SWAIN CONSULTING

Helping Federal Government Employees and others achieve financial security throughout their lifetime.

November 2026



Helping You Achieve Your Financial Goals

Greetings!

Federal Retirees Face a COLA Change in 2027

If you're retired from federal service, a larger 2027 benefit check is welcome news. Your increase depends on your retirement system, and upcoming changes could also affect your bottom line. This week's cost-of-living adjustment is 3.6% for CSRS annuities, Social Security, military retirement and VA disability benefits. Eligible FERS annuities will rise 2.6%.

Here's what that means for your check.

CSRS annuity payments will increase by 3.6%. A $4,000 monthly annuity would rise about $144 to $4,144 before deductions. Survivor annuities receive the same adjustment; the first COLA may be prorated based on months on the annuity roll.

For FERS retirees, COLAs apply only to the basic annuity, not the supplement. Survivor annuitants receive COLAs on both the basic survivor annuity and any payable supplement.

FERS annuitants receiving an annuity supplement face an earnings test. The supplement is reduced when earnings exceed the Social Security Administration's annual limit. For 2027, the limit is $25,560.00; the supplement decreases by $1.00 for every $2.00 earned above it. This reduction does not apply to annuitants who retired before minimum retirement age under special provisions for law enforcement officers, firefighters, air traffic controllers, or military reserve technicians separated for loss of military membership. The 2026 earnings survey will be sent to current retirees in spring 2027.

Interested in learning more about all Federal Government retirement issues? Reach out to us today at **Stevie@swainconsultingllc.com**

Click the Book An Appointment button below.

Book An Appointment

From the Desk of...

Stevie Swain



Now that the elections are over, take a moment to breathe and remember what this political season was about: us—the people, our rights, our liberties, our neighbors, our country, and your right to vote. It seems that message reached many people.

Whatever side of the aisle you're on, let's cross the divide, shake hands, set aside anger and fear, and work together for the good of America.

Hot News! Hot News! Hot News! Hot News!

When An HDHP Makes Sense

For years, many federal employees automatically dismissed High-Deductible Health Plans (HDHPs). Because unlike traditional FEHB plans, an HDHP generally requires you to pay more out of pocket before insurance begins covering many services. But in exchange, these plans offer **lower premiums**; an **HSA or HRA** (depending on eligibility); **preventive care** covered before the deductible; and protection through an **annual out-of-pocket maximum**

An HDHP may be a good fit for:

- Employees with relatively low annual medical expenses
- Individuals who want to build long-term healthcare savings
- Families with emergency savings available to cover a higher deductible

- Employees who want another tax-advantaged savings opportunity

An HDHP may not be suitable for employees managing chronic medical conditions, expecting significant medical expenses, or who would struggle to meet a higher deductible. They may find that another FEHB option better matches their needs. The goal isn't to choose the lowest premium; it's to choose the plan that best balances cost, risk, and peace of mind.

For more information, click on the link below, or contact Stevie Swain at **Stevie@Swainconsultingllc.com**.

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Becoming Financially Smart



Anunities Boost Retirement Confidence

Inflation, turbulent markets and uncertainty around Social Security have many Americans losing sleep over retirement. But new research shows one group is more confident than most.

According to Nationwide, the latest research finds that 76% of investors with annuities expect to retire when they want, compared to just 49% of those without them.

"It's not surprising to see annuity owners feeling confident in their ability to retire, particularly because annuities are one of the only investment products that can provide guaranteed income for life no matter how long someone lives and regardless of the economic environment," says Rona Guymon,



VERA vs. VSIP

With agencies downsizing, more federal employees are trying to understand the difference between VERA and VSIP.

VERA, or Voluntary Early Retirement Authority, lets you retire sooner than you otherwise could.

VSIP, or Voluntary Separation Incentive Payment, is a cash payment to encourage you to leave. An agency can offer one, the other or both.

To be eligible for VERA, you generally need to be age 50 with at least 20 years of service, or any age with at least 25 years of service.

Under FERS, a VERA retirement has no age reduction. But if you're leaving with fewer years of service, and your pension will reflect that.

senior vice president of Nationwide Annuity Distribution.

“For years, misinformation has plagued annuities, but as advisors have stuck with fact-based messages to dispel those myths, we’ve seen sentiment start to change." Guymon adds.

Interested in learning more? Contact Stevie Swain.

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If you take a VSIP and return to federal government work within five years, including as a personal-services contractor, you must repay the full amount first.

Bottom line: Ask all the questions regarding your separation and pension before agreeing to either option.

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Soul Talk - A Gift to Yourself

“Let go and let God.” That’s the heartbeat of Soul Talk, Volume 4: Soul Stirring Stories of Women Who Let Go and Let God. Don’t miss this powerful collection that showcases the resilience, determination, and tenacity of 23 women, including Stevie Swain, who, through cultivating a deeply intimate relationship with God, overcame the drama and trauma of their lives. It makes a lovely Holiday gift.

Order Now

Feel free to share this newsletter with your friends and colleagues.



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