22.4 million of which were issued electronically and 3.5 million automatically. UAPF reminds 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 your 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 carried out. 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 permanent pension benefits due to the establishment of Group 1 or 2 disability 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, creating a personal pension plan, and more. For example, since the beginning of the year, 75,400 contributor applications for the transfer of a portion of their pension savings to the IPM trust management have been accepted, 72,700 of which were submitted electronically.

Over the 11 months since the beginning of 2025, 123,100 applications for changes to account details were received, 115,200 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, 47,700 road shows were held, attended by

983,200 people. The number of materials published in the media based on UAPF announcements amounted to 39,300.

The number of inquiries received from contributors and beneficiaries through feedback channels (call center, website consultations, instant messaging, social media, and other communication channels) amounted to 473,600.

As a reminder, any company can request an on-site presentation and consultation on the funded pension system. Simply call the call center at 1418 or contact the Fund through its website or mobile app.

UAPF consulting services are available via messaging apps (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)