

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL	
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>MOODY H. CRAIG</u>  (Last) (First) (Middle) <u>11892 SOUTH BROOKGLEN DRIVE</u>  (Street) <u>SANDY UT 84092</u>  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>SECURITY NATIONAL FINANCIAL CORP [ SNFCA ]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>04/20/2026</u>	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Common Stock	04/20/2026	04/20/2026	M		4,471	A	\$4.32	48,615	D	
Class A Common Stock	04/20/2026	04/20/2026	M		862	A	\$4.52	49,477	D	

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Director Stock Option (right to buy)	\$4.32 <sup>(1)</sup>	12/02/2016		A		7,952		03/02/2017	12/02/2026	Class A Common Stock	7,952	\$4.32	0.0000	D	
Director Stock Option (right to buy)	\$4.52 <sup>(2)</sup>	12/07/2016		A		1,590		03/07/2017	12/07/2026	Class A Common Stock	1,590	\$4.52	0.0000	D	
Director Stock Option (right to buy)	\$3.27 <sup>(3)</sup>	12/01/2017		A		1,514		03/01/2018	12/01/2027	Class A Common Stock	1,514	\$3.27	1,514	D	
Director Stock Option (right to buy)	\$3.76 <sup>(4)</sup>	11/30/2018		A		8,657		02/28/2019	11/30/2028	Class A Common Stock	8,657	\$3.76	10,171	D	
Director Stock Option (right to buy)	\$3.91 <sup>(5)</sup>	12/06/2019		A		8,242		03/06/2020	12/06/2029	Class A Common Stock	8,242	\$3.91	18,413	D	
Director Stock Option (right to buy)	\$2.84 <sup>(6)</sup>	03/27/2020		A		7,850		06/27/2020	03/27/2030	Class A Common Stock	7,850	\$2.84	26,263	D	
Director Stock Option (right to buy)	\$7.02 <sup>(7)</sup>	12/03/2021		A		7,293		03/03/2022	12/03/2031	Class A Common Stock	7,293	\$7.02	33,556	D	
Director Stock Option (right to buy)	\$5.56 <sup>(8)</sup>	12/02/2022		A		8,104		03/02/2023	12/02/2032	Class A Common Stock	8,104	\$5.56	41,660	D	

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned  
(e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Director Stock Option (right to buy)	\$7.21 <sup>(9)</sup>	12/01/2023		A		8,820		03/01/2024	12/01/2033	Class A Common Stock	8,820	\$7.21	50,480	D	
Restricted Stock Unit	\$8.53 <sup>(10)</sup>	12/05/2025		A		1,846		04/01/2026	12/31/2026	Class A Common Stock	1,846	\$8.53	52,326	D	

**Explanation of Responses:**

- This option was granted on December 2, 2016 as an option for 5,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$7.03 per share, but adjusted pursuant to the anti-dilution provisions of the 2014 Director Stock Option Plan to reflect 5% stock dividends paid on February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2.5% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 7, 2016 as an option for 1,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$7.36 per share, but adjusted pursuant to the anti-dilution provisions of the 2014 Director Stock Option Plan to reflect 5% stock dividends paid on February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2.5% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 1, 2017 as an option for 1,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.05 per share, but adjusted pursuant to the anti-dilution provisions of the 2014 Director Stock Option Plan to reflect 5% stock dividends paid on February 2, 2018, February 1, 2019, and February 7, 2020; a 2.5% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on November 30, 2018 as an option for 6,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2014 Director Stock Option Plan to reflect 5% stock dividends paid on February 1, 2019 and February 7, 2020; a 2.5% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 6, 2019 as an option for 6,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.46 per share, but adjusted pursuant to the anti-dilution provisions of the 2014 Director Stock Option Plan to reflect a 5% stock dividend paid on February 7, 2020; a 2.5% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on March 27, 2020 as an option for 6,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$3.76 per share, but adjusted pursuant to the anti-dilution provisions of the 2014 Director Stock Option Plan to reflect a 5% stock dividend paid on February 7, 2020, a 2.5% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 3, 2021 as an option for 6,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$8.62 per share, but adjusted pursuant to the anti-dilution provisions of the 2014 Director Stock Option Plan to reflect a 5% stock dividend paid on July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 2, 2022 as an option for 7,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$6.48, but adjusted pursuant to the anti-dilution provisions of the 2014 Director Stock Option Plan to reflect a 5% stock dividend paid on July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 1, 2023 as an option for 8,000 shares of Class A Common Stock under the 2022 Equity Incentive Plan at an exercise price of \$7.99 per share, but adjusted pursuant to the 2022 Equity Incentive Plan to reflect a 5% stock dividend paid on July 12, 2024 and July 18, 2025.
- These restricted stock units were granted on December 5, 2025 for 2,461 shares of Class A Common Stock under the 2022 Equity Incentive Plan at a price of \$8.53 per share. The units granted vest quarterly, and will be fully vested on December 31, 2026.

/s/ H. Craig Moody

04/21/2026

\*\* Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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