

It's pretty much more of the same for us. But it requires asset allocation. But it's a great opportunity because people with this volatility reminds people they can't keep doing things exactly the way they've always done them, if you go back over the last 20 or 30 years.

So we're spending a lot of our time educating people about the broad range of things that are available to them. A lot of these tools, a lot of, shall we say, the paints on the palette haven't been there in years past. So since the break in the market in 08, we've had a lot of things that's been added to our mix.

A lot of it is just really coming out now. It's a democratization of investing, if you would like to call it, in that people have access to asset classes that they've not had access to. Whether they be in managed futures, in hedge funds, a lot of different choices in the alternative space. And I know you're very familiar with the liquid-all phrase, the liquid alternatives. So that's probably the biggest change. But it really builds on what has been coming along for several years.