FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

OMB Number:	OMB Number: 3235-0287								
Estimated average burden									
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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 2. Issuer Name and Ticker or Trading Symbol 5. Relationship of Reporting Person(s) to Issuer 1. Name and Address of Reporting Person' (Check all applicable) SECURITY NATIONAL FINANCIAL Wilbur Norman G Director 10% Owner Х CORP SNFCA Officer (give title Other (specify below) below) (First) (Middle) (Last) 3. Date of Earliest Transaction (Month/Day/Year) 02/07/2020 2637 MUSTANG DRIVE 4. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check Applicable (Street) Line) 80542 Х Form filed by One Reporting Person CO MEAD Form filed by More than One Reporting Person (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 6. Ownership 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) 2. Transaction 2A. Deemed 5. Amount of 7. Nature of 1. Title of Security (Instr. 3) Date Execution Date, action Securities Form: Direct Indirect Trans (Month/Dav/Year) Beneficial if anv Code (Instr. Beneficially (D) or Indirect Ownership Owned Following (Month/Day/Year) 8) (I) (Instr. 4) (Instr. 4) Reported (A) or (D) Transaction(s) Code v Amount Price (Instr. 3 and 4) Class A Common Stock 02/07/2020 **J**(1) 33 Α \$5.66 683 D Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) 1. Title of Derivative 6. Date Exercisable and Expiration Date 8. Price of Derivative 3. Transaction 3A. Deemed 5. Number of 7. Title and Amount 9. Number of 11. Nature 10. 2. Conversion 4. Transaction Ownership Date Execution Date Derivative of Securities derivative of Indirect Security (Instr. 3) Securities Acquired (A) Underlying Derivative Security Security (Instr. 5) Form: Direct (D) or Exercise (Month/Day/Year) if any (Month/Day/Year) Code (Instr. (Month/Day/Year) Securities Beneficial Price of 8) Ownership Beneficially or Disposed of (D) (Instr. 3, 4 and 5) or Indirect (I) (Instr. 4) Derivative (Instr. 3 and 4) Owned (Instr. 4) Security Following Reported Transaction(s) Amount (Instr. 4) Date Expiration Number Code v (A) (D) Exercisable Date Title of Shares Director Class A Stock 1,478<sup>(2)</sup> 1,478(2) \$4.93<sup>(2)</sup> \$4.93<sup>(2)</sup> Option 12/07/2012 A 03/07/2013 12/07/2022 Commor 1,478<sup>(2)</sup> D (right to Stock buy) Director Class A Stock 6,382<sup>(3)</sup> \$<mark>5.2</mark>(3) 6,382(3) \$5.2<sup>(3)</sup> 6,382<sup>(3)</sup> Option 12/04/2015 A 03/04/2016 12/04/2025 Commo D Stock (right to buy) Director Class A Stock 1,277(4) \$5.2<sup>(4)</sup> \$**5.2**<sup>(4)</sup> 1,277<sup>(4)</sup> 1,277<sup>(4)</sup> Option 12/07/2015 03/07/2016 12/07/2025 Common Stock D А (right to buy) Director Class A Stock 6,078(5) Optior \$5.73<sup>(5)</sup> 12/02/2016 А 6,078<sup>(5)</sup> 03/02/2017 12/02/2026 Commor \$5.73<sup>(5)</sup> 6,078<sup>(5)</sup> D (right to Stock buy) Director Class A Stock 1,216(6) Option \$<mark>6</mark>(6) 12/07/2016 1,216<sup>(6)</sup> 03/07/2017 12/07/2026 \$<mark>6</mark>(6) 1,216<sup>(6)</sup> D А Comm Stock (right to buy) Director Stock Class A \$4.33<sup>(7)</sup> 1,158(7) \$4.33<sup>(7)</sup> Option 12/01/2017 1,158<sup>(7)</sup> 03/01/2018 D A 12/01/2027 Common 1,158<sup>(7)</sup> (right to Stock buy) Director Stock Class A \$4.99<sup>(8)</sup> \$4.99<sup>(8)</sup> 5,513<sup>(8)</sup> 11/30/2018 5,513(8) 02/28/2019 5,513(8) D Option 11/30/2028 Α Commo (right to Stock buy) Director Stock Class A 1,103(9) Option \$4.99<sup>(9)</sup> 11/30/2018 1,103<sup>(9)</sup> 02/28/2019 11/30/2028 Common \$4.99<sup>(9)</sup> 1,103<sup>(9)</sup> D A (right to Stock buy) Director Stock Class A \$5.19<sup>(10)</sup> 12/06/2019 5,250<sup>(10)</sup> 03/06/2020 12/06/2029 5,250(10) **\$5.19**<sup>(10)</sup> 5,250<sup>(10)</sup> D Option Α Common (right to Stock buy)

	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	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)	\$5.19 <sup>(11)</sup>	12/06/2019		A		1,050 <sup>(11)</sup>		03/06/2020 <sup>(11)</sup>	12/06/2029	Class A Common Stock	1,050(11)	\$5.19 <sup>(11)</sup>	1,050 <sup>(11)</sup>	D	

## **Explanation of Responses:**

1. Received pursuant to a stock dividend paid on February 7, 2020.

2. 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, 2013, February 5, 2015, February 5, 2016, February 5, 2017, February 2, 2018, February 1, 2013, February 5, 2015, February 5, 2016, February 5, 2017, February 5, 2018, Febru 1, 2019, and February 7, 2020.

3. 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, February 1, 2019, and February 7, 2020. 4. 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.

5. 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.

6. 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. 7. 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. 8. 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. 9. 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.

10. 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.

11. 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.

## /s/Norman Gilbert Wilbur 02/11/2020

\*\* 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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