

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>Overbaugh Jason G.</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) <input checked="" type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) VP & Nat Mark Dir of Life Ins
	3. Date of Earliest Transaction (Month/Day/Year) 02/19/2025	
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			
Class C Common Stock	02/19/2025	02/19/2025	M		45,501	A	\$13.3	161,740	D	
Class A Common Stock	02/19/2025		D		11,375	D	\$13.3	150,365 ⁽¹⁾⁽²⁾	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	Amount or Number of Shares				
Employee Stock Option (right to buy)	\$3.44 ⁽³⁾	12/01/2017		A			28,847	03/01/2018	12/01/2027	Class C Common Stock	28,847	\$3.44	0.0000	D	
Employee Stock Option (right to buy)	\$3.96 ⁽⁴⁾	11/30/2018		A			34,340	02/28/2019	11/30/2028	Class C Common Stock	34,340	\$3.96	0.0000	D	
Employee Stock Option (right to buy)	\$4.12 ⁽⁵⁾	12/06/2019		A			39,246	03/06/2020	12/06/2029	Class C Common Stock	39,246	\$4.12	39,246	D	
Employee Stock Option (right to buy)	\$2.99 ⁽⁶⁾	03/27/2020		A			37,377	06/27/2020	03/27/2030	Class C Common Stock	37,377	\$2.99	76,623	D	
Employee Stock Option (right to buy)	\$7.39 ⁽⁷⁾	12/03/2021		A			34,729	03/03/2022	12/03/2031	Class C Common Stock	34,729	\$7.39	111,352	D	
Employee Stock Option (right to buy)	\$5.85 ⁽⁸⁾	12/02/2022		A			38,588	03/02/2023	12/02/2032	Class C Common Stock	38,588	\$5.85	149,940	D	
Employee Stock Option (right to buy)	\$7.59 ⁽⁹⁾	12/01/2023		A			42,000	03/01/2024	12/01/2033	Class C Common Stock	42,000	\$7.59	191,940	D	
Employee Stock Option (right to buy)	\$14.39 ⁽¹⁰⁾	12/06/2024		A			6,950	03/06/2025	12/06/2029	Class C Common Stock	6,950	\$14.39	198,890	D	

