

ANNOUNCEMENT

Payments of pension savings from the UAPF according to schedule: how they are calculated and where to apply

Who is entitled to receive pension savings benefit payments according to the schedule?

Monthly pension benefit payments according to the established schedule from the UAPF in accordance with the Social Code of the Republic of Kazakhstan are made to persons who have reached retirement age (men - 63 years, women - 61 years), as well as persons with disabilities of group 1 or 2, established indefinitely, who have pension savings in the UAPF, in the manner determined by the Government of the Republic of Kazakhstan.

How are pension benefits calculated according to the schedule?

Pension benefits are calculated according to the schedule as follows: in the first year of receiving benefits, the amount of pension savings is multiplied by the pension savings payment rate of 6.5% and divided by 12. In subsequent years, the amount of the monthly pension benefit is increased by the pension benefit indexation rate of 5%. In this case, the monthly pension benefit from the UAPF is paid in the amount of at least 70% of the subsistence minimum (hereinafter - SM) established for the relevant financial year by the law on the republican budget (in 2025, the SM is 46,228 tenge).

For beneficiaries of certain categories: persons with disabilities of groups 1 or 2, established indefinitely, as well as those who worked in hazardous industries, whose savings are formed through compulsory occupational pension contributions in total for at least sixty months, the Methodology provides for correction factors that increase the amount of the monthly pension benefit. For persons who meet more than one of the above conditions, the correction factor with the highest value is applied.

If the amount of pension savings on the date of payment from the UAPF does not exceed twelve times the minimum pension established by the law on the republican budget for the relevant financial year (in 2025, 753,252 tenge = 62,771x12), the payment is made in a lump sum.

Where and when to apply for payment of pension savings from the UAPF?

To assign **pension benefit payments** from the Unified Accumulative Pension Fund at the expense of **mandatory types of pension contributions** in connection with reaching the retirement age, as well as the assignment of a basic and solidarity pension from the state budget, beneficiaries must **promptly** contact the *Government for Citizens* State Corporation (CSC) at their place of residence. This can be done 10 days before reaching the retirement age. All types of pension benefit payments are made from the **date of application**. In this case, the day of application is considered to be the day of registration of the application and the necessary documents in the CSC, provided that the beneficiary has reached the retirement age, if he applied earlier - the day of application is considered to be the day of reaching the retirement age. Timely application is especially important for receiving benefit payments from the budget, for the assignment of which it is necessary to verify the work experience based on the documents submitted by the beneficiary.

In addition, please note that future pensioners (potential beneficiaries), whose phone numbers are registered in the egov mobile citizens database, are sent an SMS notification from number 1414 2 months before reaching retirement age about the possibility of timely contacting the nearest branch of the State Corporation to receive services for the appointment of pension benefits with a link to the list of documents on the egov.kz website. That is, government agencies send out relevant notifications to process pension benefits within the specified timeframes, since payments are not assigned for the missed period.

It is also worth noting that in order to provide a proactive service for making pension benefit payments from the UAPF to persons who have reached retirement age, who have pension savings in the UAPF and have not applied for their payment, the UAPF conducts an annual reconciliation together with

the State Corporation to determine whether these citizens have assigned pension benefit payments by age and a state basic pension benefit at the expense of budgetary funds. Based on the results of the annual reconciliation, when identifying persons who have assigned pension benefits at the expense of budgetary funds, the UAPF makes pension benefit payments to them within the framework of the relevant agreement concluded with the State Corporation, i.e. without an application.

For payment of pension savings in connection with the establishment of a disability of the first or second group for an indefinite period, you must contact the [UAPF divisions](#) either through your personal account on the website (UAPF.kz) or in the UAPF mobile application using an electronic digital signature.

Please note that the UAPF has organized on-site service for persons with a disability of the first or second group established for an indefinite period. In this case, a preliminary consultation is carried out, including a check on the possibility of receiving services remotely, without leaving.

It should be noted that pension benefits from the UAPF are paid until the pension savings are exhausted.

On the enpf.kz website, in the section "Services - Pension benefits - Payments according to schedule", there is a list of necessary documents depending on the type of pension benefit payments, the method of their submission, requirements for their execution, application forms and samples of their completion, a sample power of attorney. In the "Online services" section, it is possible to pre-check the documents sent for pension benefits from the UAPF.

Consulting services of the UAPF can be obtained through messengers (chat bot on WhatsApp and Viber at +7 777 000 14 18), call center at 1418 (calls within Kazakhstan are free), on the corporate website enpf.kz, as well as on the official pages of the UAPF on social networks Instagram, Facebook, VKontakte, X (Twitter), 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).