

Morgan Stanley



The Firmitas Group

Advisers in Global Wealth Strategies and Portfolio Management



# Your financial success will always be our priority

*"We truly value the relationships we have with our clients. They're built on trust and a commitment to working together to achieve the right financial outcomes."*

**Firmitas** /'fir.mi.ta:s/ *n.*  
Latin for 'Stable, Strong,  
Firm, Durable, Constant'.



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Jared Hoddinott is the founding partner of The Firmitas Group and works to set his clients on a clear financial path. He uses his diverse experience to construct tailored investment portfolios which are designed to deliver the right financial outcomes for his clients.

To achieve the right balance between capital growth and capital protection, Jared focuses on establishing a complete understanding of his clients' personal and financial circumstances – an understanding that can only be uncovered through a truly personal relationship built on trust.

With that trust in place, Jared believes remarkable results are possible.

# Our team



## Jared Hoddinott

*Senior Vice President  
Financial Adviser*

Mobile: 0403 199 733

Phone: 03 9188 2191

[Jared.Hoddinott@morganstanley.com](mailto:Jared.Hoddinott@morganstanley.com)

Jared has spent more than 18 years addressing the specific needs of high net worth investors at Morgan Stanley.

He provides his clients with full asset allocation advice including multi-asset, multi-currency product solutions. Jared focuses on domestic and international equity portfolios including currency exposure. He uses his knowledge of portfolio construction, asset allocation and ethical & sustainable investment overlays to tailor portfolios aligned with clients' goals.

Jared was recognised on Barron's list of Australia's Top 150 Financial Advisers for 2024.

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Masters (MBA) from the Australian Graduate School of Management (AGSM) | Bachelor of Finance from Newcastle University | ASIC Accredited Derivatives Adviser (Level 2) | Authorised to trade global equities, fixed income & foreign exchange | Member of the Morgan Stanley Financial Adviser Council.

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## Mac Hogg

*Client Service Manager*

Mobile: 0479 170 578

Phone: 03 9188 2419

[Mac.Hogg@morganstanley.com](mailto:Mac.Hogg@morganstanley.com)

Mac joined Morgan Stanley in 2023 having previously undertaken a number of roles at Bank of Melbourne, notably in their Commercial Lending division.

Working closely with Jared, Mac is focused on being a point of contact for clients, prioritising account maintenance, administration and supporting the team with the construction and management of portfolios.

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Mac holds a Business degree from RMIT (majoring in Economics and Finance) and is currently studying for his RG146 compliance in securities, management investments and margin lending.

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## Morgan Stanley Management



### Alexander Keath

*Client Service Manager*

Mobile: 0400 726 612

Phone: 03 9188 2168

[Alexander.Keath@morganstanley.com](mailto:Alexander.Keath@morganstanley.com)

Alex joined Morgan Stanley having previously worked as an Investment Analyst at Ark Capital. Alex's role is to assist the team with account administration, investment proposals, portfolio reviews and trade execution.

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Alex holds a Master of Applied Finance (Investment Analysis) from Kaplan Professional and a Bachelor of Arts (Economics & History) from The University of Adelaide. Alex also played professional sport for 15 years in AFL and cricket.

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### Steve DeBono

*Executive Director*

*State Manager Victoria*

Phone: 03 9188 2488

[Steve.DeBono@morganstanley.com](mailto:Steve.DeBono@morganstanley.com)

Steve brings more than 20 years of Wealth Management experience to Morgan Stanley. During his career, he has had extensive involvement in building Wealth Management teams, transforming advice delivery, and dealing with not-for-profit and high net worth clients.

Prior to joining Morgan Stanley in 2022, Steve was the State Managing Partner at Perpetual Private for Victoria, where he led a large group of senior advisers to deliver outstanding results for their clients.

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Steve sits on the Community Council for Blue Ribbon Day, and is also a board member of the Western Health Foundation.

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### Clementine Lucas

*Head of Philanthropy*

Phone: 03 9188 2387

[Clementine.Lucas@morganstanley.com](mailto:Clementine.Lucas@morganstanley.com)

Clementine joined Morgan Stanley as Head of Philanthropy in February 2024. She has extensive experience in government, law, and the not-for-profit sector. In addition to her role in supporting philanthropic clients, Clementine shares her expertise and insights with not-for-profit organisations, aiding them in generating the financial support required to fulfill their missions. Before joining Morgan Stanley, Clementine held philanthropic roles in some of Australia's largest financial, arts, and cultural organisations. She also served as the Senior Adviser to the former Victorian Minister for the Arts.

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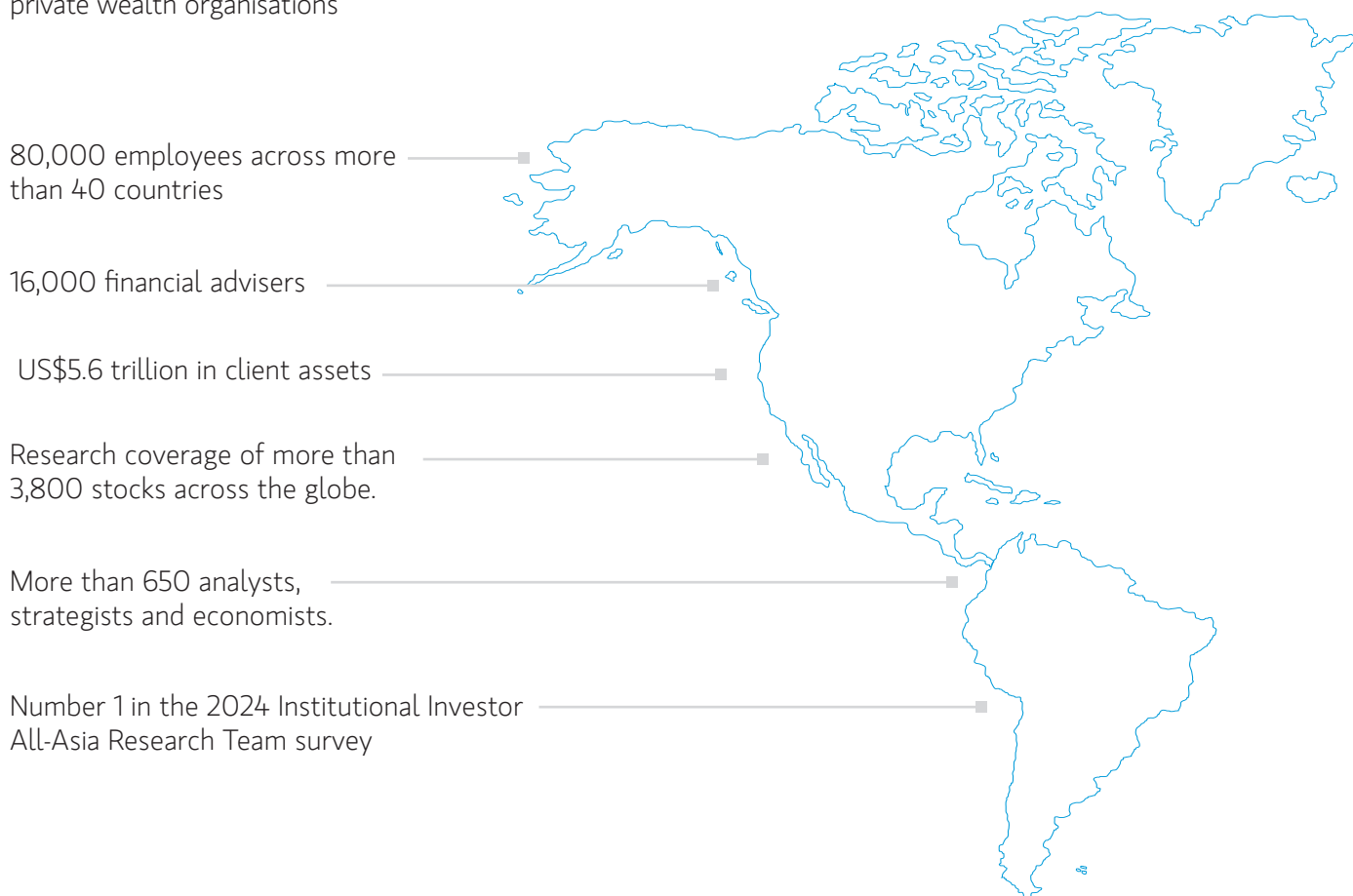
Clementine holds a Bachelor of Arts (Hons), a Master of Laws (Juris Doctor), and a Graduate Diploma in Legal Practice.

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# Global Strength

Morgan Stanley has a global presence, with offices and employees around the world, which means we are well-positioned to address the increasingly global needs of our clients.

Morgan Stanley was founded in 1935. Today, it is one of the world's largest private wealth organisations



One of the world's strongest investment organisations stands behind The Firmitas Group.

# Local Expertise

In Australia, Morgan Stanley's focus is on providing individuals and institutions with strategic advice and then helping implement these strategies through quality investment execution.



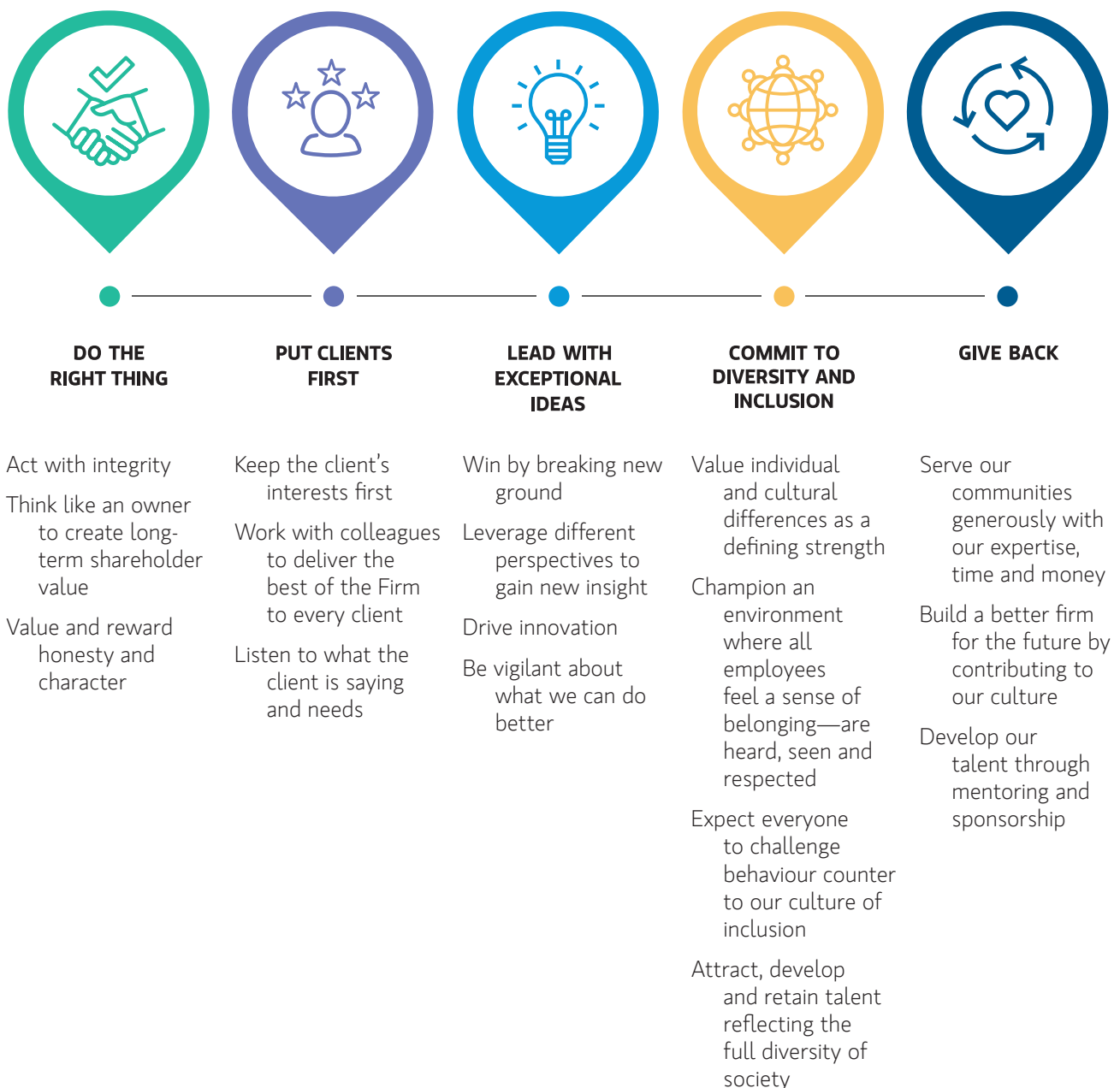
Morgan Stanley is the largest global wealth manager in Australia:

- Five offices
- 600 employees nationally
- 70+ advisers
- \$41 billion in wealth management client assets

Figures as at October 2024

# Core Values

We believe capital can work to benefit all of society. We make this belief a reality by focusing on four key elements that comprise the core values of our firm:





# Award Winning Research

Morgan Stanley Wealth Management Australia is supported by a dedicated research team that connects our leading global institutional research to the needs of Australian clients.

## **Award-winning global resources**

The Firmitas Group is able to draw on the resources of Morgan Stanley's award-winning global research team (ranked number one in the 2024 Institutional Investor All-Asia Research Team Survey for the eighth consecutive year).

Our research encapsulates the knowledge of 500 equity analysts covering more than 3,800 stocks worldwide, 35 economists, 70 fixed income strategists, and 25 equity strategists. Locally, our research team takes the broader insights delivered by Morgan Stanley's global strategists and economists and applies them to Australian market conditions and investors.

## **Multiple sources of insight**

As one of the world's largest wealth organisations, the standard of Morgan Stanley's global research is exceptional. Our Australian research team makes full use of the wealth of resources provided by Morgan Stanley internationally. In addition, the team has access to the insight generated by other leading global and Australian research providers. The Firm uses that insight to optimise investment ideas to an Australian investor context and to direct the asset allocation and instrument selection process.

# Tailored Advice Solutions

## Investment advice

Morgan Stanley is a truly global wealth manager, and The Firmitas Group can provide access to the right investment solutions for each client, which may include:

- Domestic Equities
- International Equities
- Fixed Income
- Property
- Alternative Investments
- Multi-Currency Cash

## Implementation

Morgan Stanley provides access to a wide range of investment options, allowing The Firmitas Group to customise your portfolio to your specific needs. This means the team has significant flexibility to tailor a solution which is designed to grow and protect your wealth:

- Direct Equities
- Separately Managed Accounts (SMAs)
- Fixed Income Solutions
- Model Portfolios
- Exchange Traded Funds (ETFs)
- Managed Funds
- Multi-Currency Investment
- Foreign Exchange Lending and Hedging
- Exclusive Morgan Stanley Alternative Investment Platform

## Foreign exchange and multi-currency

Morgan Stanley provides you with the ability to spot, forward and hedge in 24 currencies globally. In addition, you're able to borrow in each of these major currencies, with the transactions reflected online and captured in your detailed consolidated annual report.

## Research

Morgan Stanley has one of the largest and most respected global research teams, with more than 650 analysts, strategists and economists. The Firmitas Group can provide you with access to the latest insights from our world-class, highly awarded experienced research teams and economists.

## Not-for-profit advice

Morgan Stanley manages more than \$3 billion across Australia for not-for-profit organisations and charities. The Firmitas Group advises and manages assets within the not-for-profit sector and helps boards and investment committees to:

- Formulate investment policies
- Understand socially responsible investment
- Understand their risk profile/criteria
- Forecast for budget and cash flow
- Apply relevant market and sector updates to their strategies

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The Firmitas Group has a long tradition of serving clients, from the individual investor to **larger institutions, providing each with investment consulting advice and services**. They focus on providing investment advice to high net worth individuals and families.

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With a diverse background, knowledge and skills, The Firmitas Group is able to set you on the right path to help you achieve your goals. Using the vast resources of Morgan Stanley and their significant experience, they are able to deliver truly personal investment solutions.

Financial advice built on local experience and expertise; backed by global reach and resources.

The Firmitas Group is committed to helping you achieve your goals, using the world class resources and insights of one of the world's largest wealth management firms – Morgan Stanley.



The Firmitas Group will start by discussing your current financial resources, time horizon for your goals, tolerance for risk – how your liabilities are structured. If you own a business, The Team will also discuss your current banking and cash management needs.



## Plan

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Based on the information gathered in the discover phase, The Firmitas Group will present a plan to help address needs such as income and retirement funding, asset protection, investment management, strategic borrowing, wealth transfer and business succession. They will also recommend an asset allocation strategy reflecting your risk tolerance and investment time horizon.

## Implement

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The Firmitas Group will work closely with you to bring the elements of your plan to life, helping you to select from specific shares, fixed income and other securities that may be suitable for your portfolio.

## Review

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You will receive a comprehensive quarterly performance review, helping you track progress toward your objectives. And if your circumstances change, The Firmitas Group will work with you to revise your strategy and reposition your assets to reflect your new needs and goals.

# Giving Back

Morgan Stanley globally has a long history of giving back.

Together with the Firm, the Morgan Stanley Foundation and the Morgan Stanley International Foundation, collectively donated nearly US\$160+ million to charities globally in 2023.

- 30M+ children, families and educators reached by the Morgan Stanley Alliance for Children's Mental Health
- 2.8M+ hours employees have volunteered during Global Volunteer Month since 2006







# Begin your journey with us

The Firmitas Group will be at the centre of your relationship with Morgan Stanley and will work with you to achieve your goals.

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