SWAIN CONSULTING

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

July 2026

Helping You Achieve Your Financial Goals

Greetings!

Understanding The 4% Rule

Have you ever wondered how much a retiree can comfortably withdraw from their portfolio each year while still having a good chance of not running out of money over a 30-year retirement? Back in 1994, people asked that very question. The popular answer was that retirees could start by withdrawing 4% of their portfolio in the first year, then increase that amount each year to keep up with inflation. Historically, this strategy has given retirees a strong chance that their funds would last at least 30 years, providing peace of mind and financial security.

For decades, the rule became the foundation of retirement income planning. Recently, the world of retirement planning was pleasantly surprised to discover that the earlier research may have been a bit too cautious. Thanks to new historical analyses, it turns out the withdrawal rate should start around 4.7%.

Is this the right strategy for you? As in most financial matters, the answer is "it depends." Inflation, healthcare costs, longer life expectancy, and other factors can affect your own retirement planning.

Interested in learning more? Click here. Or, contact us today at Stevie@swainconsultingllc.com

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Click the Book An Appointment button below.

Book An Appointment

Rethinking retirement...

Stevie Swain

"When you are getting ready for retirement, here's an idea: Set new goals. Have new aspirations, whether for travel, a new skill, or a personal project. This can provide direction and motivation. Find new ways to keep your mind and self engaged."

Hot News!

Several Things That Can Derail Your Retirement Application

If you don't want to see your retirement application delayed, you must ensure you do not miss two crucial aspects of the federal retirement process. Filing a federal retirement claim is a multi-step, documentation-heavy, and error-sensitive process that can be easily derailed if a single detail is missed.

Because our federal government agency HR departments are often overwhelmed and are strictly prohibited from giving personalized recommendations, it is largely up to you to navigate the rules and avoid mistakes that lead to months of delayed income.

Learn more about the most critical areas to manage before you retire. Click on the link below, or contact Stevie Swain at **Stevie@Swainconsultingllc.com**.

Learn More

Becoming Financially Smart

Questions To Ask Before Retirement

There are many things to consider before you retire from the Federal Government.

Do you have all your paperwork ready? Have you thought about buying back your Military Service? Are you making plan to reduce your debt? Have you been enrolled in FEHB for at least 5 years before retirement?

Our service includes walking you through these questions - and more - to make sure you are prepared for a comfortable retirement.

Get more information on the most important questions to get you prepared for retirement, click on the link below.

Read More

How to Deal With Inflation

Watching everyday prices creep up can feel stressful. Fortunately, small changes to your money habits can protect your hard-earned cash.
Here are some fast ways to shield your wallet today:

- **Pay off debt:** Target credit cards and variable loans to avoid surging interest charges.
- **Upgrade your savings:** Move cash to high-yield accounts to grow your money faster.
- **Lock in costs:** Stick to fixed-rate loans and renegotiate monthly recurring bills.
- **Invest for growth:** Use stock index funds or real estate to outpace inflation.
- **Trim your budget:** Scan your recent statements to cut sneaky, unneeded subscriptions.

Taking charge of these small steps today builds massive peace of mind for tomorrow!

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.

Order Now

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