

98% of services provided by UAPF since the beginning of the year have been carried out in digital format.

The Unified Accumulative Pension Fund (UAPF) provides a variety of services to Kazakhstanis digitally and continues to develop them, adapting to client needs. The 24/7 availability of the Fund's services on its website and mobile app is a key factor in increasing depositor interest.

From January 1, 2025, to September 30, 2025, the Fund provided 33.7 million services to the population. Of these, 20 million were provided electronically, and 12.6 million were automated. Thus, the share of automated, electronic, and remote services amounted to 97.9% of the total. A total of 724,400 services were provided in person, including 708,900 directly at the Fund's offices.

As a reminder, all pension accounts are opened with the UAPF automatically upon receipt of the first contribution. Also, target requirements are automatically accrued to citizens of the Republic of Kazakhstan who have not reached the age of 18, and target savings accounts (TSA) are opened to record and pay out target savings to adult recipients of target savings under the National Fund for Children program.

In total, during the reporting period, the total number of individual pension savings accounts (IPSA) opened automatically for all types of individual pension contributions, as well as notional pension savings accounts (CPSA) for recording employer's compulsory pension contributions (ECPC) transferred by the employer from its own funds, and target savings accounts (TSA, opened for recording and paying out target savings to recipients of target savings under the National Fund for Children program) amounted to 1.2 million units.

Receiving statements from IPSA, NPSA, and TSA remains the most popular service. Since the beginning of the year, 21.7 million statements have been issued for all account types, 18.3 million of which were issued electronically and 2.9 million automatically. UAPF reminds that receiving account 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 information is available not only through the UAPF mobile app and 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 provided. However, it is still possible to receive information about the status of pension savings by mail by submitting a corresponding 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 account details, obtaining a certificate of account availability, submitting an application for the appointment of pension benefits in connection with the establishment of a disability of groups 1 or 2 indefinitely or in connection with reaching the age of fifty through voluntary pension contributions, tracking the status of a pension benefit application, transferring a portion of pension savings to an investment portfolio manager (IPM), forecasting future pension calculations using a pension calculator, etc. For example, since the beginning of the year, 56.4 thousand applications from contributors have been received to transfer a portion of their pension savings to the IPM trust management, of which 53.9 thousand were in electronic format.

For the nine months since the beginning of 2025, 104.2 thousand applications for changing account details have been received, 98.3 thousand of which were submitted at the Fund's offices.

When seeking a service from UAPF specialists, contributors typically receive additional consultations and advice on savings management. As part of outreach efforts, 38,300 road shows were held, attended by 781,400 people. The number of materials published in the media based on UAPF announcements amounted to 32,100.

The number of contributor and beneficiary inquiries received through feedback channels (call center, website consultations, instant messaging, social media, and other communication channels) amounted to 395,200.

As a reminder, any company can request an on-site presentation and consultation on the funded pension system by simply calling the call center at 1418 or through the Fund's website or mobile app.

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 (free call within Kazakhstan), on the corporate website 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)