


5Rs: Lay person's MOAT in the era of AI.

Moats			Reasons	
Social (participants)	Roles	<ul style="list-style-type: none"> • How you're perceived in the network—and the value you create. 		<ul style="list-style-type: none"> • Skills come and go quickly. • Jobs, while more lasting and stable than skills have become far more transient than they used to be.
	Relationships	<ul style="list-style-type: none"> • Your network 		<ul style="list-style-type: none"> • Robots and AI will form relationships down the road. • However, there's still going to be moat for humans in this area for quite some time.
Social (structure)	Responsibility	<ul style="list-style-type: none"> • Ethical/moral responsibility 		<ul style="list-style-type: none"> • A human must be in the loop to oversee ethical/moral responsibility of AI. (e.g., alignment of AI with humanity's interest)
		<ul style="list-style-type: none"> • Legal responsibility 		<ul style="list-style-type: none"> • "Liability belongs to persons—never the model: <ol style="list-style-type: none"> 1. Natural person (individual people) 2. Judicial person (Corporations, LLCs, governments)
Individuals	Risk-taking	<ul style="list-style-type: none"> • "When something is important enough, you do it even if the odds are not in your favor." - Elon Musk 		<ul style="list-style-type: none"> • AI agents will remain in the guardrails (i.e., not be able to take more risk than it is provisioned.) Humans still own courage-capital.
	Resilience	<ul style="list-style-type: none"> • Humans can focus relentlessly; chips can't allocate themselves—yet. <ul style="list-style-type: none"> ▶ <i>Skill × focus × decades = life's work</i> 		<ul style="list-style-type: none"> • Until computation is nearly infinitely available and dirt cheap, someone will have to decide where to invest it.