

ADAM RIDEOUT

Background report to support
inclusion in the **2019 Guide To The
UK's Top Rated Financial Advisers**



Adam Rideout

Foster Denovo Limited



Top Rated 2019







4.9 / 5  22 reviews

VouchedFor checks:

 Recent Client Reviews

 Restricted Financial Adviser

Services offered

-  Insurance & Protection
-  Pensions
-  Retirement income (annuities, drawdown)
-  Investments and Savings
-  Occupational Pension Transfers
-  Inheritance Planning

Qualifications listed

Adam has not added their qualifications to VouchedFor yet. Please ask Adam for more details.

Client Reviews

Adam Rideout



4.9 out of 5

Review from Verified Client

London | March 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Needed to set up a personal pension

How did Adam help you?

Set up SIPP. Transferred a pension. Set up employment insurance.

Have you seen the outcome you were hoping for?

Yes. I now have a pension and insurance.

What could they have done better?

Reveal costs at initial meeting

Review from Verified Client

Essex | February 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

I had spoken to financial advisers in the past and they only seemed to be interested in getting the best deal here and now. There was never any detailed discussions about how those investments would provide for me in the future.

How did Adam help you?

Adam's approach has been to look at what my needs will be when I retire; the income I will need to cover not just the basics but also provide a quality of life. He has then extrapolated that back to create an investment strategy that is tax efficient, diverse and is tailored to the needs of me and my family as a whole. What's more he has been able to "stress test" the investments to see what will happen to my retirement income if there is any market upheaval in the future. Adam has also helped me look at my more immediate financial needs and how I can help my daughters as they complete their education and begin working life.

Have you seen the outcome you were hoping for?

Yes. The changes that I have made are growing in line with predictions and I feel confident that I will have the funds I need to enjoy my retirement.

Review from Verified Client

West Yorkshire | February 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

What were the circumstances that caused you to look for a financial adviser?

I needed help to plan for retirement

How did Adam help you?

He has helped shape my finances from a mess into something logical

Have you seen the outcome you were hoping for?

Yes, I now know what to expect in the future based upon an achievable, realistic plan

Review from Verified Client

Essex | January 2019

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

What were the circumstances that caused you to look for a financial adviser?

I have acquired various pension plans over the years and needed advice as to how best to manage them.

How did Adam help you?

Provided sound information and advice which allowed me to make decisions on the future

Have you seen the outcome you were hoping for?

yes - all seems a lot clearer now and more understandable

What could they have done better?

Nothing springs to mind

Review from Verified Client

Surrey | January 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Following getting married and having children, I decided I needed a plan which would provide both short and long term financial security for my family. Although I consider myself fairly competent in managing finances, I felt I still needed an experts help in order to build an appropriate financial portfolio.

How did Adam help you?

Adam took the time to get to know and understand us, the things we like to do now and what we would like both my wife and I, and our children's future to be like. He helped us to build the right portfolio, providing insightful advice where needed. He keeps up to date on our circumstances, makes good recommendations that keep us on track with our plan, and responding as our needs change. We feel we get a very personalised service.

Have you seen the outcome you were hoping for?

Yes. In our recent review I was pleased to see we are achieving our goals and in fact now have opportunities to deliver some sooner than expected.

What could they have done better?

I don't believe there to be any improvements needed. We are very happy with the service that Adam provides.

Review from Verified Client

West Midlands | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

What were the circumstances that caused you to look for a financial adviser?

Desire to have good retirement planning in place

How did Adam help you?

Organised my pensions and created a sensible financial retirement plan

Have you seen the outcome you were hoping for?

I now have an effective plan in place

Review from Verified Client

London | November 2018

★★★★★ 4.7 out of 5

Service: ★★★★★

Value: ★★★★★

Advice: ★★★★★☆

What were the circumstances that caused you to look for a financial adviser?

Pension

How did Adam help you?

Managed the full pension plan plus ISA and any necessary insurance advice. Always made himself available to contact

Have you seen the outcome you were hoping for?

Yes but interested in future managed products that can react more quickly to market movements

What could they have done better?

Look for the lowest and sensible option for life Insurance

Review from Verified Client

Kent | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

I had a deferred workplace pension that was performing poorly and I wish to do something positive with it.

How did Adam help you?

Adam transferred the pot of money into a more competitive product. In addition he did an assessment of my risk appetite, built a picture of my likely future requirements and gave further financial advice based on these.

Have you seen the outcome you were hoping for?

Yes.

Review from Verified Client

Surrey | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Adam was recommended to me by a member of the family as I was looking to consolidate all my pension plans.

How did Adam help you?

Adam has advised me on how to maximise the opportunities in my pension planning and has been very helpful throughout.

Have you seen the outcome you were hoping for?

Yes, Adam has been very helpful throughout the process.

Review from Verified Client

London | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a financial adviser?

Looking to consolidate my previous company pensions into a private pension and to start supplementing my company pension contributions.

How did Adam help you?

Adam helped to coordinated the consolidation of pensions, and has advised on investment strategy for the personal pension.

Have you seen the outcome you were hoping for?

Yes, very pleased with the outcome.

What could they have done better?

Nothing. Adam has been very professional, has provided excellent advice and I would have no hesitation in recommending his services.

Review from Verified Client

Surrey | November 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Wanted to review my final salary pension.

How did Adam help you?

Explained options clearly and helped with the transfer.

What is your current situation? Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

Nothing really to be honest

Review from Verified Client

Essex | November 2018

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

What were the circumstances that caused you to look for a Financial adviser?

I was looking for a financial adviser as I wanted to start looking into my various pensions so I could get an idea of where I stood with each of them and what the possible outcomes were when I reached pensionable age.

How did Adam help you?

Adam has guided me through my investments and where required moved them to get a better return. Adam has recently been able to assist in me with my retirement plans and gives me updates on a regular basis. I have been very happy with the professionalism and knowledge of Adam and he has always been able to answer all my questions and allay any fears I may have.

What is your current situation? Have you seen the outcome you were hoping for?

The outcome has been achieved as I have been able to retire.

Review from Verified Client

London | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Change of job coupled with need to plan better towards hopefully an early retirement from full-time employment.

How did Adam help you?

Consolidation of previous occupational pensions, setting up of investment account and ISA account within tax wrap. Investment risk profile. Retirement planning.

What is your current situation? Have you seen the outcome you were hoping for?

Too early to tell with retirement funds but finances are much better structured and planned.

What could they have done better?

Service has been good so far, so no other feedback at this stage

Review from Verified Client

London | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

As soon as I started work, I wanted some basic advice on how to best invest/save my earnings and make sensible financial decisions in all aspects of life. Adam helped me with these initial questions and has provided me with advice as my life/career have developed.

How did Adam help you?

Adam has provided me with financial advice for almost a decade now. Adams advice has always been tailored to my own needs and ambitions as opposed to offering a one-size-fits-all service. I feel incredibly secure and confident in my financial future having followed his advice from the early stages of my career. I would recommend his services to anyone. In addition to the products and services that Adam has provided to me, I feel that he is a trusted advisor that I can discuss major financial decisions with. He is also able to utilise a wide network of contacts to provide assistance in other related areas, such as mortgage advisors and solicitors.

What is your current situation? Have you seen the outcome you were hoping for?

Yes, Adam's advice has changed and developed along with my personal situation.

Review from Verified Client

London | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Wanted to manage our small savings pit and forecast accurately into retirement.

How did Adam help you?

Simple no nonsense advice. Clear and authentic help and support. Tools to predict our

financial future which incentivised saving and investment.

What is your current situation? Have you seen the outcome you were hoping for?

Yes.

Review from Verified Client

London | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

I needed advice on how to consolidate various pensions and then to develop an investment strategy to ensure my pension has a good chance of giving me the income I need when I retire.

How did Adam help you?

Adam sorted out my existing pensions and consolidated them into one personal pension. He also put an investment strategy in place for me, which has thus far out performed the FTSE.

What is your current situation? Have you seen the outcome you were hoping for?

Yes.

What could they have done better?

No

Review from Verified Client

Surrey | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

I moved to a new venture and needed to spend some time thinking about how this would impact my long term finances.

How did Adam help you?

We mapped out my plan to retirement and personal goals and then created a financial plan

to achieve that.

What is your current situation? Have you seen the outcome you were hoping for?

Yes, I was able to pursue the new venture with confidence my long term financial planning was still on track.

What could they have done better?

I found it all very useful.

Review from Verified Client

Middlesex | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

Redundancy and need to reinvest company pension and to plan for early retirement.

How did Adam help you?

Adam took time to understand myself and my wife's current financial position, our future plans including early retirement and our attitude to investment risks. He then undertook a comprehensive evaluation of investment opportunities and presented options that provided a balanced risk versus growth portfolio.

What is your current situation? Have you seen the outcome you were hoping for?

Yes, given our age and requirement for early retirement Adam created a diverse investment portfolio that is delivering the steady growth we need.

What could they have done better?

To be honest nothing really as he listened, understood and took time to explain every aspect of our financial plan/investments

Review from Verified Client

Outside UK | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

I needed someone to help and advise me in consolidating my various pensions, prior to transfer to Ireland where I now live.

How did Adam help you?

He took all the information I passed to him, and successfully consolidated all the pensions into one account as I required.

What is your current situation? Have you seen the outcome you were hoping for?

The result was very much in line with what I expected, and I am happy with that.

What could they have done better?

I honestly don't feel there was anything further that Adam could have done - he successfully achieved what I was looking for.

Review from Verified Client

Kent | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

I needed advice on pension planning.

How did Adam help you?

Adam looked at my entire financial position, pension planning, savings and investments, and was able to build a portfolio to address my specific circumstances.

What is your current situation? Have you seen the outcome you were hoping for?

Yes, so far, so good. Many of the solutions Adam has suggested won't see their final outcomes for many years, but I am pleased with how everything is progressing.

What could they have done better?

Adam delivers a thoroughly professional service. Appointments are always kept and he's always prepared when we meet.

Review from Verified Client

Surrey | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

I had recently gone contracting and need to transfer my work pension into a private pension, as well as plan for my future. Not having the luxury of working for a company that took care of all of this for you, Adam advised me to invest and take out certain insurances should I need in case of unexpected issues arising in future.

How did Adam help you?

I have worked with Adam for more than four years as my financial advisor. Adam has always been proactive in reaching out to me with regards to accounts reviews and ensuring I have planned sufficiently for my future. He has put me in touch with some very valuable contacts especially with regard to will planning and mortgage advice. I have recommended many of my colleagues to Adam and would not hesitate in recommending him to anyone looking for a reliable and friendly financial advisor.

What is your current situation? Have you seen the outcome you were hoping for?

I feel just as secure as I did when I was permanent with my previous company, if not more so. My pension and ISAs are building nicely, and I have insurances in place in case the unexpected arises. I also have a better insight into what I will have to spend when I eventually decide to retire.

What could they have done better?

Not much - Adam knows his clients and tailors his participation with them accordingly. I've had FAs in the past who wouldn't stop pestering you and that was a real turn off.

Review from Verified Client

London | October 2018

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

What were the circumstances that caused you to look for a Financial adviser?

I wanted to make sure that my everyday financial affairs were in order, that I was engaging in effective tax-planning and that I was well-placed to meet long-term financial

commitments.

How did Adam help you?

Adam is upfront and honest. His advice is concise and jargon-free. He doesn't over promise but delivers effectively and efficiently on agreed objectives. Being able to rely on him helps give me peace of mind that my financial affairs are in safe hands.

What is your current situation? Have you seen the outcome you were hoping for?

Yes, I am now confident that my finances are well-structured and reviewed regularly to ensure they remain tailored to my long-term needs.
