



PODCAST TRANSCRIPT

Client Digital Engagement and Transformation for Family Offices: Featuring Bill Wyman, President Summitas

Season 01 | [Episode 04](#)

Mark Wickersham (00:29):

Appreciate you taking some time today, and congratulations by the way, on the PAM Lifetime Achievement Award.

Bill Wyman (00:35):

Absolutely, and thank you, mark, for this opportunity. You and I go back many years, so it's a pleasure to work with you on this. It's going to be a fun hour or so to have a discussion with you.

Mark Wickersham (00:47):

Question, can you just explain a little bit about what Summitas does and who you serve?

Bill Wyman (00:53):

Take two words, engagement platform, and they want to have one takeaway. Think of Summitas as being an engagement. As I mentioned, we serve sfo, mfo, RIAs, law firms, accounting firms, families without a family office. The key point about Summitas platform is it's configurable. We spend time understanding what your pain points are, what your use cases are, and then we bring to bear the platform of Summitas to say, we think these aspects of Summitas will solve your situation.

Mark Wickersham (01:26):

So I think it's interesting, bill, you highlight and lean on engagement. I think one of the things that we saw early on with digital portals, for lack of a better word, is that especially on the RIA side, I think a lot of firms had rolled them out and their clients weren't using them. What is the key to that digital transformation and getting that incline engagement with the portal?

Bill Wyman (01:51):

So to answer your question though about engagement is we recommend you start off simple. What are, let's say of your 20 things you want to get done as a family office and to have solved with Summitas as an engagement platform, what are the top five? Let's get those addressed because those are going to be the ones that the family members, your clients are going to want to access first and get used to it. And then you can start saying, guess what? We have a new capability. So you want to get them comfortable. You don't want to overwhelm them. So we have RIAs

that have been with us 13 years, families that have been with us 13 years. There's no magic potion, there's nothing magical to do. All of a sudden a hundred percent of everybody's using it. But that RIA and that family, that first six months year, they might've had 10% of their clients using the Summitas platform that we had built for them. Right now they're at 75%. So it's a gradual process. It's an expectation even within the professional staff where we know family offices. Mark calls me, oh, I need so-and-so's telephone number. So they go and get it to you and it's an education. Mark, did you know you could get that information so easily at Summitas platform? Let me show you how you do it. It's a learning curve, it's a perseverance and it's a changing of behaviors.

Mark Wickersham (03:15):

It's a good point. I think maybe sometimes the expectation have been set too high. That change is hard as we know even within the family office that the professional staff, the B2B type of software adoption could be hard. But certainly when you're talking about a B2C type of relationship that maybe it takes a little bit more coaching, a little bit more patience. What are the top three problems that firms are coming to you that they're looking to solve? They're like,

Bill Wyman (03:43):

Number one is to bring transparency. And our client base generally deal with the upper end of the wealth. So there's more complexity. So they will need a Risclarity for financial reporting and performance and all the great things that you guys do, but obviously they're going to have trustees and advisors and accountants. So there's going to be a mass degree of information that needs to be centralized in one spot. So Summitas through our digital vault can help the entity, MFO, RIA, family office organize things so that a family member can then, or client can readily and easily get access to the information regardless of the source of that information. Part two of that is we have this really neat capability called Summitas share. The reality is you need to get information whether it's a tax return to a local banker, whether it is a tax return to an accountant, K -1s, W-2s, you name it.

(04:46):

There's information that has to be sent to a third party. But the important thing is how do you do it securely? We all know people are so readily accustomed to sending an email, a non-secure email and put some very private personal information as an attachment. That's a big risk. So Summitas share allows you to send it to anybody directly from the vault in a very simple manner that protects the integrity of that document and allows only the intended user to receive it. And another one is our financial integrations working with outside parties such as Risclarity and your add parts, which this week just became an,

Mark Wickersham (05:28):

Hey, congratulations. By that. That's a great addition to the ecosystem. We love working with

Bill Wyman (05:33):

That. And what we found is that we have this aspect called the financial dashboard. We can pull in metrics from Risclarity, Addepar, Orion, whatever, source the information that comes from the SFO or the RIA\MFO and map it into tables, charts and graphs that are a representation of what that entity wants to convey to the end user. A couple things have happened. It ties to that first question about engagement. We recently received some tremendous feedback from one of our mfo that they implemented Summitas about seven years ago, but about a year ago they implemented fin board and this financial dashboard is now accessed by the clients and what have they found? One is there's been a market increase in clients accessing the MFO Summitas platform to get this information, but also the advisors have reported that the conversations have been better. There's a better understanding of what the clients have from an investment standpoint, and these conversations are more meaningful. So it's leading to a stronger relationship between the client and the advisor, which then leads to a stronger relationship between the client and the MFO, SFO, et cetera. So it's access of the information, it's information that they want to access that is most meaningful. And then the third part of that is differentiation.

Mark Wickersham (07:04):

When you take a look at family offices and they're evaluating that tech stack there is that got a best of breed, which we've been talking about in the all-in-one. But what should firms be thinking about in this area when it comes to choosing a particular path?

Bill Wyman (07:19):

So obviously from my perspective, best in breed is the best solution because you're trying to provide a solution that an entity can't get elsewhere, A family member, a client, they're coming to you because they are getting something that is unique and it serves their particular needs. So if you get a Summitas platform versus let's say you're getting an add-on portal from let's say a data aggregator, the flexibility, the configurability, the breadth of the platform is going to be much more expansive with Summitas than on the portal. And that's by design. The one size fits all. There are benefits to that. You can get it done quicker, but I think it's a lower level of service levels than you can get from a best of breed. So the pros are the best of breed is it's best of breed and you're most likely to get the detailed functionality that you're looking for because if I want a platform from Risclarity or Summitas and I'm looking for them to help me get precisely what I want, you're going to be much luckier working with those firms

because they concentrate what their core expertise is, their core competencies.

(08:30):

So we're not dabbling in other things, you're not dabbling in other things. So you're focusing your energies on this area. So you're going to be able to deliver a much better solution than a one-stop shop that is trying to make a, I dunno, 50% to 70% solution across the board. So my opinion is breast of breed, but there are trade-offs, most likely a little bit more costly. It'll take you a little bit more time, but from what we've seen, it's well worth it,

Mark Wickersham (09:02):

Especially when the vendors cooperate with each other. As you mentioned, APIs have come a long way, so it has been a lot easier for vendors to communicate with each other. But I think then the next layer and the next evolution of that is when the two parties will sit down and really hammer it out on behalf of the client. So for example, with your integration with Addepar, our integration with Addepar, our integration with you, the client isn't necessarily involved in that science experiment, right? That the two vendors based on the expertise and the representation of their client base is doing that on their behalf. I mean, these things evolve over time and get more robust over time, but I do think when the next level of that is not only just having open API access, but then when the vendors are coordinating each other to build a very specific ecosystem, I think that's where the firms can win. When you take a look at family offices and the technology that they have or don't have, what do you see as some of the common mistakes that family offices are making when it comes to technology?

Bill Wyman (10:10):

Number one is they sometimes think they can build it themselves and they think they go through a beauty contest of Summitas and Risclarity and they say, well, what will it cost for us to have this platform? They go, oh geez. And they might get a little bit of sticker shock because they're looking for very specific things. They're looking for a lot of detailed work and that costs money would never not do an oil change in their car. They would never buy new tires for their car. And so there's maintenance of wealth just like there's maintenance on a house and a car and that maintenance costs money. So they will sometimes just say, oh, we can do this ourselves. And the risk of that is they're underestimating the time of implementation. The cost, let's say you build something changes and the biggest issue is you might've had someone on your team and maybe it's a 25-year-old 30-year-old who built this system and all of a sudden moves on and then now you've got a system that everybody relies on, but they can't make changes now you are stuck.

(11:21):

I think that's one of the biggest risks that they see to technology. I think also not relying on expertise. No one who's an investment person can handle the evaluation of a tech platform that's not their expertise. So you need to bring in that kind of expertise, whether it's a consultant and that helps bring clarity and really helps the family office or the entity understand what a scope are we talking? Are we looking at a scope from one to 20 or really when you narrow it down, we just need these five things. So that kind of expertise and no one would expect to have hire me as an investment consultant. I just put that expertise. So I think that's another critical thing. If you don't have it internally, make sure you get some ideas because if you just do it yourself internally, you could really get caught up in the whole sales process.

(12:22):

There's that classic joke, A man dies goes to heaven, St. Peter says, come on in, take a look around, see what you like. And it's very relaxed. People are reading books, they're having coffees. It's just a very chill, lovely environment. And so he decides to go down to the other side and ask the devil, may I take a look inside? And then goes inside and it's partying and it's an open bar and people are dancing and it's all fun and games. So he goes, well, I'm going there. And then afterwards he goes down there and it's pain suffering fire. And he goes, what the heck? Heck happened here. You talk to the marketing department in those kind of things. So

(13:06):

I know a lot of instances the family members get so caught up in the presentation, but then the implementation, we talked about that earlier in our call, the implementation just misses the boat and who has the responsibility of that? But the family office and the professionals on that team, and they're the ones scrambling trying to make it work. So don't get caught up in the sales and marketing. And a key part of that is talk to your service providers clients to get referrals. Talk to them about your use cases, how it's being used so that you can at least get some familiarity from someone who's actually using Summitas. What do you think of their service? Why did you select them? Why are you still with them five years later? And that can help bring clarity that we're working with a firm that's going to make it happen. And so I think those are some of the risks as it relates to tech stacks and just basically one last one is getting caught up in those conversations where you think you've got these five use cases, you have a team meeting, what are we looking to solve? And everybody is thinking of some esoteric kind of thing that they need to get addressed and all of a sudden you've

Mark Wickersham (14:20):

Got some edge case,

Bill Wyman (14:21):

You've got inaction because you've got these 30 things you got to address of which really 20 of 'em are not important, but everybody has it now. They think we have to find a solution for that. So those are the major ones that I see as the common mistakes that they could be made when you do a tech assessment.

Mark Wickersham (14:39):

Well, that's a good greatest hits of common mistakes I think for sure. I think it is hard to imagine from my standpoint, there's still some doer yourselves out there. I mean obviously the key man risk. I mean as you know the software development process, you're never done. That's right. Don't fool yourself from thinking you do these six things and you have a system and you're all set and enhancement list. As long as there are arms that we're continuously working through for our clients and feedback based on the product and continue to evolve, the product regulations come out that require maybe some new change. I mean the Corporate Transparency Act has come out requiring some additional capabilities that family offices now need to adhere to. And if you had that kid that was no longer with the firm and you need to update the system and you don't know where the bodies are buried, that's an issue.

(15:33):

I think getting help is key. As you mentioned, investment professionals are great at asset allocation and picking managers and funds, but maybe not great at picking technology and having that guide can be key for that. I mean seeing through maybe it's a great sales process but not necessarily a great product fit. And there are cases on the other side too where it is probably a better product fit, but maybe the sales process isn't as smooth as you would hope. And if the evaluation's just based on the shiny object syndrome or recency biased, then you may be not necessarily selecting the right vendor. And then finally, it's like I think the one aspect that's hard to evaluate for any firm is the service component of it. It's a blind item When I become a client, what is that experience going to be like? What is that onboarding experience going to be like?

(16:29):

What is that experience going to be like three years from now when I need the help and I need a change made? How does that work? So having that referral, having that network, being able to talk to other clients I think is key. I do caution firms that when they do talk to their network is that you want to make sure that there's some sort of operational similarities

between firms. Firms. They'll come to me and they're saying, we're looking at an orange and a pineapple and a rhinoceros. It is like these three totally different systems. How did you get that list? How is that your short list of vendors totally different. And you're like, how did that happen, right? Well, they talk to their friends and their friends tell 'em, oh, I got this and these guys are great, but meanwhile they're friends a \$500 million RIA that's doing a mutual fund wrap with some investment planning and they're a complex family office. So having that tour guide can really make a big, big difference. But what are some of the ways in which firms can make that adoption process easier?

Bill Wyman (17:37):

Understand your objectives. What are you trying to achieve with a day one launch? Keep it simple so that you can understand what your key drivers are and get to that point where that day one launch is going to address really substantially what are the most important issues. So understand those objectives and the timeframe. It's very possible, and it's actually in our perspective recommended. It's like you have launch, launch plus six months, launch plus a year, and then you add new capabilities over time so that it starts to address more and more of what you're looking for. Having realistic timeframes. We do a lot of handholding for our clients and some are just independent. There are some families we meet with weekly, biweekly, and there are some families that we have to say, okay, can we get a call once a quarter just to see how everything are?

(18:31):

So you have to have realistic timeframe. Some families, some MFOs, they have the bandwidth, so you need to make sure that it's realistic. We can share that we can get the Wickersham family platform built in two days. And that's not to say it's going to take two days to get it launched to a family of 50 people. There is work to be done. And so there has to be a commitment that we're going to make this, and it's one of those curves where it's going to go up initially and then once adoption comes in, the amount of time to support it is minimal because Summitas is a very self-sustaining kind of platform once you get it up and running. But there has to be that commitment, so realistic timeframes on what it would take given the number of people you have on your team, the other commitments they have, and how much time you could get from individuals to put into such a task of branding, understanding, figuring out how to launch it to the family, getting it operational so that when the family sees it the first time, they're like, wow.

(19:36):

So we work a lot with the wow factor because if you get 'em on day one with the wow factor, that's going to help a lot with engagement. And part of that is from the top, maintain the energy on the project saying this is critical for our success. And part of that is we've heard stories from many families. The reasons why they go to a Risclarity and a Summitas is that the younger generation are expecting the kind of capabilities that our technology provide. And if they can't get it from the family office, guess what? They're going to go to a wealth management firm that does provide the app experience, that provides fingertip access, that provides the transparency and the level of reporting that I as a family member are looking to achieve. So it is incumbent on these entities to make sure, and this ties a little bit to breast of breed, it's incumbent on them to make sure that they're always thinking about what do our end users want, what are they looking for? And then how do we get the technologies to allow us to deliver that kind of capability both today and in the future?

Mark Wickersham (20:45):

Well, Bill, I think this is probably one where we could probably spend a whole hour on technology adoption. This is a subject where change is hard and there's a number of factors why, but there's also another number of factors in which you can have better success rates with technology adoption, a lot of times it may be firms that are, they pick the right vendor, they pick the right technology, but the implementation process goes sideways and that can be due to them or it could be due to a vendor or both. But having that executive sponsor, as you said, has got a key, right? Coming down from the top, setting it down, this is what we're doing, this is where we're going, this is why we're doing that. And having that communication can help get everybody on board With that change, you can see a lot of resistance sometimes on the lower ranks. And then there needs to be a little bit of a brutal prioritization process. Or in the software industry, we call it MVP, minimal viable product. You can't do everything at once on day one, right?

(21:48):

You have this time scope kind of continuum that you need to manage and cone down on those key use cases that are really going to add value on day one and really focus on that minimum viable product to get that launch, get people using it, get that feedback, get that momentum going. I also think momentum in general, well, it's hard to measure. It's really kind of something that is, you can feel and it's a key success factor. Sometimes you can pick up momentum and gain momentum and projects can have good momentum and sometimes you're struggling gaining that initial up to speed. So I think that MVP approach helps you gain that momentum and momentum's important Success falls success. Right. Let's talk a little bit

about this next. I think this is an interesting part of the digital experience. I think we talk about members and the rising gen.

(22:47):

I think a lot of the wealth creators or baby boomers or Gen Xers that are on the late side, Gen X pre-internet, you have a lot of folks that are certainly digitally native and there's expectations. I think there's a commercialization of it that has happened with people's lives when it comes to the phone, regardless of what age you are, we have instantaneous access to the information you want on your phone, on your device of choice. You can run your fingers through your money, that type of stuff. But what are the expectations around that in terms of family office should be thinking about with that next gen and a digital experience they should be providing to their, I don't know if I would necessarily say younger. I think it goes across all generations, but certainly there is a younger generation that has some more of a hard expectation around that.

Bill Wyman (23:33):

I think that ties to the collaboration that a family office would have with the family members so that they have, let's say a voice. So one of the families that we brought on board about six years ago, they have various committees. There is the next gen committee, there is the technology committee, there is the family council, and as part of their due diligence and there's a cross generational membership in each of those, part of the process was the family office professionals narrowed it down to Summitas. They thought Summitas was the right solution for this particular family office. So I thought, great, well let's sign the MSA and they said not so quick. So we had to go and present to those three different committees that represented different generations, different family branches, et cetera, to make sure that they were all on board because that family really built its family office and the family on consensus.

(24:36):

And so it was a longer process, but what we found was once you've got that buy-in across the different generations and the age groups that there's going to be a little bit of everything within Summitas that's going to meet my particular needs. It was an easier implementation and the satisfaction levels of the family increase because they were all on board that all of a sudden they didn't realize, well what's this? Why is the family spending money on this? I didn't know anything about this. And then what it also did was because it's about a hundred family members, strong family, so these, let's say 20 or so family members were involved directly with the evaluation and the discussions with me seeing the demos, what it led to was having this core group of power users, I dunno what you want to call 'em, but those that are the core group that start to use the platform day one,

Mark Wickersham (25:32):

Early adopters.

Bill Wyman (25:34):

Thank you for that there. So the early adopters, they're excited about it, they know about it, and then all of a sudden they start talking to their cousins, their siblings, oh yeah, the Summitas platform is great. This is what I did. Oh really? And then they start contacting the family office, I want to get the training on that. I want to be able to do this. I want to get this information. So that notion of involvement really helped a lot and it transcends the different generations to make sure everybody's on board. But I also think on certain regards, the older generation have to be a little bit more convinced that there is this need. I do see some of the families we talked to, the older generations, the G twos, G threes control the purse strings, the G4, G5 and sixes really want to Summitas, but the ones that are paying for it are less than certain. So it's a process to make sure that the energy and excitement that come from the family members and the younger generations spews upward to the older generations to realize why it's important and overarching that is what families want over time. And that's the notion of protecting their legacy. So by having a Summitas engagement platform for a family that have family members located around the world, that allows them to securely communicate, share pictures, share videos, access information, helps them even more with protecting and ensuring the long-term viability of that family from a legacy standpoint.

Mark Wickersham (27:07):

I think that's a great point. I think Presley's families and the more generations you have, the more disparate they have geography wise that will spread out and how do you keep 'em connected? But I also think that people want to consume information in different ways and that maybe that older generation still likes to read a newspaper and still want a stack of paper that to go through every quarter and that's fine. But obviously the younger generation is more, they want information on demand. They don't want to wait 60 days after the quarter end and only see an update four times a year because their Merrill Lynch account or their Fidelity account's giving 'em a totally different experience so that families that are offices are more cognizant about expectations and experiences of what the different generations are, have a better chance of being more sustainable over the long-term versus, and I think it's great that that family had a cross-generational consensus versus the founders saying, this is how we're doing it and this is what we're doing. And he has a particular expect than the money passes and everybody takes their ball and goes home and the family office is no longer. What do you see as some of the biggest trends that are going to impact family offices in the next 2, 3, 5 years, and what do you see

in terms of maybe a trend or two that maybe is getting a lot of hype but might be a little bit

Bill Wyman (28:33):

Overblown? One is I think that one trend is just going to continue and there may be new ways because what, five years ago, no one was really talking about API. So I think with technology advancements, integrations are going to continue. I think more and more people are going to demand and expect that best of breed platforms will be able to communicate and collaborate so that if I've got a Risclarity and a Summitas, it's no big deal because I can get information from Risclarity and a Summitas and it's going to be this bi-directional sharing of information. So I think so very smart people out there are going to figure out ways to make integrations easier and more seamless so that best of breed solutions can talk to each other and share information in the way that they should. So I think that's going to be one.

(29:21):

I think one of the trends that I answer your question for both is going to be critical, but also overblown is going to be ai. Everybody's talking about ai. We've got AI plans as every firm does. I use, our team uses AI already today. And I think there are some really great benefits, but I think it's still in its infancy and I think it ties into some of the concerns family office executives have. Will AI replace me? Will it replace my team? And I think those are overblown concerns because family members are still going to want to be able to talk to their family office executive, their advisor, their family person, whoever it is that they talk to. It's still and always will be, in my estimation, a people business. But AI may make everybody's lives easier by doing things might've taken a day to do, now can be done in a manner of moments.

(30:23):

And what does that mean? You now have a day to do more value added things for the family, things that an AI can't do. So that will lead to potentially more scope of what a family office or an MFO can do with the family because now you've got professionals that used to be doing more mundane tasks now can do more value added tasks for their family and bring even more value and make it even more imperative that family members see, wow, we are so glad we have this family office because they do so much for us. So those are just a couple off the top of my head.

Mark Wickersham (30:59):

I think those are a couple of great ones. Bill, I think when you talk about AI, I would agree with you. I think it's the most hyped up one. I also think it could be the one that has the most transformation in the long term. I do think AI is not going to replace somebody, but somebody using AI is going to replace somebody that's not using ai, is what I think is going to happen,

right? And the beauty of AI is that so much information, especially in the family office, land is stuck in documents, unstructured data, and AI is really good at breaking that down and disseminating that. So a family office executive can get up to speed on a state agreements or subscription agreements or find out outliers of a subscription agreement based on other ones or the information that would've taken analysis that would've taken days that they can do within minutes is going to occur, but it's not going to replace anybody.

(31:53):

Like you said, it's going to allow 'em to focus on more client facing higher value tasks, be able to summarize some of that front analysis work a little bit quicker, especially with alternative investments too. I think you look at being able to disseminate that information a lot easier. The other thing with APIs, I think that technology is there. It's now up to the vendors, is up to you and I to be able to harness that capability to the best interest of our clients, and that's the next evolution. You see adapar doing that as well with their integration partner page and putting a real focus on it, putting teams on it, not just a partnership team, but somebody like Sue McDermott that works on operationalizing those integrations. That's the next stage is the technology's there. It's just that they need to be operationalized and they need to be optimized for the specific needs of the family offices. And that's up to you and and vendors that do that with each other. So I think those are a couple great ones. I just want to wrap this up on a personal note. I think this has been a great conversation, Bill. I feel like some of these topics we could have stretched out for a lot longer, but both of you and I, we like to travel. We've talked about some of our travel exploits, but what has been some of your better travel experiences over the past few years?

Bill Wyman (33:14):

I would say that my two favorites and they're completely different, and one is a little bit unfair. We lived in Geneva for four years, as I mentioned. So we got to travel around a lot in Switzerland, and it's my most favorite country. It is just absolutely gorgeous between the cities and the mountains and the valleys. And my favorite place is a little town called Grindelwald. It is a quintessential Swiss village with the chalets. It's in a valley, green Valley. You see the cows with their big bells. I mean just typically Swiss town with the river rushing through it and around you, you just look and see nothing but mountains around you and huge mountains like the Iger and shorn. So if you've been to the Grand Tetons, those are impressive. But imagine Grindelwald is a town that's surrounded by the Grand Tetons to an idea of what it is.

(34:12):

And one of the things that it has nearby is something called Rimmel Back

Falls. So these are all the things that are there. And Treach Falls is a waterfall that over the millennia has actually built a cave inside the mountains because of the glaciers and the snow and ice melting during the seasons. And so it just because of the water just built out a cave inside. So the falls are actually inside the mountain and the Swiss being the Swiss, we're able to build a funicular and paths that parallel the falls. So you can actually go up inside the mountain in a funicular and you walk down next to this incredibly cool waterfall that is inside the mountain. So the Swiss food is great. The chalets are beautiful. So it is my favorite, favorite place in the world. And I also have to give a plug for New Mexico.

(35:08):

There's a place called the Carlsbad Caverns, and it's this huge cave. And twice a day, early day late in the day, the bats in the evening go out to feast and in the morning come back to Roost and they have this amphitheater. And you sit there and it starts to become darker and darker, and then all of a sudden you start to see a little bit of 'em coming out and then the sun goes down and you just hear them and they're just a foot above your head and they're just fluttering thousands and thousands and thousands. It's like a swarm. Such a cool experience. So those are two top of my head favorite places.

Mark Wickersham (35:50):

It sounds pretty good. I've always said with the family, we love the sound of music. I want to go on one of those sound of music tours. That'd be fun. Or Hike Village to Village over there.

Bill Wyman (36:01):

Last April we went to Salzburg and we did the whole sound of Music thing and still is fun. We went to the church where Maria we're married and

Mark Wickersham (36:11):

Nice.

Bill Wyman (36:13):

It's really, and the shocking part is that movie is what, 60 years old? How many people still come? We were in this main square where their first Maria was singing Dore Me and these tour buses and people are singing the songs from the Sound of Music 60 years later.

Mark Wickersham (36:30):

Yeah, no, it's a timeless classic.

Bill Wyman (36:32):

Right? And Salisbury is gorgeous though. Add that on. It's a beautiful, oh, I forgot how gorgeous Austria is.

Mark Wickersham (36:39):

Oh, can't wait. So Bill, really appreciate the time. It's been a great conversation. I appreciate you sharing your insights with

Bill Wyman (36:46):

Us. It's been fun. Thank you so much, mark, for asking.

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