Current questions about UAPF

Pension savings payments are waiting for their owners

1) What work does UAPF do on unclaimed pension savings?

UAPF constantly carries out information and explanatory work on the need for timely application for pension benefits by both beneficiaries and heirs of deceased contributors/beneficiaries.

Every year, UAPF carries out a reconciliation with the State Corporation "Government for Citizens" on persons who have reached retirement age, who have pension savings at the expense of compulsory pension contributions, compulsory occupational pension contributions to UAPF and who have not applied to UAPF for their payment, for the presence of pension benefits by age and state basic pension benefit assigned at the expense of budgetary funds for these persons in the information system of the authorized body in the sphere of social protection of the population.

2) What further steps is UAPF taking to pay out unclaimed pension savings?

Based on the results of the annual reconciliation, UAPF makes pension benefit payments to beneficiaries in a proactive format through the State Corporation. That is, pensioners receiving a pension from the state budget begin to receive payments from UAPF if they have pension savings.

3) Does UAPF keep records of unclaimed pension savings?

As of 01.06.2025, the total amount of unclaimed pension savings of persons who have reached the generally established retirement age is about KZT37.3 bln in 264,695 individual pension savings accounts (IPSA), of which, according to information received by UAPF from the information systems of government agencies:

- 148,335 people are deceased and their pension savings can be claimed by heirs;
- 59,800 people have left for permanent residence outside of Kazakhstan;
- 56,560 people have not yet applied to the State Corporation (Public Service Center at their place of residence) to apply for their old-age pensions.

4) What happens to unclaimed pension savings?

Pension savings are subject to UAPF accounting, continue to be invested and are held in the IPSA of the contributors until demanded by the beneficiaries or their heirs (in the event of the contributor's death). Investments for obtaining additional income are carried out by the National Bank of the Republic of Kazakhstan and private investment portfolio managers (IPM).

5) How to get unclaimed pension savings?

In case if:

The pensioner did not apply for savings

To assign pension payments from the UAPF at the expense of mandatory types of pension contributions in connection with reaching retirement age, as well as the assignment of a basic and solidarity pension from the state budget, beneficiaries must contact the State Corporation "Government for Citizens" (CSC) at their place of residence.

When leaving for permanent residence

Foreigners and stateless persons who have left the country for permanent residence, have pension savings in the UAPF and have submitted documents in accordance with Kazakhstani legislation may exercise the right to pension benefit payments from the UAPF in connection with leaving for permanent residence outside of Kazakhstan.

In connection with the death of a person with pension savings

In the event of the death of a person with pension savings in the UAPF, his/her family members are paid a one-time payment for burial from the pension savings of the deceased person within the amount of 94-fold monthly calculation indicator established for the relevant financial year by the law on the republican budget, but not more than the funds available in the IPSA of the deceased person.

Pension savings are also inherited in the manner established by the legislation of the Republic of Kazakhstan. Within 6 months after the death of a person with pension savings, his heirs must contact a notary to register the inherited property in the form of pension savings of the deceased person and obtain a certificate of inheritance. If the deadlines for applying are missed, it is necessary to contact the judicial authorities to restore the right to inheritance.

The list of necessary documents for receiving pension benefits depending on the type of pension benefits and the method of application is posted on the website enpf.kz in the section "Services-Pension Benefits".