

## IRA Rollovers → SNF

### Current conditions

During these volatile, economic times along with the uncertainty associated with the global financial turmoil, the SNF may be able to offer a solution. As you are certainly aware, together with Life Insurance Policies - **the SNF offers Fixed Annuities**. The SNF Annuities are similar to bank certificates of deposit (CD's) in that they earn a guaranteed interest rate for a set period. Two major differences are that fixed annuities are inherently tax deferred and that they have consistently provided a higher return than bank CDs.

### How can this help me?

Now, back to the market (*and your IRA account*). If you have an IRA and/or a Roth IRA (*and most of you do*) and are invested in the equity market (*and most of you are*), you may want to give serious consideration to Transferring a portion of your account to the SNF. We are not looking to supplant your current financial advisor but we can certainly make a case for us (*the SNF*) to be a part of your portfolio with a Fixed Interest Rate investment.

Additionally, if you have an IRA/Roth IRA in a bank/credit union – you may want to look to the SNF as an alternative. The

SNF Annuity stated, annualized, rates of return are published in every issue of the American Srbobran (*in the Financial Corner*) and have steadily credited rates higher than banks.

### Why the SNF?

How can the SNF rates be better than all these other institutions? This is a question we get often. The answer is simple. The SNF does not have a myriad of layers of management in its organization structure to pay like many banks or investment firms. From an operational perspective, we are a leaner than most as well. Our cost of doing business is relatively low. Our investment portfolio is professionally

managed by one of the global leaders in Fixed Income Securities under the guidance of a annually reviewed Investment Policy.

The SNF is mandated to hold all assets in all clients in approved securities (*as graded by the NAIC – National Association of Insurance Commissioners*). This is reviewed on an annual basis by the PA Insurance Department. Basically, we have available for each account the funds for all depositors.

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## The Book “Christian Heritage of Kosovo and Metohija” Gifted to the Hillman Library at the University of Pittsburgh

by Milos Rastovic

On January 4, 2016, on behalf of His Grace Bishop MAXIM of the Western American Diocese of the Serbian Orthodox Church in North and South America, Father Branimir Golic and I presented the book “Christian Heritage of Kosovo and Metohija” as a gift to the Hillman Library at the University of Pittsburgh. On behalf of the Hillman Library, the book was accepted by Ms. Fern Brody. Father Golic discussed with Ms. Brody various aspects of Serbian orthodox tradition and the importance of the availability of the book to the public. The book was accepted by the Hillman Library with gratitude.

The book was originally presented by His Grace Bishop MAXIM at a lecture “Christian Heritage of Kosovo and Metohija” in the Cathedral of Learning at the University of Pittsburgh on June 11, 2015. The lecture was sponsored by the Serb National Federation in cooperation with the Yugoslav Room Committee. The book was published by the Sebastian Press – The Episcopal Council of the Serbian Orthodox Church in North and South America with co-publishers: Institute for Balkan Studies, Serbian Academy of Sciences and Arts, Belgrade; Faculty of Orthodox Theology – University of Belgrade; BLAGO Fund; Serbica Americana; and Interklime-grafika, Vrnjci. The book includes over 750 vivid photographs and other depictions of Serbian monasteries, churches,



frescoes, icons, and historical figures of Kosovo and Metohija. In addition to the brilliant photographs and other artwork, the book includes 1,000 pages of history detailing the deep Christian heritage in this small region. This book gives us a number of historical facts about historical and Christian identity of the Serbian people in Kosovo and Metohija. His Grace pointed out that the original texts that accompany the photos “demonstrate that Serbia’s architectural and art monuments in Kosovo rank among the finest achievements of medieval Europe.”

The book is single-most important compendium of research and photographs of Serbian Christian heritage of Kosovo and Metohija and it is vitally important that it remains available to the largest section of the public as a learning tool. His Grace Bishop MAXIM hopes that the book will further encourage the public of the importance of preservation of these treasures of Serbian Christian heritage not just for Christians in Kosovo and Metohija, but for the world culture.

More information about the book is available on the website of the Western American Diocese of the Serbian Orthodox Church in North and South America: <http://www.westsrbdio.org/>.