

## TIMELINE

- 2007** The first Private Pension Fund was established by creating long-term savings for 1,700 employees of Xac Bank.
  - 2012** Due to restructuring, over 2,500 employees received savings of MNT 3.5 billion and resulted a profit of MNT1.7 billion. Furthermore, Ard Financial Group JSC was created savings for it's employees.
  - 2016** Ard Financial Group JSC was invested MNT1 billion. Renamed to "Ard Life LLC".
  - 2019** The number of customers reached 1000 by launching a new pension savings product. Ard Financial Group JSC made additional investments, which resulted total investment to MNT10 billion.
  - 2020** Participated in submission of the private pension fund bill and contributed to the development of private pension law. The number of customers reached 10,000.
  - 2021** Renamed to "Ard Pension Account LLC" and the number of customers reached 100,000.
  - 2022** 15th anniversary.
  - 2023** The year of the digital revolution and transition.
- ISO 9001:2015 Quality management system standards have been successfully implemented.

## PENSION SAVINGS SERVICE

### Quality Management Policy:

Our commitment is to safeguard the assured future of our customers by enhancing our products and services as per the related laws, elevating customer satisfaction, fostering peace, establishing good governance, and operating as per the international quality standards. It Includes:

It Includes:

- Coordinated work to meet customer requirements and ensure satisfaction.
- The utilization of technology will enhance pension fund operations.
- Investment and risk management will be implemented in accordance with internationally recognized standards.
- Provide effective management leadership and actively drive continuous improvement.
- As part of our mission to create an investor nation, we aim to enhance collaboration with the companies involved in the union, fostering effective partnerships.

Our company has the highest number of customers and the first pioneering private pension savings service provider in Mongolia.

## PRODUCTS AND SERVICES



### SAVINGS PACKAGE

Fixed return savings account.



#### Fixed return

The total income of the pension savings will be placed in a savings account with a fixed return.

Term	Return Amount
5-10 year	17.2 %
11-15 year	17.8 %
16-20 year	18.4 %
21-25 year	19 %
Above 26 year	19.6 %



### SAVINGS AND INVESTMENT PACKAGE

Savings and investment package  
Savings and investment package with high investment return



#### Fixed return

The total income of the pension savings will be placed in a savings account with a fixed return.

Term	Return Amount
5-10 year	17.2 %
11-15 year	18.4 %
16-20 year	19.6 %
21-25 year	20.7 %
Above 26 year	21.9 %



#### Stocks and Fixed income investments

The rate of return fluctuates annually based on the investment's return.



### SAVINGS AND INVESTMENT PACKAGE WITH HIGH INVESTMENT RETURN ALONG WITH HEALTH INSURANCE

Savings and investment package  
Savings and investment package with high investment return  
health insurance



#### Fixed return

The total income of the pension savings will be placed in a savings account with a fixed return.

Term	Return Amount
Above 5 year	19.6 %



#### Stocks and Fixed income investments

The rate of return fluctuates annually based on the investment's return.



#### Insurance

Health and accident insurance with a coverage of ₮10 million and ₮20 million.

## STATISTICS

**140842**

Total number of pension savings account holders



Female

**82185**

Female pension savings account holders



Male

**58658**

Male pension savings account holders



60+ years

**59**

Over 60 age Elderly individuals with pension savings.



0-12 years

**421**

A child of a pension fund holder.

**16**

Years of operation

**57**

Agents and brokers

**50+**

Lump Sum pension benefit was provided to the clients

## PENSION INFORMATION

### Set balance

MNT million	2020	2021	2022
Pension Savings Balance	3,393	13,849	26,716
Pension	237	450	1,532

### Lump Sum pension information

Year	2020	2021	2022
Number of customers	1	32	19

Currently, the average age of pension savings customers is 27. However, the majority of pension savings holders are young individuals aged 25-34.

## PENSION HOLDER ORGANIZATIONS

More than 100 companies have pension savings, benefiting over 1,700+ employees.



Calculator



Ard App download

info@ardpension.com

www.ardpension.com

7700 3322

Ard Pension

Ardpension

**Address:** Mongolia, Ulaanbaatar City, Sukhbaatar District, 8th District, Sukhbaatar Square-2 Central Tower, 17th Floor