

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL	
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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>Sill Garrett S.</u> (Last) (First) (Middle) 2463 SOUTH 1375 WEST (Street) SYRACUSE UT 84075 (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 <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) CFO and Treasurer
	3. Date of Earliest Transaction (Month/Day/Year) 01/14/2014	
		6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> 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	01/14/2014		M		1,358	A	\$3.01	2,522 ⁽¹⁾	D	
Class A Common Stock	01/14/2014		M		7,658	A	\$1.17	10,180 ⁽¹⁾	D	
Class A Common Stock	01/14/2014		M		6,946	A	\$1.58	17,126 ⁽¹⁾	D	
Class A Common Stock	01/14/2014		M		6,615	A	\$1.18	23,741 ⁽¹⁾	D	
Class A Common Stock	01/14/2014		M		6,300	A	\$1.48	30,041 ⁽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					
Employee Stock Option (right to buy)	\$3.01 ⁽²⁾	03/31/2008		M		1,358 ⁽²⁾		06/30/2008	03/31/2018	Class A Common Stock	\$3.01 ⁽²⁾	1,358 ⁽²⁾	D	
Employee Stock Option (right to buy)	\$1.17 ⁽³⁾	12/05/2008		M		7,658 ⁽³⁾		03/05/2009	12/05/2018	Class A Common Stock	\$1.17 ⁽³⁾	7,658 ⁽³⁾	D	
Employee Stock Option (right to buy)	\$1.58 ⁽⁴⁾	12/03/2010		M		6,946 ⁽⁴⁾		03/03/2011	12/03/2020	Class A Common Stock	\$1.58 ⁽⁴⁾	6,946 ⁽⁴⁾	D	
Employee Stock Option (right to buy)	\$1.18 ⁽⁵⁾	12/02/2011		M		6,615 ⁽⁵⁾		03/02/2012	12/02/2021	Class A Common Stock	\$1.18 ⁽⁵⁾	6,615 ⁽⁵⁾	D	
Employee Stock Option (right to buy)	\$1.48 ⁽⁶⁾	04/13/2012		M		6,300 ⁽⁶⁾		07/13/2012	04/13/2022	Class A Common Stock	\$1.48 ⁽⁶⁾	6,300 ⁽⁶⁾	D	
Employee Stock Option (right to buy)	\$4.85 ⁽⁷⁾	12/06/2013		A		4,000 ⁽⁷⁾		03/06/2014	12/06/2023	Class A Common Stock	\$4.85 ⁽⁷⁾	4,000 ⁽⁷⁾	D	

Explanation of Responses:

- Does not include 7,458 shares of Class A Common Stock owned directly by the reporting person in the 401(k) Retirement Savings Plan and the Employee Stock Ownership Plan (ESOP).
- This option was originally reported as an option for 6,000 shares of Class A Common Stock at an exercise price of \$1.50 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 6, 2009, February 5, 2010, February 4, 2011, February 3, 2012 and February 1, 2013.
- This option was originally reported as an option for 6,000 shares of Class A Common Stock at an exercise price of \$3.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 6, 2009, February 5, 2010, February 4, 2011, February 3, 2012 and February 1, 2013.
- This option was originally reported as an option for 6,000 shares of Class A Common Stock at an exercise price of \$1.83 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 4, 2011, February 3, 2012 and February 1, 2013.
- This option was originally reported as an option for 6,000 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.

6. This option was originally reported on April 14, 2012 as an option for 6,000 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.

7. This option was granted on December 6, 2013 as an option for 4,000 shares of Class A Common Stock at an exercise price of \$4.85 per share. This option vests in four equal quarterly installments of Class A Common Stock, beginning on March 6, 2014, until such shares are fully invested.

/s/ Garrett S. Sill

01/16/2014

** 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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