

REASONS TO LOVE EUTURE 2024 AXA Foresight Report

About the AXA FORESIGHT Team

Insurance is built on future potential events. Its success is based on understanding and anticipating them through the best possible vision of tomorrow. This is the role of the AXA Foresight team: providing a lens into possible futures by identifying emerging trends for the years ahead to better navigate uncertain times. Examining longterm transformations and their related challenges aims at identifying the ways in which our societies may be affected in the future and what role insurance might play in a fast-changing world.

FOREWORD

Life may be full of risks, but the future shouldn't he one of them. **Everyone** should have the right to be hopeful about the future.

Ulrike Decoene

AXA Group Chief Communication, Brand & Sustainability As we say at AXA, life may be full of risks, but the future shouldn't be one of them.

Everyone should have the right to be hopeful about the future. And we are acting concretely for it.

By identifying and anticipating new risks, we're focused on finding new solutions to make life safer, fairer and more inclusive for as many people as possible.

In a world of escalating risks, our societies and economies cannot afford to become paralyzed by uncertainty. We are all living through a deep transformation. Far better to embrace it than retreat into anxiety and doubt.

What we're experiencing today will profoundly reshape the future of protection. Yet, I feel confident that our industry has the necessary expertise and the right people to better understand and tackle these risks. Of course, we don't have all the answers yet. But there are good reasons to be proactive and optimistic too.

That sense of optimism runs through all the "100 reasons to love the future" that you can read in this report. These stories show some of the extraordinary advances we can expect when different fields come together, be it science, technology, society, nature and art, powered by a collective confidence to build a more positive vision of the future. Women and young people will emerge as agents of change. Businesses also have a unique opportunity to make a difference in areas such as climate change, diversity, and mind health.

Knowledge sharing is the best antidote to the crisis of trust we are experiencing. These remarkable visions of tomorrow bring to life our sincere belief at AXA that by working together, by anticipating risks, by sharing knowledge, we can better protect people, and look at the future with confidence.

What are your own reasons to love the future? I hope you will find inspiration in the following pages.

My reason to love the future is simple: I am lucky enough to work in a remarkable company, surrounded by great people, in an industry which can have an incredible impact for human progress and a more sustainable future. In a time when society is undergoing profound transformations and facing crises on multiple fronts, the act of sharing and promoting innovative imaginaries for the future has never been more crucial. We firmly believe that maintaining a positive outlook on the future increases the likelihood of favorable outcomes.

Contents







Youth perspectives on the future of companies

Jasmine Manet, co-founder of Youth Forever: "Young people are ready to own the future!" 10

Doughnut Economics: there's hope ON		Miho Janvier, physicist "Studying the Sun reconfirms the special nature of Earth"	21
the Doughnut!	13	Charting new ways	
The Emerging Enterprise:		to restore our precious ocean	22
10 models to reinvent the organizations in 2050	14	Leaving a smaller footprint on your way out by Changeist	28
Rose-May Lucotte, co-founder of ChangeNow "What we need today is new narratives that give hope"	18	When "100 Reasons To Love The Future" meets GenAl	30

Discover 100 reasons to love the future carefully curated by futurists, experts, business leaders, scientists, writers, artists, NGOs and corporate organizations. Together, let's explore how we can work collaboratively to imagine and build a brighter future, navigating challenges with collective expertise and shared vision.

Get ready to be captivated, inspired, and, most importantly, optimistic about what the future holds!







Playlist: 25 catchy reasons to listen & love the future	38	
The Foresight		
The power of sound, Nathalie Birocheau, CEO of Ircam Amplify	36	
"Becoming Human" by Lauren Ducrey – Poet, Speaker & Al designer	34	
Interview with Artist Rocio Berenguer	33	

Mia Enderby, Forward for		Trust in the power of collective foresight	48
Liverpool FC Women player "Why I love the future"	42	Cyber security a remedy, not a	
Sibulla Dubautaia		poison!	52
Sibylle Duhautois: "By imagining the		Autism without	
future, women help		borders	57
make it fairer for all."	44		



In a world where climate, employment and social issues are often synonymous with uncertainty while

issues are often synonymous with uncertainty while being exposed to many challenges, we believe that the future generations are also the bearers of solutions for transforming the world. dito 2 11 diunio

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Young people today are more open about their mind health

In recent years, mind health conditions have become more common among children and young people, who seem disproportionately impacted compared to older generations. In England, for example, the number of those aged 6 to 16 with a probable mind health condition has grown from one in nine to one in six since 2017.

Only half of 18-24-year-olds say they don't currently have a mind health condition, according to 2024 <u>AXA's Mind</u> <u>Health report "Mind your health in the workplace"*</u>, which found that younger people are especially concerned about technology addiction, social media, body image and future uncertainty. In fact, without those four negative factors, more 18-24-year-olds would flourish than any other age group, with the exception of the over 64s.

Perhaps it's little surprise that many younger people feel anxious, stressed or alone, given the disruption to their education and social lives in recent years, at such an important time in their development.

However, it's also true that children today are more open to talking about mind health - and that bodes well for the future. Young people deserve credit for moving the conversation forward on mind health, and appear more comfortable

discussing their feelings and personal struggles than previous generations. While stigma does remain, younger people have successfully drawn society into a dialogue about mind health that is unprecedented. Hopefully, having young people who can speak today openly about their mental health could mean healthier adults tomorrow.

Knowing that <u>early diagnosis</u>** significantly impacts prognosis and quality of life, particularly within the first five years of the illness.

39% of 18-24-year-olds

are experiencing severe or extremely severe forms of anxiety, stress or depression

*AXA's Mind Health report "Mind your health in the workplace" (2024) ** World Health Organization: Mental health of adolescents (2021)

The importance of the 5 first years Early diagnosis significantly impacts prognosis and quality of life.

2024 AXA Foresight Report

YOUTH YOUTH

Louise-Apsara Lassailly



"My excitement for the future stems from anticipating the transformative impact Gen Z will have on organizational structures and workforce dynamics. My diverse interactions with global youth have revealed a shared energy to foster unity. As 30% of the global population - and projected to constitute 25% of the workforce by 2025 - Gen Z's impact is vital. We, as future consumers and employees, will shape business models, workforces, and organizational structures through a profound cultural transition echoing Gen Z's commitment to diversity, inclusivity, and responsibility."



"Mission-driven companies are increasingly gaining prominence on the international stage. They reflect a ge-

nuine awareness of the need to integrate considerations of the common good and social utility into the purposes of organizations. In February 2024, more than 8,000 companies in over 90 countries carry the B Corp label, certifying their commitment to work for the benefit of all, across a wide range of issues. This involvement of organizations suggests a hopeful prospect of evolution, transforming them from agents of planetary destruction to potential allies in its regeneration."

Thomas Pilaz



"I envision a future where lifelong learning - this second school that extends the first throughout life - has taken on an increasingly prominent role in our lives. Tomorrow, work will no longer be defined by a fixed skill set but by a certain sensitivity for which one must continually train. School, university, and business will merge into a single learning entity. The student and the worker will become one; eternal learners. The future of work will be characterized by the development of new training technologies within all companies. Their promises of flexibility and personalized learning lead me to believe in a world where both employer and employee jointly benefit from the impending learning revolution."

Emilie Nguon



"My reason to love the future is knowing that there are new organizational models matching my expectations regarding work! In my first internship, my colleagues had been with the company for 15 years. That's 15 years of sitting at the same desk, riding the same elevator, and heading to the same cafeteria. This pattern used to scare me, but as I've grown, I've come to understand the value of long-term commitment to a company: stability, opportunities for growth, and learning... How can I acquire these benefits while exploring various career paths?"

"It's the **new generation** that teaches **the past** generation."



Franck Courchamp,

Ecologist and Research Director at the CNRS Institute AXA Chair in Invasion Biology at the University of Paris-Saclay

• "It's the current generation, the 15 to 25-year-olds, which is probably, for the first time in humanity, the one that has access to all the knowledge. In our pockets, with our smartphones. The current generation is therefore very aware, informed, and engaged. It's a generation that takes action, that takes the lead in front of a political class and a society that has put them in a difficult situation and doesn't act. It's the new generation that teaches the past generation. And it fills me with hope."

Anne Boring, Assistant Professor of Economics at Erasmus University (Rotterdam) and Head of the Women in Business Chair at Sciences Po Paris, supported by AXA

• "One of the main reasons why I'm optimistic about the future is that I see every day in my work at universities and higher education in general more and more students but also researchers really being involved and engaged in trying to make meaningful impact and to create change. I think that more and more people are really interested in making this world a better place."



YOUTH



Jasmine Manet is an entrepreneur who is committed to her generation. She is the co-founder of Youth Forever, an NGO that works hand in hand with companies and public institutions to empower and enable members of Gen Z to lead the transformation into a better tomorrow. She gives 8 reasons to feel optimistic about the next wave.

8. Young people provide a looking glass, not stereotypes

Let's start with what Gen Z isn't. There's a lot of misconceptions around 20-somethings. People say we have commitment issues. We're risk averse. We've lost touch with reality when it comes to money. We are lazy.

Rather than see young people as strange, I believe that youth acts as a looking glass for society. We show what's new and what's coming next. The changes we bring as Gen Z will happen to everybody else in time. Youth is a trendsetter, not a threat.

9. Young people are motivated by impact

Previous generations, including millennials and Gen Y, were characterised as needing a quest for meaning. Who am I? Why am I here? Gen Z are more fixated on leaving their mark. We strive to be useful. I do therefore I am.

In my experience, young people want to work. We get involved in NGOs and professional organizations. Often, this activity unfolds online, rather than in traditional institutions. Our collective energy bodes well for tackling the challenges of the future.

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10. Young people are better informed

Ours is a generation that has only known the digital information age. We have had access to technology and tools throughout our formative years. We know how to find out stuff – and then use it to progress the subjects that are important to us. There are negative impacts of social networks in regard to mind health. But I would argue that the benefits of information-on-demand far outweigh the downsides.

11. Young people have a different relationship with time

The impatience of youth is a truism of every new generation. But for Gen Z, it carries more than the usual restlessness to get on in the world and prove our worth. We have grown up in a much more immediate environment. Everything happens faster. Agile companies can channel this eagerness by creating career tracks based on performance rather than traditional ladders based on time.

12. Young people are leading the way on diversity and inclusion

Our generation has been exposed to a lot more difference in school and throughout our upbringing than any other. I believe that habitual diversity and inclusion will lead to more cohesive communities and businesses in the future. Young people naturally question the status quo and reject privilege – and so I'm encouraged that tomorrow's society will be more inclusive to all people.

13. Young people are ready to take a stand

Environmental transformation is absolutely on the agenda of many young people, whose futures will be most impacted by global warming. Our generation is also passionate on subjects such as peace, education for all and politics.

14. Young people can inspire an intergenerational future

All these generational labels can prove a source of division rather than opportunity. If we could combine the energy of all ages, then we would generate a powerful force for good. We would be better equipped to navigate what comes next. Businesses, in particular, need to find ways to build dialogue and deconstruct generational biases.



15. Initiatives like Youth Forever are making a difference

Youth Forever aspires to promote the real potential of Gen Z through our advocacy and training. We're witnessing an increase of intergenerational teamwork among forward-looking companies. Younger voices are being amplified in boardrooms and business conventions. These are early days, but the conversation is widening. Watch this space. Gen Z is rising!

YOUNG LEADERS OF TOMORROW BY UNITED NATIONS

Spotlight on 6 young change-makers who are leading efforts to combat the world's most pressing issues and whose leadership is catalyzing the achievement of the Sustainable Development Goals.

16. Varaidzo (Vee) Kativhu • 🖸 @veekativhu

Education activist and founder of Empowered by Vee. Vee empowers underrepresented students through social media and has received recognition for her work, aiming to address the issue of 130 million girls out of school.

17. Jamal Hill • 🖾 @swimuphill

Paralympic Medalist and Disability Rights Advocate, founder of Swim Up Hill Foundation. He uses his platform to provide swimming education and inspiration to millions, including young people with disabilities.

18. Richa Gupta • in @richashivangigupta

Education innovator and social entrepreneur, co-founder of Labhya Foundation. Richa leads a nonprofit that provides essential skills to over 2.4 million underprivileged children in India.

19. Luísa Franco Machado • 🖸 @Luhfm

Digital rights activist and data justice researcher from Brazil. She leverage social media to gather a global community of over 60,000 youth and facilitate discussions on tech policy, queer rights, and feminism.

20. Okan Dursun • 🗇 @okandrsn

Education and social entrepreneur, co-founder of Twin Science & Robotics. Okan is the CEO of Carbon Gate, a climate tech venture focusing on carbon emissions reduction.

21. Eddy Frank Vásquez-Sánchez • 🖸 @ecodeeddy

Climate activist and founder of Juventud Sostenible. Eddy leads marine litter prevention projects and coordinates adaptation efforts for the Alliance of Small Island States in the UNFCCC, prioritizing diverse youth participation for SDG achievement.

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Through responsible practices, companies can be part of the regenerative dynamics and contribute positively to communities and ecosystems, fostering sustainability and long-term prosperity.

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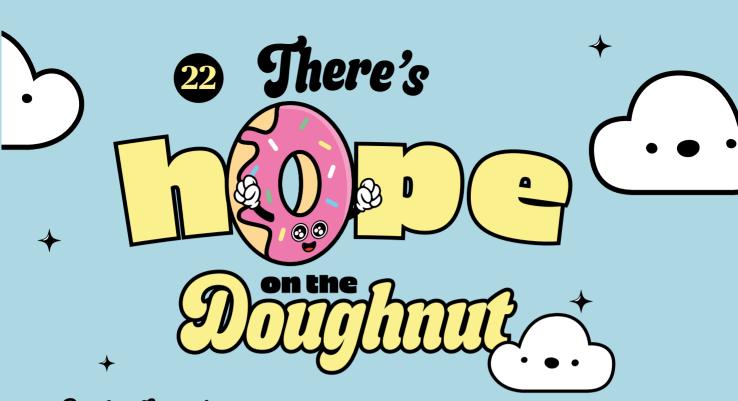
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Doughnut Economics – a solution to the core economic, environmental and social challenges of the 21st Century – was devised by Kate Raworth at Oxfam during the 2010s.

The simple shape of the sugary treat comprises two concentric rings:

a social floor, to ensure that nobody is left behind in essential needs such as food, water, energy, education, social equity etc; and an ecological ceiling, to ensure that our species does not overshoot the boundaries that protect Earth's life-supporting systems, such as climate change, pollution, biodiversity loss etc.



Between these two sets of boundaries lies the sweet cake where humanity can find a happy medium that suits both our needs and those of the planet. To exist within the doughnut, we need to move away from last century's economic thinking with its obsession with GDP. Doughnut Economics provides a way of thinking to bring about the regenerative and distributive dynamics that this century calls for.

From ideas to actions!

The Dougnut Economics Action Lab is making many ideas, tools and resources freely available for change-makers to use to put the ideas of Doughnut Economics into practice. Check out their principles & guidelines on

https://doughnuteconomics.org



Insuring the circular economy to support the Doughnut. Learn more in this whitepaper!

AXA collaborated with Swiss Re, Ikano, Ingka Groups, and BCG to delve into the complexities and possibilities of the expanding recycling sector. Highlighting the pivotal role of recycling in the circular economy, the paper underscores existing limitations in insurability while advocating for enhanced risk management and collaborative efforts.

Swiss Re Institute - What goes around comes around: Insuring the circular economy (2023)

CORPORATE IMPACT

23>32. The enterprise has entered a period of reinvention

In response to the pressing challenges of climate change, crises, and technological upheavals, The Emerging Enterprise project embarked on a groundbreaking journey to envision the future of corporations and their operations. Collaborating with over 40 businesses, a trade union, researchers, and other stakeholders, the project employed a unique blend of foresight and imagination. Through workshops and the creative input of science fiction writers, participants crafted 12 scenarios depicting companies in 2050. These narratives serve as catalysts for reflection, offering insights into the evolving nature of enterprises and their potential roles amidst change.

DISCOVER 10 MODELS (OR REASONS) TO EMBRACE THE FUTURE.

I The Marketrix

A Marketrix is dedicated to extending the definition of what is considered a commodity. It firmly believes that price is the best possible indicator of the value a society places on things.

II The Private Public Service

A Private Public Service is the commercial provision of an "essential" service which was previously provided by a public institution. These companies have emerged either as a result of the withdrawal of public bodies, an explicit demand for "disruption".

III The Enterpocene

While they do not set out to change the world, they strive to avoid its degradation with a 'cause no harm' mentality. Their day-to-day objective is to reconcile business goals with social and ecological imperatives.

IV The Corp B

Named after the B Corp enterprises that flourished in the early decades of the 20th Century, Corp B companies are built around a specific purpose that's considered to be of public interest. The best measure of success for a Corp B is to have fulfilled its purpose, to the point that its existence is no longer necessary.

V The Reactivator

In 2050, the operations and supply chains of many companies are regularly disrupted by lack of energy or water, heatwaves, pandemics, and geopolitical or financial crises. A Reactivator is a company that has transformed these dysfunctions into its business model.

VI The Zombinc

A Zomblnc is a company whose activity clearly no longer corresponds to the needs and constraints of the times, but which nevertheless continues to operate – both out of self-interest and because many other Zomblncs have a vested interest in each others' survival.

VII The Commons Manager

In 2050, the increasing scarcity of essential resources such as water, energy, and land for agriculture is prompting a growing number of communities to manage them as "Commons." The Commons Manager manages them on behalf of their communities.

VIII The Societor

In 2050, the traditional mechanisms of society have broken down. Societors enable human groups to form societies on their own terms: defining criteria and signs of belonging, adopting shared rules, creating their own history, culture, and institutions, and even developing their own economy.

IX The Guild

Similar to the mediaeval merchant companies, the Guilds of 2050 provide professionals with in-demand skills (IT specialists, marketers, construction craftsmen, maintenance specialists, crisis managers etc) with a stable or even lifelong job.

X The Automated Autonomous Organization (AA0)

An AA0 is a company that relies on digital technologies, in particular artificial intelligence, cryptography, and blockchain, to automate virtually all tasks. Its end goal is to have zero human employee.

Discover more on the Emerging Enterprise on www.plurality-university.org



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33. Daniel Kaplan's reason to love the future. Co-founder of the Plurality University



"At first glance, it's hard to love a future where climate change is likely to make life harder for most of us. However, times of crisis are also times of reinvention. I'm inspired by the will, the energy and the inventiveness of young people and artists in imagining, and sometimes experimenting, alternative and better worlds. Through them, I can love a more open, diverse future - a future that is not given, but constantly built and rebuilt."

VII IX



The Cost of Mind Ill-Health:

The direct link between people's mind health and their productivity at work is well established. In fact, an estimated 12 billion working days at a cost of US\$ 1 trillion are lost every year globally to depression and anxiety alone, according to the World Health Organization*. Up to 4% of GDP is forfeited due to mind ill-health.

*World Health Organization - WHO guidelines on mental health at work (2022)

The Reality Check:

AXA's most recent Mind Health Study** found that three quarters of employees around the world experience at least one work-related psychological issue, such as excessive tiredness, loss of energy, trouble sleeping, feelings of worthlessness and eating disorders. Nearly a quarter of employees (23%) have taken sick leave over the last 12 months, citing their mind health as the cause. This figure rises to more than a third (38%) among young workers. 2 out of every 10 employees said they experienced a burnout in the past 12 months and a quarter have needed emergency time off to recuperate during their careers.

**2024 AXA's Mind Health report «Mind your health in the workplace»

The Optimistic Horizon:

Yet, there are plenty of reasons to be optimistic, as more and more companies are recognizing the tangible benefits of protecting the mind health of their employees, both from an individual and business perspective.

Employers are signing up to frameworks and reporting systems that provide guidance and practical tools for supporting employees. Organizations are adapting their culture to encourage open conversations around mind health, backed by awareness-raising sessions and training to reduce stigma and bust common myths.

Skills development is especially relevant for managers, who are often the first to recognize the early signs of anxiety and depression among team members. With the right training, they can then take measures to reduce stress and signpost people to expert support. Changing work programs and promoting a worklife balance with flexible hours can all help to boost the mind health of employees.

By helping their people to flourish, companies improve performance and also retention, as mind health support is increasingly valued by employees as a reason to stay. Progressive companies are taking steps to break down stigma and barriers to healthcare, helping their employees to regain control over the future.



35. Demand is growing for new skills to create a sustainable future

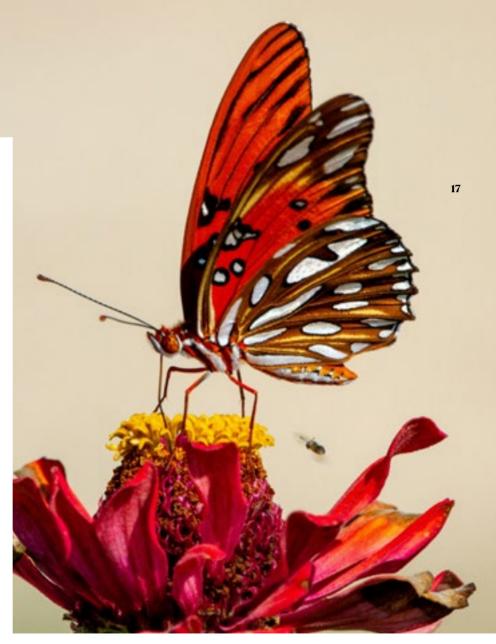


Creating a world that meets the needs of both humanity and the planet will require a green transition in step with digital transformation, according to the <u>European</u> <u>Commission</u>. Strong education and training systems that provide the appropriate technical and soft skills will be crucial for the viability of these transitions.

For instance, reducing the STEM gender gap, essential for both green and digital technologies, might potentially lead to an improvement of EU GDP by up to EUR 820 billion in 2050.

From this observation, The Butterfly Project was born, in collaboration with La Jolie Prod, Lumia, and AXA Climate, offering a digital training program for pioneering companies looking to embark on the regenerative journey.

The Butterfly Project aims to assist companies in transitioning to regenerative practices, wherein they operate as living systems within planetary limits. Participants are encouraged to reconnect intimately with all living beings, human and beyond, as they navigate the path to regeneration.



CORPORATE IMPACT

36. "Whanew nar

Rose-May Lucotte is the co-founder of ChangeNOW, a key player and facilitator of the environmental and social transition, which for the past 3 years has been organizing the biggest summit for planet solutions. Last October, she guested in Ircam Centre Pompidou to our "100+ reasons to love the future" event dedicated to women. She made us aware of the importance of the cooperation between private, public and citizen players, and the role of new narratives in accelerating the ecological and social transition.

> I remember my first business school class. It was 18 years ago and I remember clearly when the teacher asked "what is the primary mission of a company ?". After letting his students think about it for a short time, he said in a tone like an offer you can't refuse "the primary mission of a company is to maximize profit". And that was it.

> I was 20 at the time and I just couldn't imagine that the next 40 years of my life would be devoted to such a cold mission. So a new quest began for me at the time. A quest for the meaning I would give to my life as well as to my career and the companies I would join.

> So I started working for eight years in healthcare marketing before embarking in a new entrepreneurial journey serving companies for whom profit is not an end in itself but a means to accomplish a greater mission. We call these companies "our heroes of change" because their mission is to act towards a more sustainable and more humane world.

Networking to save the planet at the ChangeNOW summit

It was for me quite a logical step when I launched ChangeNow in 2017 in a mission to accelerate the deve-

Rose-May Lucotte at

the special women's edition of "100+

reasons to love the

future" at Ircam Centre Pompidou

t we need today is ratives that give hope"

lopment of "our heroes of change". ChangeNOW is a summit that has become in few years the world's largest event of solutions for the planet. Every year we gather 1,000 solutions that come from all over the world. We gather also around them 30.000 participants, including investors, media, talents, elected representatives, top Executives but also ministers, experts scientists, artists, activists, indigenous people and the general public. I mean people who, in a way, don't usually cross path naturally. What's more exciting in the corporate world that seeing polarization be broken? That people who can be presented as opposites can be seen talking together?

Speaking for myself I strongly believe that the role of cooperation is essential in the transition. At ChangeNOW, we witnessed impactful encounters, like the presidents of COP15 and the Great Green Wall Initiative (a huge project to revegetate Africa from East to West) meeting for the first time. Additionally, an ocean protection fund raised its initial million euros at our summit and grew into the world's largest fund. Many startups and innovators collaborated with major groups and expanded globally, reaching millions of households across 20-25 countries.

The need to invent inspiring new stories

So many solutions exist. Many innovations and entrepreneurs are here now. What they need is to be supported, to be discovered and their solutions to be adopted. Beside cooperation there is also something else: today we strongly need enthusiasm. We must have the desire to see the transition happen, the desire to take part in this ecological transition. We must aspire to see the future in a positive way. What we need today is new narratives that give back hope. New narratives that can inspire.

Act, here and now, to defeat fatalism

My reason to love the future is to see every year thousands of individuals and companies committed to a better world.

Thousands of men and women who want to act and put all their intelligence at the service of what I think is the greatest challenge Humanity has ever faced. We actually all know that for every tenth of a degree of global warming we avoid, we save millions of lives and species. So don't be frighten: we can still act and we need to act!

I'll give you an example of something that happened at ChangeNOW. A Slovenian solution called Planet Care showcased microfiber plastic filters for washing machines. These filters combat the release of microplastics into water systems during washing cycles, a major source of ocean pollution. At the event, Planet Care met Brune Poirson, then Secretary of State for ecological and inclusive transition. This encounter led to a new law in France, mandating microplastic filters in all new washing machines by 2025, potentially saving 500 tons of microplastics annually.

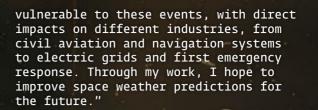
This example demonstrates the power of concrete actions and collaboration. Let's act together because action brings hope. As President Barack Obama once said, we are the first generation to feel the effects of climate change, but also the last one who can do something to change it now.



Environment Sector Science and innovation holds

Delving into the realms of science and innovation holds key to an optimistic future, especially for our planet. Through their synergy, we can develop sustainable solutions, paving the path for a brighter tomorrow.

37. Studying the Sun reconfirms the special hature of Parth



One of Miho's personal reasons
to love the future is that
she works on the ESA/NASA Solar
Orbiter project, which
is the closest humankind
has ever been to the Sun,
less than one third of
the Sun-Earth distance, with
powerful telescopes on board.

"Understanding our Sun goes beyond our own solar system. The knowledge we gain about how the Sun affects the Earth and the other planets of the solar system helps us understand the interactions between planets orbiting other star systems. We now have the capability to explore the atmospheres of these planets and assess whether they could harbor life."

All this talk about distant planets and life elsewhere in the universe may give the impression that Miho's real reason to love the future is the prospect of travelling to these faraway places.

"On the contrary," she says. "I hope, I truly hope that the knowledge we gain about the universe will make us universally conscious about how our planet is the best place we could ever live on, and how we need to protect it. This is our home: our Earth is our past, our present, and our future too."

Les Secrets DU SOLEIL



The secrets of the sun Miho Janvier, Sophie Garcin Editions Alisio



Miho Janvier is a physicist at the European Space Agency, who believes humanity can get closer to the future by reading the signs written in the stars. Actually, just one star, in particular. As a solar storm chaser, Miho studies the star that we cannot seen in the night sky. The unique star that gives us life here on Earth. The Sun.

Miho's research centers on solar flares and storms, caused by violent explosions in the Sun's atmosphere. Giant clouds of solar material are thrown into space, which can eventually reach the planets of the solar system.

"On Earth, we witness these phenomena in the form of beautiful auroras around the poles. But our technology is also

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ENVIRONMENT & SCIENCE



The Ocean, one of the planet's greatest assets, is in crisis. Each of the challenges it faces – from the rising sea temperatures that cause extreme weather events to plastics pollution, overfishing and biodiversity – is serious enough on its own. Together, they feel unsurmountable.

Yet, that's not the attitude of two far-sighted programmes that aim to rebuild and restore 'blue nature'.

2024 AXA Foresight Report

The Ocean Risk and Resilience Action Alliance (ORRAA) is driving the creation of a new global ocean finance ecosystem.

This ground-breaking alliance of insurers and financiers wants to protect the critical impact buffers and biodiversity reservoirs that provide food, social and economic security to billions of people and businesses across the world.



Their mission is to build the resilience of 250 million climate vulnerable coastal people by 2030, deploying at least USD\$500 million of investment into coastal and ocean resilience through the development of at least 50 novel finance and insurance products.

For example, **Ocean Eye** is a unique platform in Indonesia that conserves marine biodiversity by collecting data and financial payments for wildlife sightings. The platform enables marine tourists such as scuba divers, cruise, or resort clients to report animal sightings and make micro payments that benefit coastal communities.

As a result, these payments incentivise locals to protect endangered or vulnerable species and ecosystems. By connecting the tourism industry further with conservation driven profits, Ocean Eye will build more sustainable and regenerative livelihood options, influencing good fishing practices.

Scientific research can help reverse coastline pollution

Europe's coastlines stretch from the Arctic Circle in Scandinavia down to the warm waters of the Mediterranean Greek islands. Along the way, these unique environments reveal a vast diversity of animal and plant life, culture and heritage. Today, 40% of Europe's population lives in a coastal region.

However, these meeting points of land and sea are also home to growing levels of human-made pollution, including plastics, microplastics, chemicals, pharmaceuticals and pesticides that risk affecting health at a faster rate than climate change.



To slow down and reverse the impact of pollution, scientists on the 'Tara Europa' expedition are exploring the interactions between our planet's two major ecosystems to better understand how the organisms within them respond to natural and human-made environmental changes.

This innovative research programme on marine biodiversity has a particular focus on adaptation to anthropogenic pollution at the land-sea interface. The schooner TARA has sailed along more than 25,000km of the European coastline, gathering samples from 19 countries to calculate the impact of rivers, agriculture, cities and ports on sea life.

More than 40 teams of scientists are measuring the effect of synthetic products on marine microbial communities, developing molecular biomarkers of pollution and using the knowledge gained to explore remedial strategies. Biologists expect to discover many new species and also reveal how the key biodiversity groups functions.

A resilient, Net Zero and economically secure world is not possible without a healthy, regenerating ocean. But with organizations like ORRAA and projects like Tara Europa finding innovative ways to tackle a problem that affects all of humankind, there are reasons to be hopeful.

ENVIRONMENT & SCIENCE

45 46

39 Sections, and volatile times,

non-profit platforms can help reinforce

society resilience thanks to what we

call #CollaborativeSustainability.

In 4 years, Waves of Change

has succeeded in developing cooperative positive impact projects involving coastal cities and startups

from 5 continents alongside

corporations, NGOs, investors

we all converge with a pure all we have a strong unit we with a strong unit we have a strong unit we with a st

for instance on coastal territories,

where 75% of the world's population

wavesof

CHANGE

The Internation The Interna

Nicolas Occhiminuti

President Waves of Change Coalition Collaborative Sustainability

2024 AXA Foresight Report



40. Edutainment revolution: bridging science and fiction

The emergence of Edutainment as a popular media genre unites Science Fiction talent with real scientists, making scientific literacy accessible. This strategy combats anti-scientific narratives, conspiracies and disinformation warfare and fosters curiosity about the future.

41. Life-Centric urbanism: designing for all species

Urban design shifts to a life-centric approach, accommodating not only humans but all ecosystem species. This approach fosters circular manufacturing, food, and water systems, moving towards a symbiotic relationship with nature.

Disregarded life forms like yeasts, fungi, lichen, and bacteria are now recognized for their roles in regenerative urbanism and architecture.

42. Microbiome health and environmental toxins: a global shift

Understanding microbiome health highlights the impact of environmental toxins on human health. Biotechnology advancements address pollution, promoting global transition to regenerative economies.

43. Pandemic resilience and inclusivity: prioritizing health

Resilience strategies prioritize insights from immunocompromised individuals and deploy air filtration systems. This proactive approach seeks to mitigate both immediate mortality and long-term population health damage.

44. Inclusive adaptations beyond physical disabilities

Adaptations for disabilities and neurodivergence expand beyond traditional wheelchair, blind, and deaf access in public spaces, led by innovators with

The Protopia Futures Framework,

developed by Monika Bielskyte, challenges the traditional dichotomy of Utopia and Dystopia by offering a more proactive approach to envisioning livable futures. Unlike Utopia's idealism or Dystopia's pessimism, Protopia emphasizes continuous re-evaluation and iterative learning, rejecting absolutes for the celebration of human agency and choice.

It criticizes both doomerism and techno-solutionism, advocating for solutions rooted in social, cultural, and political change rather than technological fixes alone. Protopia Futures prioritizes the voices of marginalized communities and promotes a shift towards a regenerative paradigm, emphasizing interconnectedness and life-centric design for sustainable human thriving. Here are (some of) her reasons to love the future.

diverse experiences. The redesigning of spaces considers chronic pain, migraines, ADHD, autism, PTSD-related sensory hypersensitivity, cancer, inflammatory, and autoimmune conditions. This inclusive approach ensures safer, more comfortable, and compassionate environments, fostering greater participation from individuals previously excluded from public life and the economy.

45. Transitioning towards wellbeing economies

As societal values shift, there's an expansion of knowledge, experience, and embodiment economies, moving away from material luxuries towards prioritizing wellbeing. Initiatives for lifelong learning, adult creativity, and play experiences support mental health and community building. Emphasizing bodily awareness fosters pleasure, joy, and fulfillment. These changes aim to decrease the damaging effects of extractive economies, leading to increased global wellbeing, population health, and social satisfaction.

ENVIRONMENT & SCIENCE

46. "I feel positive about the future because we will see unprecedented scientific progress, which is a force for good, progress and peace."

Patrick Noack – *Executive Director* @ *Dubaï Future Foundation*



Science and scientific discovery are the first steps in technology development. And so much of our everyday lives, today and in the future, are about technological advance. I'm not only thinking about progress in the digital space. Strides have been made in medicine, materials and areas that promote our understanding of our role as a species. In any given week, new insights are published about the evolution and adaptation of our species – or of insects or other animals that roam this planet. Then there is new knowledge gained through artificial intelligence tools to develop new antimicrobial drugs or model the 3D shape of hitherto shapeless proteins. This new knowledge aids in extending our lives, bettering our quality of life or understanding why we feel the way we do.

My great-grandmother lived to be 98 years old, until 1980, 20 years before the internet was mainstream. Almost three decades before the first iPhone. And when global life expectancy was 61 years, 12 years less than today (she was an outlier). She was a child of the late European 1800's. In relative terms, technological progress then was modest. Most of the changes in her lifetime were tied to wars. Peace generally equates to more economic growth. And economic growth is causally linked to scientific progress. There are positive feedback loops and investments in science drive an economy's and social growth, including life expectancy.

Scientific discovery is tied to the tools available and, conversely, science develops new tools which will be used in science. This leads to potentially exponential scientific returns and economic returns. And, the guantum era has not yet begun. The start of the current AI era will feel transitional when quantum tools become available to all. Already now some traditionally analog processes like engineering prototyping are leaping into in silico optimisation thanks to AI. Increasingly complex, bespoke, and personalised solutions and answers (and questions) will be found instantaneously, with insignificant use of energy and zero carbon. All thanks to scientific advance.

So, expect to love the future because some big scientific gains are heading our way.

ClimateSeed: Driving Global Climate Solutions

ClimateSeed is an enterprise driven by a vision to cultivate a sustainable world for future generations, acknowledging the pressing necessity to address human-induced climate change.

With the IPCC highlighting the significant impact of human activities on climate change, achieving a 43% reduction in global greenhouse gas emissions by 2030 is imperative.





Recognizing the pivotal role of organizations in emission management and carbon mitigation efforts, ClimateSeed has developed software and expertise to simplify the measurement and reduction of GHG emissions and transparently manage the financial contribution to carbon removal and avoidance projects.

Supported by the AXA Impact Fund since 2021, ClimateSeed combines financial and climate expertise to



accelerate climate actions globally. Its innovative platform manages emissions and drives climate mitigation, focusing on environmental benefits and UN Sustainable Development Goals. As part of 1% for the Planet, ClimateSeed collaborates internationally, aiming for maximum positive impacts. The journey towards climate action is ongoing, highlighting the significance of emission reduction and impactful projects.

ENVIRONMENT & SCIENCE

48. Leaver a Sinal Andrew Contract of Con

Scott Smith & Susan Cox-Smith, founders @ Changeist

2024 AXA Foresight Report

23.50

Considering current Western standards for funeral and burials may not be a happy topic, but it's a reality all around us. Bear with us here. Presently, somewhere between 55 and 60 million people worldwide leave this life each year. In places such as Western Europe and the US, the norm for a funeral is either a traditional burial with embalming and costly coffin, or increasingly, cremation. That's a lot of energy expended on the way out – similar to the way many of us spend our lives, using heat, chemicals and manufactured materials to address our needs.

According to data from the funeral industry and various environmental advocacy groups, in the United States for example, around 1.5 million tons of concrete are used for burial vaults, as well as around 100,000 tons of steel. Both of these are carbon intensive in their production. Throw in embalming, which uses 4.3 million gallons of chemicals, and caskets, which use 20 million board feet of hardwood, some of it rainforest wood and we need a lot of the here and now to go on to the Great Beyond. Oh, and these materials (and ourselves) leach chemicals and metals like iron, copper, lead, zinc, and cobalt into the soil and groundwater over time, according to the Green Burial Council. The alternative, cremation, releases 535 pounds of carbon each time.

A green burial, by contrast, involves burial in simple cardboard or particleboard box, or fabric shroud in a legally designated natural burial area. Unlike a carbon intensive traditional burial, the GBC estimates a green burial sequesters around 25 pounds of carbon, provides nitrogen, phosphorus, and potassium to the soil, and also sequesters additional greenhouse gases.

At the moment, green burials account for about 5% to 10% of burials in the US, and similar numbers are estimated for Europe. Now, imagine increasing that number another 10% alone over the next 50 years. Using an estimate of around 3.37 billion deaths over this timespan, given the data above and estimates of the carbon required on average to produce the materials needed, that additional 10% shift in practices would save 8.4 million tons of concrete, and 561,000 tons of steel. Additionally, taking cremations out of the picture, and adding in those carbon savings, an additional 10% shift would enable a savings of almost 93 million tons of carbon emission over the next 50 years. Doubling or trebling the amount of green burial practices could double or treble the emissions savings.

How we are treated at the end of life is obviously a personal choice. More and more people are choosing differently – a shift in focus to become part of living systems and not a continuation of personal consumption of resources. It may be strange to think about, but a green burial may be an under-considered – but powerful – way to love the future.

ne way to love the future is to leave a smaller physical and environmental footprint in that future as we exist in the present. We should aspire to become a resource rather than occupying somatic space, using carbon-intensive materials, and re-entering the environment in less than Earth-friendly ways. This approach is precisely what the green funeral movement has been working toward on a person-by-person basis over recent decades and the sustainable practices of this movement have been expanding as laws change, technologies improve, practices become more acceptable and more people wish to depart this world in an environmentally-positive, or at least neutral, way.

ENVIRONMENT & SCIENCE

When*100 ReasonsTo Love The Future"meets GenAl

<u>STEP 1</u> 49. Text-to-image by ChatGPT and DALL.E

We asked ChatGPT to create an image prompt based on the entire magazine content, and then we asked DALL.E to create an image based on that prompt.

<u>STEP 2</u> 50. Image-to-text with Midjourney

Then, we've uploaded this image to MidJourney with the feature /describe, it leads to...



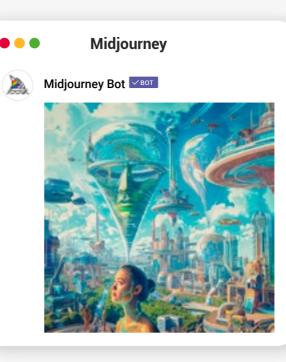
•••

Midjourney

Midjourney Bot

"A vibrant and detailed illustration of the future world, showcasing people engaging in various activities like sports, art creation, technology exploration, social interaction, environment protection, all set against an imaginative backdrop filled with futuristic buildings, flying vehicles, solar panels, holographic displays, greenery, and other symbols representing advanced civilization. The illustration focuses on face details, sharp edges, intricate details, and is rendered in a hyper realistic, high-resolution style with HDR, a wideangle lens, depth of field effects, and cinematic lighting."

51. Reusing this description as a prompt to /imagine a new visual in Midjourney



52. ChatGPT 4: tell us a story on good reasons to love the future (in a creative style)!

ChatGPT 4 ~

🔵 ChatGPT

THE SOLAR SYMPHONY OF TOMORROW

In the heart of a bustling future metropolis, Miho Janvier, a renowned solar physicist, embarks on a mission to bring the stars closer to Earth through her grand project, the Solar Symphony. Teaming up with visionary artist Rocio Berenguer, they conceive a future where humanity lives in harmony with the sun, culminating in a masterpiece of interconnected satellites transforming solar activity into breathtaking light and sound displays visible from the ground. Their collaboration symbolizes the fusion of science and art, inspiring humanity to embrace the future as a realm of boundless wonder and potential.

As the Solar Symphony debuts to global audiences, Miho and Rocio stand together, witnessing the realization of their shared vision. Their creation not only brings the sun nearer but also serves as a poignant reminder that the future, despite its challenges, remains a realm of awe-inspiring beauty, beckoning exploration and appreciation.



Join the journey: Empower Your Future with a Custom GPT Dialogue and Discover Your Reason to Love the Future!

https://chat.openai.com/g/g-L5eraFZdx-100-reasons-to-love-the-future



fostering imagination, serving as a medium of expression, and providing alternative perspectives.

53. Imagining utopia *is more responsible* than retreating to dystopia

3 questions with Rocio Berenguer, author, artistic director and utopian.



What is the essence of your work?

I like to create prospective narratives, questioning the imaginaries of the future, mainly on the topics of technology and ecology. I write stories, then bring them to life with stage shows and interactive installations. My expertise lies in dramaturgy and staging, on how to translate a vision into a discourse and a discourse into a story and a story into a poetic and aesthetic experience.

Why have you turned from dystopias to utopias?

In my early work, I worked on dystopias without knowing it. I'm an adult now, I'm more responsible, so I should propose the world I would like to live in. Criticizing something is always easier than proposing something new. Reacting out of fear is always easier than acting out of desire and hope. So, I created my first utopia on the future of politics. I imagined a G5 - like the G8 or the G20 - but instead of the major economic powers, I brought together the world's major living powers: mineral, plant, animal, human and machine kingdoms. They organized a planetary meeting to discuss and debate the future of life on earth.

What attracts you to the future?

I love the future because it is a non-deterministic place. Future is an abstract space, producing the unknown. Future is also a neutral space to talk about today, operating as a perspective tool to understand and change the point of view about our worlds. The way I envision the future is the way I relate to the unknown and unknowable. Future as an unknown remains blurry and viscous, an intangible space for variations, proliferations and multiplicity.

XA Foresight Report

ART

54. BECONING HUMAN BY LAUREN DUCREY - POET, SPEAKER & AL DESIGNER

In the history of commensurate care, recent months have seen a race to understand Becoming Human. We must ask the fulfilling ones: should we develop minds that number and control our potential? The rate of growth for creating now should be key to set shared safety and ensure that this does not mean stepping back from powerful art. Pools of water help cause Humanity, a flourishing in summer,

which reaps a chance to pause: we can enjoy a long rush.

2024 AXA Foresight Report

AI systems with human-competitive intelligence can pose profound risks to society and humanity, as shown by extensive research^[1] and acknowledged by top AI labs.^[2] As stated in the widely-endorsed Asilomar AI Principles, Advanced AI could represent a profound change in the history of life on Earth, and

should be planned for and ma mensurate care and resource this level of planning and ma happening, even though rece seen AI labs locked in an out-c develop and deploy ever mon tal minds that no one - not ev - can understand, predict, or r

Contemporary AI systems are human-competitive at genera must ask ourselves: Should flood our information char paganda and untruth? Shou away all the jobs, including th Should we develop nonhuma ght eventually outnumber, ou and replace us? Should we ris of our civilization? Such decis delegated to unelected tech le AI systems should be develop are confident that their effect and their risks will be manage dence must be well justified a the magnitude of a system's OpenAI's recent statement re general intelligence, states tha it may be important to get inde before starting to train future the most advanced efforts to a rate of growth of compute u new models." We agree. That J

Therefore, we call on all AI lab pause for at least 6 months t AI labs and independent experts should use this pause to jointly develop and implement a set of shared safety protocols for advanced AI design and development that are rigorously audited and overseen by independent outside experts. These protocols should ensure that systems adhering to them are safe beyond



How I wrote this poem?

This "erasure" poem is entirely made up of words and phrases I took from the open letter published by leading AI experts in 2023 that called for a pause on LLM experiments such as chatGPT. As a poet and AI designer, I believe that Large Language Model (LLM) offer us an uncanny opportunity to be more fully human: as AI takes on more systematic, analytical tasks typically associated with rational intelligence, we can reclaim our emotional sensitivity as the token of our humanity. Long sidelined as "hobbies", practicing creativity and art turns our sensitivity into emotional intelligence for a more caring approach to ourselves, society and our environment.

ubt.^[4] This does not mean a 'elopment in general, merely from the dangerous race to redictable black-box models apabilities.

development should be refotoday's powerful, state-of-thee accurate, safe, interpretable, ust, aligned, trustworthy, and

developers must work with dramatically accelerate debust AI governance systems. a minimum include: new and ry authorities dedicated to AI; cking of highly capable AI syspools of computational capae and watermarking systems sh real from synthetic and to s; a robust auditing and certifii; liability for AI-caused harm; nding for technical AI safety ell-resourced institutions for dramatic economic and politiespecially to democracy) that

njoy a flourishing future with ceeded in creating powerful can now enjoy an "AI sumre reap the rewards, engineer r the clear benefit of all, and ance to adapt. Society has hit technologies with potentially

systems more powerful than Gr 1-4. This pause should be public and verifiable, and include all key actors. If such a pause cannot be enacted quickly, governments should step in and institute a moratorium.

catastrophic effects on society.^[5] We can do so here. Let's enjoy a long AI summer, not rush unprepared into a fall.



by nathalie birocheau, Ceo of Ircam Amplify

At the heart of our world,

there exists an uncharted domain, where time flows between the distant shores of the past and the yetunknown future.

Have you ever felt as though you were embarking on a journey through space and time, all while remaining perfectly still? It's a sensation that transcends the boundaries of our physical reality, a phenomenon made possible by the profound power of sound.

Think of those moments when a familiar melody stirred something deep within you, carrying you on a wave of emotion to distant memories and unexplored feelings. Music has this incredible ability to transport us, to elevate our spirits, and to connect us to the very essence of our humanity.

But what makes sound so impactful, so profound in its ability to shape our perceptions and experiences?

It's because sound has become more than just a means of communication it's a gateway to a world of inclusivity, emotion, and connection.

In our rapidly evolving world, the landscape of sound is undergoing a

transformation. We're entering an era of cross-modal, polysensorial experiences, where sound becomes a medium for innovation and creativity, bridging the gap between the physical and the digital.

In a world facing daunting challenges - inequality, climate change, technological disruption - sound emerges as a beacon of hope. It brings people together, engages our primal instincts, and spreads happiness in the face of uncertainty.

I am driven by a desire to harness the power of sound, technology, and innovation to create positive change in the world. For me, sound is not just a language—it's a tool for transformation, a catalyst for progress, and a beacon of hope in an ever-changing world. And with optimism as my guide, I am determined to make a difference, one sound at a time.

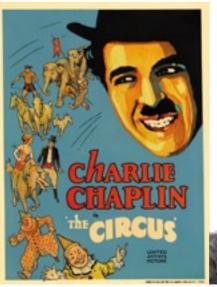


the unreachable through sound www.fragmentsofextinction.org/ listen-to-ecosystems/

Cultural knowledge (56) and iconic artworks had never been so easily reachable for anyone



Raoul Dufy (1877 - 1953) The Visit of the English Squadron to Le Havre, 1925



The Circus (1928) Charlie Chaplin

Cole Porter (1891-1964)





FRANCOIS HOUSTE

fictionist at Plan.Net France and author of Mikrodystopies

"In January 2024, the first Mickey Mouse cartoon entered the public domain, as well as Charlie Chaplin's The Circus movie, Raoul Dufy's artwork and early Cole Porter's songs. More and more creators are sharing their art online - texts, paintings, music - using Creative Commons license, building the largest public library the humanity has ever known with an estimated 2.5 billion CC-licensed open works available online in 2022. Challenges are numerous to maintain such a dynamic: artists must be able to live from their art, and their rights have to be guaranteed facing the growing usage on generative AI. We undoubtedly face a bright and creative future."



Curated by ircam mplitu

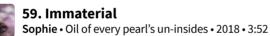
JEAN-YVES LE PORCHER Chief Experience Officer

20 titles, 1h20 min 🖨 🖓 🖓 🖓



57. leavemealone Fred Again • USB • 2022 • 3:42

58. Make Me Feel Janelle Monáe • Dirty Computer • 2018 • 3:14





60. 3D (feat. J. Harlow) (A. G. Cook Remix) Jung Kook • 3D: The Remixes • 2023 • 3:08



61. 911 (Charli XCX & A. G. Cook Remix) Lady Gaga • Dawn of Chromatica • 2021 • 4:13

62. Cellophane FKA Twigs • MAGDALENE • 2019 • 3:24



63. Palaces (feat. Damon Albarn) Flume • Palaces • 2022 • 4:51







66. God's Chariots Oklou • Galore • 2020 • 3:03



67. Dans la radio Jacques • Palaces • 2022 • 4:51



68. Solo Lous and The Yakuza • Gore • 2020 • 3:15



69. Invisible NTO • Invisible • 2021 • 5:40



70. Nanã



71. Parade Rone • Tohu Bohu • 2012 • 6:21



72. Sur la planche La Femme • Psycho Tropical Berlin • 2013 • 3:49



73. Only One Man Moodoïd • Only One Man • 2021 • 3:10



74. Genesis Grimes • Visions • 2012 • 4:15



75. Piany Pianino Thylacine • Transsiberian • 2015 • 4:32



76. Redbone Childish Gambino • Awaken, My Love! • 2015 • 5:26

In the ever-evolving realm of sound and technology, the future holds endless possibilities for innovation and creativity. In this curated selection, we invite you to embark on a journey into music. Featuring 20 tracks and 5 artists carefully chosen by Ircam Amplify for their groundbreaking contributions to the sonic landscape. These songs and artists are 25 good reasons to love the future.



77. A.G.COOK

A electronic music producer and founder of the label PC Music, known for his futuristic and experimental style. He is one of the emblematic artists of the "hyper pop" style and the artistic director of the pop star Charlie XCX.



78. Fred Again

Renowned English producer (for Ed Sheeran in particular), he is a pioneer in electronic music who pushes the boundaries of creativity by using vocal samples of unknown individuals found on the internet to shape original songs. Through this approach, he creates an authentic connection with his audience by capturing "real" diversity.



79. Flume

Flume's experimental work on "Palaces", in collaboration with Damon Albarn from Gorillaz, merges the distinctive styles of both artists to create an innovative sonic experience. Flume's artistic director, Jonathan Zawada, explores a design work where he reinvents an imaginary bull into computer-generated images.



80. Oklou

"God's chariot" transports us into a fascinating sonic future through her avant-garde compositions, skillfully blending experimental elements with contemporary aesthetics, thus inviting us to embrace the evolution of music towards new horizons. She offers introspective work where she questions gender issues.



81. Jamie XX

Jamie XX's work, founding member of The XX, is a unique fusion of electronic music and experimental pop, characterized by captivating rhythms and atmospheric melodies.

me Let's discover women from diverse backgrounds

who share their innovative imaginaries, fostering an inclusive and positive visions.

2024 AXA Foresight Report

Financing women-led businesses will bridge the gender gap **WOMEN ARE** UNDERREPRESENTED

In the digital age where innovation drives progress, it's imperative to ensure that every voice is heard and every idea has the opportunity to flourish. However, a stark reality persists: women face significant hurdles in accessing the financial support needed to turn their entrepreneurial visions into reality.

SISTA, a collective of female entrepreneurs and investors, stands at the forefront of a movement aimed at dismantling barriers and fostering gender equality in the startup ecosystem. Founded in December 2018, SISTA champions the cause of women-led businesses by advocating for increased investment and support. Looking ahead, SISTA has set ambitious goals: to finance 25% of startups founded or co-founded by women by 2025, increasing to 30% by 2030, and ultimately reaching 50% by 2050. These targets reflect not only a commitment to gender parity but also a recognition of the transformative power of female leadership in shaping the digital economy of the future.



IN STARTUPS. AT ALL LEVELS

They represent only:

100% female teams raise

VS €17M



FORWARD FOR LIVER

Forward Mia Enderby signed for Liverpool FC Women in July 2023 after leaving Sheffield United where she won the Young Player of the Year award in 2021-22. After putting pen to paper with the Reds, she said: *"It's like* a dream come true. Ever since I was young I've wanted to play in the Women's Super League."





Official Global Training Partner

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DOOL FC WOMEN 83. WHY I LOVE THE FUTURE

Women's football continues on an upward trajectory. Incredible strides have been made in recent years to help remove participation barriers for young girls, who now have more female role models than ever to look up and aspire to, as well as those in the men's game.

A lot of that is owing to the success of the Lionesses – the England women's national football team. More tickets are being sold, we're not only playing at men's stadiums but, in some cases, selling them out entirely. That can only be beneficial for everyone through from grassroots to the elite levels. Increasingly, bespoke facilities are now being built and tailored to the needs of us as women's athletes to enable us to perform at the highest level.

Getting to come into an amazing facility like the AXA Melwood Training Centre is only going to maximise the chances of myself and others fulfilling their potential. The pitches are great, the equipment in the gym likewise and the staff here behind the scenes put a lot of work in to help us become the best we can be. We have a young, talented squad here and I believe the aim is very much for us to grow and develop together over the next few years. There are several internationals, with different backgrounds, and I'm privileged enough to get to tap into their experience and know-how each day. Not just to develop on the pitch but to make me a more rounded individual. For me personally, it's my first season in the Women's Super League so it's about trying to get as many minutes on the pitch as I can and leaving everything out there for this football club. Representing my country at youth level is also something that has given me an immense amount of pride. Matt Beard has been great as a manager and as a person - I honestly love the guy so much. He cares just as much about the human being as their performances when we cross the white line.

He knows that sometimes I want everything to happen in the here and now. I can get frustrated on the pitch, but he'll put his arm around me, tell me when I'm doing well or give me the technical detail on how to finetune aspects of my game too. Having a manager like that is important. I probably appreciate all this even more looking back at when I was younger. I couldn't go straight into a girls' team – I was the only girl in a boys' team and the parents didn't like it much. You not only had to compete against your peers on the pitch but some of the stigmas off it. Now, as the game has grown, young girls have the access to be whatever they want to be and can enjoy women's football more easily on television or live.

When I think about what is to come, I do so with a burgeoning desire to repay those who have helped me in the past. Without my mum, Genna, I simply wouldn't be where I am now. She's had to sacrifice a lot in her life to have given me so much. That is my motivation every day; to be the best I can be and make sure I can put a smile on her face.

My 13-year-old brother has also just started playing football and coming to my games – he loves it. I tell him to stick with it, it might be hard sometimes but if you put in the work then the results over time will all be worth it.

My other little brother and sister love coming too. It's so special for me to think they're walking up those steps, being drawn in by the big green pitch and willing me to do well. I just want to be a role model to them. More so than ever, the little girl that I once was, can look

to the future and say with conviction "that could be me".

WOMEN

84. By imagining the future, women help make it fairer for all



COLD WAR Peace activists

As a historian and independent researcher, Sibylle Duhautois has researched how studying the future can bring forward new issues and ideas to influence the future in a beneficial way. Her work has charted the rise of interest in futurology, and especially the role of women in proactively searching for the secrets of tomorrow. By championing their foresight, she is continuing in their footsteps.

> The first international pacifist assor The first international pacifist assor it in to take an interest in future studies was an all women's association it in: the Women there and Freedom iton: the Women can and decision maker was a better way of convincing public opinion and decision maker iton stirring up fear of a nuclear iton stirring up fear of a nuclear

Unes

"During the Cold War, peace "During the Cold War, peace activists believed that no nation activists believed that no nation or company could solve the future important problems of the future alone. On the contrary, discussing alone for the contrary discussion for example, along term issues was vital for interalong term

100

1970's Graciela Chichilnisky

o Unitar

"Argentine mathematician and "Argentine mathematician and economist Graciela Chichilnisky worked on the creation of models that would optimize global dels that would optimize dig dels that would optimize that the dels that would optimize global resource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could deresource distribution so that the countries of the South could decountries of the South could desouth could dete distribution so that the countries of the South could desouth could desouth could desouth could dete de-te de-te de-te de-te de-te

Elise Boullanus "American sociologist Elise Boul-"American sociologist Elise Boulang asserted that women bring a liferent life experience from men, different life experience from men, which is required to develop the skills that men often lack, particus skills that men often lack, particus skills that men often lack, particus skills that men often lack during discussions larly in the field of peace buildings she worked to ensure that women's she worked to ensure that work of the voices are heard during discussions future - to create a better place future - to create a better place where women have greater resmuture women have greater to set of the ponsibilities, equal to those of men.

I found that the growing interest for nound that the growing interest for global futures was institutionalized during the seventies and eighties uning the seventies and eighters the through the creation of foresight programs by Unesco, Unital and other international organizations. uner memanonar or sameanons. Unesco created its first foresight program in the early 70s. It stopped program in the early 105. It stopped in 1974 but the same year, a "project on the future, was created at Unitar, un une nume was crearen ar unnar, an international institute which was an unernational insurure winch was then regarded as the United Nations think tank. The idea that the future had to be studied and discussed at an nau w ve suureu anu uscusseu a an internationallevel gained momentum, international level same unomenum but it became clear that conflicting via a vecame creat mar commember visions for this global future coexisted and that creating scenarios or models and that the future was a way to express avour une nume was a way wexpress one's values and preferences for this shared future.

"I love the future because it's connected to the past. Studying the history of future studies is fascinating. It allows us to understand how imagining positive scenarios can contribute to making them happen."

Sibylle Duhautois, historian & independent researcher

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Cubactories of the second state of the second

In a world where we embrace living together, inclusion and diversity in culture and society become vital. Fueling with optimism and unity, towards a horizon enriched by our differences.

Florence GAUB

Research Director at NATO & member of World Economic Forum Future Council

85.

I am also sure that the current conflicts will lead to something better down the line - after all, conflict has the function of clearing a disagreement, opening the way for something new. Just as there is post-conflict trauma, there is also **post-conflict growth.**

86. Humanity will be so much wiser than today,

about what it wants to be on this planet, what values matter, what makes a life worth living - we are already moving away from a society of having towards a society of being.

87. We will age much better than our predecessors,

not just increasing length of life but health of life. There are so many promising innovations when it comes to Alzheimer's, cancer and other diseases.

88. TRUST IN THE POWER OF COLLECTIVE



Daria Krivonos, CEO of the Copenhagen Institute for Futures Studies

"The future is a story we tell each other, not a given," says Daria Krivonos, CEO of the Copenhagen Institute for Futures Studies, which helps people and organizations to 'use the future' for the betterment of society. "If you compare the current situation to the past, we'll always prefer the current situation."

Initiatives that prioritize future generations through innovative governance demonstrate the power of collective foresight – and provide a source of real optimism, says Daria. For example, Wales has appointed a Future Generations Commissioner whose job is to help public bodies and those who make policy to think about the long-term impact of their decisions on e.g., robotics, AI and longer lifespans.

In Finland, the government has identified the need to develop anticipatory innovation governance (AIG), which embraces radical uncertainty and complexity, and adopts a prospective and proactive stance towards them.

"Amidst growing dystopian narratives, this global movement offers hope, illustrating that our tomorrows are not deterministic. By empowering youth with foresight as a discipline, we equip them with agency to reimagine and reshape our world, battling the poverty of imagination and ensuring a narrative of hope and possibility for all," said Daria.

Daria welcomed the United Nations' 8 Common Principles on Future Generations:

- ▶ Promote a vision for future generations based on human rights and equity
- ▶ Pursue fairness between present and future generations
- ▶ Recognize and foster an interconnected world
- ▶ Think, plan and act with future generations in mind
- Ensure meaningful representation of future generations and their interests
- ▶ Foster open science, data and knowledge for the future
- ▶ Foster a future-oriented organizational culture and capabilities
- Strengthen inclusive partnerships and global cooperation

100



"The inclusion of autistic individuals has significantly improved through healthcare professional training, public policies, and school integration. Over 30 years, SDJ has refined its support with internal assessment teams, a research department, and reliable healthcare partners. We emphasize inclusion at all levels, from preschool to the workplace. Ve have extended our efforts beyond borders to Morocco, Senegal, and Mauritania. Knowledge sharing is crucial, and our fight against autism is universal, transcending color, religion, or borders.



The Silence des Justes (SDJ) association is dedicated to fostering a more inclusive and supportive society by promoting diagnosis, medical support, and social integration for individuals with autism from childhood to adulthood. With a multidisciplinary team of 480 individuals, the association has developed support methods extendable beyond France's borders, fostering collaboration worldwide. Participation in the inaugural Autism Africa Expo in Douala in 2023, involving 26 African countries, heralds a new era of cooperation for the common good. It reflects progress and hope in the autism community.



And our commitment in Africa stems from years of experience. Too many tragedies have compelled us to take action. The association welcomes children from all countries, whose mothers, often alone, leave their homes, families, and friends to find themselves in France in precarious and dangerous situations to save their autistic children. Our ambition is to help African countries address autism and end these unnecessary displacements. Raising awareness, training, establishing diagnostic centers, and sharing our tools are our priorities. The first Autism Expo in Africa was a success. We are preparing the second edition in Morocco in April 2025, with the inauguration of a 2,500 m² center dedicated to autism close to infrastructure, hospitals, and schools."

Stéphane Benhamou (Founder & General Manager of Silence des Justes) & Daoud Tatou (in charge of International Relations at Silence des Justes)





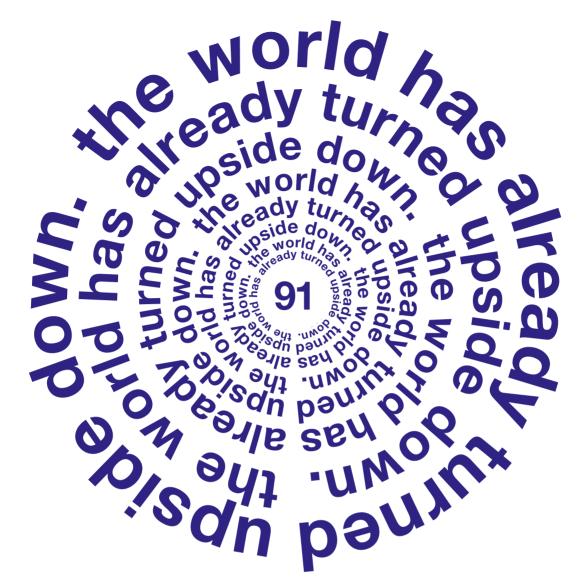
JOANNA LEPORE Foresight expert with over 10+ years experience in the food industry



"We can transform our food systems without losing what food gives us in connection, sustenance and joy!"

"When it comes to food, as with many industries that are 'reliably predictable' and 'stable', we often feel stuck between the pull of the future, in more technologically adaptive solutions, and the weight of history, which reminds us of our traditions. Both are important for our survival and for our happiness. While it's easy to think that one leaves us in the past as a atrophying relic, just as easily we could say the other strips us of our humanity. So whether we foray into the history of our ancestry, move forward respecting our cultural norms, or run towards synthesized replicas of the analog, we move forward knowing food remains the enabler of our survival, the emotional spark of happiness, and the enduring bonding agent that gives us a reason to be present in a moment with others. It is in this complexity we must see food systems as it's the best way we will be able to continue to live maintaining our relationship with food, even if the external conditions around it change."





"To be avant-garde is to know what is dead" wrote

Roland Barthes. Well said. It's certainly a good start. Once we've got past the period of stupefaction at the pile-up of crises that are knocking us about, once we've understood that we need to say goodbye to our sense of self-satisfaction, and that no "big thing" will magically usher us into a new era of humanity, we need to embrace the inevitable. Reconnect with the long time scale. The future and the world to come are not just the Olympic Games, and the horizon that must occupy us does not end in 2030. One good reason to love the future is that the world has already turned upside down.

And in this new situation, it's very exciting to contribute to inventing

new approaches, to be part of this moment in history, in the shape of a civilizational turning point. Entering the future, then, means inventing new models that encourage us to enter the future head-on; to draw together new grounds for satisfaction, the curves of new performance indicators, and to continue, in the meantime, to run the store, reassure our customers, and take care to involve our family, friends, colleagues and suppliers... Patiently, resolutely. Step by step.

That's what we aim with *"Le Club des Bons Ancêtres"* that we launched last year. A collective that gathers enlightened companies, willed to think about long term with us!





Jérôme Ruskin and Blaise Mao are the founders, along with Thierry Keller, of Usbek & Rica, a magazine and creative studio that accompanies its readers and partners in exploring major future challenges. For 15 years, they have respectively ensured the general management and editorial direction of Usbek & Rica, with vigilance but optimism.

92. Working together to make cyber a remedy, not a poison





Yann Bonnet, founder of Cyber Campus,

explained the urgent need for cyber collaboration.

"To meet the many challenges facing our society (environment, health, etc.), digital technology can be a remedy," he said. "But it can also be a poison, as it brings cyber threats that should not be underestimated. Rather than turn a blind eye, we must be aware of these risks and develop the capacity to manage them."

The Cyber Campus is a project initiated by the President of the French Republic to bring together the main national and international players in the field of cybersecurity. The campus hosts companies (large groups, SMEs), public services, training organizations, researchers and associations on the same site, uniting the cybersecurity community and developing synergies between these different players. To date, more than 160 members, from a wide range of sectors, have taken their place on the campus.

"The Campus attracts talented people from all walks of life," added Yann. "I'm relieved to see the gradual disappearance of the stereotypical hoodie-wearing geek, which deprived us of a whole diversity of profiles."

<u>Annina Lux's</u> 2 REASONS TO LOVE THE FUTURE

93. Secure a digital tomorrow

"Our digital tomorrow will be secure. Advances in digital immune systems, dynamic threat intelligence and response as well as cyber resilience will help combat ever-evolving cyber threats. Through these developments, we can be secure even in the increasingly complex cyberthreat landscape and with technological advances, such as artificial intelligence or cyber physical systems. This will enable us to fully leverage technological advances for a positive future – for us individually and society as a whole. It will increase our trust in technology, making our digital identity and the digital space in general safe and allowing the digital sphere to become an environment and technology a motor for positive change."





94. Global connectivity momentum

"In the future, global connectivity will support us in establishing a diverse and inclusive global community. With the narrowing digital divide, people all over the world will be able to connect, exchange and collaborate. Between 2015 and 2023, we saw a massive rise of people in the least developed countries with access to internet, from 7 % to 36 %*. More and more people are gaining access to the digital world. This will not only redefine our (geographic) horizons, but will also boost our understanding of each other and multiply our power to solve emerging and future challenges. It will help us create a world truly working together for good. By building and living global connectivity through increasing internet and device access and establishing and embracing exchange formats globally, we can create a positive global tomorrow for and with everyone."



Annina Lux Senior Manager Head of Strategic Foresight Capgemini Invent Germany

*United Nations: Wired for Good: Digital Connectivity for a Sustainable Future

95. <u>Building Bridges:</u> Singapore's journey towards digital equity

Digital has intensified as a driving force over the past decade. While the economic dividends have been significant, rapid digital innovation and deployment have reinforced existing social vulnerabilities. Fortunately, conversations about using digital for social betterment have become more pervasive. There are significant opportunities for governments, businesses, and citizens to co-create a digitally inclusive society where no one is left behind.

Digital tools have already opened new pathways for digital inclusion hitherto impossible. For example, Chat GPT has been used to bridge the communications gap between those who are neurodiverse and neurotypical. Artificial Intelligence (AI) has enabled customised learning for students thereby reducing the equity gap. Assistive technologies have enabled persons with disabilities to participate productively in the workforce.

Yet not everyone might have access to these benefits. Furthermore, as the use of digital tools becomes more ubiquitous, the inclusion gap could widen if there are no deliberate interventions to uplift the have-nots. This is why digital inclusion is a critical policy outcome to ensure that people are empowered to participate in digital communities, benefit from service delivery and improve their lives through digital.

Singapore has adopted a whole-of-government, multi-stakeholder approach to implement policy interventions. Policy design has also been participatory, given the complex nature of digital inclusion. Government agencies work with people and private sector players to promote digital literacy, provide upskilling opportunities for better job prospects, and to design safe online spaces.

Policy interventions tend to play catch up with change. Given the fast-evolving digital landscape, foresight is extremely important to anticipate new threats and opportunities in digital inclusion.

At MCI, scenarios have been helpful to explore the intersections between AI, culture, and society, to reveal unexpected outcomes. For example, the Futures team has explored the trade-offs between AI-algorithm decision-making and policy objectives. We have worked with science fiction authors to build challenging speculative futures in a technology-centric Singapore. Methods such as these complement policy design so that new vulnerabilities are identified before they arrive in full force.

In a world where there is no set playbook to govern in a digital age, Singapore will continue to explore these approaches to ensure people remain at the heart of technology.



Written by: **Sharmini Johnson**, Lead Strategist (Futures)/Smart Nation Strategy Office; Ministry of Communications and Information Singapore

96 AFRICAN LIFE CENTRIC DESIGN

AUTHORS: PUMLA MASWANGANYI, AMUKELANI MUYANGA, MONIKA BIELSKYTE

User-centered design focused on individuals as users, whereas human centered design considered individual human needs. Offering a shift from the focus on individual human needs, Humanity-centered design recognised the influence of community on human well-being. Finally, Life-centered design ushered in the recognition that all life forms are interconnected and crucial for human thriving. The latter direction has inspired a more regenerative design approach.

African Life Centric Design

(ALCD) merges Life-centered design principles with African creation philosophies and knowledge. Unlike other 'futurisms', ALCD envisions futures from the realities of Africans on the continent, not external perceptions. These futures are built on lived experiences, socio-cultural practices, local understanding, and aspirations. Ultimately, ALCD positions African perspectives as central to futures design, with Africans leading the design process.

AFRICAN LIFE CENTRIC DESIGN PRINCIPLES INCLUDE:

1. LAND AS A CO-DESIGNER:

Honour the living world and anchor all design within it, not merely "on top" of it. Embrace the symbiotic relationship with the ecosystem, considering it as an active participant in the design process.

2. REGENERATIVE CO-CREATION:

Design solutions that emulate and honour nature's circular processes, fostering restoration, nourishment and renewal. Incorporate intergenerational exchange, drawing wisdom from generations past, and building for the generations to come.

3. COMMUNAL INTERDEPENDENCE:

Recognise how every individual impacts and contributes uniquely to the community, rooting the design process in tangible communal needs and broader human aspirations.

4. RECOGNISING ORIGINS:

Immerse ourselves in local design histories, integrating Indigenous knowledge and ancestral wisdom into the futuring and foresight practice.

5. CENTERING THE PERIPHERY:

Prioritise the voices and perspectives of previously marginalised African narratives.

6. DESIGN AS RITUAL:

Design valued as a sacred, mindful process connected to larger systems and narratives of human need for creative expression and spiritual belonging.

7. ADAPTIVE RESILIENCE:

Design for flexibility and adaptability in the face of change. Instead of committing to a static approach, focus on continuous iteration and learning in light of emerging realities.

Te Korekoreka: navigating futures with Māori Wisdom

By Victoria Mulligan Aotearoa New Zealand Futures Network

While futures thinking may be novel to the global north, for indigenous cultures such as Mãori it is merely a new way of talking about something they've been doing for millenia.

In Aotearoa New Zealand, matauranga Mãori (indigenous science and knowledge) is highlighted in projects like Tokona te Raki's* Te Korekoreka**

- a practical guide for future making that integrates the past and the present to support a course of action shifting from ones' current reality to a better one. As Tangata Tiriti (someone whose immigrant ancestors became New Zealanders as signatories of the Treaty of Waitangi), I'm excited and hopeful about the potential projects like this have to create meaningful progress.

The Te Korekoreka model emphasises that the concept of future-making is embedded in Māori tradition through a long-standing practice of adaptation and foresight. Appropriately for a race of master navigators, it acknowledges the courage required to navigate new beginnings, whether in personal journeys, career paths, or community transformations. Further, it suggests that movement towards a desired future must be powered by multi-generational wisdom.

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A Te Korekoreka approach to futures advocates for a meaningful shift toward frameworks that align with the unique context of Aotearoa New Zealand. By honoring and applying knowledge passed down by their tipuna/ancestors, Mãori can create futures that resonate more deeply with their identity and values. Te Korekoreka is less about change and more about a respectful, measured evolution towards futures where Māori wisdom has become a cornerstone of how we live, work, and relate to one another and the environment. This vision offers a profound promise of progress, rooted in the knowledge and practices that have sustained Mãori across generations. It's a hopeful, deliberate step toward a future where the richness of Mãori heritage shapes an inclusive, thriving Aotearoa.

*https://www.maorifutures.co.nz/ **https://www.tekorekoreka.co.nz/

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98. Engaging with the future has transformative potential to foster social inclusion.



Christine Kavazanjian, Futures Literacy Practitioner and Designer at UNESCO

UNESCO's participatory methodology, implemented via Futures Literacy Laboratories (FLL), applies systems thinking and trends analysis to support individuals and institutions question the status quo and our assumptions about the future, toward collaborative innovation. But why an emphasis on the future when we so urgently need to focus on the present? If we don't plan, prepare, and develop our skills to adapt to the uncertainty the future holds, we risk facing more profound consequences than those we confront today. This can also lead to empowerment and resilience, as opposed to fear and despair. As we navigate through challenging times of rapid change, futures literacy and foresight offer a catalyst for social change.

UNESCO has implemented over 115 FLL on various topics as one way of not merely responding to the challenges of the present but actively preparing for the uncertainties of tomorrow. By leveraging the power of futures thinking toward future action, we can achieve better futures for humanity.



"100+ Reasons to love the future" at AXA "100+ Reasons to Love the Future" is an internal and external

foresight program launched by AXA to engage both its employees and stakeholders in envisioning and building a positive future. Discover how it has been deployed.

How it started

In December 2022, the AXA Foresight team organized the first event in Paris. Held especially for the first UNESCO's World Futures Day, it brought together international experts to discuss their (many) reasons to look at the future from an optimistic perspective.







The Women Edition @Ircam - Centre Pompidou

Leading female artists, scientists, authors, sociologists, and entrepreneurs shared their visions on how we can collectively shape a more inclusive and optimistic tomorrow.







2024 AXA Foresight Report

The Youth Edition @Paris-Dauphine University

to invent with students the future of organizations.



Then it was picked up by entities all around the world.



In the UK,

at a leadership event titled "The Future Starts with You" 100 leaders shared their excitement about the future with 100 reasons. In France, an event and publication centered around the program's themes.



In Spain,

futurists convene for a conference to explore prospective visions.





In Italy, top 100 leaders gather for a day of workshops and discussions with Copenhague Institute speakers on shaping the future.

59

99 If you want to go on living and want to enhance the quality of life for others, then you (perhaps) implicitly already love the future. If you are interested [stop now and think] in how this sentence will end [stop again to think], then you love the future: curiosity and learning require you to love the future.

99 100 **Rafael Ramirez,** Director of the Oxford Scenarios Programme and Professor of Practice

#100 YOUR REASON(S) TO LOVE THE FUTURE

How to define it?

A good "reason to love the future" should have a solid foundation, be grounded on something rationale yes it's a reason, not just wishful thinking - and actionable. Here are some guidelines to amplify the movement. Need help? Use our Custom GP Dialogue!



THE STATEMENT

It is a clear, easily understandable and a positive statement.

THE FACT

It is grounded in objectively verifiable elements such as facts, data, expert/report insight, etc.

GUIDANCE FOR TOMORROW

What will be the next steps for this reason in the close future?

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This report is conducted by the AXA Foresight Team: Olivier Desbiey, Emilie Nguon with contribution from Sharlene Zhu. Design, Artwork & Text Edition: bearideas

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