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ANNOUNCEMENT

The volume of pension savings of Kazakhstanis exceeded 28.47 trillion tenge as of September 1, 2026.

As of September 1, 2026, the volume of pension savings held by Kazakhstanis exceeded **KZT 28.47 trillion**, marking a 12-month increase of **KZT 3.36 trillion** (or 13.4%).

Pension savings derived from compulsory pension contributions (CPCs) stood at **KZT 26.37 trillion** as of September 1, 2026, having risen by **KZT 2.53 trillion**—or **10.6%**—over the preceding 12 months.

Pension savings of compulsory occupational pension contributions (COPC) amounted to KZT 746.16 billion increasing by 5.0% in 12 months.

Growth continued in savings accumulated through voluntary pension contributions (VPCs). As of September 1, 2026, the volume of these savings stood at **KZT 10.43 billion**, marking a **7.1% increase** over the preceding 12 months.

Pension savings derived from employer’s compulsory pension contributions (ECPCs)—which have been credited to contributors' (beneficiaries') pension accounts since January 1, 2024—amounted to **KZT 1,348.82 billion** as of September 1, 2026, having increased nearly **2.5-fold** over the 12-month period.

Incomes

The total volume of accumulated funds is derived from pension contributions and investment income. During the first eight months of 2026, contributions totaling **KZT 2,439.42 billion** were credited to contributors' individual and conditional pension accounts, representing a 15.9% (or KZT 334.44 billion) increase compared to the same period last year.

From the beginning of 2026 through September 1, 2026, contributions credited to individual pension savings accounts (IPSA) amounted to KZT 1,865.85 billion for compulsory pension contributions (CPC)—an 8.1% increase year-on-year—and KZT 100.97 billion for compulsory occupational pension contributions (COPC)—a 12.3% increase—while voluntary pension contributions (VPC) totaled KZT 1,412.37 million. Employer’s compulsory pension contributions (ECPC) for the period from the start of the year to September 1, 2026, amounted to KZT 471.18 billion.

Net investment income credited to contributors' accounts from the beginning of the year through September 1, 2026, totaled KZT 1,198.09 billion.

Benefits and transfers

Benefits from all types of contributions and transfers to insurance organizations from the Unified Accumulative Pension Fund (UAPF) totaled **KZT 1,242.35 billion** for the period of January–August 2026.

Old-age pension benefits amounted to KZT 196.23 billion. The average monthly scheduled benefit from the UAPF upon reaching retirement age was 39,008 tenge.

Lump-sum pension benefit payments for housing improvements and medical treatment totaled KZT 462.75 billion between the start of 2026 and September 1, 2026; inheritance benefits amounted to KZT 70.61 billion; payments related to permanent relocation outside the Republic of Kazakhstan totaled KZT 33.62 billion; benefits to persons with disabilities amounted to 2.32 billion tenge; and funeral payments totaled KZT 6.33 billion. A total of KZT 470.49 billion was transferred to insurance organizations.

IPSA number

As of September 1, 2026, the total number of pension accounts at the UAPF stood at **19.01 million** (an increase of 1.13 million, or 6.3%, over the preceding 12 months). Of this total, the number of individual pension savings accounts held by contributors (beneficiaries) was **12.87 million**, comprising 11.42 million CPC accounts, 794.38 thousand COPC accounts, and 464.91 thousand VPC accounts. It should be noted that the total number of CPC accounts (11.42 million) also includes accounts belonging to beneficiaries who have left the country for permanent residence abroad but have not claimed their accumulated funds; deceased contributors whose heirs have not processed the inheritance of pension savings; military personnel transferred to full state pension provision since 2016; and other categories of contributors (beneficiaries) whose accounts are not subject to contributions under Kazakhstani legislation.

The number of individual pension savings accounts at the UAPF recording information on received ECPC contributions totaled **6.14 million**.

Up-to-date statistical data on pension assets is available on the enpf.kz website under the "Statistics and Analytics" section.

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)