

Who are the clients of iCubed?

iCubed is an investment consulting, training and research firm, providing independent analysis on investment funds and markets.

The clients of iCubed are predominantly sophisticated financial advisory firms, that recognise the complexities of investment markets and demand high quality, unbiased investment research.

iCubed provides its clients with a robust investment process and provides on-going research and investment communications reports.

In providing a comprehensive investment research facility to its clients, iCubed improves the compliance of investment advice.



Conflicts of Interest

There is a good reason why airline passengers are not allowed to tip security guards as they walk through the metal detector. Sometimes conflicts of interest can be obvious. In financial services very often they are not. The relationship between financial advisers and product distributors is like that between the security guard and the airline passenger.

Most businesses are built around the premise of giving clients what they want. An Independent Financial Adviser's priority is to his/her clients. This requires giving them what they need, which may often conflict with what they want (think they want).

iCubed does not sell anything. Its aim is to support discipline and independence in investment advice, by promoting simple, yet often ignored, investment principles.

INVESTMENT TRAINING | INVESTMENT RESEARCH | INVESTMENT CONSULTING

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Why would a financial adviser use iCubed?

Success in investing is about consistency and protection, not about single year greatness. If you understand the complex nature of investment markets and want to offer your clients a robust approach, iCubed can assist in developing your investment process.

This is not for everyone. A reasonable proportion of your firm's income must be generated from investment and pensions. Alternatively, you may be considering a change in direction, and would like to position your firm appropriately to attract investment business.

There is no holy-grail, quick fix or next best thing. If this is what you are looking for, you won't find it here.

Supporting discipline and
independence in investment

iCubed Investment Process



Start now, before it's too late

“In business, I look for economic castles protected by unbreachable moats.”

Warren Buffett uses an analogy of a castle with a moat to describe a business whose earnings are protected by barriers to entry.

As a financial adviser, your business is your ‘economic castle’. Have you ever considered what your ‘moat’ is? The market you are operating in is extremely competitive and over-served. It is critical to differentiate what it is you are doing.

The general quality of investment advice in the Irish market is poor. There is a significant opportunity for advisers looking to differentiate their investment offering. Implementing a robust investment advisory process is much more enduring, less susceptible to competition and leads to outcomes over which you can exercise genuine control.

To find out how iCubed can help your business, contact Gary Connolly today at gary@icubed.ie.

Investment Research

There is no shortage of investment research available to advisers, most of which can be accessed for free.

In the main, the distributors of this research are insurance companies, stock broking firms and fund management groups, i.e. those selling products of one type or another. Their interests and the interests of investors are not aligned. Asset gatherers are concerned about selling product, not providing advice.

iCubed provides a comprehensive list of research and analysis on investment products, segmented into three categories (see outline below) depending on the needs of each advisory firm.

Investment products and markets are complex. Through its training, research and consulting functions, iCubed is geared towards enhancing the investment business of clients by providing:

- Access to an independent and unbiased assessment of investment products and markets.
- Consultancy on a well-structured and robust investment strategy for clients.
- Improved compliance through the engagement of additional external diligence.
- A better understanding of how investment markets work.

Accessing external diligence and expertise will help IFAs differentiate their investment advisory service, enhance client retention and generate new business through referrals.

	Basic	Standard	Premium
Newsletter (Quarterly)	x	x	x
Guaranteed Fund Analysis (Quarterly)	x	x	x
Guaranteed Fund Report (Monthly)	x	x	x
Qualitative Fund Research (ad hoc)		x	x
Risk Adjusted Performance Analysis - Irish Universe (Quarterly)		x	x
Big Picture Valuation Report (Bi-Annually)		x	x
Exchange Traded Product Report (Quarterly)			x
Risk Adjusted Performance Analysis - UK IMA Universe (Semi-Annual)			x