CountPlus One
Relationships for Success

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Adam Hone is the same guy at work and at home. Quietly confident, fun-loving, and with an obvious sense of care for the people around him, his clients describe him as an extension of the family they didn't know they were missing until they found him.

Adam's passions in life are his family, friends, clients and golf – although golf he describes as a major source of frustration as well! In life, Adam makes sure that he is living every moment to the fullest whilst striving to make an impact that matters on others while never losing his infectious energy and laugh.

"People who know me, know that I'm no different at work or at home or anywhere. I live the same way. I'm always 'on' and my main mantra is that I try to see the positive in each situation and have a laugh where I can".

Adam is a Principal and Senior Financial Adviser at CountPlus One, overseeing a team of nine and working across the firm's clients to provide wealth management solutions. He's been a Principal since March 2018, and in March 2021 he'll celebrate a decade with CountPlus One.

Adam's journey into Financial Planning began very early on into his Commerce Degree at the University of Sydney with two weeks of work experience, which quickly turned into a part-time administration role.

What Adam didn't count on was enjoying financial planning as much as he did.

"I found that financial planning was a great blend of, not only the finance side that I was already drawn to, but it also gave me the ability to help people which was really important to me."

When CountPlus One offered Adam the opportunity to do Authorised Representative training to provide financial services on their behalf, he accepted without hesitation.

Big picture

With some time at CountPlus One under his belt and opportunities to progress in front of him, he started to realise that a career in financial planning was ideal for his skillset and interests. "I wanted to do something where I could work with clients to make a difference and put them in a better position. It was a powerful responsibility to have, and I really valued the custodian role."

Adam said having responsibility and being able to make decisions he owns are driving forces in the way he handles his life, personally and professionally.

It's clear that family is a top priority, along with his clients and his team.

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Noting that it's perhaps unusual to spend almost a decade with one company in this modern fast-paced environment, Adam says he's never had a reason to move anywhere else. There have been enough changes, and enough varied opportunities along the way to keep him learning and growing in his role and with his clients.

Of the wealth-management world, it's the strategic modelling, planning and projections part that he particularly enjoys.

"I really like comparing different scenarios for clients and coming up with options. I try and look at the big picture. I think we can provide more value to our clients by helping them to plan holistically and by integrating specific tax planning advice by leaning on the accounting side of the business. When I can determine an optimal scenario for a client that puts them in a position that they never thought was possible, that's what I enjoy the most."

Women in Focus

Like his colleague, fellow Principal Margaret Munetsi, education too is a motivation, and Adam will co-present the second Women in Focus webinar later this month.

His wife and two sisters are examples of the audience he'd like to influence through the webinar, whilst also reaching out to females who are reticent to get involved in the family finances, until they are forced to which is likely due to circumstances outside of their control.

"I see too many situations with clients where the man will take control of the finances and the woman, due to her other responsibilities and commitments, may not be as involved as she would like. As this continues over time, I find that the education and knowledge gap regarding finances grows. When it then comes time for them to get involved, often they don't know where to start, which can be a very overwhelming and stressful situation to be in," he said.

"The Women in Focus forum gives us a medium to reach out and try to help people so that they can start to get more control of what's happening with their money and more importantly, why it is happening and the strategies involved."

In the debut webinar Margaret broke down the life stages into the 20s, 40s and 60s and outlined the needs and focus at each of those stages. Adam said he plans to expand on that from a wealth management perspective, with a focus on goal setting and planning.

He would like to encourage virtual attendees to create a list of goals, both personal and financial, which will act as the starting point in the planning process. "By having clearly defined goals it helps to sharpen your focus to understand what actions you need to take today to be in a better position tomorrow".

Adam and his team use these goals to formulate a holistic wealth plan which acts as the blueprint to guide clients on their financial journey. This plan is then periodically reviewed and updated as a client's situation changes to ensure the path they are on is still the right one strategically. This is an important consideration given just how much things can change in peoples lives from one day to the next – "2020 has evidenced just how much things can fluctuate especially when you least expect it". "The most value we can provide to clients is just being there through these changes and constantly guiding them to ensure their goals can be achieved and that they have peace of mind".

Future Forward

Looking ahead, Adam said he'll be ready for more responsibility. That may include children with his wife Danielle, and continuing to challenge himself professionally.

He's a big believer in backing himself, as well as lifting those around him to reach their potential. He's also passionate about the professional development of his team by meeting regularly with them to ensure that they continue to learn and grow. "The notion of being a custodian is a core belief for me and drives what I do. I received so many opportunities at CountPlus One throughout my career, so it is important that I continue to provide these same opportunities to my team".

"If I can advance my team and my clients as much as possible and leave them in a better position than when I started, that's important to me".

At the end of the day, I just want to be a good person and put 100% into whatever I do."