

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

1. Name and Address of Reporting Person* <u>Wilbur Norman G</u> (Last) (First) (Middle) <u>2637 MUSTANG DRIVE</u> (Street) <u>MEAD CO 80542</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>12/06/2019</u>	
4. If Amendment, Date of Original Filed (Month/Day/Year)		

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	Title	Amount or Number of Shares				
Director Stock Option (right to buy)	\$5.19 ⁽¹⁾	12/07/2012		A		1,408 ⁽¹⁾		03/07/2013	12/07/2022	Class A Common Stock	1,408 ⁽¹⁾	\$5.19 ⁽¹⁾	1,408 ⁽¹⁾	D	
Director Stock Option (right to buy)	\$5.47 ⁽²⁾	12/04/2015		A		6,078 ⁽²⁾		03/04/2016	12/04/2025	Class A Common Stock	6,078 ⁽²⁾	\$5.47 ⁽²⁾	6,078 ⁽²⁾	D	
Director Stock Option (right to buy)	\$5.47 ⁽³⁾	12/07/2015		A		1,216 ⁽³⁾		03/07/2016	12/07/2025	Class A Common Stock	1,216 ⁽³⁾	\$5.47 ⁽³⁾	1,216 ⁽³⁾	D	
Director Stock Option (right to buy)	\$6.03 ⁽⁴⁾	12/02/2016		A		5,789 ⁽⁴⁾		03/02/2017	12/02/2026	Class A Common Stock	5,789 ⁽⁴⁾	\$6.03 ⁽⁴⁾	5,789 ⁽⁴⁾	D	
Director Stock Option (right to buy)	\$6.31 ⁽⁵⁾	12/07/2016		A		1,158 ⁽⁵⁾		03/07/2017	12/07/2026	Class A Common Stock	1,158 ⁽⁵⁾	\$6.31 ⁽⁵⁾	1,158 ⁽⁵⁾	D	
Director Stock Option (right to buy)	\$4.56 ⁽⁶⁾	12/01/2017		A		1,103 ⁽⁶⁾		03/01/2018	12/01/2027	Class A Common Stock	1,103 ⁽⁶⁾	\$4.56 ⁽⁶⁾	1,103 ⁽⁶⁾	D	
Director Stock Option (right to buy)	\$5.25 ⁽⁷⁾	11/30/2018		A		5,250 ⁽⁷⁾		02/28/2019	11/30/2028	Class A Common Stock	5,250 ⁽⁷⁾	\$5.25 ⁽⁷⁾	5,250 ⁽⁷⁾	D	
Director Stock Option (right to buy)	\$5.25 ⁽⁸⁾	11/30/2018		A		1,050 ⁽⁸⁾		02/28/2019	11/30/2028	Class A Common Stock	1,050 ⁽⁸⁾	\$5.25 ⁽⁸⁾	1,050 ⁽⁸⁾	D	
Director Stock Option (right to buy)	\$5.46 ⁽⁹⁾	12/06/2019		A		5,000 ⁽⁹⁾		03/06/2020 ⁽⁹⁾	12/06/2029	Class A Common Stock	5,000 ⁽⁹⁾	\$5.46 ⁽⁹⁾	5,000 ⁽⁹⁾	D	
Director Stock Option (right to buy)	\$5.46 ⁽¹⁰⁾	12/06/2019		A		1,000 ⁽¹⁰⁾		03/06/2020 ⁽¹⁰⁾	12/06/2029	Class A Common Stock	1,000 ⁽¹⁰⁾	\$5.46 ⁽¹⁰⁾	1,000 ⁽¹⁰⁾	D	

Explanation of Responses:

1. This was granted on December 7, 2012 as an option to purchase 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$7.42 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Stock Option Plan to reflect 5% stock dividends paid on February 1, 2013, February 7, 2014, February 6, 2015, February 5, 2016, February 3, 2017, February 2, 2018, and February 1, 2019.
2. This option was granted on December 4, 2015 as an option to purchase 5,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$6.72 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 5, 2016, February 3, 2017, February 2, 2018, and February 1, 2019.
3. This option was granted on December 7, 2015 as an option to purchase 1,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$6.72 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 5, 2016, February 3, 2017, February 2, 2018, and February 1, 2019.
4. This option was granted on December 2, 2016 as an option to purchase 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, and February 1, 2019.
5. This option was granted on December 7, 2016 as an option to purchase 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, and February 1, 2019.
6. This option was granted on December 1, 2017 as an option to purchase 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 and February 1, 2019.
7. This option was granted on November 30, 2018 as an option to purchase 5,000 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 a 5% stock dividend paid on February 1, 2019.
8. This option was granted on November 30, 2018 as an option to purchase 1,000 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 a 5% stock dividend paid on February 1, 2019.
9. This option was granted on December 6, 2019 as an option to purchase 5,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.46 per share. The option vests in four equal quarterly installments of Class A Common Stock, beginning on March 6, 2020, until such shares are fully vested.
10. This option was granted on December 6, 2019 as an option to purchase 1,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.46 per share. The option vests in four equal quarterly installments of Class A Common Stock, beginning on March 6, 2020, until such shares are fully vested.

/s/Norman Gilbert Wilbur 12/12/2019

** 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.