

IS YOUR BANK HAVING A LEND OF YOU?

Significant cost savings may be made by switching your loan to another lending institution.

However, shopping around can be very time consuming and you may not finish up with the best alternative.

We are pleased to announce a new facility for Combined Fund members with specialist loan advisers, Lakeside Consultants Pty Ltd.

For members of Combined Fund, Lakeside's personal service and professional advice is provided at no cost and we are confident that they can assist you in making an informed decision in relation to your home/investment loan facilities.

Every lending situation is different. There is no one institution which has the best deal for everyone, every time, for every set of circumstances.

That is why Lakeside have affiliations with over 30 lending institutions. These range from the bigger groups like ANZ, Westpac, Commonwealth Bank and Macquarie, through to the smaller players like St George and Suncorp Metway. Lakeside's aim is to save you the time and effort involved in researching what is often a complex and convoluted lending market.

For a **free, independent** analysis of your current Home/Investment Loan/s together with a comparison of the best products in the market, please contact:

**Steve Kostovski at Lakeside Consultants on (03) 9510 0788 or
Steve@lakesideconsultants.com.au**