

Macquarie Life would like to congratulate Frank Doran on celebrating 25 years in financial planning.



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FORWARD thinking

Macquarie Life Limited ABN 56 003 963 773 AFSL 237 497

Congratulations to Frank Doran for 25 years of financial advice

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Local Financial Adviser

ADVERTORIAL FEATURE

Frank Doran's career in the financial services industry commenced in 1984 when he joined Legal & General as a representative. "Back then there were 52 life insurance companies compared to only 13 major companies today" says Frank. Amalgamation and consolidation of these companies has led to comprehensive superannuation and insurance products for life, income protection and trauma with competitive premiums for consumers. Frank believes that life insurance for families is an important part of family security and a critical part of any financial plan.

It was in 1987, with a growing number of superannuation clients, that Frank saw the need people had for comprehensive advice. He transitioned into financial planning and has been offering a full range of advice covering investment, superannuation, retirement planning and insurance ever since.

It was during this period in the late eighties when the funds management industry enjoyed massive growth. Investors also benefited from an increasing range of investment products providing diversification within their portfolios.

"I have been there for my clients during the tough times too – the '87 sharemarket crash, the '89 property market crash, the 2001 tech wreck, post 9/11 and of course the past two years with the Global Financial Crisis. But ongoing communication and sticking with your plan is the key." Frank says, "Without doubt the past two years have been the toughest period. However most of our clients have weathered the crisis and are well positioned to take advantage of the upturn after the market bottomed in early March this year."

Investors in managed funds with 70% in growth assets (such as shares and property) have averaged 9.12% return over the past 20 years, with 16 positive years and only 4 negative years.



Frank Doran in 1986

Through all of this Frank and his wife of 27 years, Cathy, have raised their family in the Shire. They have four beautiful daughters - Jacqueline 23, Jane 21, Elle 19 and Madeline 15. Frank has always been involved in the local community and recently retired as a Board Member of Cronulla-Sutherland Leagues Club after nine years. He is also a 27 year member of Cronulla Surf Life Saving Club and has been the major sponsor of the annual Cronulla Shark Island Swim for the past 12 years.

The business has also expanded from a one-man operation to a team of six including three authorised representatives. To recognise this growth, the business was renamed this year to Doran Financial Services. Frank has been in his current location in Southpoint Towers, Central Rd, Miranda, since 1990.



Congratulates Frank Doran on a wonderful milestone.

We look forward to continuing to provide you and your clients with innovative property investment opportunities over the next 25 years!

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Asteron congratulates **Frank** for helping the local community build and protect their wealth for 25 years.

As Australia's longest-standing life insurance company, we look forward to continuing our relationship with Frank and his team.

For outstanding protection for your family or business, call Doran Financial Services on **9540 2255**.

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Frank Doran of Doran Financial Services is an authorised representative (Auth Rep No. 243423) of Financial Services Partners Pty Limited ABN 15 089 512 587 AFSL 237590 (FSP). FSP is not part of the Suncorp Group.

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Reaches 25 Yr Milestone

ADVERTORIAL FEATURE

In 1998 Frank was a founding partner of Financial Services Partners (FSP), which today is a national group with over 200 financial advisers around Australia. Frank says "FSP helps me to provide quality advice to my clients through access to extensive research and technical support. I also keep up to date with changes in legislation and the industry through ongoing professional development and connecting with my peers."

Frank continues to enjoy working in an ever changing industry. "What I love about my business is that everyone has a different situation and I try to work out a strategy that will help them meet their financial goals and objectives".

Insurance still plays a key role in all financial plans says Frank, "We operate a substantial life insurance business and it's such an important issue in regards to family security. Think about the unthinkable, you or your spouse dies unexpectedly, think of these questions: What about continuing income? What about the mortgage? What about the children's education? Life insurance won't replace a loved one but it can make life a whole lot easier."

Another very important area is income protection with your ability to go to work and create income being one of your biggest assets. It's hard to believe that only 20% of people have income protection, particularly when the premiums are tax deductible for most. Many clients are surprised by just how affordable it is to secure their family's financial security.

If you would like an obligation free review of your financial situation and your insurance needs contact Frank and his team on 02 9540 2255.

Doran Financial Services is located at Suite 6, Southpoint Towers, 19-21 Central Rd, Miranda. Ph: 02 9540 2255 Email: advise@doranfs.com.au Web: www.doranfs.com.au



Matthew Green, Lea Dimovski, Sarah Cummings, Troy Anderson & Frank Doran



- Superannuation
- Retirement planning
- Investments
- Life insurance
- Income protection

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Frank Doran would like to thank all of his clients for their support over the last 25 years.

financial services partners

Authorised Representatives of Financial Services Partners Pty Ltd
AFSL No. 237590 ABN 15 089 512 587

Congratulations Frank
from all of us on your 25 years of service.

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To find out more, please contact Frank Doran on 02 9540 2255.

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Congratulations to Frank Doran on 25 years in financial services.

CommInsure, Australia's leading life insurance provider, is proud to be associated with Frank Doran, of Doran Financial Services. At CommInsure we look forward to continuing our relationship with Frank and the team at Doran Financial Services to help them provide the insurance solutions for their clients.

CommInsure is a registered business name of The Colonial Mutual Life Assurance Society Limited. ABN 12 004 021 809 AFSL 235035 (CMLA).



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