



Hi

Take five minutes to read through these articles; we think they offer some valuable perspectives for your week.



### **Planning for retirement by 2030? How to build a sustainable income**

Retiring by 2030 requires a strategic blend of fixed deposits, mutual funds, and stocks to generate sustainable income. By balancing low-risk instruments with growth-oriented equities, you can outpace inflation and secure your lifestyle. Diversifying across asset classes ensures a resilient portfolio capable of weathering market volatility. [Read](#) the full article to build your 2030 retirement roadmap.



### **Borrowing against home equity**

Borrowing against your home equity via a HELOC or second mortgage can provide low-interest funds for renovations or debt consolidation. However, it increases your overall debt and puts your home at risk if payments are missed. Understanding the specific costs and terms is vital before tapping into your property's value. Read the complete [guide](#) on how to safely borrow against your home.



### **A New Way to Save on Groceries in Canada**

The Canadian app Gofer.run helps families save hundreds monthly by comparing real-time grocery prices across local stores. It optimizes your shopping list based on unit value and your preferred number of stops. Features include price-matching lists, flyer browsing, and a digital list converter. [Learn](#) how this free tool can slash your grocery bill.



#### **4 Simple Exercises to Ease Back Pain**

Physiotherapy exercises are a clinically proven way to manage and prevent debilitating back pain. By focusing on core stability, flexibility, and muscle strengthening, these movements reduce spinal pressure and improve mobility. Consistent, guided exercise can transform your recovery and provide long-term relief. View the [interactive guide](#) for step-by-step physiotherapy techniques to heal your back.

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

"What you are is what you have been. What you'll be is what you do now."

— Buddha

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.