



SWAIN CONSULTING

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

December 2025



Helping You With Your Financial Goals

Greetings!

Black Friday.. Cyber Monday.. Special Sales That End in 15 Minutes.

I don't know about you, but my inbox has been flooded with all the latest, greatest, and cheapest offers these past few weeks. Every site that I ever browsed has a special offer JUST FOR ME! Oh my, how tempting it is to scroll, add an item to my shopping cart, and wonder if someone I know could use a 32-piece cookware set or some beautiful, warm slippers made of pure Australian wool. But wait, is this what the holidays are all about?

No.

It's time to remind myself that this is NOT what makes me truly happy or anyone else in my family. It is the experiences we share, the stories we tell, and the love we give that really connect us. My mother left us this year, and I feel her absence deeply. I want my family to understand who we are, what makes us us, and what the essence of the holidays is all about. Please take time to enjoy this season, no matter how you celebrate, whatever faith you follow (or not), and whatever traditions you honor.

Happy Holidays to everyone, everywhere.

Click the Book An Appointment button below.

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From the Desk of...

Stevie Swain

"Retirement is not about slowing down. It's about living life at your own pace and savoring every moment."



Hot News!

OPM Working to Overhaul Retirement Process

As the Office of Personnel Management is making progress toward a long-pursued goal to move the government's paper-based retirement system into the 21st century, its director said a "fully automated" process is about six months away. OPM Director Scott Kupor said in an interview with FedScoop: "That's not going to happen overnight." But, Kupor said he believes the agency can get there within six months "for sure." For those of you who have retired in the last few years, you might have experienced that the process takes a few months or up to a year. To get help making sure all information is filed correctly, contact Stevie Swain at Swain Consulting.

[Learn More](#)

Becoming Financially Smart



Government Shutdown Comes to an End

As the longest shutdown in history comes to an end, focus is shifting to reopening and managing the lingering impacts on markets and the economy. While backpay has been distributed, other spending will be released gradually. Federal agencies, including



Annuities Gaining More Respect

In this time of economic insecurity, annuities are gaining more respect from investors as a solid retirement plan.

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.

the Bureau of Labor Statistics, paused operations, delaying key economic data like jobs reports and CPI, complicating Fed decisions.

If you are thinking about an annuity, read more about it by clicking on the link below. Then contact Stevie Swain for more information.

Click the link below to learn more.

Click the link below to learn more

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Soul Talk - Available Now!

"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 who, through cultivating a deeply intimate relationship with God, overcame the drama and trauma of their lives.

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