FosterDenovo

My advice process

My name is Adam Rideout and I am a financial planner at Foster Denovo; a multi-award winning firm of financial advisers which provides financial advice to individuals and families.

My advice covers all aspects of planning your financial future, including:

- Managing your savings and investments
- Inheritance planning and preserving your wealth
- Protecting your income
- Planning your retirement

Beyond those headlines, the true value of my advice lies in helping you achieve your financial goals and giving you peace of mind that you are on track to doing so.

Every solution I recommend is crafted for each individual and I provide clarity through coaching, listening to you, and asking you the right questions.

Where I add value for you

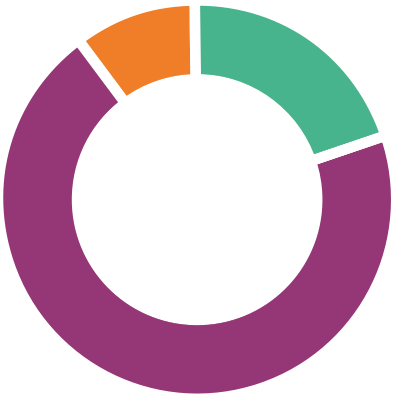
Although there's no "one size fits all" solution when it comes to financial planning, there are three distinct phases when it comes to putting your plan together, and then maintaining it.

This chart shows a typical breakdown in terms of the time spent working for clients:

20%
Creating the plan

70%
Keeping the plan up to date

10%
Reacting to changing legislation



Creating your financial plan

Your plan will be bespoke to you and based totally on your personal needs, current circumstances and aspirations for yours and your family's future.

It will underpin the advice I give you and the products and solutions I recommend.

Keeping your plan up to date and making sure you stick to it

A good financial plan isn't a rigid document. Financial planning is a process, not a one-off event and it needs to be flexible enough to deal with any unexpected surprises life throws at you.

The boxer Mike Tyson may be an odd person to quote in relation to financial advice. However, his comment - "Everyone has a plan 'till they get punched in the mouth" nicely sums up the importance of sticking to your plan - even when you are faced with unexpected events or circumstances that may be beyond your control.

By working with me, I provide counselling and advice to help make sure that you take the right actions, or inaction, to stay on track to achieve your goals despite external influences.

It's important to stick to your plan and not to get distracted by unexpected or unplanned events that could lead you to make wrong decisions.

Adapting to legislation

Governments of various political persuasions seem unable to resist continually tinkering with pension and tax legislation.

I cannot change this, but what I can do is help you to understand the impact these may have on your finances, and help you adapt your plan if necessary.

Additional benefits my clients receive

Fund selection

Your investment strategy is the engine that drives your financial plan. That's why it's essential that we get it right.

I use sophisticated lifetime financial planning tools to help build a carefully crafted investment solution designed to help you meet your future needs.

Although it is virtually impossible to predict the stock market, we can learn from previous trends, make predictions and experiment with a range of scenarios to demonstrate financial outcomes.

Rebalancing your portfolios

This helps us to manage the level of 'risk' in your portfolio, keeping it in line with your agreed risk appetite.

Rebalancing is a key discipline in managing your ongoing financial plan and investments, but is relatively easy for me, as your financial adviser, to implement.

Get in touch

If you want to find out more about what you've read here you can visit my website

www.fosterdenovo.com/adamrideout

and read more about my views on personal finance in my blog – The Money Advantage, at

www.themoneyadvantage.co.uk

The Money Advantage.

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Please note

The Financial Conduct Authority does not regulate taxation and trust advice. The value of your investment can go down as well as up and you may not get back the full amount invested.

Accessing pension benefits early may impact on levels of retirement income and your entitlement to certain means tested benefits and is not suitable for everyone.

You should seek advice to understand your options at retirement.