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ANNOUNCEMENT

Pension savings of Kazakhstanis have reached 28.85 trillion tenge

As of November 1, 2026, the total volume of pension savings held by Kazakhstanis reached **28.85 trillion tenge**. Over the preceding 12 months, this figure increased by **3.01 trillion tenge**, representing a growth of 11.7%.

Mandatory pension contributions (MPCs) account for the largest share of these savings, totaling **26.59 trillion tenge**—an increase of 2.13 trillion tenge (8.7%) over the 12-month period.

Additionally, **739.98 billion tenge** has been accumulated through mandatory occupational pension contributions (MOPCs), while voluntary pension contributions (VPCs) amount to **10.56 billion tenge**. The latter saw a 12-month increase of 10.5%, signaling a positive trend in voluntary participation within the pension system.

Savings derived from employer's mandatory pension contributions (EMPCs)—introduced on January 1, 2024—also continue to show dynamic growth; over the past 12 months, they have increased 2.36-fold, reaching **1,513.40 billion tenge**.

Receipts

The total volume of accumulated funds is generated through pension contributions and investment income. During the first 10 months of 2026, a total of **3,050.54 billion tenge** in contributions was credited to the individual and conditional pension accounts of contributors—an increase of 15.7% (or 414.89 billion tenge) compared to the same period last year.

From the beginning of 2026 through November 1, 2026, the following amounts were credited to individual pension savings accounts (IPSAs) for MPCs: 2,327.94 billion tenge (an increase of 7.9% compared to the same period last year). Additionally, 126.21 billion tenge was credited for MOPCs—a 13.6% increase—while VPCs totaled 1.78 billion tenge. EMPCs from the beginning of the year through November 1, 2026, amounted to 594.61 billion tenge.

As of November 1, 2026, the net investment income credited to contributors' accounts since the beginning of the year totaled 1,281.99 billion tenge.

Benefits and transfers

Between January and October 2026, total payouts—covering all types of contributions—and transfers to insurance organizations from the Unified Accumulative Pension Fund (UAPF) reached **1,566.74 billion tenge**.

Age-based pension benefits totaled 248.66 billion tenge. The average monthly scheduled benefit from the UAPF upon reaching retirement age was 39,040 tenge.

From the beginning of 2026 through November 1, 2026, lump sum pension benefit payments (for housing improvements and medical treatment) amounted to 520.16 billion tenge. Other disbursements included 83.97 billion tenge for inheritance, 41.03 billion tenge for individuals relocating abroad for permanent residence, 2.87 billion tenge for persons with disabilities, and 7.93 billion tenge for funeral expenses. Additionally, 662.12 billion tenge was transferred to insurance organizations.

IPSA number

As of November 1, 2026, the total number of pension accounts at the UAPF reached **19.22 million** (an increase of 1.14 million, or 6.3%, over the preceding 12 months). Of this total, **12.93 million** are individual pension savings accounts (IPSAs) held by contributors (or beneficiaries), broken down as follows: 11.46 million for MPC, 804,130 for MOPC, and 466,990 for VPC. It should be noted that the

11.46 million accounts for MPCs include accounts belonging to individuals who have permanently relocated abroad but have not yet claimed their accumulated funds; accounts of deceased contributors whose heirs have not yet completed the inheritance process for the pension savings; accounts of military personnel who, as of 2016, transitioned to a full state-funded pension system; and other categories of contributors (beneficiaries) whose accounts—under Kazakhstani law—no longer receive new contributions.

The number of notional pension accounts at the UAPF, which track data on EMPC, totaled **6.29 million**.

Up-to-date statistical information regarding pension assets can be found on the website enpf.kz 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)