

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response:	0.5

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

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>LOVE LUDMYA B</u> <hr/> (Last) (First) (Middle) <u>913 WEST GROUSE CIRCLE</u> <hr/> (Street) <u>SARATOGA UT 84045</u> <hr/> (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>12/06/2024</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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			

**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					
Director Stock Option (right to buy)	\$7.39 <sup>(1)</sup>	12/03/2021		A		6,946		03/03/2022	12/03/2031	Class A Common Stock	6,946		D	
Director Stock Option (right to buy)	\$5.85 <sup>(2)</sup>	12/02/2022		A		7,718		03/02/2023	12/02/2032	Class A Common Stock	7,718		D	
Director Stock Option (right to buy)	\$7.59 <sup>(3)</sup>	12/01/2023		A		8,400		03/01/2024	12/01/2033	Class A Common Stock	8,400		D	
Director Stock Option (right to buy)	\$13.08 <sup>(4)</sup>	12/06/2024		A		10,400		03/06/2025	12/06/2034	Class A Common Stock	10,400		D	

**Explanation of Responses:**

- 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 and July 12, 2024.
- 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 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 14, 2023 and July 12, 2024.
- This option was granted on December 1, 2023 as an option for 8,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$7.99 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 12, 2024.
- This option was granted on December 6, 2024 as an option for 10,400 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$13.08 per share. The options granted vest quarterly, with 100% vesting on December 6, 2025.

/s/ Ludmya B. Love 12/16/2024  
 \*\* 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.