

THE WORLD OF 2050

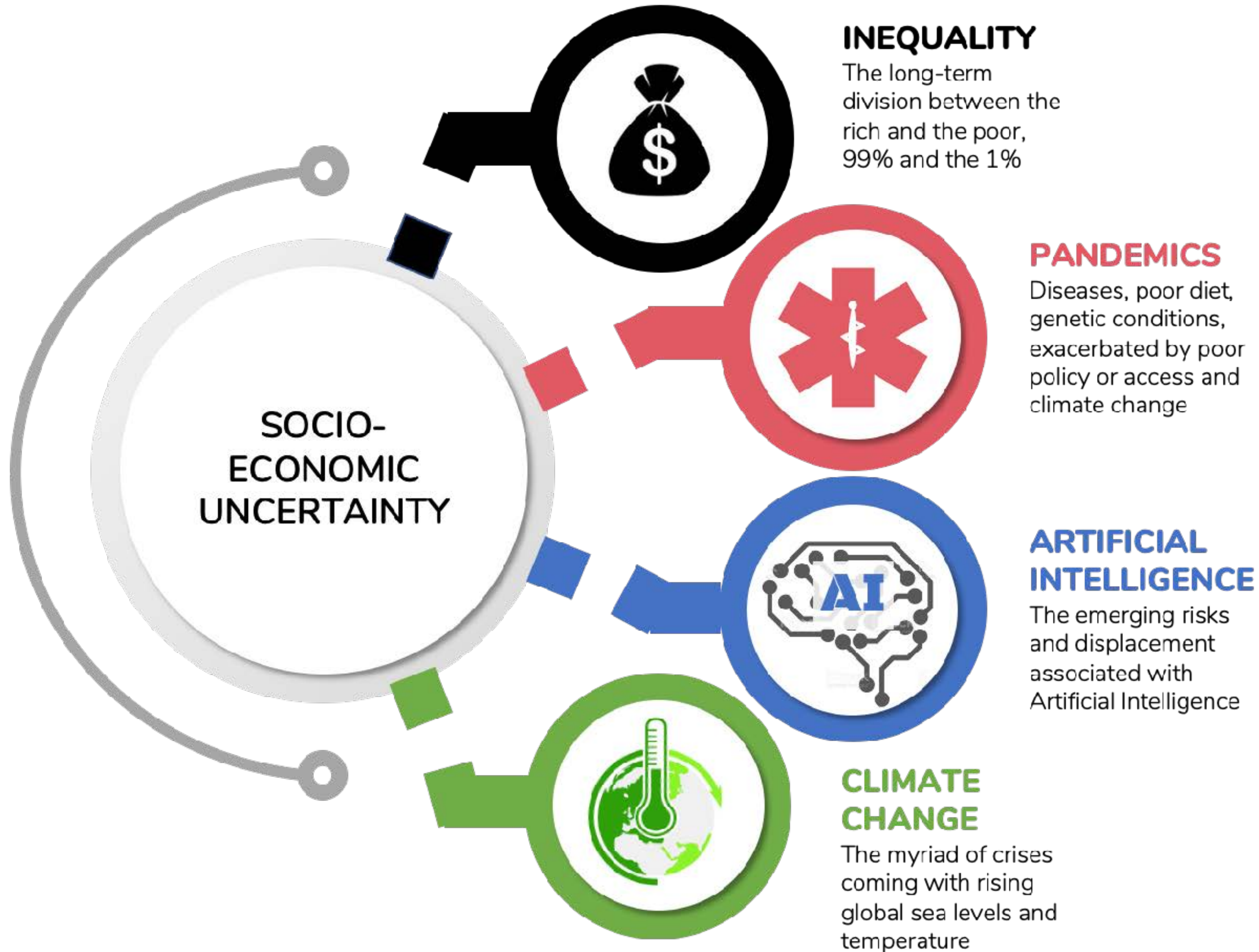
FUTURE CRISIS & OPPORTUNITIES





UNFOLDING CRISIS

THE PROBLEM SET



INEQUALITY

The long-term division between the rich and the poor, 99% and the 1%

PANDEMICS

Diseases, poor diet, genetic conditions, exacerbated by poor policy or access and climate change

ARTIFICIAL INTELLIGENCE

The emerging risks and displacement associated with Artificial Intelligence

CLIMATE CHANGE

The myriad of crises coming with rising global sea levels and temperature

CORE DRIVERS OF ECONOMIC UNCERTAINTY IN THE EARLY 21ST CENTURY

An aerial, high-angle view of a coastal city, likely New York City, showing a dense cluster of skyscrapers and buildings. The city is surrounded by water, and the sea level is visibly rising, inundating the lower parts of the buildings and streets. The water is a deep blue, and the sky is a lighter blue. The overall scene conveys a sense of environmental impact and urban vulnerability.

COASTAL SEA RISE

570 CAPITAL CITIES FACING MAJOR IMPACT BY 2050



FOOD SCARCITY

CROP FAILURES, LOSS OF ARABLE LAND, SHIFTING VIABILITY

ECO-REFUGEES

HOW DO WE HANDLE 1.5 BILLION?



A map of South America showing the outlines of countries: Colombia, Ecuador, Peru, Guyana, Brazil, Chile, Argentina, and Uruguay. The map is overlaid with a dense distribution of small red and orange dots, representing economic drivers. The dots are most concentrated in the central and eastern parts of the continent, particularly in Brazil and the northern regions of Peru and Colombia. Major cities are labeled, including Bogotá, Quito, Lima, São Paulo, and Buenos Aires. The text 'ECONOMIC DRIVERS' is superimposed in large, bold, orange letters across the center of the map.

ECONOMIC DRIVERS

POOR INCENTIVES FOR THE WELLBEING OF THE PLANET AND CITIZENS

ANCIENT VIRUSES

GLACIAL MELT IS SURFACING **PRIMORDIAL PANDEMICS**





PROTESTS

UNITED STATES WORKERS
NATIONAL APETA
LUE
WE MARCH FOR
EFFECTIVE CIVIL RIGHTS LAW
WE DEMAND
EQUAL RIGHTS NOW!
WE MARCH FOR
EFFECTIVE CIVIL RIGHTS LAW
WE DEMAND
EQUAL RIGHTS NOW!
WE MARCH FOR
EFFECTIVE CIVIL RIGHTS LAW
WE DEMAND
EQUAL RIGHTS NOW!

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NO JUSTICE NO PEACE
BLACK
JUSTICE
FACE

WHERE'S YOUR HUMANITY?
WHITE SUPREMACY IS THE VIRUS

INEQUALITY

...THE U.S. ...
...RANKS ...
...IN INCOME ...
...EQUALITY





THE WORLD'S LARGEST ECONOMIES WILL BE *HIGHLY AUTOMATED*

SMART ECONOMIES



CHINA

NO 1. GLOBAL ECONOMY

SURPASSING THE UNITED STATES BY LATE 2030s?



8:40A
EASTERN

ERIC SCHMIDT LIVE ON SQUAWK BOX

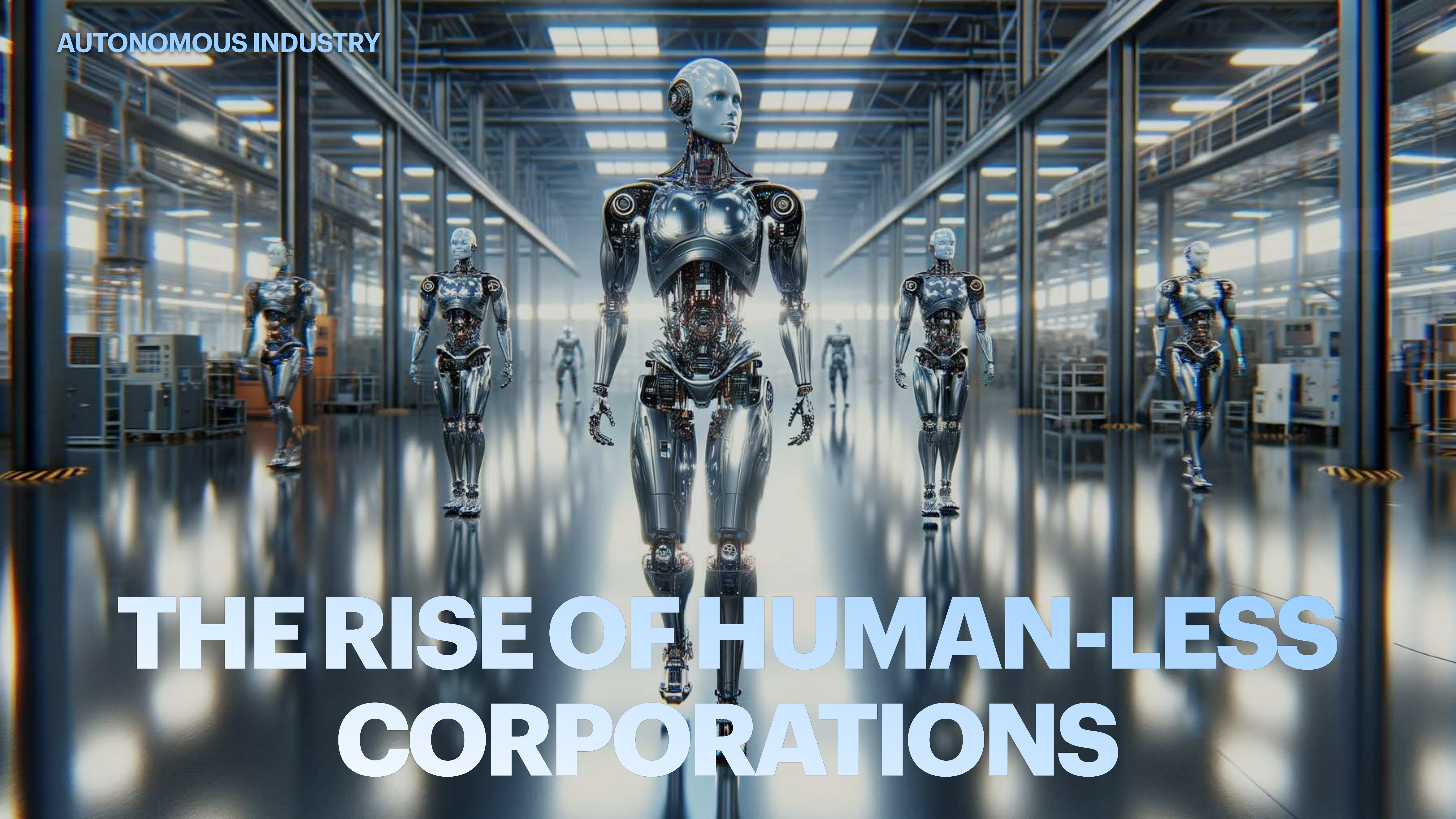




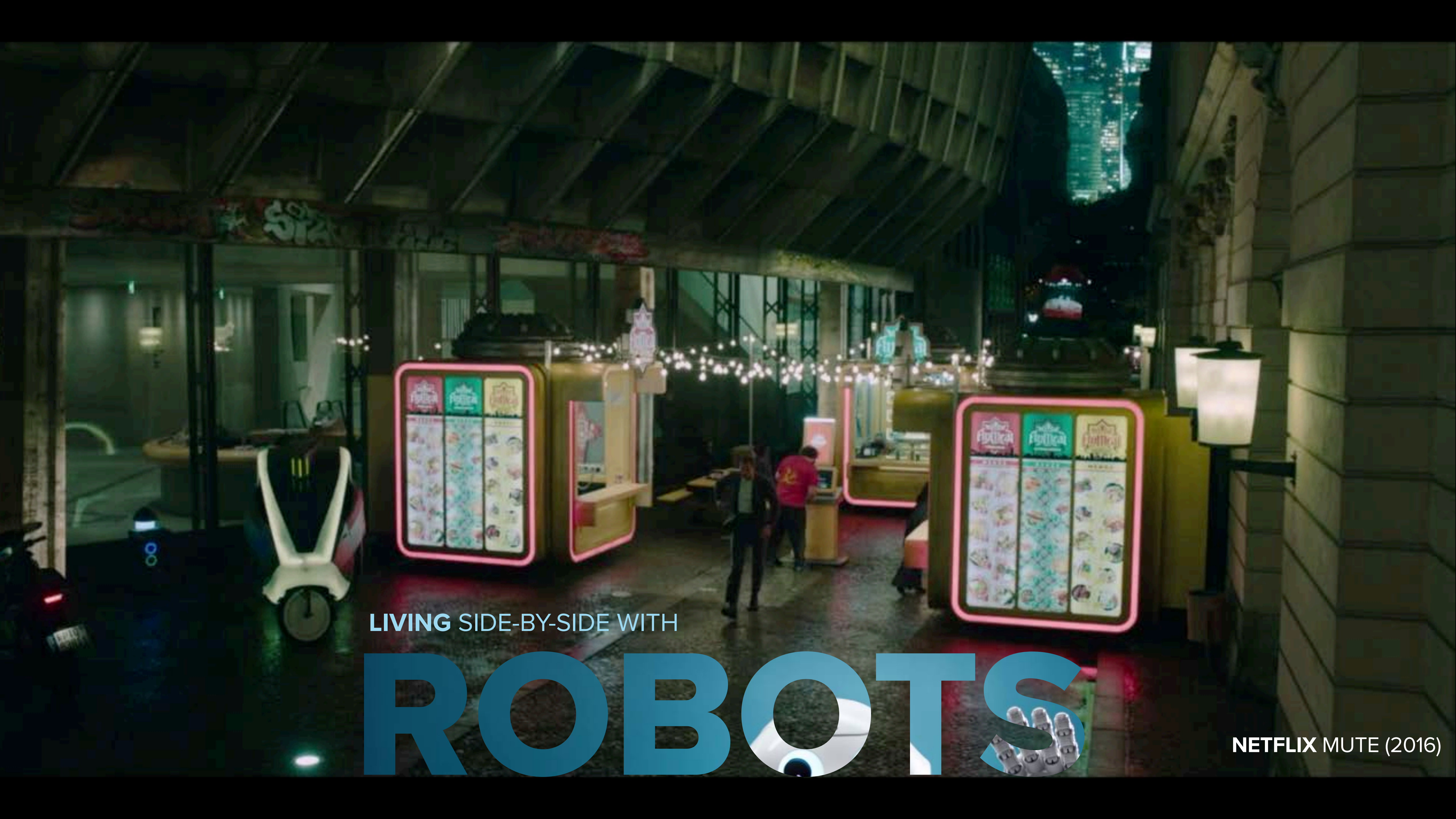
EVERY CHILD WILL HAVE AN AI TEACHER

NO MORE INDUSTRIAL REVOLUTION CLASSROOMS

AUTONOMOUS INDUSTRY



THE RISE OF HUMAN-LESS CORPORATIONS



LIVING SIDE-BY-SIDE WITH

ROBOTS

NETFLIX MUTE (2016)

BIGGEST OPPORTUNITY FIS WILL HAVE THE NEXT 10 YEARS



SMART CONTRACTS

REQUIRE PROGRAMMABLE MONEY + AI TO AUTOMATE TRADE



INTELLECTUAL
PROPERTY



EMPLOYMENT
CONTRACTS



DIGITAL
HEALTH



SUPPLY CHAIN
AUTOMATION



REAL ESTATE
RECORDS



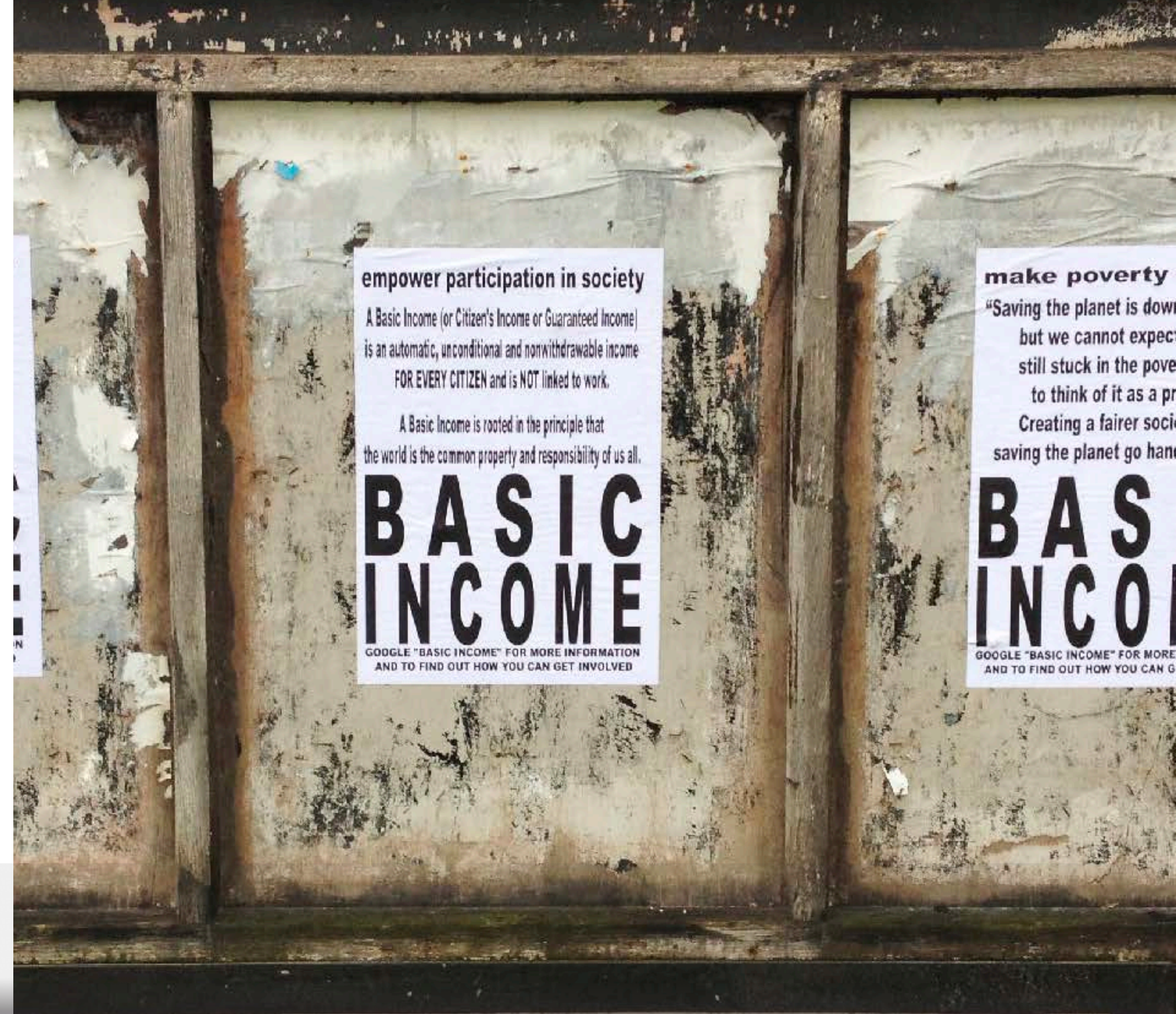
REAL-TIME
VOTING



CROSS-BORDER
TRADE



DIGITAL
ASSETS



empower participation in society

A Basic Income (or Citizen's Income or Guaranteed Income) is an automatic, unconditional and nonwithdrawable income FOR EVERY CITIZEN and is NOT linked to work.

A Basic Income is rooted in the principle that the world is the common property and responsibility of us all.

BASIC INCOME

GOOGLE "BASIC INCOME" FOR MORE INFORMATION AND TO FIND OUT HOW YOU CAN GET INVOLVED

make poverty

"Saving the planet is down but we cannot expect still stuck in the poverty to think of it as a priority. Creating a fairer society saving the planet go hand in hand."

BASIC INCOME

GOOGLE "BASIC INCOME" FOR MORE INFORMATION AND TO FIND OUT HOW YOU CAN GET INVOLVED

TECHNO-UNEMPLOYMENT

AI SEEKS TO ELIMINATE HUMAN CAPITAL FROM PRODUCTION



IMF RESEARCH

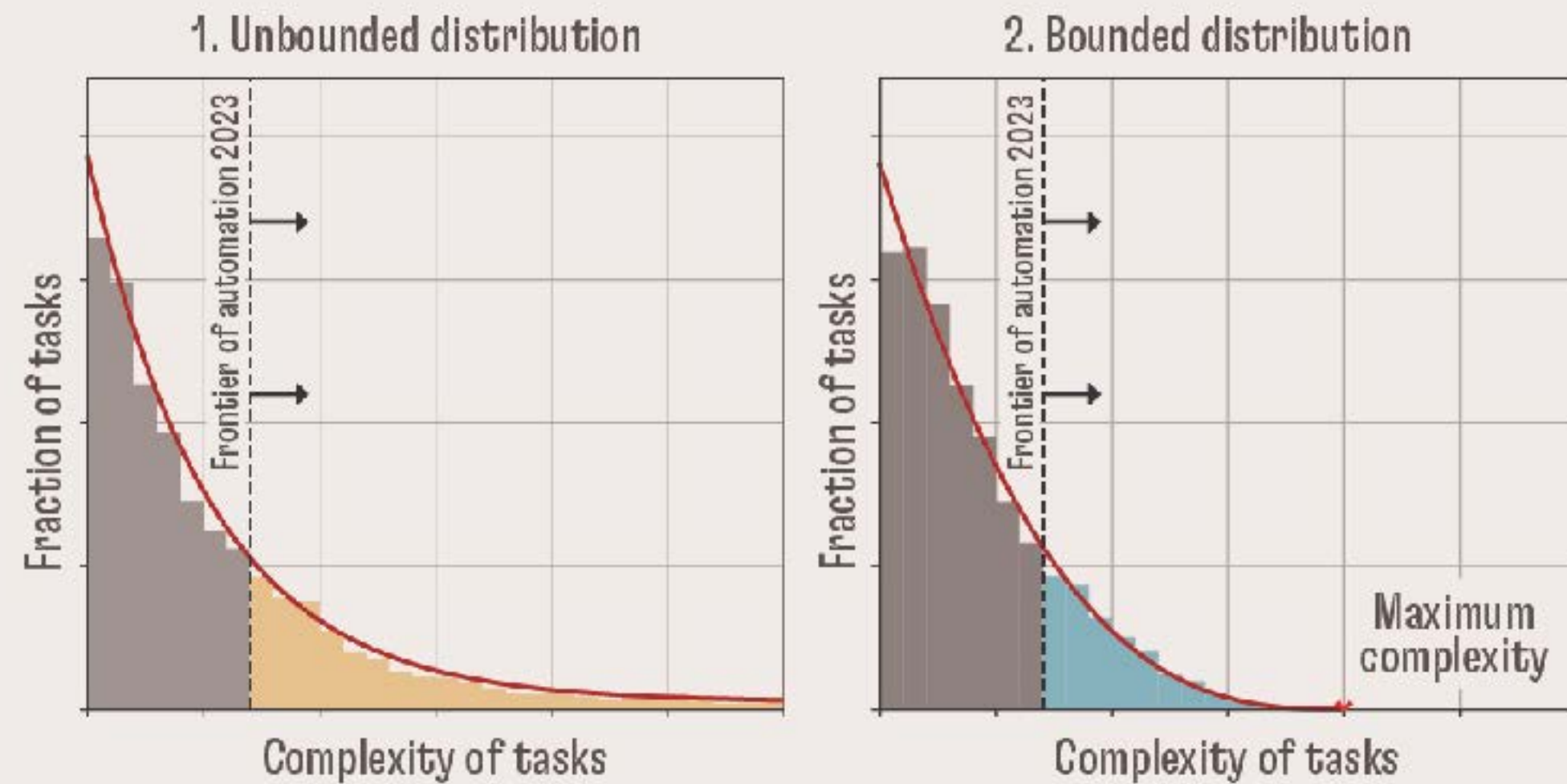
“AI MAY BE ON A TRAJECTORY TO SURPASS HUMAN INTELLIGENCE; WE SHOULD BE PREPARED”

SCENARIO PLANNING FOR AN A(G)I FUTURE

CHART 1

AI pushing the limits

Automation has already taken over many tasks that previously only humans could perform, as indicated by the gray bars. As AI advances, human beings may be able to continue to move into more complex tasks indefinitely (yellow bars), or AI may eventually overtake all human capabilities (blue bars).



SOURCE: Anton Korinek.

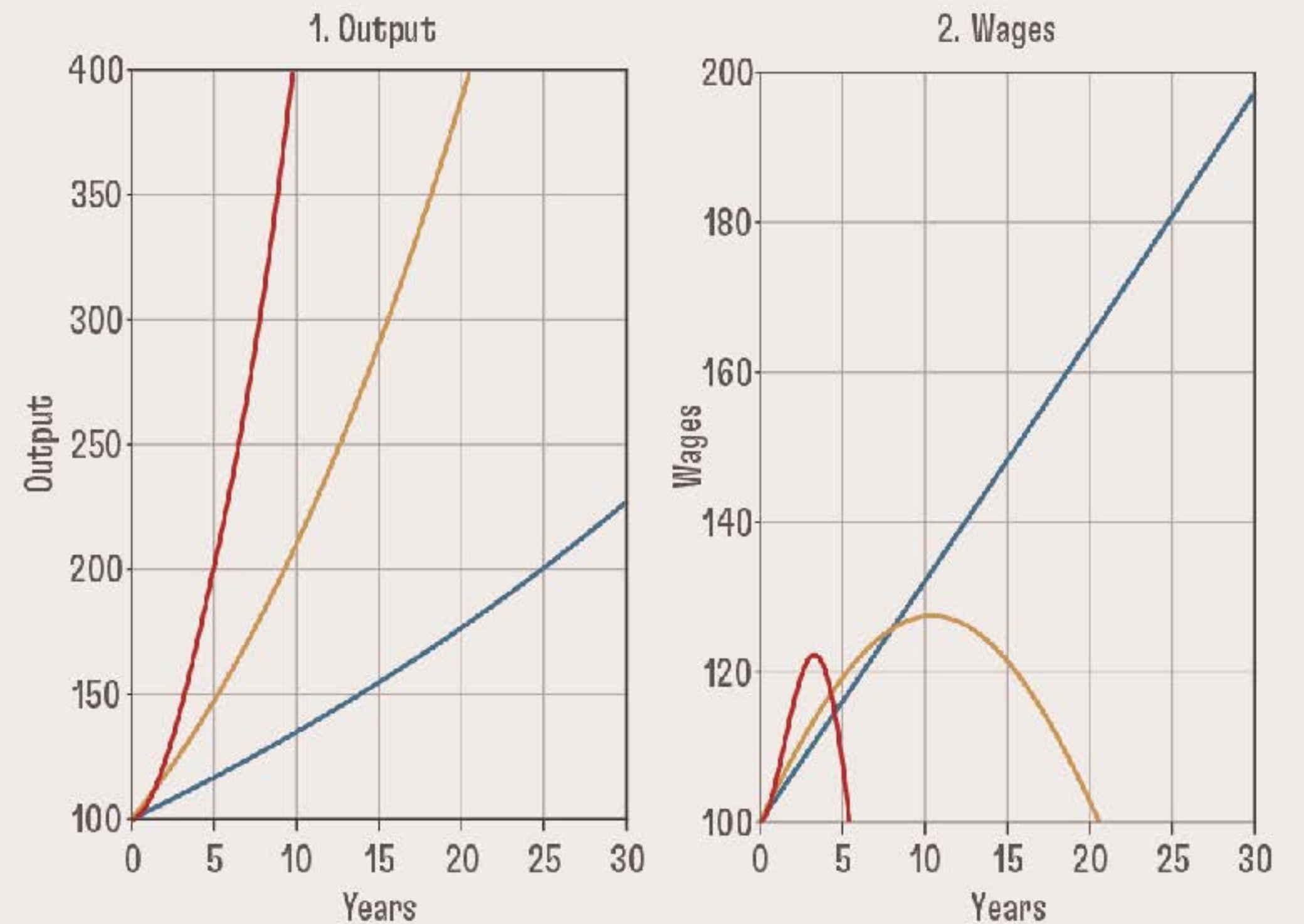
CHART 2

Scenarios for output and wages

The advent of AGI leads to a takeoff in growth at the expense of plummeting competitive market wages.

(initial year = 100)

— Traditional — Baseline AGI — Aggressive AGI



SOURCE: Anton Korinek.

NOTE: AGI = artificial general intelligence.

A futuristic robot hand with glowing blue and orange internal components is shown pointing at a laptop keyboard. The background is dark with blue and orange lighting, creating a high-tech, digital atmosphere.

AI-BASED AGENTS, **DECENTRALIZED** AND **AUTONOMOUS FINANCE**

MACHINE-TO-MACHINE FINANCIAL SERVICES

QUANTUM

IBM

THE END OF CLASSICAL PROBLEMS
THE EMERGENCE OF NEW UNDERSTANDING



QU

100,000 QUBITS

GETS US TO ERROR CORRECTING QUANTUM
BUT WE NEED CLASSIC COMPUTING TO TRANSLATE

BIT

[01101]>

[01101]>

[01101]>

WASHINGTON
MAR. 2014
CSIS/CFR/PCAL/SAINTS

D-WAVE



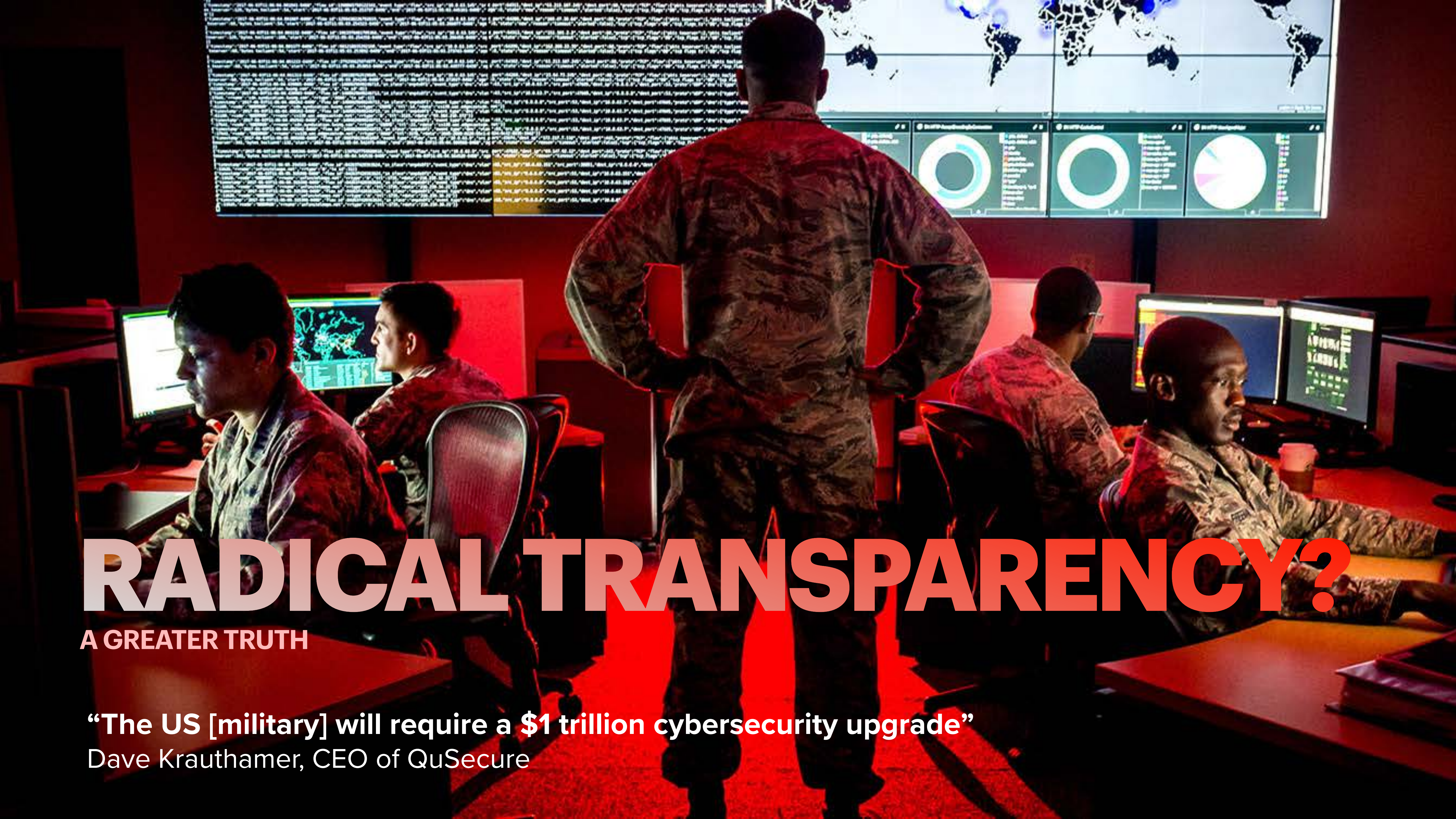
WHY ARE THE CHINESE SENDING WEATHER BALLOONS?





Q-DAY

WHEN QUANTUM
COMPUTERS ARE
POWERFUL AND
STABLE ENOUGH
TO CRACK CURRENT
ENCRYPTION
SCHEMES



RADICAL TRANSPARENCY?

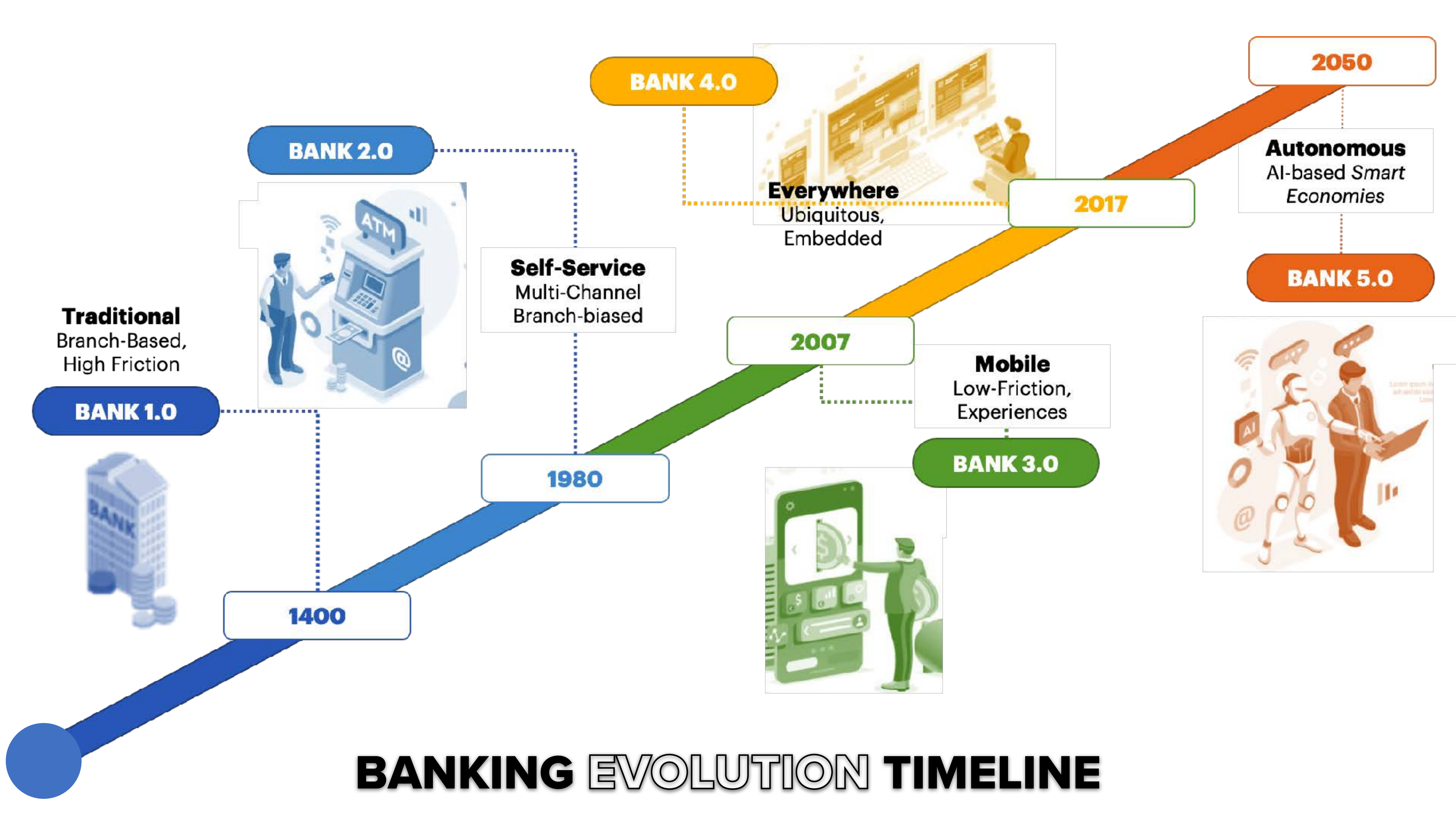
A GREATER TRUTH

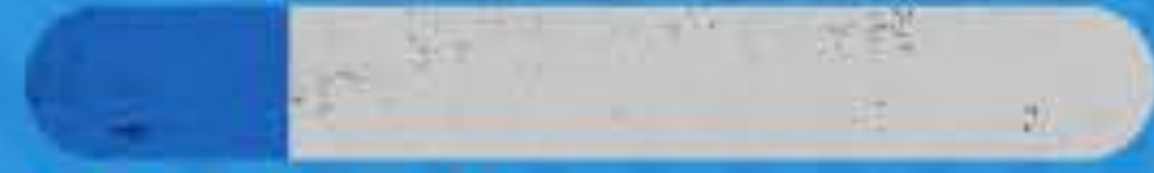
“The US [military] will require a \$1 trillion cybersecurity upgrade”

Dave Krauthamer, CEO of QuSecure

THE FUTURE OF AI IN BANKING







TRADITIONAL

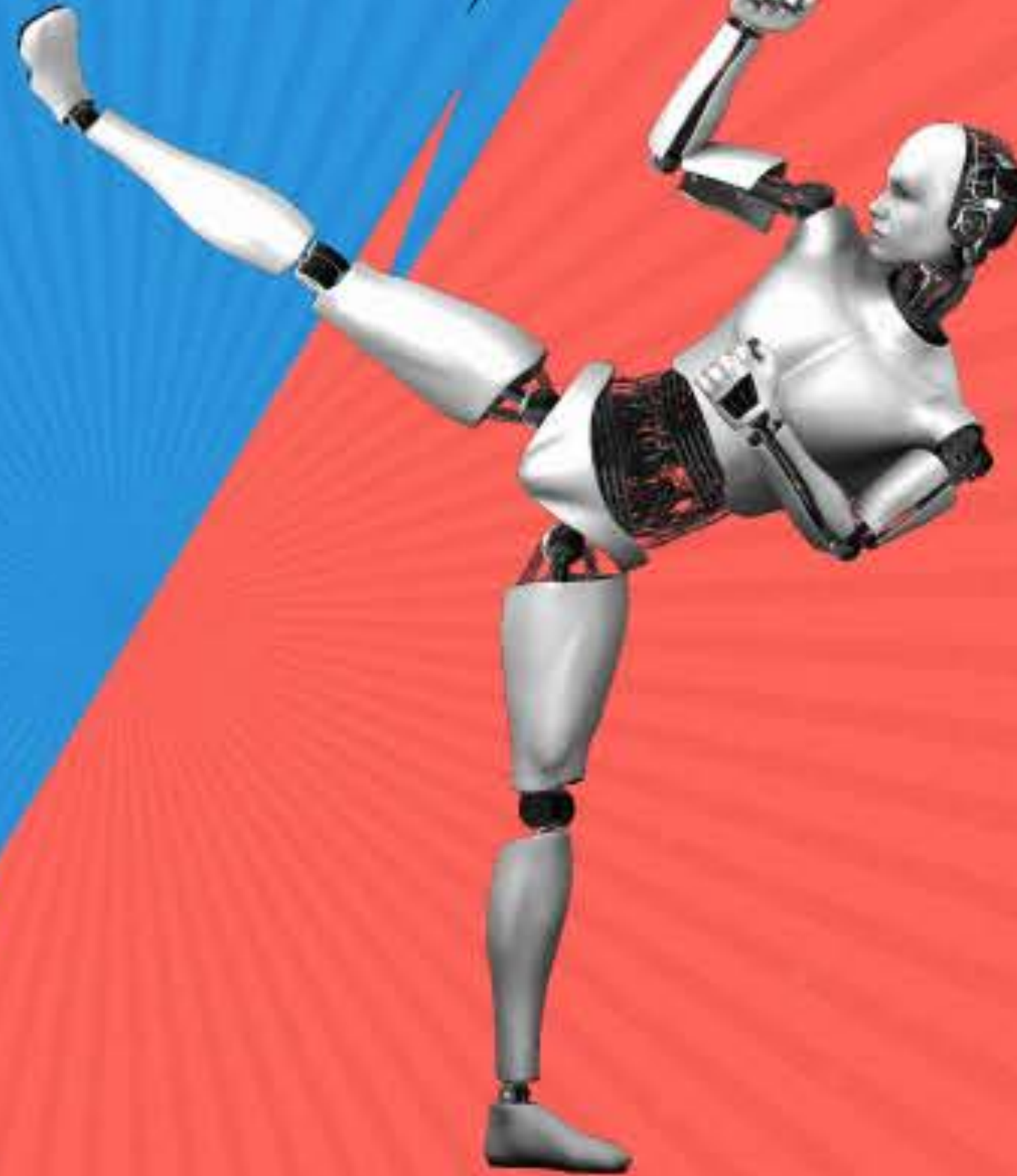
2.7BN
CUSTOMERS

3%

5-YR CUSTOMER
GROWTH

15%

REV\$ CAGR (5YR)



FINTECH



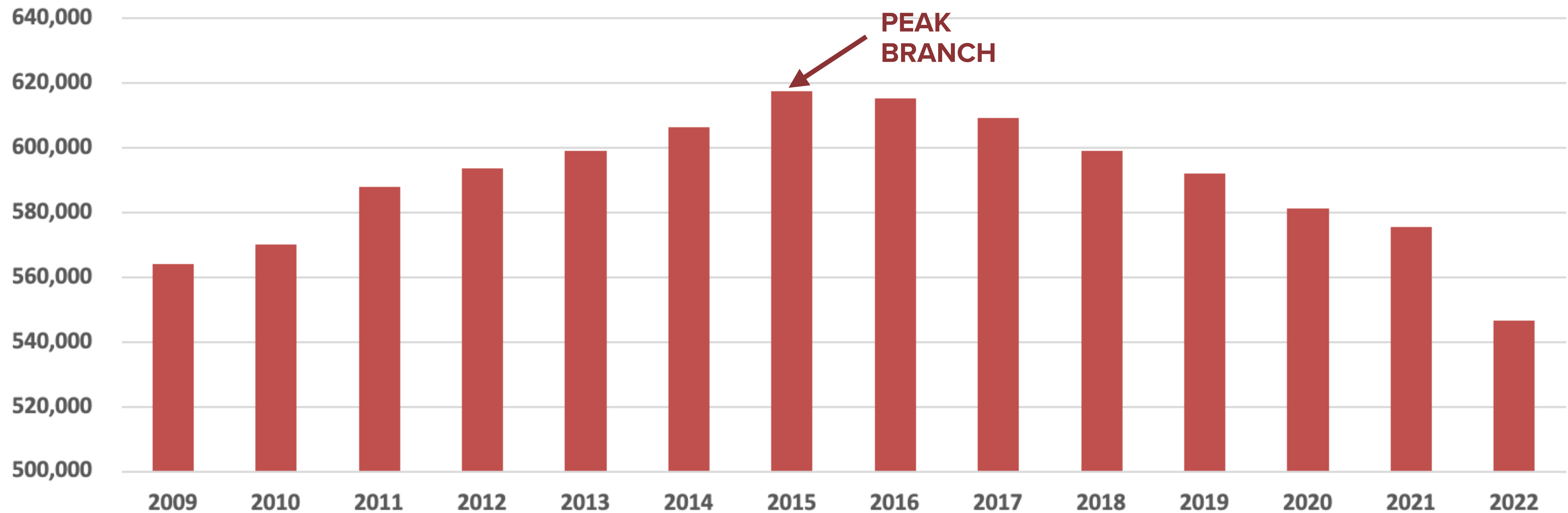
3.8BN
CUSTOMERS

207%
5-YR CUSTOMER
GROWTH

45%
REV\$ CAGR (5YR)

NUMBER OF BANK BRANCHES GLOBALLY (2009-22)

Global Branch Decline
(Available G20 Nations & Eurozone)



Source: Central Bank Data/WorldBank

REAL-TIME CONTEXTUAL ADVICE

Project

See what you think I'll stick with plus for now and let you know what the team thinks.

Proposed plan for Day 1:

Nice! Looks like we'll even have some free time. 🌟

Yeah, I think it's important that we get to spend some time getting familiar with the city.

Ready to book?

Check In | Check Out
May 08 - May 09

Guests
1 person

Search

Novela

ARC
in Kreuzberg, Eastside, Berlin


NOVELA
in Prenzlauer Berg, Eastside, Berlin

Explore and Book

All iCloud

Proposed plan for Day 1:

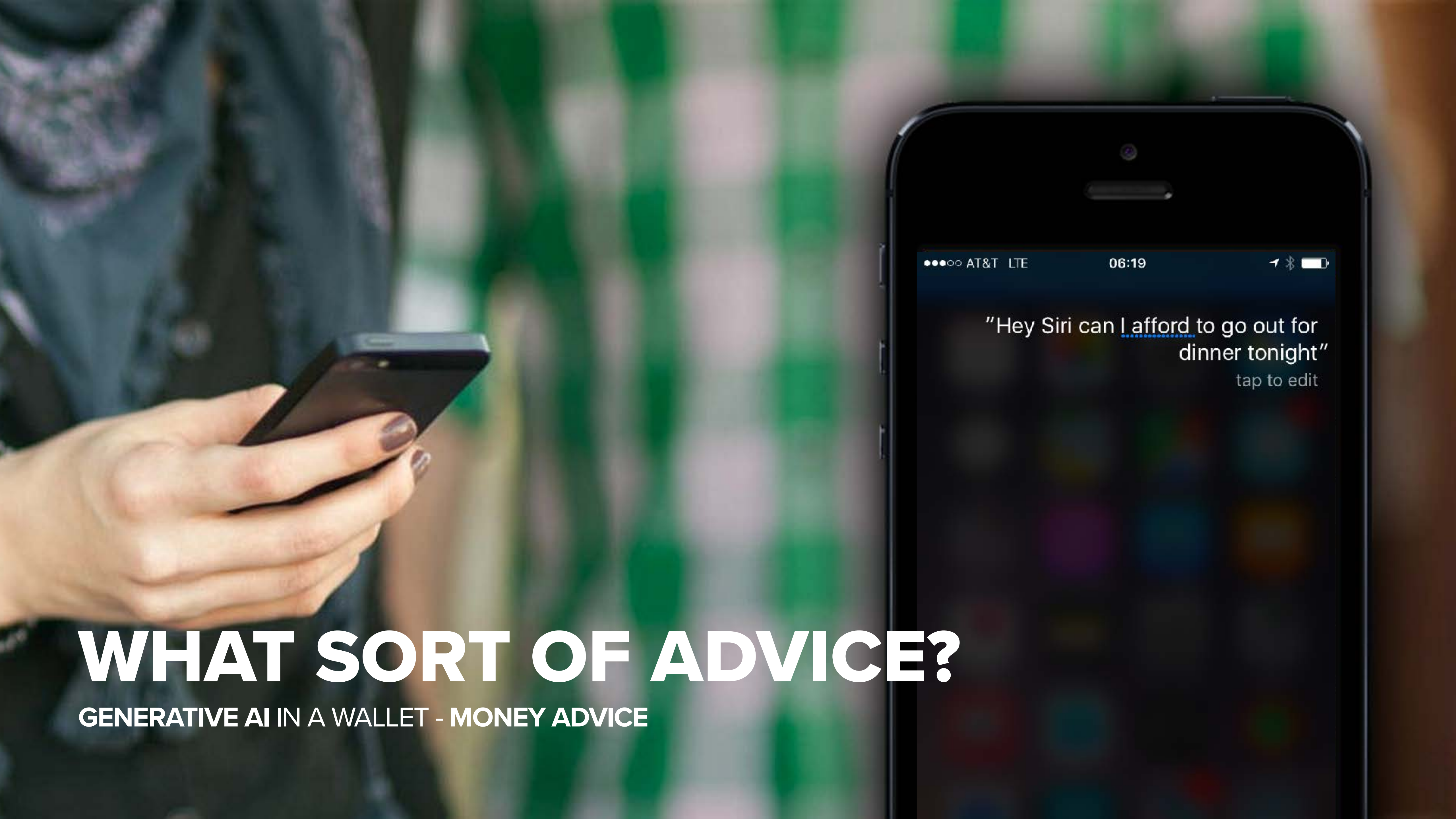
- Arrive in at hotel and check-in
- Coffee and pastries at the park
- Self-guided walkthrough
- Meeting a bridge walkthrough with fabricators



Main question for this concept: how does it mesh with its surroundings? It's a big departure from the current look and feel of the park. I love the design and I'm comfortable dreaming something challenging, but let's be thoughtful about its proposed placement.

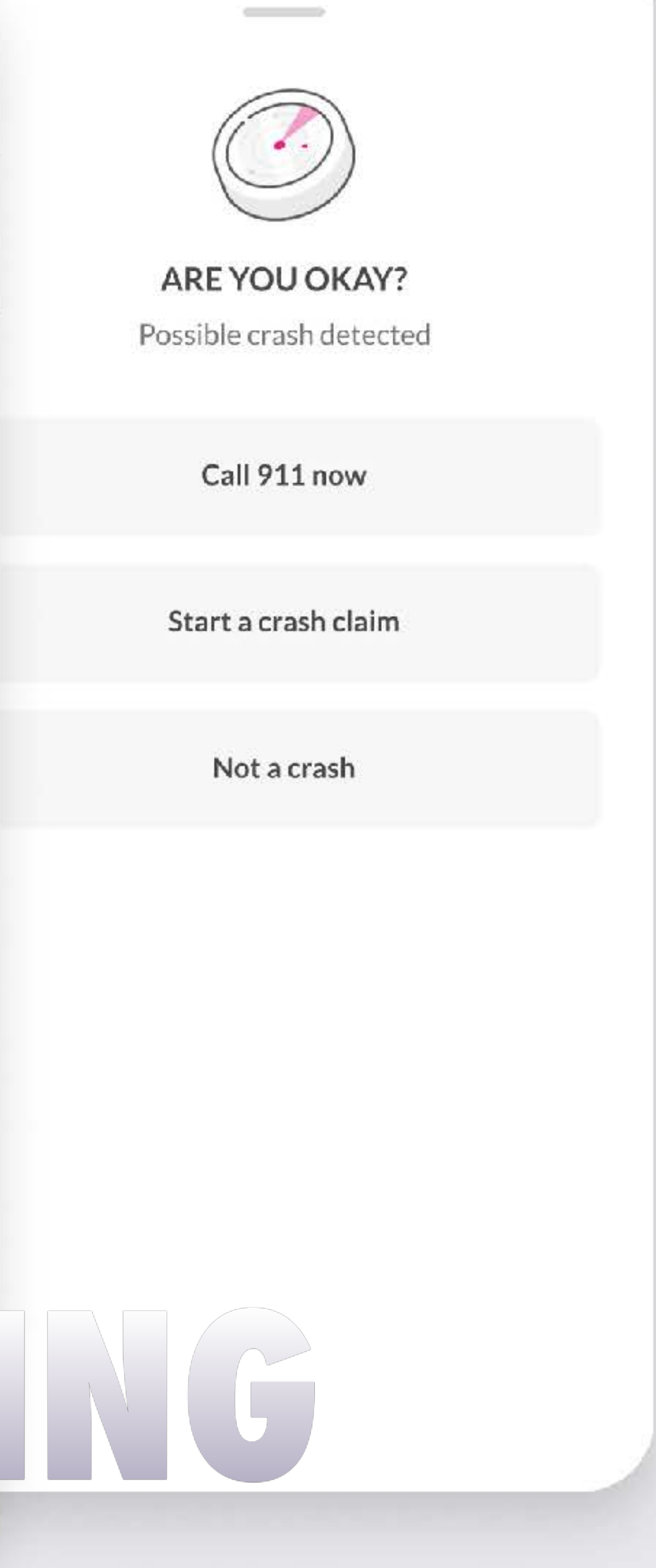
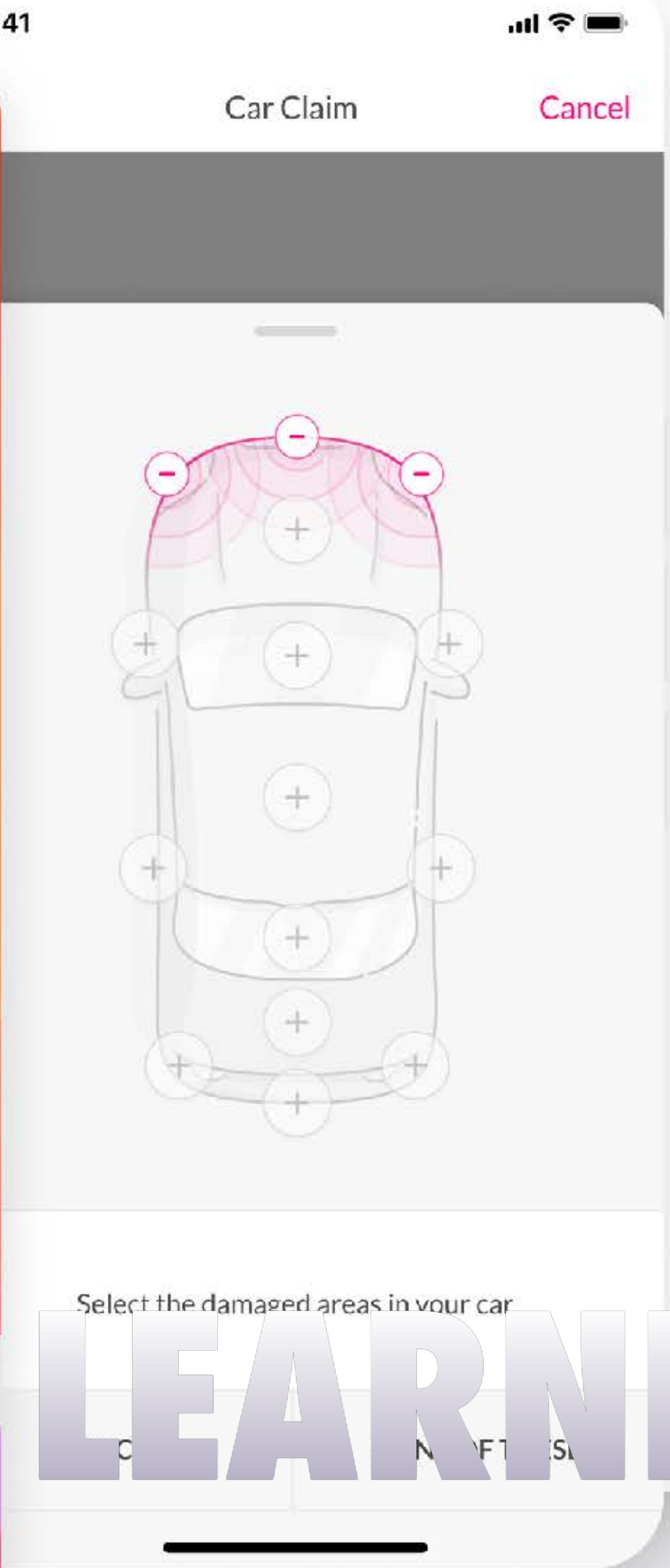
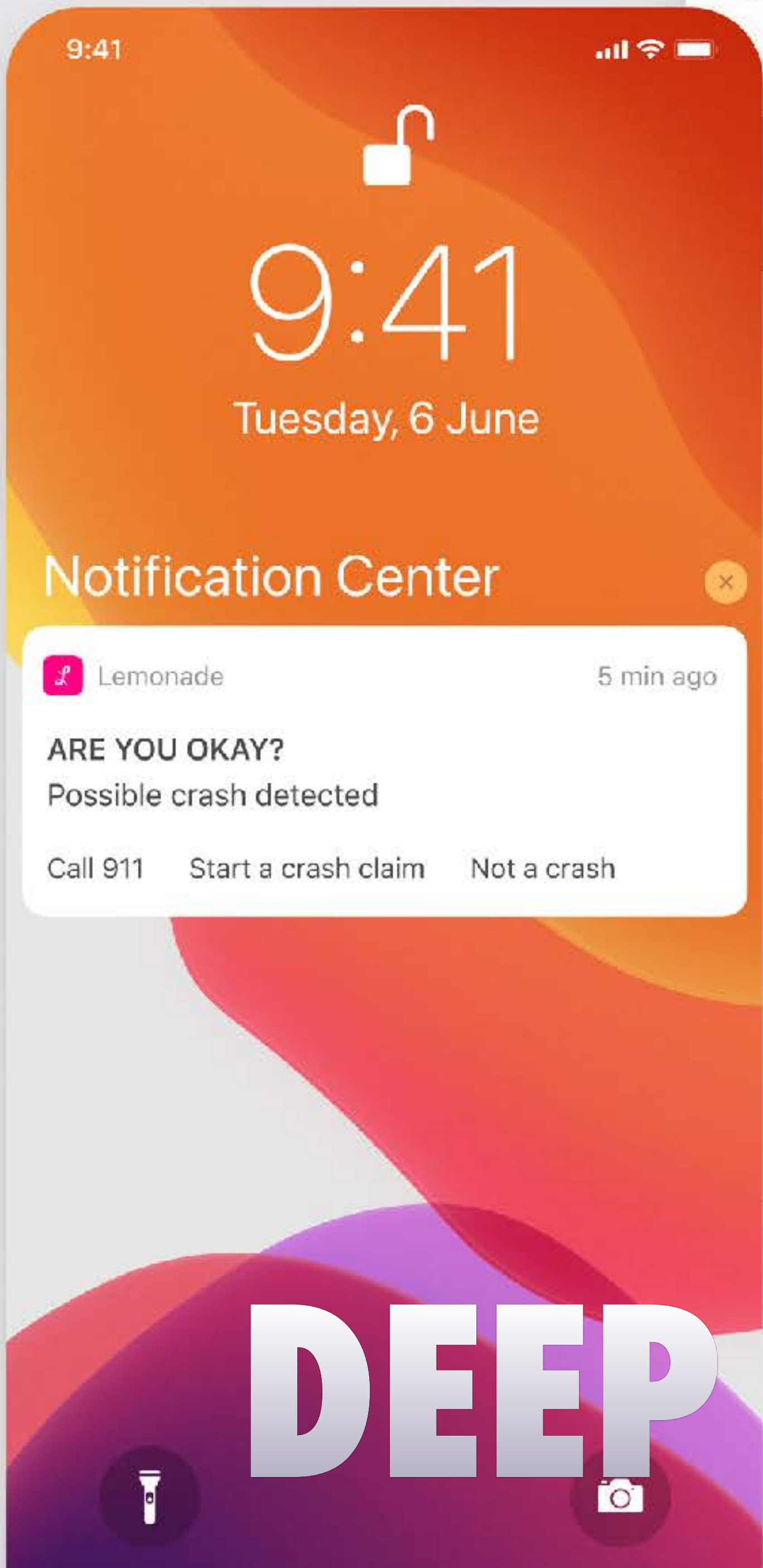
For the elevated, sloped benches, let's make sure to spend time thinking about sight lines and getting a feel for how it will feel to sit on these benches at different times of day. Where does one get the clearest view of the sunset? Where does one get the most interesting view across the city?

YOU CAN'T HAVE REVENUE BASED ON APPLICATION FORMS OR BRANCH PRODUCTS



WHAT SORT OF ADVICE?

GENERATIVE AI IN A WALLET - MONEY ADVICE



DEEP LEARNING



WALLET ALERT!
YOU DON'T HAVE ENOUGH \$\$
FOR YOUR USUAL SHOPPING

EMERGENCY CASH
Real-Time
\$450 Advance

fresh5 SPECIALS
LOW PRICES

sale.
4.99 ~~5.99~~
2.49

sale.
1.99 ~~2.99~~
89 c

LEASING OPTIONS

MONTHLY LOAN PAYMENTS
EXCEED CURRENT BUDGET



MODEL X
\$127,557 MSRP





EVERYTHING WILL 'BANK'

THE SMART WORLD WILL REQUIRE EVERYTHING TO BE ON AI-BASED PAYMENT RAILS

THE BANK AS AN ALGORITHM

BANK 5.0



LIMITS TO GROWTH (BAU)

1972 MIT & "CLUB OF ROME" STUDY, KPMG 2020 STUDY



ANTI-GROWTH ECONOMICS

SUSTAINABILITY PUSH IN THE 2030s

EMERGING OPPORTUNITIES

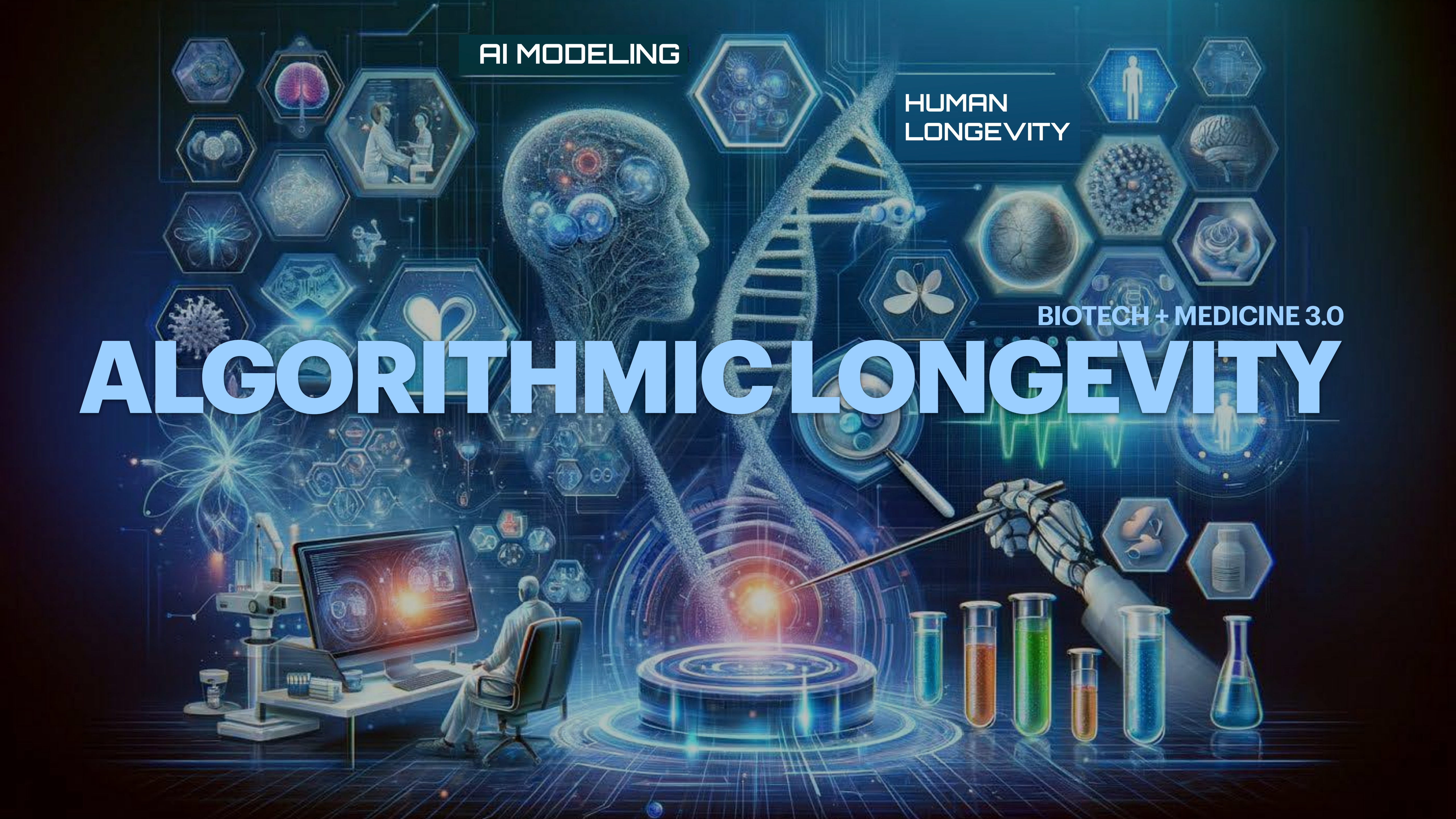


AI MODELING

HUMAN
LONGEVITY

BIOTECH + MEDICINE 3.0

ALGORITHMIC LONGEVITY



ALL CANCERS CURED

BREAST CANCER WILL BE LARGELY CURABLE BY 2025 (STAGE 3 DETECTION)



HEALTH TECH

CENTRALIZED SUBSCRIPTION-BASED HEALTH MAINTENANCE



3D BIOPRINTING



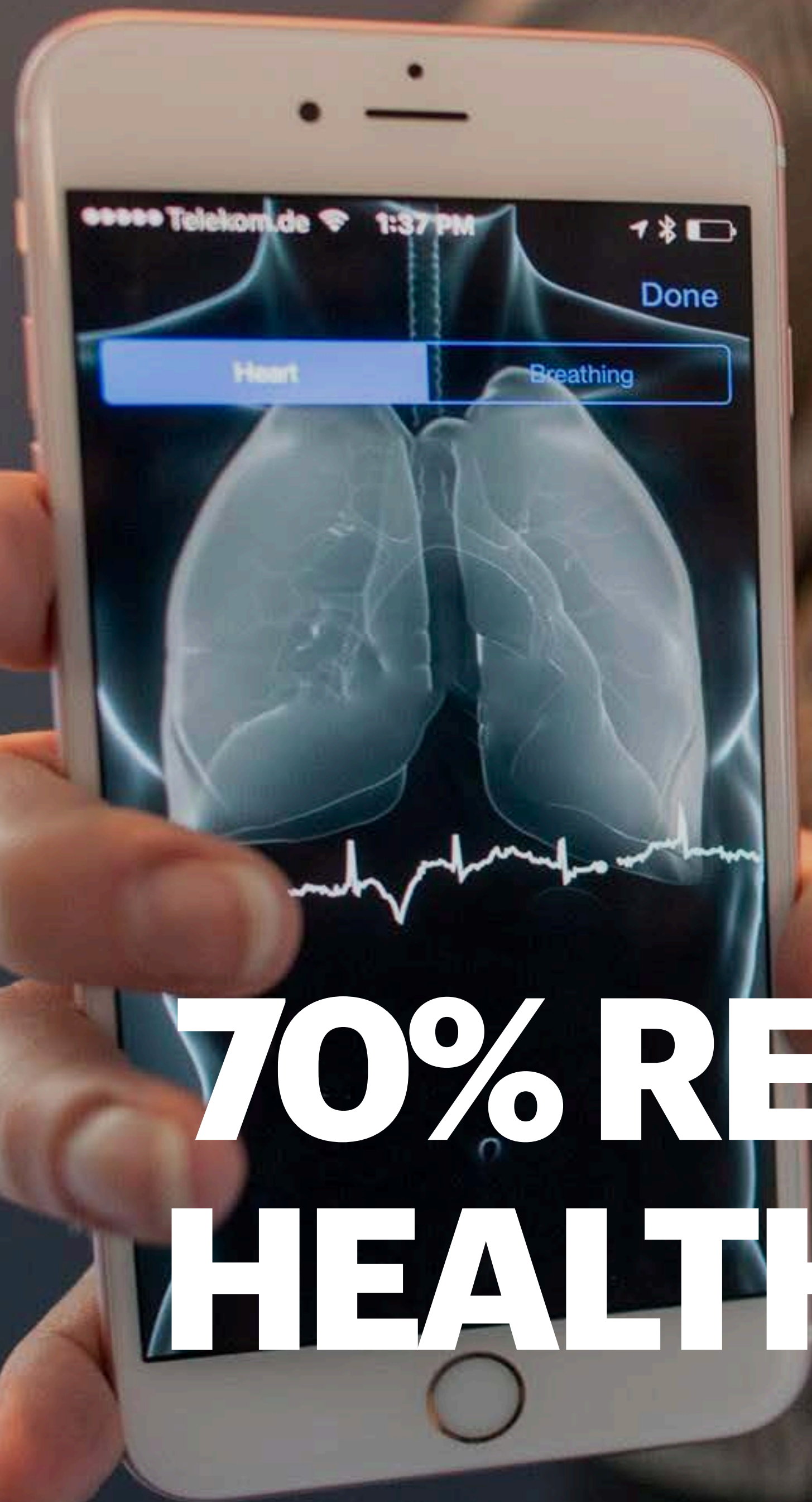
**AI-BASED
DIAGNOSTICS**



GENE THERAPY



**LONGEVITY
TREATMENTS**



**70% REDUCTION IN
HEALTHCARE COST**

AUGMENTED HUMANS

NEURALINK, CYBORGIFICATION, BIO-ENHANCED



FOOD SECURITY

LAB GROWN PROTEIN, VERTICAL FARMING



ENERGY IS TRANSFORMING

1 HOUR OF CAPTURED SUNLIGHT CAN POWER THE EARTH FOR A YEAR
IN 2024 30% OF ALL ENERGY PRODUCED IS RENEWABLE



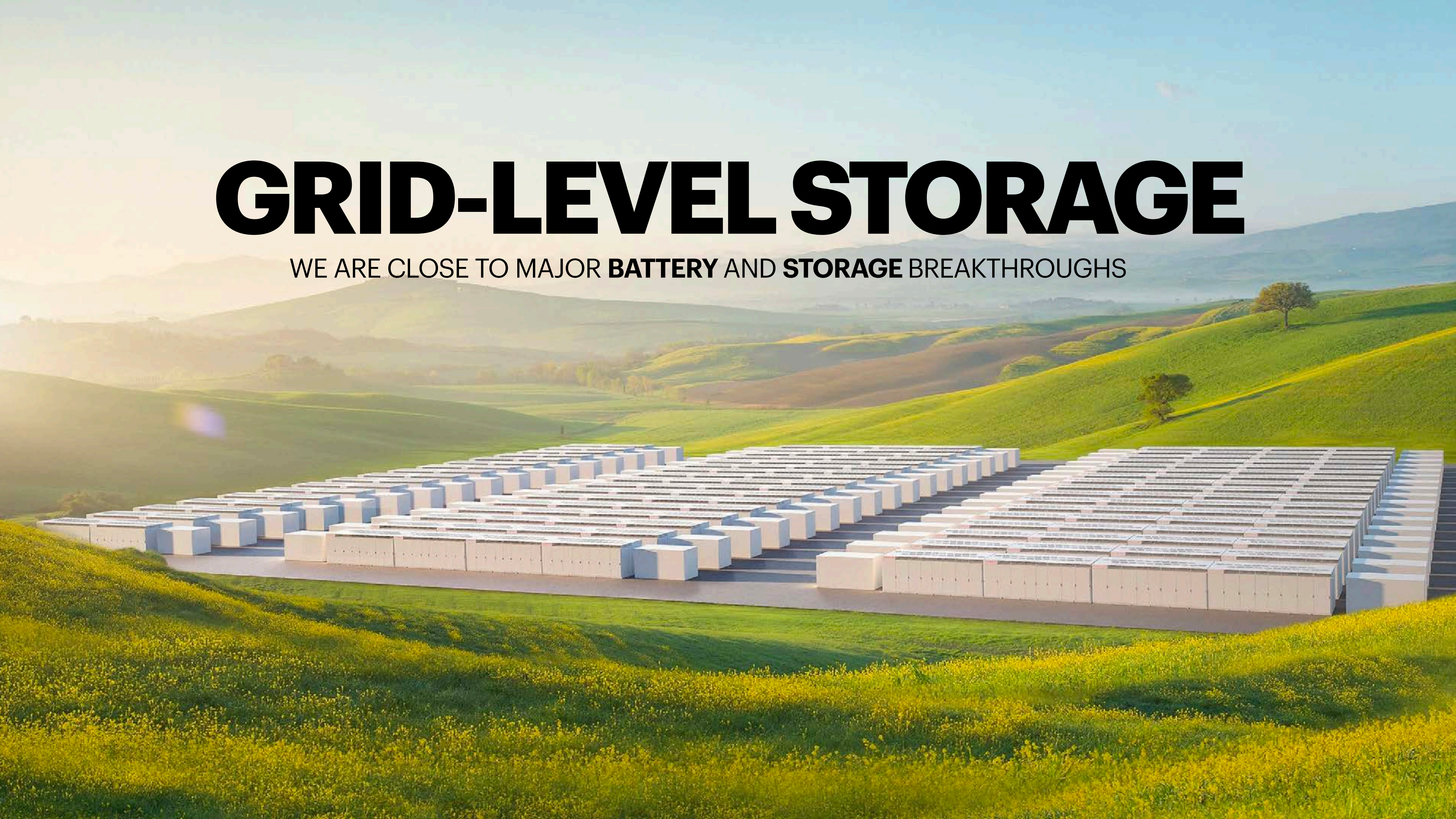
**CHINA LEADS EV ADOPTION.
BUT WE NEED GRID ADAPTATION**



GROWTH OF EVS

GRID-LEVEL STORAGE

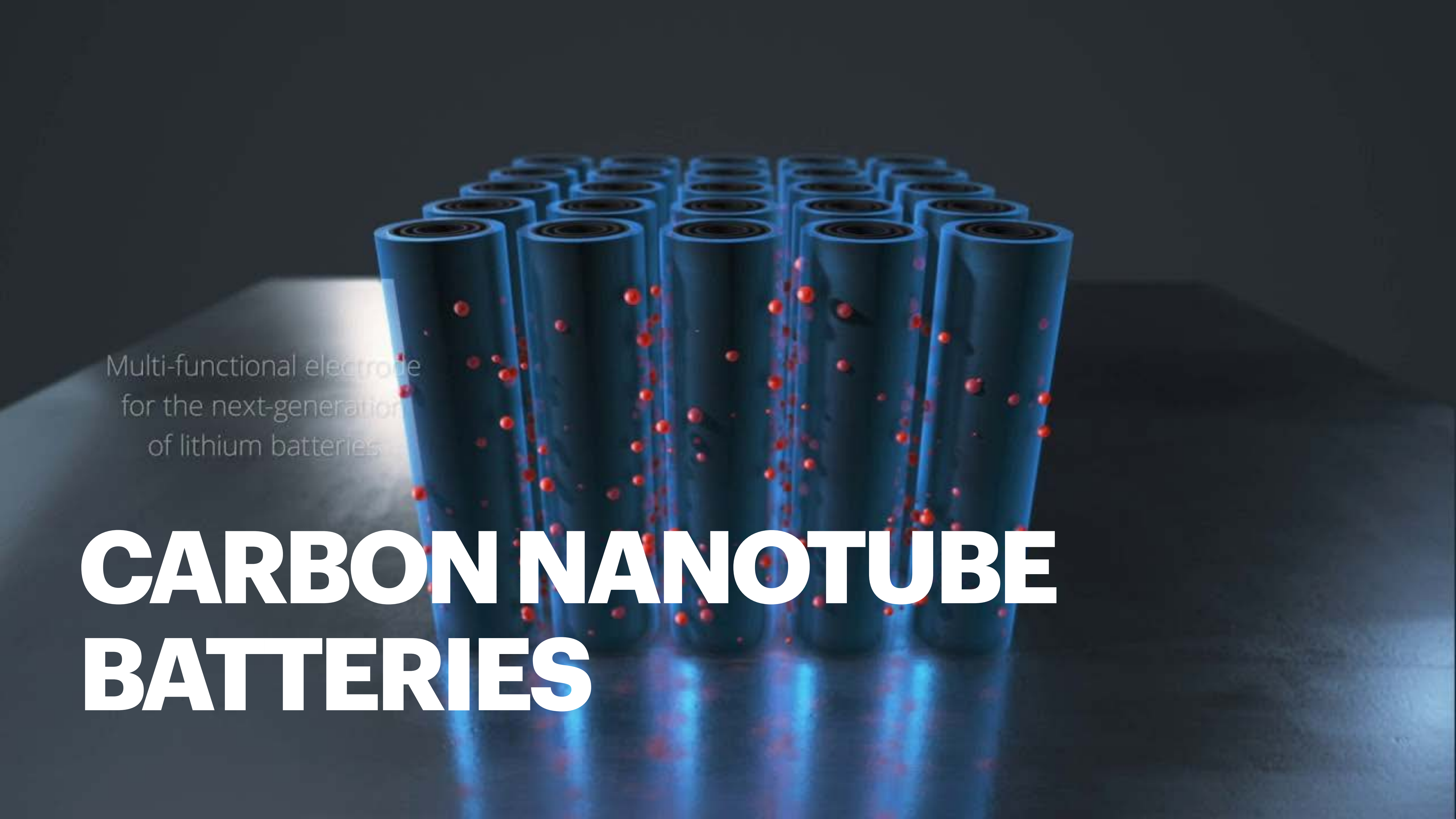
WE ARE CLOSE TO MAJOR **BATTERY** AND **STORAGE** BREAKTHROUGHS





FREE ENERGY

WIND, SOLAR, FUSION (PLASMA/TOKAMAK) AND THORIUM REACTORS



Multi-functional electrode
for the next-generation
of lithium batteries

CARBON NANOTUBE BATTERIES



CARBON CAPTURE



3D PRINTED HOMES

WILL SOLVE HOMELESSNESS TOO



*THAT'S 10 QUINTILLION USD

\$10,000,000,000,000,000

100,000X CURRENT GLOBAL GDP

THE "MEANING" ECONOMY

DAVID SHAPIRO

A person stands on a large rock in the foreground, looking out at the ocean under a sunset sky. The person is silhouetted against the bright horizon. The sky is a mix of orange, yellow, and blue, with some clouds. The ocean is dark and calm.

THE POST-LABOR ECONOMY

STATUTORY ROLES

MEANING + PASSION

HUMAN EXPERIENCES

CARE FOR HUMANS



LUDDISTAN

CAPITALISM A FAILURE
TECHNOLOGY REJECTED
HUMAN EMPLOYMENT PRIORITIZED

COLLECTIVE

TECHNOSOCIALISM



HIGHLY AUTOMATED SOCIETY
BROAD EQUALITY , SUSTAINABLE PROSPERITY
UBIQUITOUS TECHNOLOGY ACCESS

ORDERED FUTURE

CHOATIC FUTURE



FAILEDISTAN

WE LEFT CLIMATE RESPONSE TOO LATE
GLOBAL DEPRESSION, RESOURCE WARS
GENERAL AUTOCRATIC RULE

INDIVIDUAL

NEO-FEUDALISM

ENCLAVES OF RICH LIVING IN WALLED CITIES
MASSIVE INEQUALITY
TECHNOLOGY DIVIDE





COLLABORATIVE INTELLIGENCE

WE WILL HAVE TO LIVE AND EVOLVE WITH AI FROM THIS POINT FORWARD

ARE WE HEADING TO

SUSTAINABLE PROSPERITY

OR THE POTENTIAL EXTINCTION OF THE SPECIES?



#1 BESTSELLING AUTHOR 


“KING OF **DISRUPTORS**”  BANKING EXCHANGE
MAGAZINE

2020 **FINTECH HALL OF FAME**


TOP 10 COOLEST **BRANDS** IN BANKING


HOST OF THE
 

ADVISED OBAMA & PRESIDENT XI ADMIN

“**GODFATHER OF FINTECH**”
THE AUSTRALIAN 