



SWAIN CONSULTING

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

October 2026



Helping You Achieve Your Financial Goals

Greetings!

Lifetime ID Theft Protection Legislation Proposed

The **RECOVER PII Act** (Reducing the Effects of the Cyberattack on OPM Victims Enduring Response and Protecting Identifiable Information Act) would provide lifetime identity protection and financial safeguards for victims of federal data breaches.

Introduced August 3, 2026, the bill addresses security gaps exposed by major U.S. government cyberattacks. In 2015, the Office of Personnel Management (OPM) disclosed breaches compromising the sensitive personal identifiable information (PII) of 22.1 million people, including Social Security numbers, fingerprints, background investigation records, and confidential security clearance files.

The Consolidated Appropriations Act of 2017 required identity theft protection for victims but limited coverage to 10 years. With that protection set to expire September 30, 2026, lawmakers introduced the bill to prevent victims from being left vulnerable.

Key provisions include **lifetime identity protection**, a **\$5 million insurance floor**, and **privacy software reimbursements**.

The bill remains under review in congressional committees and has not passed either chamber.

Contact us today at Stevie@swainconsultingllc.com

Click the Book An Appointment button below.

Book An Appointment

From the Desk of...

Stevie Swain

My TV, computer, phone, and other devices are bursting with ads, podcasts, news, and media coverage of candidates nationwide.

Welcome to October in America.

I'm watching and reading, trying to understand the headlines and see through the ads' twisted words. I hope you are too.

Let's look beyond the threatened "fear" and polished advertising to evaluate each candidate's true integrity. Then vote with your head and heart in November.



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

FEHB Premiums Rising

The Office of Personnel Management (OPM) released 2027 premiums for the Federal Employees Health Benefits (FEHB), Postal Service Health Benefits (PSHB), and Federal Employees Dental and Vision Insurance (FEDVIP) programs.

In 2027, enrollees' share of FEHB premiums will rise an average 10.9% for current non-postal federal employees and retirees; overall FEHB premiums will increase 9.3%. PSHB enrollees' share will rise 8.2%. FEDVIP premiums will change less: dental premiums will increase 1%, and vision premiums will increase 1.6% on average.

FEHB and PSHB increases reflect rising prices and use of inpatient, physician, outpatient, and surgical services, higher prescription drug spending,

and continued growth in behavioral and mental health care. The government pays about 72% of the average enrollee's premium.

To review the upcoming premiums costs, [CLICK HERE](#).

Open Season runs November 9–December 14, 2026. Enrollees adding a spouse or child must submit eligibility documentation. Retirees comparing plans may also want to check which FEHB plans help pay Medicare Part B premiums.

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

[Learn More](#)

Becoming Financially Smart



Planning Your First Few Months of Retirement

Most people know when they plan to retire. But asking what life will look like six months looks less certain.

For decades, work has structured the week through meetings, deadlines, projects, coworkers, commuting, and expectations. Even eager retirees may underestimate how much that routine shapes daily life.

Retirement removes it quickly; an open calendar may feel liberating at first, then it starts to feel purposeless.

It might be a good idea to plan what your ideas are during



TSP Rates Decline in September

Thrift Savings Plan (TSP) fund rates declined in September 2026 due to a combination of a Federal Reserve interest rate hike, persistent inflation pressures, and rising Treasury yields.

The S&P 500, which underlies the C Fund, fell 0.4%.

The G Fund gained 0.40% in September, making it the only TSP fund to rise. All the others—including the 11 L Funds—declined.

The F Fund, another option investors often consider safe, fell 2.59%, its steepest monthly loss since September 2022.

retirement. Finding activities or hobbies that allow you to feel useful, enjoyable, or meaningful are the keys to a successful next chapter.

Retire well. Click on the link below learn more.

[Read More](#)

Bond prices fall when interest rates rise, as they did in September.

Learn more about this by clicking the link below.

[Read More](#)



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 Mother's Day gift.

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