FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington,	D.C.	20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPRO	VAL
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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

Column	1. Name and Address of Reporting Person* Wilbur Norman G					2. Issuer Name and Ticker or Trading Symbol SECURITY NATIONAL FINANCIAL CORP [SNFCA]									tionship of Reporting all applicable) Director		Person(s) to Issuer				
Security Columbia		,	,		Date of Earliest Transaction (Month/Day/Year)													ecify			
MAIN Column Col	(Stroot)				4. If Am	endment, [Date	of Original Fil	ed (Month/Day/	Year)			vidual or Jo	int/Group	Filing (Check Applic	cable			
Table Non-Derivative Securities Acquired, Descriptive Non-Derivative Securities Descriptive Descriptiv		. C	'O	80542										1 ′	X Form filed by One Reporting Person						
1. This of Security (Instr. 3) 2. Treesection (Instr. 4) 2. Treesection (Instr.	(City)	(8	State)	(Zip)										Person							
Part			Т	able I - Nor	n-Deriv	ative S	ecuritie	s A	cquired, C	Disp	osed of	, or Be	nefic	ially (Owned						
Clase A Common Stock	1. Title of	Security (Inst	tr. 3)		Date		Execution Date, if any		ransact Code (In:	Transaction Disposed Of (D) Code (Instr.			ed (A) o tr. 3, 4	r. 3, 4 and 5) Se Be		Securities Beneficially		Direct In Indirect B	ndirect Beneficial		
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible) Securities										v	Amount	(A) or (D) Price		ice	Reported Transaction(s)						
This bid Conversion Conve	Class A (Common Sto	ock		12/07/2020						250	D \$		88.17	41	6	D				
Time of previous processor of the proc																					
Director Sock Soc	Derivative Security	Conversion or Exercise Price of Derivative	Date	3A. Deemed Execution Date if any	4. Tran Code	saction	5. Number Derivative Securities Acquired or Dispos of (D) (Ins	(A) ed tr.	6. Date Exerc	cisal ate	ole and	7. Title a of Secur Underlyi Derivativ	nd Ame ities ng e Secu	8. Price of Derivative Security		derivative Securities Beneficially Owned Following		Ownership Form: Direct (D) or Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)		
Social Content					Code	e V	(A)	(D)				Title	or Nun	nber							
Social Common (right to way) 12/04/2015 A 6.542 ^[1] 0.3/04/2016 12/04/2025 Common Stock 6.542 ^[1] D Common Stock S. 07 ^[1] 12/07/2015 A 1.309 ^[1] 0.3/07/2016 12/07/2025 Common Stock 1.309 ^[1] 5.507 ^[1] 1.309 ^[1] D Common Stock S. 07 ^[1] 12/07/2015 A 1.309 ^[1] D Common Stock S. 07 ^[1] 12/07/2016 A 1.309 ^[1] 0.3/07/2017 12/07/2026 Common Stock Common Stock	Stock Option (right to	\$4.81 ⁽¹⁾	12/07/2012		A		1,515 ⁽¹⁾		03/07/2013		12/07/2022	Common	1,5	515(1)	\$4.81 ⁽¹⁾	1,515	(1)	D			
Sect	Stock Option (right to	\$5.07 ⁽²⁾	12/04/2015		A		6,542 ⁽²⁾		03/04/2016		12/04/2025	Common	6,5	542 ⁽²⁾	\$5.07 ⁽²⁾	6,542	(2)	D			
Stock Option Stoc	Stock Option (right to	\$5.07 ⁽³⁾	12/07/2015		A		1,309 ⁽³⁾		03/07/2016		12/07/2025	Common	1,3	09(3)	\$5.07 ⁽³⁾	1,309	(3)	D			
Stock Option (right to buy) S5.85(5) 12/07/2016 A 1,246(5) 03/07/2017 12/07/2026 Class A Common Stock 1,246(5) S5.85(5) 1,246(5) D D	Stock Option (right to	\$5.59 ⁽⁴⁾	12/02/2016		A		6,230 ⁽⁴⁾		03/02/2017		12/02/2026	Common	6,2	230(4)	\$5.59 ⁽⁴⁾	6,230	(4)	D			
Stock Option (right to buy) St.25(6) 12/01/2017 A 1,187(6) 03/01/2018 12/01/2027 Class A Common Stock 1,187(6) D Class A Common Stock 1,187(6) D Class A Common Stock 1,187(6) D Class A Common Stock Class A Common Sto	Stock Option (right to	\$5.85 ⁽⁵⁾	12/07/2016		A		1,246 ⁽⁵⁾		03/07/2017		12/07/2026	Common	1,2	246 ⁽⁵⁾	\$5.85 ⁽⁵⁾	1,246	(5)	D			
Stock Option (right to buy) Stoc	Stock Option (right to	\$4.25 ⁽⁶⁾	12/01/2017		A		1,187 ⁽⁶⁾		03/01/2018		12/01/2027	Common	1,1	87 ⁽⁶⁾	\$4.25 ⁽⁶⁾	1,187	(6)	D			
Stock Option (right to buy) St.86(8) 11/30/2018 A 1,131(8) 02/28/2019 11/30/2028 Class A Common Stock 1,131(8) \$4.86(8) 1,131(8) D	Stock Option (right to	\$4.86 ⁽⁷⁾	11/30/2018		A		5,651 ⁽⁷⁾		02/28/2019		11/30/2028	Common	5,6	551 ⁽⁷⁾	\$4.86 ⁽⁷⁾	5,651	(7)	D			
Stock Option (right to buy) A 5,381 ⁽⁹⁾ 03/06/2020 ⁽⁹⁾ 12/06/2029 Class A Common Stock 5,381 ⁽⁹⁾ \$5.06 ⁽⁹⁾ 5,381 ⁽⁹⁾ D Director Stock Option (right to buy) A 1,076 ⁽¹⁰⁾ 03/06/2020 ⁽¹⁰⁾ 12/06/2029 Class A Common Stock 1,076 ⁽¹⁰⁾ \$5.06 ⁽¹⁰⁾ 1,076 ⁽¹⁰⁾ D	Stock Option (right to	\$4.86 ⁽⁸⁾	11/30/2018		A		1,131 ⁽⁸⁾		02/28/2019		11/30/2028	Common	1,1	31(8)	\$4.86 ⁽⁸⁾	1,131	(8)	D			
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	Stock Option (right to	\$5.06 ⁽⁹⁾	12/06/2019		A		5,381 ⁽⁹⁾		03/06/2020 ⁽⁵	9)	12/06/2029	Common	5,3	81 ⁽⁹⁾	\$5.06 ⁽⁹⁾	5,381	(9)	D			
<u>" </u>	Stock Option	\$5.06 ⁽¹⁰⁾	12/06/2019		A		1,076 ⁽¹⁰⁾		03/06/2020 ⁽¹⁾	0)	12/06/2029	Common	1,0	76(10)	\$5.06 ⁽¹⁰⁾	1,076 ⁽	10)	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. Transa Code (8)		5. Numbe Derivative Securities Acquired or Dispos of (D) (Ins 3, 4 and 5	e (A) sed str.	6. Date Exercis Expiration Date (Month/Day/Yea)	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	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		Transaction(s) (Instr. 4)					
Director Stock Option (right to buy)	\$3.67 ⁽¹¹⁾	03/27/2020		A		2,563 ⁽¹¹⁾		06/27/2020 ⁽¹¹⁾	03/27/2030	Class A Common Stock	2,563(11)	\$3.67 ⁽¹¹⁾	2,563 ⁽¹¹⁾	D	
Director Stock Option (right to buy)	\$3.67 ⁽¹²⁾	03/27/2020		A		3,588 ⁽¹²⁾		06/27/2020 ⁽¹²⁾	03/27/2030	Class A Common Stock	3,588(12)	\$3.67 ⁽¹²⁾	3,588 ⁽¹²⁾	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, February 1, 2019, and February 7, 2020; and a 2.5% stock dividend paid on July 17, 2020.
- 2. This option was granted on December 4, 2015 as an option to purchase 5,000 shares of Class A Common Stock under the Amended and Restated 2014 Director Stock Option Plan (the "2014 Director Stock Option Plan (the "2014 Director Stock Option Plan to reflect 5% stock dividends paid on February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; and a 2.5% stock dividend paid on July 17, 2020.
- 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, February 1, 2019, and February 7, 2020; and a 2.5% stock dividend paid on July 17, 2020.
- 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, February 1, 2019, and February 7, 2020; and a 2.5% stock dividend paid on July 17, 2020.
- 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, February 1, 2019, and February 7, 2020; and a 2.5% stock dividend paid on July 17, 2020.
- 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, February 1, 2019, and February 7, 2020; and a 2.5% stock dividend paid on July 17, 2020.
- 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 5% stock dividends paid on February 1, 2019 and February 7, 2020; and a 2.5% stock dividend paid on July 17, 2020.
- 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 5% stock dividends paid on February 1, 2019 and February 7, 2020; and a 2.5% stock dividend paid on July 17, 2020.
- 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 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. The option vests in four equal quarterly installments of Class A Common Stock, beginning on March 6, 2020, until such shares are fully vested; and a 2.5% stock dividend paid on July 17, 2020.
- 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 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. The option vests in four equal quarterly installments of Class A Common Stock, beginning on March 6, 2020, until such shares are fully vested; and a 2.5% stock dividend paid on July 17, 2020.
- 11. This option was granted on March 27, 2020 as an option to purchase 2,500 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$3.76 per share. The option vests in four equal quarterly installments of Class A Common Stock, beginning on June 27, 2020, until such shares are fully vested; and a 2.5% stock dividend paid on July 17, 2020.
- 12. This option was granted on March 27, 2020 as an option to purchase 3,500 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$3.76 per share. The option vests in four equal quarterly installments of Class A Common Stock, beginning on June 27, 2020, until such shares are fully vested; and a 2.5% stock dividend paid on July 17, 2020.

/s/ Norman Gilbert Wilbur 12/08/2020

** 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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