

**Figure 4** Overlap in climate refugia between 2021–2100 under four emissions scenarios, for all climate metrics (climate velocity, and rates of change in SST, oxygen content, ocean acidification, and cumulative marine heatwave intensity) across projected reporting periods, within the EEZ (A) and existing MPAs (B). Overlap is quantified as presence—absence of refugia on the basis of each metric—period combination. The maximum value is therefore 20, achieved when climate refugia are present in terms of each metric (five metrics) and in every reporting period (four reporting periods, excluding the recent past (1995–2014)).