

# ADAM RIDEOUT

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Background report to support  
inclusion in the **2022 Guide To The  
UK's Top Rated Financial Advisers**



## Adam Rideout


Foster Denovo Limited



Top Rated 2022

4.9 / 5  56 reviews







### VouchedFor checks:

 FCA status: Certified by Firm

 Recent Client Reviews

 Restricted Financial Adviser

### Services offered

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

### Qualifications listed

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

## Client Reviews

### Adam Rideout

Foster Denovo Limited



4.9 out of 5

Review from Verified Client

London | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Retirement

#### How has Adam helped you?

Conducted a thorough analysis of my financial requirements and matched those with my risk appetite on investment. Conducted thorough "what if" scenarios on how financial shocks could impact my plans. Helped me consolidate several pension funds. Made sure I maximised various tax reliefs available.

#### Have you seen the outcome you were hoping for?

So far, yes.

#### What could they have done better?

No improvements I can think of.

Review from Verified Client

London | March 2022

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I am approaching retirement age and my husband and I wanted to explore options for our future, including whether to continue working full time or part-time, or flexible/full retirement.

#### **How has Adam helped you?**

Adam helped us to think through what we wanted to achieve in retirement. Based on the lifestyle we hope to achieve, Adam prepared a report that set out how that could be financed and made recommendations for optimum times to start taking pension income; explaining the impact of different scenarios.

#### **Have you seen the outcome you were hoping for?**

I have the outcome I hoped for - and more. Adam explained everything in terms that I could pick up and understand. I am now able to make informed decisions and appreciate the financial impact of each of the options that I have.

#### **What could they have done better?**

I can't think of anything that Adam could have done better.

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Review from Verified Client

Kent | January 2022

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Approaching retirement and embarking on a major expenditure (house renovation)

#### **How has Adam helped you?**

Adam reviewed our full financial and personal position from a holistic perspective - taking into account our goals, preferences, risk appetite, likes and dislikes, plans and aspirations. He provided an assured guidance through options, formed the plans in consultation with us, explained pros and cons of each step and finally implemented the recommended changes to get us on to a sound financial footing for the future through to end of life. It was especially important to us that the resulting position was open and clear with low complexity in accessing and understanding our financial position and prospects. The consolidation of our pensions and investments onto the Clearview platform gave us this view and control.

#### **Have you seen the outcome you were hoping for?**

Yes absolutely. Not long after competing the initial changes recommended in the financial

plan we received an unexpected financial shock (redundancy). Thanks to Adam's ground work, this was very easy to cope with. Some small adjustments to the metrics in the planning tool and we had complete assurance that we were in a sound position to meet our goals.

#### **What could they have done better?**

The service, engagement and process management have been exemplary. We especially appreciated Adam's personal approach and clear narratives. He has shown that he cares about achieving the right result, has great empathy and we feel that a friend is looking after us

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Review from Verified Client

Surrey | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We wanted to simplify our savings and make them work more for us to ensure financial security into the future.

#### **How has Adam helped you?**

Adam reviewed our existing savings and investments and then put together a recommendation. In principle, this recommendation was exactly what we were looking for, and so, over the coming weeks, Adams team implemented the recommendation for us.

#### **Have you seen the outcome you were hoping for?**

Yes, our finances are now more simple to view and manage. Time will tell if we get the growth that were hoping for.

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Review from Verified Client

Kent | November 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Realisation that I'm not getting any younger and really hadn't given much thought to what

might pension might provide in retirement.

**How has Adam helped you?**

Made me think about what I actually want from later in life. Explained clearly what I need to do to achieve it, and created a plan of action to follow.

**Have you seen the outcome you were hoping for?**

Clearly it's a journey and I've a few years left to go on it, however I'm happy with how things are going and I know that someone is proactively looking after my interests and firmly guiding me to achieve the outcome I'm hoping for.

**What could they have done better?**

Nothing that I can think of.

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First impression from a user who is not yet a client

November 2021

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with Adam**

Adam has provided a 5 star service helping me plan my pension. Adam has been very professional in every aspect of the planning process from helping me understand what my options are to ensuring that him and his team will work with me to get the best pension plan in place for the rest of my life. I cannot rate Adam highly enough and would recommend him to anyone thinking of how best to plan their pension.

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Review from Verified Client

London | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanted someone to oversee and advise on passive, long term investments. Also provide options we may not have considered for retirement planning.

**How has Adam helped you?**

Although we had a good structure in place, Adam reviewed everything and provided options to consider that could improve our situation at the time. The annual reviews including projections to retirement based on our medium to long term goals is very useful in visualising if we're on track.

**Have you seen the outcome you were hoping for?**

Our private pensions are performing well without any need to micro-manage them. The annual reviews help to keep them visible and reflective of our risk appetite.

**What could they have done better?**

Generally very happy with Adam's services and it's reflected by referrals to several of my friends and work colleagues, many of whom have engaged his services.

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Review from Verified Client

London | October 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was in the dark about options regarding my personal pension

**How has Adam helped you?**

Explained the options clearly and highlighted the advantages of transferring my personal pensions to a more flexible arrangement

**Have you seen the outcome you were hoping for?**

Yes, I now feel more relaxed about my future

**What could they have done better?**

Not sure

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Review from Verified Client

Essex | June 2021

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I've always looked after my own financial affairs but increased complexity around pension rules and retirement planning led me to contact Adam on the recommendation of a friend.

**How has Adam helped you?**

Adam took time to understand our goals and help devise a financial plan for the future, providing advice on our pensions and investments to ensure we were utilising these effectively and in line with our risk appetite.

**Have you seen the outcome you were hoping for?**

Yes, it has been very positive to date although I view this as a long term partnership.

**What could they have done better?**

Nothing

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Review from Verified Client

London | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Wanting to plan for our future and our daughters future

**How has Adam helped you?**

Adam explained everything in a really simple way and always tried to keep costs low. He listened to our goals and I feel he has contributed to helping us achieve them.

**Have you seen the outcome you were hoping for?**

Yes

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Review from Verified Client

Surrey | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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



I did not have a financial adviser before Adam and I sensed I needed to get my financial affairs in order.

### **How has Adam helped you?**

I was introduced to Adam by a friend in our industry. Convinced that I wouldn't be a target client for Adam and he would be of minor value to me, I reluctantly agreed to meet. Since then Adam has helped me & my family with a more structured, tailored approach to financial planning and helping us translate our aims into viable short term and long term financial goals. Adam's guidance in consolidating a clutch of pension arrangements has given us a realistic view of what else we must do to retire comfortably, whilst his advice on tax-efficient investment wrappers to complement our 'pots' and give us flexibility, has allowed us to build-in some life-time events into our financial plans. The long-term modelling of financial planning has helped us immensely. He's extremely personable and very efficient and I recommend him without reservation.

### **Have you seen the outcome you were hoping for?**

Yes. We have much greater comfort in the retirement scenarios through proper planning and tax-efficient savings.

### **What could they have done better?**

I cannot think what else could have been better.

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Review from Verified Client

Essex | June 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

When I met Adam I was in need of some help. I had various Pension Products dotted about and was desperate for some management/control. I was also a bit suspicious that I was not maximising my Return on Investment.

### **How has Adam helped you?**

After good advice from Adam, we consolidated products under one management fee to save money. I was very confident Adam would put my investments to work and maximise return.

### **Have you seen the outcome you were hoping for?**

Yes, I now have a plan, which I had been lacking for years. Stagnant investments are now

working to maximise return and I am confident my retirement will be a comfortable one.

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First impression from a user who is not yet a client

April 2021

★★★★★ 5 out of 5

**Please provide a brief comment about your experience with Adam**

This was the first time I had ever spoken to a financial advisor and at 42 there was a lot to discuss! Adam has been so supportive during the whole process and guided us on the right direction to go. His advice has been totally invaluable.

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Review from Verified Client

Surrey | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To move my pensions into one pot rather than having them in various different places.

**How has Adam helped you?**

Recommended how and where to put my various pensions.

**Have you seen the outcome you were hoping for?**

Yes

**What could they have done better?**

Nothing

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Review from Verified Client

Hampshire | April 2021

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

To ensure we were on track with planning for our future and ultimately retirement.

**How has Adam helped you?**

He provided some fantastic advice. Takes a very structured view of your situation which starts with identifying your objectives and getting you to think about them properly.

**Have you seen the outcome you were hoping for?**

In progress at the moment. The outcomes are expected to yield over years.

**What could they have done better?**

Nothing. I liked the fact that he doesn't rush to talking about products.

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Review from Verified Client

East Sussex | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Needed long term strategy, pulling legacy pensions together in something I can more easily track for performance.

**How has Adam helped you?**

Laid out forward picture and sharpened my focus on what I need to do especially in the next 10 years.

**Have you seen the outcome you were hoping for?**

I have a new pension that has performed well.

**What could they have done better?**

Honestly Adam has been exceptional. I wouldn't hesitate to recommend Adam.

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Review from Verified Client

London | December 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I wanted to plan for retirement and ensure I was financially secure when I finished working. I was also contributing to pensions at work but had no idea if I was maximising my benefits so decided to engage with a specialist.

### **How has Adam helped you?**

Adam has allowed me to maximise my personal and work pensions, moved an old work pension into my private one to avoid messy admin years down the road and also set up an ISA for me to ensure I was being as tax efficient as possible with my savings. He also keeps me abreast of HMRC changes which may have a negative impact on my tax liabilities, so we also ensure I maximise my pension allowance each year. In addition, advice on mortgage insurance policies and inheritance planning allows me to know that should anything happen, my partner will be provided for.

### **Have you seen the outcome you were hoping for?**

Yes, very much so - all our planning sessions include analysis on how I will be, financially, when retirement rolls around and all indicators are green, but apart from the far off planning, I am very happy with the advice Adam has provided to me on day to day matters which could have large financial implications if not handled with due care.

### **What could they have done better?**

I am very happy with Adam's service and performance so far and have recommended to him several friends.

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Review from Verified Client

London | December 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I inherited some cash, shares and bonds following a family bereavement and needed some advice about how to manage it.

### **How has Adam helped you?**

Adam helped me to get an understanding of my financial situation and which type of investments would best suit me based on my personal risk profile and for the stage of life I am currently at. Whilst also incorporating into my financial plan where I wish to be in both

the short at long term. At every stage he has been thorough in ensuring I understand the processes in place and has always kept in regular contact regarding any updates with my finances. I have also been impressed at the speed at which Adam has worked and been able to produce outcomes for me.

**Have you seen the outcome you were hoping for?**

Very much so, thanks to Adam I feel in control of my finances and secure that my investments are being taken care of by a diligent advisor.

**What could they have done better?**

At this present stage I am very happy with the service I have received and would not see anywhere this could have been improved so far.

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Review from Verified Client

Kent | December 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

Approaching retirement - seeking professional financial advice.

**How has Adam helped you?**

Adam took a great deal of time to investigate our retirement needs and advised on suitable investments. He detailed a comprehensive financial plan so as to outline our projected retirement income after taking into account our risk appetite.

**Have you seen the outcome you were hoping for?**

So far yes. Investment performance needs to be assessed over a longer period.

**What could they have done better?**

Nothing to mention that comes to mind.

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Review from Verified Client

Outside UK | December 2020

★★★★☆ 4.3 out of 5

Advice: ★★★★★☆

Service: ★★★★★☆

Value: ★★★★★

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

I was a novice when I first went to Adam and he essentially told me the bare facts of (financial) life. Never forget that first meeting - a much needed kick up the backside (in the nicest possible way)

**How has Adam helped you?**

Helped me structure my financials whilst I was living in the U.K. including pensions, savings etc. And he continues to assist me oversee my financial planning even though I have moved abroad.

**Have you seen the outcome you were hoping for?**

Very much so.

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Review from Verified Client

London | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We didn't have a long term plan; we lived day to day, month to month financially and frankly were burying our heads in the sand with regards the future. Having our first child made us realise we needed to get our finances in shape!

**How has Adam helped you?**

Adam led us through a full review of our current position and took a number of actions on our behalf, for example consolidating multiple company pensions and reviewing our approach to investment to make our money work harder for us.

**Have you seen the outcome you were hoping for?**

First and foremost, I feel we have control, perspective and a plan that we can work to and of course alter as we go.

**What could they have done better?**

It's hard to say...for me the hardest part is getting a grip on spending - when you have as a couple multiple bank accounts, credit cards etc and want to try and get to the classification of it all. We tried a couple of apps but they didn't manage to connect everything. Helping us get more discipline/structure around that.

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Review from Verified Client

Kent | November 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had recently finished my full time career but am still working part-time and wanted ensure I had an appropriate and holistic financial plan in place as I phased into retirement over the next 5-7 years.

**How has Adam helped you?**

Adam took time to understand in detail all the elements of my financial situation, helping me to think through how it all fitted together and what role each element could play in my overall financial plan and life plan. Adam then made some recommendations for my wife and I to consider, including a cash-flow model with various scenarios which brought to life how the future could work out financially. Thereafter we agreed a course of action around pension arrangements designed to achieve optimal flexibility and returns against our risk profile. This involved a transfer and consolidation of some pension plans and Adam helped navigate through the transfer administration.

**Have you seen the outcome you were hoping for?**

Absolutely. I now have clarity on my overall financial situation, a plan I am confident with which is reviewed annually, or when required, and which is totally aligned with our overall life plans.

**What could they have done better?**

So far there is nothing I can think of that Adam could have done better.

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Review from Verified Client

London | October 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Value: ★★★★★

Service: ★★★★★

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

To find a trustworthy and reputable Financial Advisor who could understand and assess our financial needs.

**How has Adam helped you?**

Adam assessed our individual pensions, investments and savings, as well making long term financial planning recommendations.

**Have you seen the outcome you were hoping for?**

Too early at this stage to predict but remain optimistic.

**What could they have done better?**

Both myself and my wife are sincerely grateful for Adams professionalism in his approach to understanding both our individual and family requirements, somewhat complex at times. There is nothing of Adam which we can find fault with, as he has always been open and transparent for reassurance purposes and will always go the extra mile when needed.

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Review from Verified Client

Essex | September 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Multiple investments required managing

**How has Adam helped you?**

Consolidated investments and provided future view

**Have you seen the outcome you were hoping for?**

So far yes

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Review from Verified Client

London | June 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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



Adam has advised me for a number of years now. I came to Adam for advice as I didnt really understand my options or what I needed to think about in terms of short/medium/long term financial planning.

### **How has Adam helped you?**

Adam is very approachable and uses plain/user-friendly language to explain things. Adam has been able to explain to me what I should be considering and tailor the advice to my situation. Adam has never tried to force me into anything but advised and guided.

### **Have you seen the outcome you were hoping for?**

So far everything appears to be going well and am pleased with the advice received.

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Review from Verified Client

Essex | May 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

We had had Financial Advisers a long time ago, before our children arrived, when we had some money to invest and although the first one was very pleasant and good at his job, the ones we saw after him were not. It didn't always feel that they were working in our best interests, so after a while we stopped using them. A long time then passed and we were talking finances with our friends and two of them were with Adam and could not speak highly enough of him. So, although we did not think that there was much that he would be able to do for us, considering our circumstances, we contacted Adam.

### **How has Adam helped you?**

Adam is simply a very nice person to deal with, he is pleasant, engaging and shows a genuine interest in your circumstances, not just financial. After the first meeting, we knew straight away that we wanted him to help us. Adam spent a long time getting all the necessary financial details, covering our history, current situation and our plans. Once all this was in place, Adam was able to provide an incredibly detailed financial outlook, based on these details, which provided an incredible level of confidence around our future plans for both us & our children. As a minimum, once every year, we have reviewed the situation with Adam and made appropriate adjustments to the plan based on any changes in circumstances. Outside of these reviews we have contacted Adam for help & assistance on other matters. Whether this is remortgages, Inheritance Tax questions or anything else,

Adam has always given us useful guidance.

#### Have you seen the outcome you were hoping for?

We have been with Adam for a few years now and we have definitely seen the benefits of his advice, we are pretty sure we would not be on as stable a financial footing as we are now, without Adam. The only regret that we have is that we did not meet Adam earlier than we did.

#### What could they have done better?

At the current time, there is nothing that we can think of that Adam could have done better.

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Review from Verified Client

London | February 2020

★★★★★ 4.7 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★☆

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

I had excess cash and needed to find a sensible way to invest in the market

#### How has Adam helped you?

Adam helped me with a wide range of advice on how best to navigate the market, where to invest for my future and made me think about what I was actually looking to achieve via my investments.

#### Have you seen the outcome you were hoping for?

Yes, so far Adam's advice has proved excellent

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Review from Verified Client

Bedfordshire | January 2020

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Being a member of a number of work related pension schemes I needed to understand where I stood with regard to retirement income.

### How has Adam helped you?

Adam obtained updated values for all existing and past pensions held by my wife and I into a single easy to follow financial plan, taking into account mortgages and other costs. The result showed us that we were actually in a much better place than we had believed. It has also allowed us to easily model different scenarios to understand the lifetime impact and plan accordingly. Lots of other sound advice around tax efficient distribution of our insurances and investments.

### Have you seen the outcome you were hoping for?

We are very happy with the advice and information received

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Review from Verified Client

Kent | November 2019

★★★★☆ 4 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Took early retirement. Had Pension Wise meeting and studied the information on the government website. Decided that there were too many factors and pathways, making decisions on making my pension pots work best for my retirement income difficult.

### How has Adam helped you?

After initial consultation and review of my personal financial status, including pension pots, investments and savings, generally discussed the future retirement income choices I had. This included a basic review of my wife's financial status as well. I was presented with some choices and I was given the chance to think about these options with my own thoughts of what I expected. My future retirement income was then finalised with very good explanation of the various choices.

### Have you seen the outcome you were hoping for?

Very happy with the outcome.

### What could they have done better?

Very happy with the entire evaluation process. Written feedback after each discussion stage with sufficient time for me to rationalise the information.

Review from Verified Client

Essex | October 2019

★★★★☆ 4 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 colleague after a conversation around future financial planning.

**How has Adam helped you?**

Adam helped by organising my pensions and investments to ensure my future financial security.

**Have you seen the outcome you were hoping for?**

So far my investments have grown well and I have a clear understanding of my estimated projections.

**What could they have done better?**

At the moment Adam has done everything I have required and is always responsive when needed.

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Review from Verified Client

Kent | October 2019

★★★★★ 5 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 advisor as I had multiple company and private pensions that I was struggling to manage and they all needed reviewing

**How has Adam helped you?**

Adam has helped me work through my financial planning as it has evolved over the years. He has always taken the time to understand my needs and help me make plans for them. His explanations of the different aspects of financial planning and products available have been clear and simple to grasp making it easy to decide on a course of action.

**Have you seen the outcome you were hoping for?**

The advice from Adam has been long term and is still evolving as we progress through my working life. So far the predicted outcomes look good and Adam's advice has been consistent.

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Review from Verified Client

London | September 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I had decided to take early retirement together with receiving a redundancy package and realised that I required professional assistance to plan for my future and how best to make my secure my future pension pot.

**How has Adam helped you?**

A good friend and colleague recommend Adam, who with his assistance helped me through what at first I thought would be a very stressful time into a very smooth and easy to understand transition into retirement.

**Have you seen the outcome you were hoping for?**

Yes, everything has been put in place by Adam and his team exactly as explained and outlined during our meetings.

**What could they have done better?**

No, I am extremely satisfied with the service given by Adam and his team. I have been a client for two years and would not hesitate to recommend Adam and his team

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Review from Verified Client

London | August 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

Initially it was to assist in consolidating different pension plans that I had accrued through my career.

### How has Adam helped you?

Adam helped with the consolidation process and has subsequently provide financial planning advice aligned to my aspirations in retirement.

### Have you seen the outcome you were hoping for?

Yes absolutely. I believe that we have made significant progress in simplifying my pensions arrangements and I am delighted with the direction that the new consolidated personal pension is moving.

### What could they have done better?

Honestly to date nothing. I have been very impressed with Adam's ability to assess my existing arrangements and identify what I need to be doing to provide for my retirement. As my tax position has become more complex Adam has been able to assist in managing this in an efficient and extremely professional manner. I would have absolutely no hesitation in recommending Adam to anyone considering engaging his services.



Review from Verified Client

London | April 2019

★★★★★ 5 out of 5

Advice: ★★★★★

Service: ★★★★★

Value: ★★★★★

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

I was looking for advice on financial planning, as well investment and savings.

### How has Adam helped you?

Adam has offered excellent practical and knowledgeable advice on all aspects of financial planning, pensions as well as savings and investments. In particular, Adam has helped to build up a long-term financial plan to retirement.

### Have you seen the outcome you were hoping for?

Yes, Adam's advice is always straightforward and clear and has been hugely helpful in framing all aspects of my financial planning.



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 has Adam helped 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

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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 has Adam helped 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.

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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 has Adam helped 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

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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 has Adam helped 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 has Adam helped 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.

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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 has Adam helped 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

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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 has Adam helped 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

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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 has Adam helped 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.

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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 has Adam helped 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.

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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 has Adam helped 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.

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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

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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.

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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

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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.

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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.

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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

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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.

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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.

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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.

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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.

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Read more reviews at

<https://www.vouchedfor.co.uk/financial-advisor-ifa/aldgate/031389-adam-rideout/reviews>