

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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).

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

1. Name and Address of Reporting Person* <u>Christie Q. Overbaugh</u> (Last) (First) (Middle) 13471 SOUTH TUSCALEE WAY (Street) DRAPER UT 84020 (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) Director 10% Owner X Officer (give title below) Other (specify below) Senior VP of Operations
	3. Date of Earliest Transaction (Month/Day/Year) 02/01/2013	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	
		6. Individual or Joint/Group Filing (Check Applicable Line) X 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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Common Stock	02/01/2013		J ⁽¹⁾	V	4,733	A	\$7.26	99,390 ⁽¹⁾	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
Employee Stock Option (right to buy)	\$1.18 ⁽³⁾	12/02/2011		A		2,756 ⁽³⁾		03/02/2012	12/03/2021	Class A Common Stock	2,756 ⁽³⁾	\$1.18	2,756 ⁽³⁾	D	
Employee Stock Option (right to buy)	\$1.48 ⁽⁴⁾	04/13/2012		A		5,250 ⁽⁴⁾		07/13/2012	04/13/2022	Class A Common Stock	5,250 ⁽⁴⁾	\$1.48	5,250 ⁽²⁾	D	

Explanation of Responses:

- Received pursuant to a stock dividend on Security National Financial Corporation's Class A Common Stock on February 1, 2013.
- Includes 30,076 shares of Class A Common Stock owned by the reporting person and her son or daughter. Does not include 87,922 shares of Class A Common Stock and 166,790 shares of Class C Common Stock owned indirectly by the reporting person in the 401(k) Retirement Savings Plan, the Employee Stock Ownership Plan (ESOP), and the Deferred Compensation Plan.
- This option was granted on December 2, 2011 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$1.30 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 3, 2012 and February 1, 2013. This option vests in four equal quarterly installments of Class A Common Stock, beginning on March 2, 2012, until such shares are fully vested. On November 26, 2012, the reporting person exercised part of these options to purchase 7,500 shares of Class A Common Stock, as adjusted to reflect 5% stock dividends paid on February 3, 2012 and February 1, 2013.
- This option was granted on April 13, 2012 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$1.56 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect a 5% stock dividend paid on February 1, 2013. This option vests in four equal quarterly installments of Class A Common Stock, beginning on July 13, 2012, until such shares are fully vested. On November 4, 2012, the reporting person exercised part of these options to purchase 5,000 shares of Class A Common Stock.

/s/ Christie Q. Overbaugh 06/07/2013

** 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.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.