



Hi

It's time to Take 5 minutes to refresh your mind. We think we found some interesting articles about personal finance that can save you time and money.



### **How to read and understand your credit report**

A credit report is a financial report card that tracks your loan history and debt management. Since half of Canadians don't understand how their scores are calculated, learning to read your report is vital for spotting errors, preventing fraud, and securing better mortgage rates. It provides the transparency lenders demand. [Read](#) the full article to master the details of your credit report and improve your financial standing.



### **21 best high-interest savings accounts in Canada for 2026**

High-interest savings accounts (HISAs) offer a secure way to grow short-term funds for weddings or down payments without stock market risk. By choosing a top-tier Canadian HISA, you can earn competitive returns that keep pace with inflation while ensuring your principal remains safe and accessible for upcoming projects. In this [article](#), discover a breakdown of the best high-interest savings accounts available today.



**In planning for retirement, worry about longevity rather than dying young**

Retirement planning often focuses on the risk of outliving your money, but "running out of life" before enjoying your savings is equally significant. Innovative solutions like longevity-protected funds use risk pooling to provide stable income regardless of how long you live, bridging the gap between traditional investments and life annuities. [Explore](#) how longevity-protected funds can secure your financial future.



### **Do you need critical illness insurance?**

Money can buy security, but medical emergencies often remain unpredictable. Critical illness insurance provides a vital financial safety net, offering a lump-sum payment for diagnoses like cancer or stroke. This coverage helps manage out-of-pocket costs and income loss during recovery, protecting your lifestyle when you need it most. [Learn](#) how to find the right coverage for your family.

### **Quote I'm pondering**

"Who can stop you from using desire and aversion, choice and refusal according to nature?  
No noise, no shouting is loud enough to do that."  
— Epictetus

Thanks for TAKING 5!

Scott

### **Whenever you're ready... here are 3 ways I can help:**

#### **Option 1.**

Let's have a chat: Just [CLICK HERE](#) to see my calendar through our online scheduler. Then, select a time that works for you. The scheduler will book our time and send you the call-in details.

#### **Option 2.**

Let's "meet": If you would like to book a free, no-obligation information session, please email me at [scottplaskett@ironshield.ca](mailto:scottplaskett@ironshield.ca) and we can coordinate a time that fits into your schedule.

#### **Option 3.**

Attend my next free webinar: Every Friday I get together online with a handful of other local business owners and share with them the most current research and insights into proper financial planning - specifically for business owners. If you'd like to participate or just listen in on the next session, please email me at [scottplaskett@ironshield.ca](mailto:scottplaskett@ironshield.ca) and I'll forward you the details.