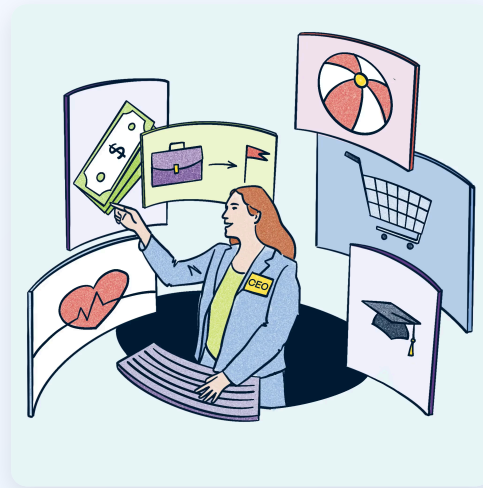


# Proactive Measures

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Winter 2025



## *Be the CEO of Your Own Life*

At Forerunner, we believe the world changes more than people change. A steady cycle of societal, political, and macroeconomic events influences how we live our lives, but consumers more or less always strive for consistent aspects: purpose, progress, and resilience.

How consumers reach that today is increasingly complex. There's a convergence of new cultural and career norms, mounting financial pressures on younger generations, and now major advancements in technology (Gen AI). It's creating an unprecedented opportunity for tools that really, finally, truly help consumers get proactive. There is a new dimension in what's possible for meaningful personal agency, accountability, and self-directed optimization — across our health, education, careers, finances, and personal security. Now more than ever, individuals are motivated to step into the role of "CEO of their own lives."

Our new framework, Proactive Measures, encapsulates a dual vision for this: 1) the mastery of precise data capture and interpretation for expertly personalized experiences, and 2) the development of products and services empowering actionable strategies — all to thrive in a society increasingly defined by autonomy and self-direction.

The demand for Proactive Measures is being driven by three key forces. First, societal and cultural norms have evolved to require much greater levels of accountability and self-advocacy. Traditional structures, such as lifelong employment and standardized education models, are becoming increasingly fluid as people opt for a patchwork approach to their careers. The rise of part-time work, remote jobs, side hustles (almost 50% of millennials and Gen Z have one), and the gig economy (a \$557 billion market expected to triple by 2032) requires individuals to self-direct their career paths and pursue non-traditional formats for continued learning. Additionally, rising healthcare costs, heightened consumer awareness

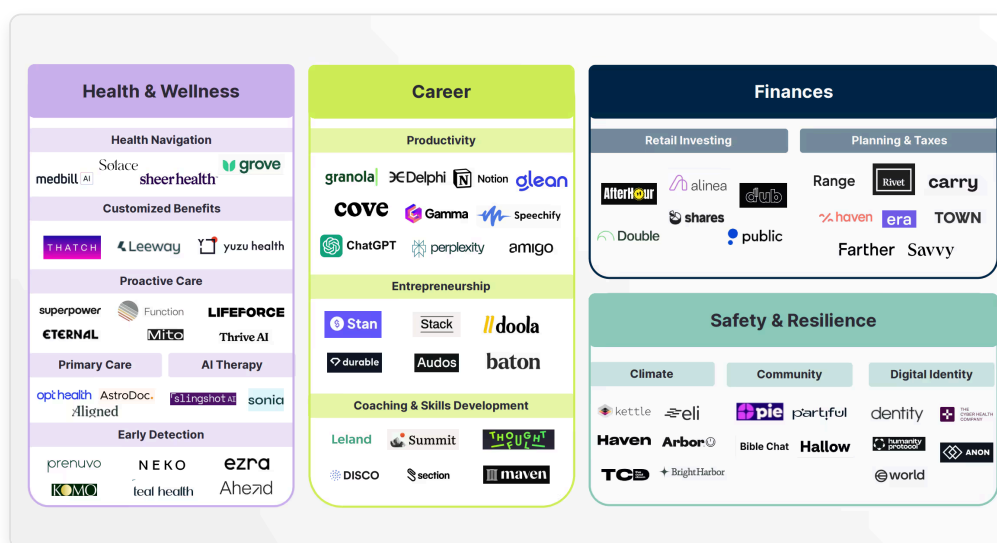
of lifestyle diseases, and the fact that it isn't getting any easier to navigate the traditional healthcare system have fostered a growing recognition of the value of proactive health management versus reactive care. A widespread cultural emphasis on self-care underpins the demand for tools with continuous data capture and tracking, and decision-making assistance, such as OURA, for example.

Second, technological advancements are playing a pivotal role in enabling, if not prompting, these shifts. Gen AI is capable of delivering hyper-personalized insights, guidance, and automation at scale, making sophisticated tools more accessible to individuals. This advancement is continuously accelerated by the frequency of digital interactions, with data analytics enabling users to track progress, optimize behaviors, and make informed, upfront decisions.

Finally, broader economic pressures are weighing especially heavily on younger generations, reinforcing the urgency for proactive solutions. For the first time in modern history, 30 year olds today are worse off economically than previous generations were at that age, and Gen Z believes they need a salary of a whopping \$600k to be financially successful in today's world. Tools for financial resilience and economic growth are evolving from strategic advantages for some to necessities for all.

Opportunities to invest in this transformation span four key areas:

- **Health and wellness** solutions are central, with AI-powered offerings addressing everything from diagnostics and preventive care to personalized fitness, mental health care, and nutrition optimization.
- **Career empowerment and modernized education** represent another crucial domain, with lifelong learning and career planning platforms leveraging AI to identify skill gaps and recommend tailored solutions. Personal branding and networking tools further enhance individual agency in career development.
- **Financial autonomy tools**, including budget optimization apps, AI-driven investment platforms, and business planning software, are also increasingly critical.
- **Safety and resilience**, with platforms building new scaffolding for climate protection, insurance, digital identity protection, and local community building.



The market potential for solutions aligned with this thesis is vast. The global wellness economy is projected to reach \$7 trillion by 2025, as consumer health continues to see

tremendous tailwinds with the potential to propel companies like Superpower, Function Health, Prenuvo, and Thatch into mainstream consumer culture. The career tools market continues to grow rapidly, reflecting the increasing appetite for productivity and self-directed learning, evidenced by the market reception to Glean, Granola, Cove as well as Stan, Fora, and Leland. Similarly, personal finance apps are expanding as individuals seek greater financial independence, as we've seen through the rapid growth of Public, Era, Town, Haven, and Rivet.

By focusing on these criteria, the "Proactive Measures" framework seeks to redefine personal agency and empower individuals to achieve their full potential. We see a future where empowerment and success are universally attainable.