

Katie Gardner, J.D., Director, Institute for Trust and Estate Planning - Bernstein

What inspired you to join Bernstein?

Throughout my life, I considered three career paths: counseling psychologist, professor or lawyer. Each of these professions appealed to me for a different reason. My work at Bernstein incorporates the most rewarding aspect of each of these three jobs. I considered counseling psychology because I love people—and, perhaps more importantly, I love *listening* to people. Working at Bernstein allows me to engage deeply with clients, but without charging for the time necessary to truly get to know them. Becoming a professor appealed to me because of the intellectual freedom inherent in research; at Bernstein, I can push the boundaries of current estate planning techniques by utilizing our vast wealth modeling capabilities in conjunction with the ever-changing legal landscape. With respect to being a lawyer, I continue to participate in the best part of my prior legal practice—strategizing wealth transfer mechanisms and explaining them to clients.

What is the most fulfilling aspect of being an advisor to your clients?

My clients all have one thing in common: they are so successful that they need to thoughtfully consider estate planning. I find it incredibly interesting that this is where the commonalities end. The modern client wants more than to simply use their wealth to create more wealth; they may want to provide for the people that they love, they may want to enact social change—or they may want to support the charitable causes that matter to them personally. Helping clients to achieve their unique goals is the most fulfilling aspect of my job because it is where Bernstein truly differentiates itself, and, consequentially, where I can add the most value. When you hire Bernstein, you hire a team of people who make it their mission to understand *your* mission. The right answer isn't always driven by the biggest tax savings (though, of course, we're great at answering that question). After all, what is the point of success if it doesn't help you live the life you want to lead?

Who has been the most influential person in your life?

My dad has had the greatest impact on my life. He is a (retired) experimental psychologist who researched memory and aging, often for the United States Armed Forces. His focus on how memory changes as we age drove me to think about how we plan for the end of life. So often we ignore this topic because we feel uncomfortable when we think about our own passing. However, planning for what happens after you die is actually one of the most loving undertakings you can engage in. When you plan your estate, you provide for and protect the people and causes that mattered most to you during your life. An estate plan saves expenses and headaches for those that you leave behind.

I also deeply appreciate my father's commitment to intellectual rigor and honesty in his work. My position at Bernstein allows me to continue this legacy: I engage in cutting-edge estate planning research that helps real people make the most out of their life's work.

Education

- Stanford Law School, Doctor of Law - JD
- Stanford University, BA - Psychology