THE THOUGHTFUL HUSTLE

INSIDER

Issue 2 | May 2026



COVER STORY | PENSION ALERT

Your State Pension Runs Out on November 22nd

The £1,427 gap — and what you can do about it

ALSO IN THIS ISSUE:

- Shashi Aggarwal: The Retirement Hobby That Went Global
- How to Make Money From Your Newsletter
- Mindset: The Permission You're Waiting For
- Are PDFs Dead? The Honest Answer
- AI Tools Update: What's New Since Issue 1
- Colin's Picks + News & Trends

Your monthly deep-dive into earning more, worrying less, and enjoying the ride.

WELCOME FROM COLIN



Welcome to Issue 2

This month's issue arrived with a sharp edge to it — and I make no apology for that. When I came across the research on the state pension shortfall, I knew it had to be the cover story. Not to frighten anyone, but because the numbers are real, they affect many of us directly, and there is something constructive to do about it.

We also have a genuinely warm story this month — Shashi Aggarwal, who turned a retirement hobby into an internationally stocked brand at an age when most people are told they should be winding down. And we tackle a question I've been getting in my inbox: are PDFs dead as a product?

As always, everything in here is properly researched and sourced. When I give you a statistic, I tell you where it came from. When I recommend something, I tell you why — and whether I earn from it.

I hope it gives you something useful to chew on over a cup of tea.

Keep thinking, keep hustling, and keep it thoughtful.

Colin

The Thoughtful Hustle Insider | May 2026

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COVER STORY | MONEY & TRENDS

Your State Pension Runs Out on November 22nd

The £1,427 shortfall that nobody talks about — and why a side income is no longer optional for many of us

Sources: Just Group / ONS analysis Jan 2026, PLSA Retirement Living Standards 2025, MoneyWeek / Fidelity International survey, The Investors Centre UK Pension Statistics 2026



The pension gap is a growing reality for hundreds of thousands of UK retirees.

There is a date I want you to remember: November 22nd.

That is the date on which, if you rely solely on the full state pension, your annual income effectively runs out of money — measured against the minimum standard of living defined by Pensions UK. Retirement specialist Just Group coined the term **"State Pension Shortfall Day"** after analysing Office for National Statistics data on retired households across the UK.

The arithmetic is straightforward and sobering. The full new state pension currently pays **£11,973 per year** in 2025/26. Pensions UK estimates that a single retiree needs around **£13,400 annually** just to meet its minimum retirement living standard — covering basics like food, utilities, a modest social life, and occasional travel. That leaves a **£1,427 annual gap**. Every year. For as long as you live.

£1,427	740,000	35%
annual shortfall between state pension and minimum standard	single retirees currently exposed to this gap	of over-50s face a shortfall of 10+ years

Sources: Just Group/ONS Jan 2026, PLSA Retirement Living Standards, MoneyWeek/Fidelity International

Who Is Most at Risk?

The research identifies a specific generation facing a particularly difficult position. People currently in their 50s — often called Generation X — are caught in an unfortunate gap. Many began their careers just as employers were winding down defined benefit pension schemes, which provided guaranteed income for life. Yet they also entered the workforce too early to benefit from automatic enrolment — the policy that now nudges employees into workplace pensions from the start of their careers.

The Pensions Commission's latest interim report has flagged this generation as among the most vulnerable. A Rathbones survey described it bluntly: "Many Gen Xers are sleepwalking into retirement with far less financial security than their parents."

Meanwhile, the average pension pot of £253,701 would only last 11 years against the average desired annual retirement income of £30,050, according to research from Retirement Review — a stark gap between savings reality and income expectations.

"Many Gen Xers are sleepwalking into retirement with far less financial security than their parents."

This Is Not a Problem You Can Ignore Your Way Out Of

The response to this data is not panic. It is arithmetic. If your state pension runs £1,427 short of the minimum standard per year, then an extra £120 a month from a side income — before any other pension or savings — closes that gap entirely. That is a very achievable figure.

More than one in three Brits aged 50+ face a retirement income shortfall of 10 or more years based on average life expectancy. More than 74% are projected to fall short against a potential 100-year lifespan. These are not edge cases. They are the majority.

The good news — and there is genuinely good news here — is that the tools, platforms, and knowledge to build a modest additional income have never been more accessible. That is precisely what this newsletter exists to help with. Not because a side hustle is a magic solution, but because £120 to £400 a month from something you build yourself is a realistic, dignified, and increasingly common response to a real problem.

The Key Numbers

- The state pension pays £11,973/year — £1,427 below the minimum living standard
- "State Pension Shortfall Day" falls on November 22nd each year
- 740,000 single retirees are currently exposed to this annual gap
- 35% of over-50s face a shortfall lasting 10 or more years
- An extra £120/month from a side income closes the basic gap entirely
- Average pension pot of £253,701 lasts only 11 years at desired income levels

A Note on What This Newsletter Is For

I started The Thoughtful Hustle because I believe people in their 50s and 60s are underserved by the mainstream conversation about money. Too much of it is either aimed at younger people building long-term wealth, or at retirees managing what they already have. There is not enough honest, practical guidance for the people in between — still active, still capable of building something, and increasingly aware that the pension they expected might not stretch as far as they hoped.

The pension gap data makes the case better than I ever could. This is not about getting rich. It is about closing a gap that many of us will face — and doing it on our own terms.

REAL-LIFE STORY | INSPIRATION

She Was Bored in Retirement. So She Started Selling Spices on eBay.

How Shashi Aggarwal's retirement hobby became a brand stocked in Selfridges, John Lewis, and 600 retailers across the UK

Sources: Life/Redefined, MicroBiz Magazine, i:Entrepreneur, Business.gov.uk Export Academy December 2025



From a Liverpool kitchen table to Selfridges — Shashi's story.

On Christmas Eve 2012, Shashi Aggarwal and her son Sanjay had a conversation that neither of them expected to change their lives.

Shashi had raised her family and spent thirty years running a hardware store in Liverpool alongside her husband Ashok. When retirement came in 2008, she embraced it — for a while. She travelled. She rested. And then, as happens to many people who have spent decades being useful and busy, she found the quiet unsettling.

Her son described her simply: full of energy. Ready for something new.

So on that Christmas Eve, she told Sanjay she wanted a retirement hobby. He looked at what she already had: a lifelong love of cooking, a hundred-year-old family spice grinder, and decades of knowledge about Indian spices that no cookery book quite captured. "You've always loved cooking and spices," he told her. "What about that?"

"I never really set out to make money. It was just an idea for my mum to stop her twiddling her thumbs."

From eBay to Selfridges

Spice Kitchen started as modestly as you can imagine: Shashi hand-blending spices, Sanjay listing them on eBay. Their core product was a traditional Indian masala dabba — a circular tin with seven compartments for different spices — wrapped in a piece of silk sari that Shashi sewed herself. It was beautiful, personal, and unlike anything else on the market.

The idea was to sell a few tins to friends and family. That is not what happened. A feature on the BBC accelerated everything. The Great British Entrepreneur Awards shortlisted Shashi. Media coverage brought new customers. The business moved from the kitchen to a small manufacturing facility in Cheshire. They began attending trade shows. Retailers came calling. They won the Gift of the Year award and multiple Great Taste Awards — the Oscars of the food industry.

Today, Spice Kitchen is stocked in over 600 UK retailers including Selfridges, John Lewis, and Lakeland. It exports to the United States. Sanjay has become an Export Champion working with the Department for Business and Trade, helping other small British businesses grow internationally. Shashi — Mamma Spice, as her customers know her — remains at the heart of it.

Spice Kitchen: From Kitchen Table to Global Brand

- Started in 2012 as a retirement hobby for Shashi, then in her mid-60s
- First sales on eBay — no investment, no shop, no business plan
- Core product: hand-wrapped spice tins made from reclaimed sari fabric
- Featured on BBC and won Gift of the Year and multiple Great Taste Awards
- Now stocked in 600+ UK retailers including Selfridges and John Lewis
- Exports to the United States with DBT Export Champion status

What This Story Is Really About

I want to be careful not to turn this into a "follow your passion and anything is possible" story. It is not that. Spice Kitchen succeeded because Shashi had deep, genuine, decades-long expertise in something specific. Because the product was distinctive. Because she and Sanjay showed up consistently and kept improving.

But there are three things about this story that I think are worth sitting with for a moment.

It started with what she already had.

No new skills. No training course. No reinvention. Shashi already knew about spices. The only decision was to do something with that knowledge instead of leaving it on the shelf.

It started because she was restless, not desperate.

Shashi was not facing financial ruin. She was facing something that many retired people face: the discomfort of feeling that their best days of contribution might be behind them. The business was her answer to that feeling. The money followed the purpose, not the other way around.

It started on eBay.

Not with a business loan. Not with a website. Not with a five-year plan. With a listing on eBay, a tin of spices, and a piece of sari fabric. The sophistication came later, when the demand proved the idea was worth developing. Before that, it was just a thing to try.

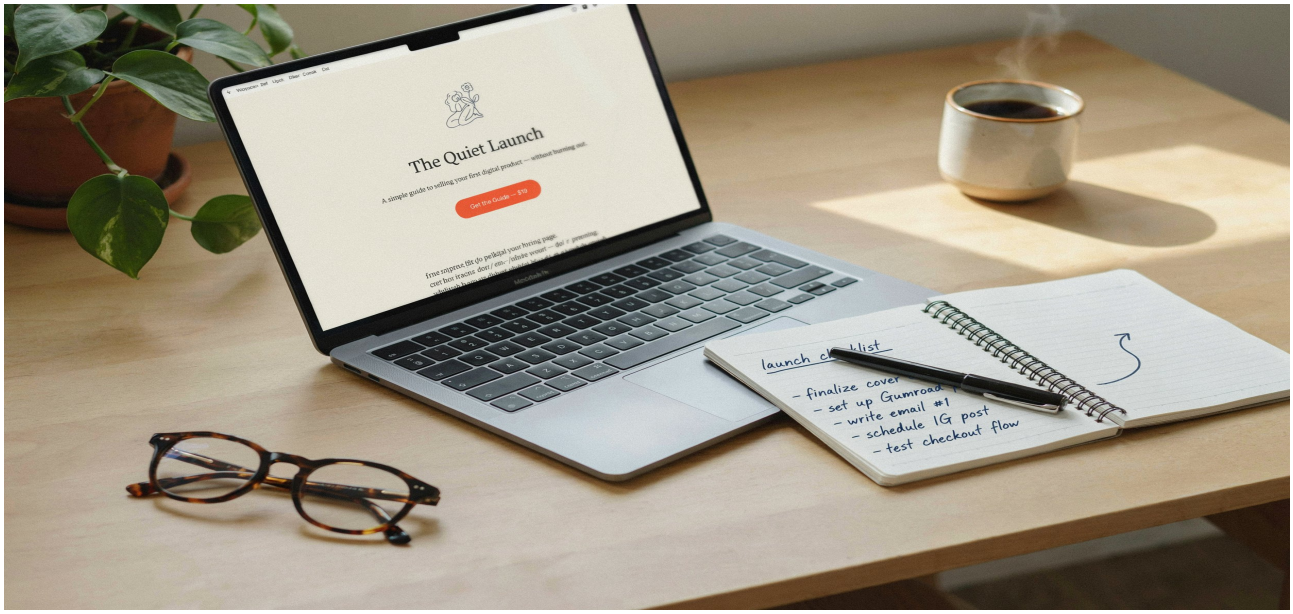
You do not need Shashi's exact story. But the shape of it — expertise you already have, a product that is personal, a start so small it barely counts as a business — that shape is available to almost anyone reading this.

FEATURE | TOOLS & TECH | MONEY-MAKING IDEAS

Are PDFs Dead as a Digital Product?

The claim is going around the internet. Here is the honest, researched answer.

Sources: CommuniPass Feb 2026, Whop.com Jan 2026, Sellfy 2026, DigitalApplied.com Jan 2026, Mailsoftly Apr 2026



The digital product landscape is evolving — but not in the direction some claim.

A few readers have been in touch to ask about something they have been reading online: the claim that PDFs, ebooks, and digital downloads are dying as products — that AI-powered tools and custom GPTs are replacing them, and that if you are building a digital product business in 2026, you should be building AI tools rather than guides and workbooks.

It is an interesting argument. And like most interesting arguments on the internet, it contains a kernel of truth wrapped in a considerable amount of overstatement. Let me give you the full picture.

The Kernel of Truth

The most compelling version of this argument comes from research on course completion rates. The data is real: across the online education industry, course completion rates have fallen to somewhere between 3% and 15%. That means the vast majority of people who buy a course or download a guide do not finish it. For the buyer, this feels like wasted money. For the seller, it creates a problem: dissatisfied customers, high refund rates, and difficulty getting testimonials.

A February 2026 piece by CommuniPass made the case directly: "You spent weeks writing that 100-page ebook. Three people finished it. Your $497 course? 5% completion rate." Their argument is that AI has made static information feel less valuable — because so much information is now freely available — and that what buyers actually want is not more knowledge, but interaction, personalisation, and results.

That observation is not wrong. The demand for implementation and support has grown. People do want help, not just information.

"People do not pay for AI. They pay for your specific expertise, frameworks, and voice."

The Overstatement

Here is where the argument goes too far — and why I think it is potentially misleading for our audience in particular.

First, the data on digital products does not support the "PDFs are dead" claim. Research published by Whop in January 2026 found that digital product transactions have soared 70% in two years. The top digital products to sell in 2026 still include ebooks, online courses, templates, and digital downloads — with custom GPTs listed as "the latest arrivals," not the replacements. PDFs and guides are not dying. They are thriving — the market has simply got larger, and AI tools are a new addition to it.

Second, the custom GPT opportunity is real but limited for most individual creators. Research from DigitalApplied.com published in January 2026 found that GPT Store payouts hit a ceiling of £100-500 per month for most creators unless they reach the top 0.01% of engagement. The serious money from custom GPTs is in building them for businesses — a B2B consulting model with setup fees of £5,000 to £20,000 per engagement. That is genuinely exciting, but it is not beginner territory, and it requires a very different skill set.

Third — and this is the most important point for our readership — the CommuniPass article itself acknowledged: "People don't pay for AI. They pay for your specific expertise, frameworks, and voice." The AI is just the delivery mechanism. Your knowledge is still the product.

What the Research Actually Shows

- Digital product transactions rose 70% in two years (Whop, Jan 2026)
- The top products in 2026 still include ebooks, courses and templates
- Custom GPTs are an addition to the market, not a replacement
- GPT Store earns most creators only £100-500/month at best
- The real GPT money is B2B consulting at £5k-20k per project
- Your expertise is the product — AI is just a new delivery mechanism

So What Should You Actually Do?

The honest answer is: the PDF is not dead, but the *standalone* PDF with no support, no follow-up, and no community around it is under more pressure than it used to be. The evolution that makes sense for most people building a knowledge business is not to abandon what works — it is to add an interactive or supportive layer on top of it.

Add a follow-up email sequence.

If someone buys your PDF guide, a three or five-email sequence over the following two weeks — checking in, offering a tip, answering a common question — dramatically improves their experience and your

reputation.

Create a companion ChatGPT prompt pack.

A guide to, say, starting a newsletter could include a set of ready-to-use ChatGPT prompts that help the reader implement each step. This adds genuine value without requiring you to build anything technical.

Bundle with a short Q&A; session.

Even a single 20-minute Zoom call included with a higher-priced version of your product transforms "information" into "support." People will pay significantly more for the accountability layer.

Use your newsletter as the distribution.

The newsletter you are reading right now is evidence that this model works. A newsletter that builds trust over time and occasionally recommends a product you have created is a more powerful sales mechanism than any single product launch.

PDFs are not dead. Poor PDFs with no support and no follow-up are under pressure. The solution is not to abandon the format — it is to treat your product as the start of a relationship, not the end of a transaction.

HOW-TO GUIDE | MONEY-MAKING IDEAS

How to Make Money From Your Newsletter

Four proven revenue models, real numbers, plain English

Source: Mailsoftly Newsletter Monetisation Guide, April 2026



A newsletter with 1,000 engaged readers can already generate meaningful income.

If you are building a newsletter — or thinking about it — the question of how to make money from it is worth understanding before you get too far down the road. The good news is that the options are simple and well-established. Research from Mailsoftly published in April 2026 identified four highest-ROI models that work in 2026.

MODEL 1: AFFILIATE MARKETING

What it is:
You recommend products and tools your readers would genuinely find useful, using a special link that tracks any purchase back to you. When someone buys through your link, you earn a commission — typically between 20% and 50% for digital products, and around 5-15% for physical products or software services.

How it works in practice:
This newsletter does exactly this. The Systeme.io recommendation in Issue 1 used an affiliate link. If a reader signed up through that link, I earned a commission. The reader paid nothing extra.

When to start:
Start here. Zero upfront cost, no product to create, and you can begin with your very first issue.

MODEL 2: YOUR OWN DIGITAL PRODUCTS

What it is:
A template pack, a guide, a checklist, a short course — something you create once and sell indefinitely. The margins are nearly 100% after the initial creation effort.

How it works in practice:

The Mailsoftly research gives a specific example: a £29 template pack sold to just 2% of a 5,000-subscriber list generates £2,900 from a single email. At 1,000 subscribers — a very achievable number — the same 2% conversion generates £580.

When to start:

Start this once you have 500-1,000 subscribers and you understand what your readers actually struggle with.

MODEL 3: SPONSORSHIPS

What it is:

A brand pays you a flat fee to mention their product or service in your newsletter. Rates vary enormously, but a newsletter in a specific niche — like ours — can command higher rates than a general publication, even with a smaller list. Niche audiences are valuable.

How it works in practice:

You can start approaching sponsors from around 1,000 subscribers if your niche is clearly defined and your open rates are strong. A simple media kit — a one-page document describing your audience and rates — is all you need.

When to start:

Something to plan for at 1,000+ engaged subscribers.

MODEL 4: PAID SUBSCRIPTIONS

What it is:

You offer a free tier to everyone and a premium paid tier to readers who want more — deeper content, extra resources, Q&A; access, or a private community. Platforms like Substack and Beehiiv both support this.

How it works in practice:

This works best once you have an established relationship with your readers and they are regularly engaging with your free content. It requires confidence that your premium content is genuinely worth paying for.

When to start:

A medium-term goal — build the free list first, then introduce a paid tier when the demand is clearly there.

Key Takeaways

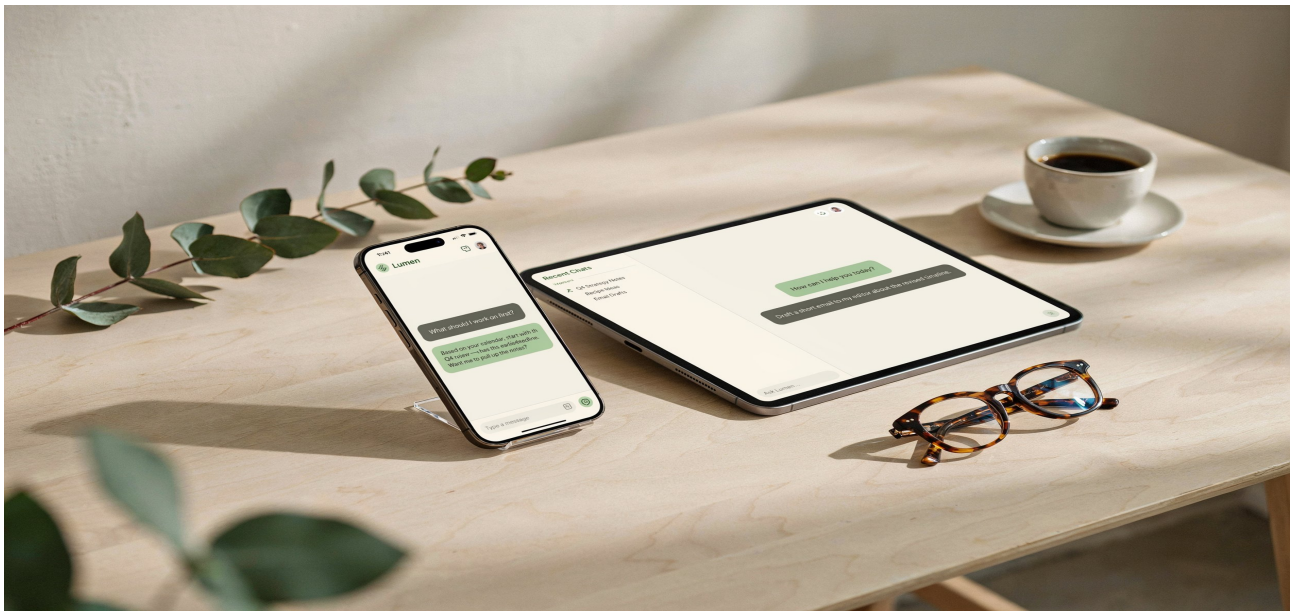
- Affiliate marketing: zero cost to start, begin from your first issue
- Digital products: nearly 100% margin, create once and sell indefinitely
- Sponsorships: possible from 1,000 subscribers with a defined niche
- Paid subscriptions: build the free list first, introduce paid tier later
- These models work best combined — most successful newsletters use 2-3

TOOLS & TECH | UPDATE SINCE ISSUE 1

AI Tools Update: What's New Since Issue 1

A few developments worth knowing about — and one practical change that affects how you use ChatGPT

Sources: OpenAI announcements, Google AI blog, Perplexity updates, verified tool documentation May 2026



AI tools are moving quickly — here is what has changed since we last covered them.

In Issue 1 we introduced four AI tools: ChatGPT, Canva, Perplexity, and Ideogram. All four remain excellent starting points. But the AI landscape moves quickly, and a few things have changed or improved that are worth knowing about.

ChatGPT — Memory Is Now Significantly Better

OpenAI has substantially improved ChatGPT's memory capabilities in 2026. The updated system can now reference all your previous conversations when responding — not just the current session. This is more significant than it sounds. It means that if you have told ChatGPT about your newsletter topic, your audience, and your writing style in a previous conversation, it will now use that context automatically going forward. You do not have to re-explain yourself every time.

How to use it: Practical use: start a conversation where you describe yourself, your newsletter, your audience (people like Margaret Turner — cautious, curious, over 55), and the kind of tone you want. ChatGPT will remember this and apply it to all your future requests.

Google's NotebookLM — Genuinely Useful for Research

NotebookLM is a free tool from Google that lets you upload documents, articles, and notes, then ask questions across all of them simultaneously. It cites exactly which source it drew from for each answer, which makes it far more trustworthy for research than a standard AI chat.

How to use it: Practical use: upload several articles about a topic you want to write about, then ask NotebookLM to summarise the key points, find where the sources agree and disagree, or pull out the most relevant statistics. Free to use at notebooklm.google.com — no subscription required.

Canva — The Magic Write Feature Has Improved

Canva's AI writing tool, Magic Write, has been updated and is now more useful for creating short-form content directly within your design. If you are building a one-page lead magnet, a social media post, or a newsletter header graphic with a headline, you can now generate and refine the text within Canva without switching to a separate AI tool.

How to use it: Practical use: when designing a cover for a digital product or a promotional graphic, use Magic Write to draft the headline text directly in Canva. It saves switching between applications and keeps your workflow in one place.

A Caution About AI and Facts

One thing worth saying clearly, because it matters: AI tools can and do make up facts. This is called "hallucination" in the technical literature, and it happens with all AI tools including the best ones. For creative tasks — drafting text, generating images, brainstorming ideas — this is rarely a problem. For factual claims — statistics, named people, dates, prices — always verify independently before publishing.

How to use it: The rule I follow: AI for drafting and structure, Perplexity or direct source checking for any fact I am going to put in front of readers. Every statistic in this newsletter is sourced from a named publication and verified before it reaches you.

MOTIVATION & MINDSET

The Permission You're Waiting For

Spoiler: nobody is going to give it to you

By Colin



The encore entrepreneur movement is growing — and you are already part of it.

One of the most common things I hear from readers goes something like this: "I've been meaning to start, but I'm waiting until I feel more ready."

Sometimes it's waiting to finish a course. Sometimes it's waiting for the right moment — after the holiday, after Christmas, once things settle down. Sometimes it's waiting for someone — a mentor, a sign, a friend who says "yes, that's a good idea, you should do it."

I understand it. Starting something new at this stage of life feels different than it did at 25. There is more to protect. More of a sense that time spent on something that does not work is time genuinely lost. And so we wait for the conditions to be right.

But here is what the data on encore entrepreneurs shows, consistently: the people who succeed are not the ones who waited longest to feel ready. They are the ones who started with the smallest possible version of their idea, learned from it, and adjusted. Shashi Aggarwal did not wait until she had a brand strategy. She listed a tin of spices on eBay.

"You probably don't need more preparation. You need a smaller first step."

There is now a substantial body of evidence — from AARP, from the Kauffman Foundation, from Entrepreneur.com — showing that 79% of small businesses are owned by people over 50. That in the UK, a record 991,432 people aged 60+ are self-employed. That older founders have higher long-term survival

rates for their businesses than younger ones.

The permission you are waiting for is already there. It is in the data. It is in Shashi's story. It is in the pension gap numbers that make a modest second income not a luxury but a practical response to a real gap.

You probably do not need more preparation. You need a smaller first step. Something so modest that it barely counts as starting — because that is exactly how most of the best things begin.

COLIN'S PICKS | RECOMMENDED THIS MONTH

Colin's Picks: May 2026

Four things I'm recommending this month, chosen to connect directly with the themes in this issue. Affiliate links are marked — you pay nothing extra, and I only recommend things I'd genuinely stand behind.

01 Systeme.io — Still My Top Recommendation

PLATFORM

Why Colin recommends it:
I recommended this in Issue 1 and I'm including it again because it is directly relevant to the newsletter monetisation piece in this issue. If you want to sell a digital product, collect email subscribers, or set up an affiliate programme — this is the free platform that does all of it without requiring any technical skill.

Best for:
Anyone who wants to act on the newsletter monetisation models in this issue.

Start Free at Systeme.io →

02 Retirepreneur

COMMUNITY & RESOURCE

Why Colin recommends it:
Retirepreneur is a platform specifically built for over-50s entrepreneurs — case studies, guidance, and community from people who have actually done it. The Retirepreneur blog has some of the best documented encore entrepreneur stories available, and it is completely free to explore. I referenced their research in this issue's mindset piece.

Best for:
Anyone who wants to see real stories from people who started after 60.

Visit Retirepreneur →

03 Smart Hustle Blueprint

TRAINING PROGRAMME

Why Colin recommends it:
Given the pension gap data in this issue, I want to highlight this again. The Smart Hustle Blueprint is a structured, plain-English programme for building a side income — specifically designed for our age group. If the pension numbers in this issue gave you a nudge, this is the practical next step.

Best for:
Readers who want a structured path to their first side income.

Learn More About the Smart Hustle Blueprint →

04

30 Day Income Boosters For The Over 50s

LICENSED PROGRAMME

Why Colin recommends it:

Thirty specific, achievable income ideas for our age group — none of them requiring significant investment or technical skill. Given that £120 a month closes the basic pension gap, this pack gives you thirty ways to find that £120. One idea might be exactly right for where you are right now.

Best for:

Readers who want a concrete menu of options rather than a training path.

Get the 30 Day Income Boosters →

NEWS & TRENDS | MAY 2026

News & Trends: May 2026

Five stories worth knowing about — filtered for what actually matters to our world.

THE ENCORE ENTREPRENEUR MOVEMENT REACHES A TIPPING POINT

New data from Entrepreneur.com confirms that 79% of small businesses in the US are now owned by people over 50 — either baby boomers or Generation X. In the UK, a record 991,432 people aged 60+ are self-employed, and more than a third of all new UK businesses are started by people aged 50 and over. AARP research shows that older founders have higher long-term survival rates for established businesses than their younger counterparts. The stereotype of entrepreneurship as a young person's game has never been less accurate than it is right now.

DIGITAL PRODUCT SALES SURGE 70% IN TWO YEARS

Research published by Whop in January 2026 found that digital product transactions have risen 70% over the past two years, with no sign of slowdown. The top-performing categories remain online courses, ebooks, templates, and digital downloads. AI-related products — including prompt packs and custom GPT access — are growing fast but represent a fraction of overall volume. For anyone considering building a digital product, the market timing has rarely been better.

PENSION COMMISSION WARNS OF RETIREMENT CRISIS

The UK government's revived Pensions Commission published an interim report in 2025 warning that people retiring in 25 years could receive £800 less in private pension income annually than today's retirees. The Commission identified people currently in their 50s as among the most at-risk demographic — too late to benefit from early auto-enrolment, and facing a retirement that could last 25-30 years on a pension that was not designed for that length. This reinforces the pension gap story covered in this issue's feature.

NEWSLETTER MONETISATION REACHES NEW MATURITY

A comprehensive guide published by Mailsoftly in April 2026 confirmed that sponsorships, paid subscriptions, affiliate marketing, and digital products are the four highest-ROI newsletter revenue models in 2026. Notably, the research found that meaningful sponsorship income is now achievable with as few as 1,000 engaged subscribers in a defined niche. Niche audiences — like ours — command premium rates because advertisers value precision over volume. A newsletter about side hustles for over-50s is far more valuable to the right sponsor than a general interest newsletter with ten times the subscribers.

AI PRODUCTIVITY GAINS ARE REAL — AND REACHABLE

A widely-cited Harvard Business Review finding confirmed in 2026 that AI tools increase individual productivity by up to 40% when used as a co-pilot alongside human expertise. The critical word is co-pilot: the productivity gains go to people who use AI to enhance their own thinking and output, not to people trying to replace their expertise with it. For side hustlers and small business owners, this means that the same number of hours can now produce significantly more output — more content, more products, more client work — than before. The competitive advantage goes to those who learn to use these tools, not those who wait.

UNTIL NEXT MONTH

A Final Word From Colin

This was a heavier issue than the first one — the pension data does not make for light reading. But I think it is important to look at this stuff clearly, because the alternative — ignoring it and hoping the numbers improve — is not a strategy.

What I hope you take away from Issue 2 is not anxiety, but arithmetic. The gap is real. It is specific. And it is closeable with a very modest additional income. That is what Shashi did, in her own way. It is what the encore entrepreneurs in the data are doing. And it is what I believe most of the people reading this are quietly working towards.

The next issue lands at the start of June. In the meantime, if something in this issue sparked a thought, hit reply on any of the weekly newsletters and tell me. I read every one.

Keep thinking, keep hustling, and keep it thoughtful.

Colin

The Thoughtful Hustle Insider | May 2026

Quick Reference: This Month's Resources

- **Systeme.io (free business platform)**: https://systeme.io/?sa=sa0200057659d8e14a16ed60b056830ae926beeac3
- **Smart Hustle Blueprint**: https://www.maturemoneymail.com/smarthustle
- **30 Day Income Boosters For The Over 50s**: https://www.maturemoneymail.com/30-profit-boosters
- **Retirepreneur (encore entrepreneur community)**: https://www.retirepreneur.com
- **Spice Kitchen (Shashi's business)**: https://www.spicekitchenuk.com
- **NotebookLM (free Google AI research tool)**: https://notebooklm.google.com
- **Issue 1 of The Thoughtful Hustle Insider**: https://thethoughtfulhustle.com/insider/ThoughtfulHustleInsider_Issue1_April2026.pdf

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