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BERNARD: I've been working in this industry for about 25 years and I started in the industry as an advisor. I used to be a practicing lawyer and I resigned and became an advisor. I know the reality of what it is to try to launch a practice and build something from scratch. And 25 years later, I try to bring that into my job. There's aspects of the work that are going to be changed over time by technology, but at the end of the day, we're humans and I think that advice is here to stay, human advice, because when it comes to the most important decisions in our lives, people will still want to deal with a human being.

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