How to get started investing in Ireland

Your guide to taking charge of your savings

www.moneycube.ie

Disclaimer

Nothing in this guide constitutes financial advice. It is designed to give you an overview of investing in Ireland as at March 2021.

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Introduction

Taking charge of your money has never been more important, writes Moneycube's Ralph Benson. In an era of low- or no interest on your bank savings, investing offers the chance of returns which actually grow your wealth. For example, Irish-based funds generated an average 8.2% annual return over 5 years compared to less than 0.1% over 5 years from an average bank account.*

And if Ireland's financial crisis taught us anything, it's the need to take charge of our own finances. Done properly, investing your money increases your financial security and plays a critical part in achieving your goals in life.

Happily, it has never been easier for people in Ireland to obtain the information we need to make our own investment decisions, and to put our money to work. The purpose of this e-book is to explain how.

This e-book is divided into three parts, covering the three big questions you'll want to answer in order to get started investing. These questions are:

1. Why should I invest?

Here, we help you define your investment goals and get ready to invest your money.

2. What should I invest in?

This section surveys the investment landscape in Ireland, and why we believe that investment funds should be the cornerstone for most people's long-term savings.

3. How should I invest?

Lastly, we give practical tips and next steps to get you invested.

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*Source: Rubicoin, Central Bank of Ireland. Data for 5 years to February 2021

investing in Ireland as at March 2021. Investments can go down as well as up, and investing should be done with the long term in mind. Everyone's circumstances are different, and Moneycube will always provide advice specific to your situation when making an investment recommendation.

When you're ready to invest, we'd love to hear from you – just get in touch.

Happy investing,

Ralph Benson

Ralph Benson
Co-founder and head of financial advice
Moneycube

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About Moneycube

Moneycube is Ireland's leading provider of online investment and pension advice. Do you feel that you should be doing more with your money? At Moneycube, we believe that with the right advice, everyone can take charge of their savings.

That's why Moneycube makes it easy to place your savings in diversified, professionally managed investment funds – online, by phone, or face-to-face.

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What's coming up:

- Part 1: Why invest?
- Part 2: The investment landscape
- Part 3: How to invest
- Conclusion: Time to take the plunge!

Part 1: Why invest?

First, a question: what are you really trying to achieve by investing? If you're clear on why you're investing your money, you'll be far more motivated to pursue your investment plan, and more likely to put a good plan in place to get there.

So it's worth setting a goal to start with.

Setting effective investment goals

The best investment goals are closely connected to real-life. They set out financial amounts and a clear time-frame.

For example, your goal might be to assemble a house deposit fund of €30,000 in eight years' time, to retire aged 55 with enough saved to pay yourself two-thirds of your salary, or to save €400 from your salary each month for the next ten years in order to fund your children's education.

How much?

Whatever your investment goal, there are three questions you'll want to consider carefully:

1. How much do I want to invest?

The possibilities here are limitless. It's possible to start investing on a regular basis from as little as €250 per month.

At the other end of the scale, you may be considering investing a five- or six-figure lump sum.

Depending on the amount you wish to invest, different options are available to you, as we'll explain in this e-book.

2. How much time have I got to save?

How much time can you invest for? There is no hard-and-fast rule. But your money needs time to grow, and to recover from any short-term costs and setbacks.

In general, there is little point in investing for less than three years. The longer you can afford to give your money to grow, the more risk you can afford to take – and that increases your potential for strong returns.

3. How much risk am I prepared to accept?

In finance, risk and reward are connected. The investments with the greatest prospects for growth are likely also to have

the biggest ups and downs along the way. Some investors prefer to accept lower returns in order to reduce their risk of short-term losses.

Remember, there's no totally risk-free option when it comes to your savings. Even cash in the bank comes with the risk that the value of your savings will reduce due to inflation, and the risk that your bank may not be able to repay your deposit.

When should I start investing?

In general, the sooner you start to invest, the more you stand to gain.

But investing is just one part of managing your finances. So before you start investing, it's worth sorting out the basics.

In particular, Moneycube recommends paying off any expensive debt, such as bank overdrafts or credit cards.

We also recommend building up a 'rainy day' cash fund of 3-6 months after-tax income. That way, you won't need to dip into your long-term investments if you encounter some short-term calls for cash.

Investing for income, growth or capital preservation

It's important to choose appropriate investments for your objective.

If you are investing your money to generate an income, you'll want to choose investments that strike a balance between

paying you an acceptable return, without excessively diminishing your capital sum.

On the other hand, if you are seeking to grow your savings, you may prefer investments which re-invest all returns to generate further growth.

And if preserving your existing capital is your aim, keeping a large part of your wealth in cash or even gold might be appropriate.

Timescales and compounding

Compounding is about getting earnings on your earnings, rather than just on your original money. Over time, this has a massive effect on the growth of your savings. And investments are a great way to get compounding to work for you. Here's why.

The maths is in your favour

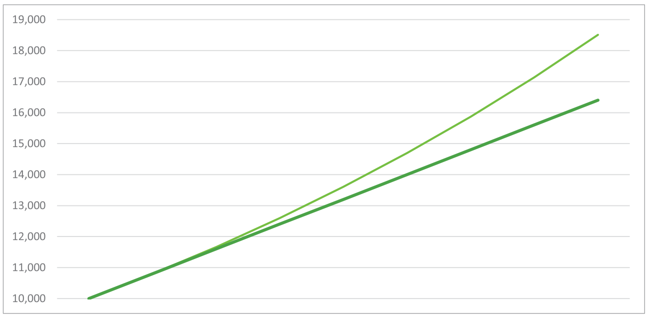
Take an example of €10,000 invested for 8 years. Assuming an 8% growth rate, you'd earn €800 in the first year on this money. If you took that money out, you'd earn the same amount in year 2. But if you leave the money alone, your additional €800 gets to work and earns you an additional €64 in year 2.

After 8 years, your investment would be have gained €8,500, compared to the €6,400 you'd have gained if you took out your €800 earnings each year. That's a 33% higher return.

Time is your friend

The key here is to give your money time to grow. If your money goes into an investment, and stays there, all the interest, dividends and capital gains produced by the underlying investments pile up within your pot. Your money grows faster and faster as time passes.

The power of compounding



Understanding investment risk

Like most things that are worthwhile in life, investing involves risk. The biggest worry for most investors is that their money will fail to grow, or worse, fall in value.

Of course, this can be split into many different individual risks, from the risk of inflation eroding the value of your bank savings, to the risk that the currency you invest in will fall in value, or that you invest in a failing company.

The best way to manage this investment risks is to diversify among many underlying investments. That gives your savings many opportunities to grow, and reduces your exposure to any single underperforming investment.

It's important, though, not to confuse risk with volatility. Volatility is a mathematical measure of how much an investment goes up and down over time.

Such ups and downs can look risky. If you need to sell your investment in a hurry, it can be a problem, as you might be forced to sell in a market dip. But to the long-term investor, short term volatility is of little concern, and can mean an opportunity for better returns over time.

Part 2: The investment landscape

Investments can be divided into several kinds, known in the trade as asset classes. We've set out the main ones on the chart below. There are several routes to investing in each asset class, as we'll discuss shortly.

What can I invest in?

EQUITIES		
What?	Why Invest?	Why Not?
Equities, or shares, are issued by companies to raise money. Buyers of shares (also known as shareholders) own a piece of the company.	Shareholders reap the rewards of growth in a company's share price. They also own the right to any dividends, which is the income paid out by the company.	Owning individual company shares can expose you to rapid ups and downs in value. It can also be time-intensive to manage a personal portfolio of equities directly.

BONDS		
What?	Why Invest?	Why Not?
A bond is issued by a company or government as a form of debt. Buyers of bonds are entitled to interest payments and the return of their capital at a specified date.	Bonds generally deliver a predictable income stream in the form of regular interest payments.	Bonds have limited potential for growth. The value of the bond can be diminished by inflation and interest rate rises.

COMMODITIES		
What?	Why Invest?	Why Not?
Commodities are basic, homogenous goods which are traded in bulk. Examples include oil, wheat, forestry, and gold.	Commodities offer growth prospects at the same time as helping investors diversify from pure equity holdings.	Commodity prices can be very volatile, there is no interest or dividend stream, and there can be holding costs (e.g., to store and insure gold bullion).

PROPERTY		
What?	Why Invest?	Why Not?
Property or real estate refers to residential and commercial property such as offices or warehouse space.	A favourite of Irish investors, property investments can be easy to understand, and can offer capital growth.	Property is illiquid – it takes time to sell. Prices can also be highly variable, and it's difficult to invest directly in property without a substantial lump sum.

CASH		
What?	Why Invest?	Why Not?
Cash and cash equivalents includes cash in any currency, and liquid assets that can be turned into cash at very short notice.	Cash and cash equivalents are generally low-risk, and can be accessed easily and quickly.	Cash investments generally have the lowest scope for returns.

Your route to investing

The next question to consider is, how do you want to hold your investments?

Whatever route you choose, you need a way to divide your money across different asset classes and investments (known as asset allocation in the industry). Once you've done that, you need a way to monitor its performance, and adjust it periodically between different assets and asset classes as they change in value (sometimes referred to as rebalancing).

At Moneycube, we believe investment funds are the right route for most people to allocate their money across many underlying investments, and to retain the right mix of assets over time. But there are other ways to acquire some asset classes, from direct investment in company shares and property, to peer-to-peer finance platforms. We'll cover these separately later on.

Investment funds – what are they and why are they good?

A fund is an investment that pools together money from many investors.

Fund managers then use that money to invest in a wide range of assets. Each investor is issued units in the fund (or shares in the case of an exchange-traded fund, or ETF – see below). These units represent your slice of the fund's holdings.

If you're unsure how to invest your money, using funds is a solid option, because the fund manager does the investment selection for you.

In exchange for a management fee (usually a percentage of the assets held), the fund manager makes the decisions on how to invest the fund's assets, and handles the day-to-day administration and responsibilities of ownership. Several thousand investment funds are available to Irish investors.

This gives you a wide range of choices to suit the kind of risk level you are comfortable taking, and you can move funds periodically – for example, you can move the money into lower-risk funds towards the end of your investment timeframe.

time). You can manage them online, and with the right providers there are no set-up fees, policy fees, or early exit charges.

In Ireland, your fund is often held via a life assurance policy. When you invest using a life assurance policy, you can usually buy, sell, and add to your investment fund holdings without triggering a tax charge.

Investment funds have moved on quite a bit over the last few years. They are flexible and easy to manage (for example, you can set up a monthly direct debit, and add to or reduce your regular payment from time-to-

The rise of ETFs

Exchange-traded funds are funds traded on a stock exchange. They usually aim to track the performance of an index of shares or bonds.

They have become popular in recent years largely due to their competitive pricing.

For the Irish investor, they have several drawbacks, including the stockbroking cost to invest in them, unsuitability for regular investments, tax reporting requirements, and the difficulty of owning certain types of asset classes.

Diversification: a free lunch?

The greatest advantage of investing through an investment fund is diversification. Diversification is sometimes described as the only free lunch in the investment world. It means that your money is spread across multiple assets.

This reduces your risk of losses by limiting your exposure to any single underperforming asset. It gives your money multiple opportunities to grow, and smooth your returns over time.

Types of funds

Funds come in many shapes and sizes. For example, there are funds investing solely in equities, or solely in bonds. There are funds which invest in commercial property, and funds which invest in gold. Funds which blend several types of assets in different proportions are called multi-asset funds (see next page).

"Diversification is sometimes described as the only free lunch in the investment world. It means that your money is spread across multiple assets."

Multi-asset funds

At Moneycube, we believe that multi-asset funds should be the cornerstone of most investors' portfolios.

A mult-asset fund does what it says on the tin: it is an investment fund that can hold lots of different kinds of assets. That might include, for example, shares, bonds and cash, in different regions of the globe. By contrast, many funds are confined to a specific region and type of asset.

Multi-asset funds are increasingly popular in Ireland for three good reasons: diversity, price and flexibility.

Multi asset funds offer diversity

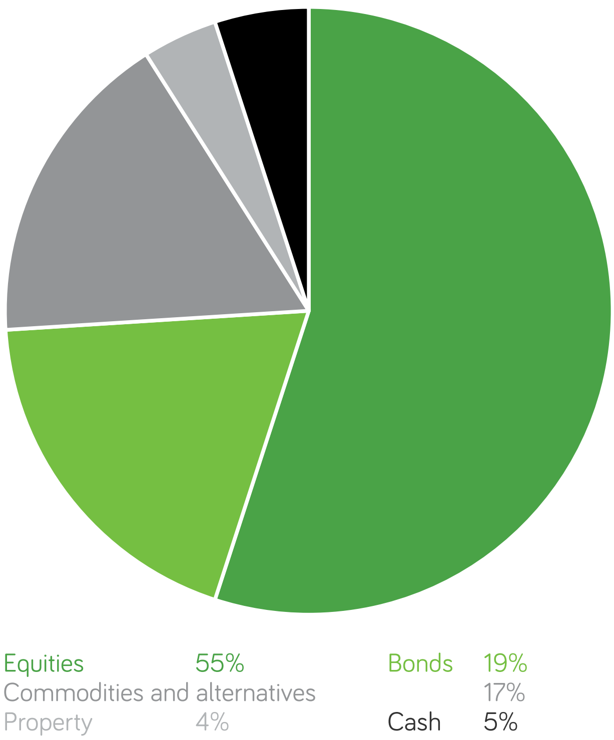
The idea here is that having a broad range of assets in a single fund will smooth the performance of the fund. Over time, one kind of investment (for example, government bonds) might be having a tough time. At the same moment another (for example, tech stocks) may be riding high.

A multi-asset approach balances this out by having exposure to a bit of both investments. On the other hand, an investment which is concentrated on a more specific area (Irish commercial property, for example) is more likely to jump up and down in value.

Price advantage

It pays to buy in bulk. One of the advantages of a multi asset approach is that these funds are big. Among the Irish insurers, a couple of Irish Life's funds now hold in excess of €1 billion. And several others run funds (which Moneycube can help you access) with several hundred million euros of investors' money.

That brings economies of scale, which can be passed on to the investor in cheaper fund management charges.



Flexibility

Flexibility comes in two forms here. From an investor's perspective, the Irish market now offers a good range of multi asset funds to choose from. Most providers offer a range of at least three risk/ reward options. Plus, you can dial your risk tolerance up or down over time. And multi asset funds are flexible for the fund manager too. That enables them to shift in and out of different investments in an attempt to maximise returns within their stated risk profile.

A core investment for most savers

With advantages of diversity, price and flexibility, Moneycube believes multi asset funds are a core investment for most savers to own.

Alternatives to investing in funds

Direct investments in shares

It's possible to buy company shares directly.

If you are assembling a portfolio of direct investments, you'll typically use a stockbroker to purchase them for you.

If you are investing a lump sum, and intend to be very hands-on in managing your investment portfolio, direct investment in shares could be right for you. You'll need to spend some time investigating the companies you plan to buy – it's often said you need a portfolio of at least 20 investments to spread your risk sufficiently.

And it's difficult to make a regular investment directly into shares on a monthly basis. That's because you will incur a lot of transaction costs and extra admin work, such as filing a tax return.

The second reason that many Irish people own shares is through workplace share schemes. The key consideration for many people here is diversification: how to avoid tying up an excessive portion of their wealth in shares in a single business. Often, the right answer is to cash in some of these shares and reinvest the money in other assets.

Property

There's no getting away from Irish people's love of property investment.

It can be profitable, particularly if you are prepared to manage your investment yourself.

Clearly, though, investing in property can involve a lot of exposure to a specific type of asset, which in itself is risky as all your eggs are in one basket.

"It's possible to buy company shares directly. If you are assembling a portfolio of direct investments, you'll typically use a stockbroker to purchase them for you."

Investing in property also leads many people to take on a second mortgage. Borrowing to invest can seem like a great idea when the market is going up. But there's one huge risk: you can lose more money than you started with. The risk of negative equity means that for most of us, investment is best done debt-free.

One solution here is commercial property investment funds (sometimes known as real estate investment funds, or REITs). These funds are formed offer you a bite-sized way to get financial exposure to Ireland's recovering real estate scene, and some diversification as your money is invested in numerous different properties. Whether you invest in property directly or through a fund, it's worth remembering that the transaction costs are often high (due to the costs of buying or selling a building), and your investment can be quite illiquid – selling property takes time.

Structured products and capital-protected investments

Lots of investors in Ireland are advised by Irish brokers to put their money into capital-protected investments. Capital-protected investments (also sold as kick-out bonds, tracker-bonds and guaranteed structured products) are sometimes presented as a one-way bet. You will benefit from growth if the market goes up, and have your money protected if it goes down.

If it were that simple, everyone would be doing it.

In reality, if you want to remove most of the risk from your investment, you will have to pay someone else (typically a bank) to bear that risk. This insurance policy costs money (around 3% of your money per year, according to one estimate). And that directly reduces your investment return.

There are other reasons that capital-protected investments are not all they appear, including fee levels, the costs of exiting your investment early, and get-out clauses for the providers when it comes to protecting your capital.

In reality, there is only one money guarantee worth having. That is the government-backed guarantee of bank deposits. If you really can't afford to risk losing some of

your investment money over the short term, it should stay in the bank.

Crowdfunding and peer-to-peer

These are the newest kids on the block.

Using a crowd-funding platform, you can help bankroll an entrepreneur's big idea from the very start. Obviously, it involves a lot of uncertainty – but some big businesses have grown big by crowdfunding. For example Brewdog, the Scottish craft beer company, has blazed a trail for successful investment by using the power of the crowd.

For many investors, investing like this is as much about helping start a great idea as it is about generating solid returns.

> "Brewdog, the Scottish craft beer company, has blazed a trail for successful investment by using the power of the crowd."

Peer-to-peer (P2P) lending is a bit more business-like. Here, your cash is lent to a business or an individual who agrees to pay back a certain level of interest. In Ireland, many well-known companies such as Dublin's Viking Splash Tours, food business The Rolling Donut, and software company Big Red Cloud have provided peer-to-peer lending investment opportunities.

As ever in the world of investing money, the level of return is connected to the level of risk you're taking. The sector is unregulated, and as an individual lender to the company, there is clearly the chance that you won't be paid back when you lend peer-to-peer

Bitcoin and cryptocurrencies

Crypto- or digital currencies such as Bitcoin and Ethereum have gained a lot of recent attention, mainly for their meteoric rise in value as governments reduced interest rates and provided liquidity to mitigate the economic effects of coronavirus.

It's true that people have made money through buying cryptocurrencies. But prices are extremely volatile and although adoption is increasing, many professionals do not yet see cryptocurrencies as an investable asset class. There are several reasons for this, including crypto's limited value as a payments system, questions over its use as a store of value, and the fact that it provides no income.

In 2021, putting money into cryptocurrencies looks like a speculative move rather than a measured investment approach for most people.

Part 3: How to invest

What kind of investor are you? If you're starting to invest in funds and shares, you'll need to decide whether to use a financial advisor, or to invest directly yourself. At Money-cube, we see three main kinds of investor.

Read our profiles below, figure out where you fit and get some ideas on how you might get your money working better for you.

The uncertain saver

Your savings are in cash alone. The ups and downs of risk-based investments are not for you.

Now, cash is an essential part of anyone's savings, but it carries its own uncertainties. Inflation is chipping away at its value, while the banks pay you almost no interest. When all your money is in the bank, it's hard to avoid the feeling that you are missing opportunities to let it grow.

For the uncertain saver, taking the plunge and placing a portion of your savings in a professionally managed investment fund, with a cautious investment strategy, is the natural next step.

The smart player

You know that over time, taking some measured risk offers the best prospect to grow your money. But being an investor doesn't mean you want to pore over spreadsheets every evening. It's about putting your money in the right place at the start, and letting it get on with the job.

Some people call this a 'set-and-forget' approach. In reality, you should never truly forget about your money.

But once you've set your savings plan, you can simply monitor it every now and again – ideally online – rather than needing to manage it constantly.

For set-and-forget investors, multi-asset funds are a strong option. These funds are professionally managed according to a defined risk and growth strategy. So picking one that suits your requirements offers a good route to click and pick.

The DIY pro investor

Lastly, there's the DIY pro. You choose and manage your own portfolio of investments. Just like assembling your own furniture, the theory goes that you can save money by dealing direct.

The DIY pro's challenge is achieving a balance. That means not becoming too concentrated on a single asset class, or taking excessive risks for the returns on offer. You'll also want to avoid paying exorbitant trading fees, and devoting every spare hour to managing your money.

In fact, UK research suggests DIY investors underperform the market by about 1.2% per year – more than enough to pay a financial advisor and pocket some change.

"The DIY pro's challenge is achieving a balance. That means not becoming too concentrated on a single asset class, or taking excessive risks for the returns on offer."

The Moneycube alternative

While DIY investing has its dangers, we still think customers should stay in control of their money. That's why Moneycube's investment process focuses on helping you understand your investment priorities, risk/ reward tolerance, and timescale.

We then partner with you to translate that into the right fund investments for you.

Our customers get the advantages of professional portfolio management, diversification, strong risk management and competitive cost. It's Do-it-together, not Do-it-yourself.

How to choose a fund

The potential universe of many thousands of funds and company shares can be daunting. How can you be confident of choosing the most suitable opportunities for your money?

Our investment recommendation process focuses on seven key factors:

1. How much you'd like to invest, and how often

The amount you have available to invest affects the options available to you.

Some funds have minimum investment levels, for example, or charge extra for regular, or smaller contributions, or can't handle direct debits easily.

2. Your investing timescale

Investing is never just for the short term. The longer you can afford to invest for, the greater volatility you can tolerate in pursuit of higher profit. Your investment has time to recover from any short-term setbacks.

3. Your appetite for risk, and reward

These two are usually linked. In general, if you're prepared to bear higher risks, you can

expect higher reward over the long term. Research by UK bank Barclays has shown that over a 20-year period, investing in shares has outperformed cash 99% of the time.

4. Cost

The cost to access a particular investment fund is a key decision factor. The investments industry abounds with hidden charges, which eat into your profits. And while growth is unpredictable, costs are certain. The more you can drive them down, the more you stand to gain.

5. Performance

The performance, outlook and underlying assets in an investment funds. We all know the adage that 'past performance is not a guarantee of future results'. But an investment fund's management style, and the assets it already owns, are fundamental to what's going to happen in the future.

When measuring the performance of a fund, it's worth looking at returns over several periods – perhaps three, five and 10 years, to understand how a fund performs in different market conditions. It's also important to connect that performance to the fund's volatility, and to compare to the performance of funds with similar stated aims and risk profiles.

6. Financial strength and reputation of the fund provider

The promise of high returns in emerging markets can be tempting. But these potential rewards generally come with higher risks.

"When measuring the performance of a fund, it's worth looking at returns over several periods – perhaps three, five and 10 years, to understand how a fund performs in different market conditions."

That is why many investors prefer well-capitalised, leading asset managers who operate under high-quality European regulatory regimes.

7. Tax

One of life's certainties, so we anticipate it for you. For instance, you can't beat investing in a pension as a tax-efficient way to save money. To take another example, investing in overseas funds means you'll have to complete a tax return – and that's not for everyone.

Investment gains are charged in one of two ways in Ireland. Gains on funds are charged under a regime called Exit tax. Gains on shares are charged under capital gains tax, with the dividends charged under income tax. Both methods are explained here. (You'll find detail on taxation of pensions in our separate guides).

Exit tax

Exit tax is an Irish government tax payable on any profit made on investment funds. It does not apply to pension investments. It is charged either when you sell your investment, or on the 8th anniversary of your investment, whichever comes sooner. Because it is only charged on exit or the 8th anniversary, until that time your savings accumulate tax-free. The current rate of exit tax is 41%.

Capital gains and income tax

Capital gains tax applies to the profit made when you sell an investment in shares, property, and most other assets. The current rate of capital gains tax is 33%, with an annual exemption of €1,270. In addition, most shareholders are liable for income tax, PRSI and USC on any dividends received.

Tips on setting up a regular investment

A regular investment plan has some big advantages. Here are Moneycube's tips for setting up a solid plan.

1. Funds are hard to beat

Depending on how much you plan to commit, you'll have different options.

Moneycube enables regular investments from €250 per month. At this level and upwards, investment funds are ideal. They offer diversity, flexibility, and growth opportunities via a monthly direct debit.

Direct investment into shares is a difficult option if you're seeking to build up your wealth in regular instalments, due to the fixed charges of dealing, and need to manage your investment pretty closely, or to pay a wealth manager to do it for you.

2. Focus on fees

It's likely best to avoid a major upfront cost if you are starting off. So charges to weigh carefully include advisor fees and transaction costs, for example for purchasing shares. For regular investing, Moneycube favours a low ongoing fee, coupled with no dealing costs and no one-off advice fees.

3. Look for flexibility

If you're setting up a plan that'll be in place for a few years, there's a good chance your needs will change along the way. So look for an arrangement which lets you adjust your investment up and down, or stop contributing for a while.

You'll also want the flexibility to move between funds without incurring charges, if your risk appetite changes, for example. And look closely at any restrictions on accessing your money at any time: many investment plans come with 'early redemption charges' attached, which claw back a chunk of your savings if you choose to withdraw in the early years.

Shopping around will help you avoid these charges altogether.

Tips on investing a lump sum

Once you have considered your investment goals, your risk appetite, and whether you prefer the DIY route or using an advisor, three final questions really count if you're planning to invest a lump sum.

1. How much of your lump sum is really available?

Great news – some cash has come your way. Now it's worth taking some time to think about how much is really available to invest. Are there other good uses for the money? Clearing expensive debt – that means credit cards and overdrafts – is the first action to take.

Maybe you also have an opportunity to put some of your cash into paying down a mortgage, topping up a pension, or building up a rainy-day fund for emergencies.

2. How much time can you invest for?

With Moneycube, you can encash your investment at any time. But your money needs time to grow.

At Moneycube, we say that if you're planning to cash in more than 25% within three years, you should probably reduce the size

> "Look closely at any restrictions on accessing your money at any time: many investment plans come with 'early redemption charges' attached, which claw back a chunk of your savings if you choose to withdraw in the early years."

of your investment lump sum, and leave more of the money in the bank.

3. Avoid getting tied down

Don't accept more restrictions on your investment than necessary. Your requirements may change over time, so opt for maximum flexibility now.

Some providers attempt to charge fees for cashing in your money in the early years, or for changing your risk/ reward level, for example.

It's also worth considering the flexibility to drip-feed your lump sum into your chosen investment, for example, over a period of six months. This helps avoid the chance that you invest at a market peak, by spreading the price at which you invest over time.

> "Don't accept more restrictions on your investment than necessary. Your requirements may change over time, so opt for maximum flexibility now."

Conclusion: Time to take the plunge!

Congratulations – you'll now have a good understanding of the world of investments in Ireland. If you want to explore further, Moneycube's investment blog has a wealth of information and is updated regularly.

Whether this is the start or the end of our investment journey together, we wish you every success in growing your wealth.

Best wishes

The Moneycube team

Ready to start investing? We'd love to help.
Call us directly on 01 699 1110. Email us at hello@moneycube.ie.
Visit our website at moneycube.ie

About Moneycube

Moneycube is Ireland's leading provider of online investment and pension advice. Do you feel that you should be doing more with your money? At Moneycube, we believe that with the right advice, everyone can take charge of their savings.

That's why Moneycube makes it easy to place your savings in diversified, professionally managed investment funds – online, by phone, or face-to-face.

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