

ANNOUNCEMENT

UAPF launches a unified online platform for investment management of pension assets, invest.enpf.kz.

The UAPF announces the launch of a unified online information platform for investment management of citizens' pension assets, invest.enpf.kz. The platform consolidates all key information about investment portfolio managers (IPMs) in a single digital space and provides a systematic approach to providing data on investment activities.

The project aims to increase public awareness and foster a robust understanding of pension asset investment mechanisms by synchronizing the publication of pension asset return data and explaining the factors influencing investment results.

The Unified Internet Information Platform for Investment Management is a modern digital resource that allows contributors to analyze pension investments online.

In **Kazakh and Russian**, users have access to information on the pension savings system, securities, investment strategies (criteria), basic concepts, and the pension asset allocation structure, as well as the financial performance of the pension investment management system, information on sanctions and enforcement actions, data on the pension investment management system's compliance with regulatory requirements, and other information that allows contributors to develop a profile of the pension investment management system and its investment activities.

The platform provides convenient and structured access to return information and enables dynamic comparison of various data on pension asset portfolios managed by trustees (the National Bank of the Republic of Kazakhstan and the pension investment management system) over a specified range of periods. Contributors receive tools for independently evaluating investment portfolios, as well as selecting a manager and investment strategy tailored to their goals and expectations.

Thus, a unified online platform becomes an important element in the development of digital services in the pension system, facilitating more informed participation by contributors in managing their pension capital and shaping their financial future.

Key platform features

1. Visibility and accessibility of information

All data is presented in a convenient and understandable format for a wide range of users, allowing contributors to clearly understand where and how their funds are being invested.

2. Comparison of profitability and IPM indicators

The platform allows you to compare IPMs by key parameters: portfolio structure, profitability, the value of a conventional unit of pension assets, as well as financial indicators and investment performance.

3. Making an informed choice of investment strategy

Contributors can independently review investment declarations and make a decision on transferring pension savings to the management of a selected IPM in accordance with its criteria for investment management of pension assets.

4. Full information control of the depositor

After completing the necessary analysis, users can access detailed information about their personal pension assets by navigating from the Portal to their personal account. If necessary, they can transfer up to 50% of

compulsory pension contributions, compulsory occupational pension contributions, and up to 100% of voluntary pension contributions to the IPM for trust management.

Personal account functionality

In their personal account, depositors can, among other things:

- Check the available amount for transfer/return to/from the IPM/the National Bank of the Republic of Kazakhstan;
- Review the terms and conditions for submitting an application to select (change) the IPM or to return pension savings held in trust by the IPM to the trust of the National Bank of the Republic of Kazakhstan;
- Submit an application to select (change) the IPM or to return to the National Bank of the Republic of Kazakhstan and track its status;
- Receive other available pension services.

Development of UAPF digital services

The UAPF is continuously improving its digital services, focusing on the convenience and needs of contributors.

From January 1, 2025, to December 31, 2025, the Fund provided 43.3 million services to the public. Of these, 27.2 million were provided electronically, and 14.7 million were automated. Thus, the share of services in automatic, electronic, and remote formats amounted to 97.9% of the total.

Using web services, contributors can generate statements from their individual pension savings accounts at any time, change their details, view news on the main page of their personal account, submit a pension benefit payment request, and also apply for the transfer of pension savings to an IPM, a change in management company, or the return of assets to the NBRK's management. They can also track the status of submitted applications online.

The UAPF digital ecosystem is currently the Fund's key channel of interaction with contributors, ensuring accessibility, efficiency, and transparency of pension services.

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)