

# EPS-95 Higher-Pension Assessment & Application

Document type: Financial model / analysis · Generated 16 Oct 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

## Background

Assesses eligibility for the EPS-95 higher-pension option, computes the additional contribution and arrears payable and the revised pension on actual salary versus the wage-ceiling pension, and drafts the joint-option application — the topical, hard-to-self-serve decision many members and pensioners now face.

## Purpose of this tool & output

Assess EPS-95 higher-pension eligibility, compute the arrears/additional contribution, and draft the joint-option application

## How the output is used

Use the eligibility assessment, the arrears and revised-pension computation and the break-even to decide whether to opt, and file the drafted joint-option application with the documents where opting is worthwhile.

## Who should vet it

A chartered accountant or a retirement or pension advisor — the arrears, the revised pension and the break-even are estimates that must be confirmed against the EPFO computation before opting.

## Important cautions

The additional contribution, arrears and revised pension are estimates pending the actual EPFO computation, and the higher-pension option is irreversible once exercised; confirm the break-even before opting. Verify with EPFO.

## Companion documents

No related documents are listed on the portal for this tool.

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.