FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

	Washington, D	.C. 20549	
STATEMENT (OF CHANGES IN	BENEFICIAL	OWNERSHIP

OMB APPROVAL

CIVID	INOVAL
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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

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1. Name and Address of Reporting Person* MOODY H. CRAIG				2. Issuer Name and Ticker or Trading Symbol SECURITY NATIONAL FINANCIAL CORP [SNFCA]							(Ch	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner							
(Last) 11892 Sc		First) OOKGLEN DRI	(Middle)		3. Date of Earliest Transaction (Month/Day/Year) 02/07/2020								Officer (give title Other (specify below)						
(Street)	ι	JT	84092		4. If Amendment, Date of Original Filed (Month/Day/Year)								6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by Mark than One Reporting						
(City)	()	State)	(Zip)										Form filed by More than One Reporting Person						
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																		
Date			2. Transa Date (Month/D		2A. Deemed Execution Date, if any (Month/Day/Yea		e, Transaction Dis Code (Instr.			4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 an				Form:	Direct I Indirect I str. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
				Code			v	Amount	(A) or (D)	Price	Transactio	Transaction(s) (Instr. 3 and 4)		l`					
Class A (Common St	ock		01/07/	2020			J ⁽¹⁾	V	2,178	A	\$5.6	6 45,7	743		D			
			Table II -							osed of, convertib			Owned						
1. Title of Derivative Security (Instr. 3)	ivative Conversion Date Execution D curity or Exercise (Month/Day/Year) if any		3A. Deemed Execution Date	te, 4. Trans	saction le (Instr. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exe Expiration (Month/Day	ercisa Date	isable and 7. Title and of Securiti		d Amount es g Security	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)	Beneficial Ownership (Instr. 4)			
				Code	· V	(A)	(D)	Date Exercisable		Expiration Date	Title	Amount or Number of Share	s	Transact (Instr. 4)					
Director Stock Option (right to buy)	\$0.83 ⁽²⁾	12/02/2011		A		7,757 ⁽²⁾		03/02/201	12	12/02/2021	Class A Common Stock	7,757 ⁽²	\$0.83(2)	7,757	(2)	D			
Director Stock Option (right to buy)	\$0.83 ⁽³⁾	12/07/2011		A		1,552 ⁽³⁾		03/07/201	12	12/07/2021	Class A Common Stock	1,552 [©]	\$0.83 ⁽³⁾	1,552 ⁽³⁾		D			
Director Stock Option (right to buy)	\$1.04 ⁽⁴⁾	04/13/2012		A		7,388 ⁽⁴⁾		07/13/201	12	04/13/2022	Class A Common Stock	7,388 ⁽⁴	\$1.04 ⁽⁴⁾	7,388 ⁽⁴⁾		D			
Director Stock Option (right to buy)	\$4.93 ⁽⁵⁾	12/07/2012		A		1,478 ⁽⁵⁾		03/07/201	13	12/07/2022	Class A Common Stock	1,478(5	\$4.93 ⁽⁵⁾	1,478 ⁽⁵⁾		D			
Director Stock Option (right to buy)	\$3.38 ⁽⁶⁾	12/06/2013		A		6,812 ⁽⁶⁾		03/06/201	14	12/06/2023	Class A Common Stock	6,812(6	\$3.38 ⁽⁶⁾	6,812 ⁽⁶⁾		D			
Director Stock Option (right to buy)	\$3.38 ⁽⁷⁾	12/07/2013		A		1,408 ⁽⁷⁾		03/07/201	14	12/07/2023	Class A Common Stock	1,408(\$3.38 ⁽⁷⁾	1,408	(7)	D			
Director Stock Option (right to buy)	\$3.7 ⁽⁸⁾	12/05/2014		A		6,701 ⁽⁸⁾		03/05/201	15	12/05/2024	Class A Common Stock	6,701(\$3.7 ⁽⁸⁾	6,701	(8)	D			
Director Stock Option (right to buy)	\$3.7 ⁽⁹⁾	12/07/2014		A		1,341 ⁽⁹⁾		03/07/201	15	12/07/2024	Class A Common Stock	1,341 ⁽⁵	\$3.7(9)	1,341	(9)	D			
Director Stock Option (right to buy)	\$5.2 ⁽¹⁰⁾	12/04/2015		A		6,382 ⁽¹⁰⁾		03/04/201	16	12/04/2025	Class A Common Stock	6,382(1	⁰⁾ \$5.2 ⁽¹⁰⁾	6,382	(10)	D			

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) 1. Title of Derivative 5. Number of 6. Date Exercisable and 11. Nature 3. Transaction 3A. Deemed 7. Title and Amount 8. Price of 9. Number of 2. Conversion Expiration Date (Month/Day/Year) Execution Date Transaction Derivative Derivative derivative Ownership of Indirect Security (Instr. 3) or Exercise (Month/Day/Year if any (Month/Day/Year) Security (Instr. 5) Code (Instr. Securities Underlying Securities Form: Beneficial Price of Derivative 8) Acquired (A) or Disposed Beneficially Owned Direct (D) Derivative Security (Instr. 3 and 4) or Indirect (Instr. 4) of (D) (Instr. 3, 4 and 5) Following Reported Security (I) (Instr. 4) Transaction(s) Amount (Instr. 4) or Number Expiration Date Code ν (A) (D) Exercisable Title of Shares Director \$5 2⁽¹¹⁾ 12/07/2015 1,277(11) 03/07/2016 1,277(11) \$5 2⁽¹¹⁾ 1,277(11) 12/07/2025 D Option Α Commo Stock (right to Director \$5.73⁽¹²⁾ 6,078⁽¹²⁾ 6,078(12) 6,078(12) \$5.73⁽¹²⁾ Option 12/02/2016 Α 03/02/2017 12/02/2026 Common D Stock (right to Director Class A Stock \$5.73⁽¹³⁾ 1,216⁽¹³⁾ 1.216(13) \$5.73(13) 1,216⁽¹³⁾ Ontion 12/07/2016 Α 03/07/2017 12/07/2026 D Stock (right to buy) Director Class A Stock 1,158(12) Option \$4.33(14) 12/01/2017 1,158(14) 03/01/2018 12/01/2027 Common Stock \$4.33(14) 1,158(14) D (right to buy) Director Class A Stock 5,513(15) Option \$4.98(15) 11/30/2018 5,513(15) 02/28/2019 11/30/2028 \$4.98(15) 5,513(15) D Α Stock (right to buy) Director Stock Class A 1,103(16) 1,103⁽¹⁶⁾ 1,103⁽¹⁶⁾ Option \$4.99(16) 11/30/2018 02/28/2019 11/30/2028 \$4.99(16) D Commo (right to Stock buy) Director Stock Class A \$5.19⁽¹⁷⁾ 5,250⁽¹⁷⁾ \$5.19⁽¹⁷⁾ 5,250⁽¹⁷⁾ Option 12/06/2019 03/06/2020(17) 12/06/2029 5,250(17) D (right to Stock buy) Director Stock Class A \$5.19(18) 1,050(18) 03/06/2020(18) 1,050(18) \$5.19(18) 1,050(18) Option 12/06/2019 12/06/2029 D Common (right to Stock buy)

Explanation of Responses

- Received pursuant to a stock dividend paid on February 7, 2020.
- 2. This option was granted on December 2, 2011 as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.30 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Director Stock Option Plan to reflect 5% stock dividends paid on February 3, 2012, 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.
- 3. This option was granted on December 7, 2011 as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.24 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Director Stock Option Plan to reflect 5% stock dividends paid on February 3, 2012, 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.
- 4. This option was granted on April 13, 2012 as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.56 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Director 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.
- 5. This option was granted on December 7, 2012 as an option for 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 plan to reflect 5% stock dividends paid on February 1, 2013, February 7, 2014, February 5, 2015, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020.
- 6. This option was granted on December 6, 2013 as an option for 4,842 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$4.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Director Stock Option Plan to reflect 5% stock dividends paid on February 7, 2014, February 6, 2015, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020.
- 7. This option was granted on December 7, 2013 as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$4.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Director Stock Option Plan to reflect 5% stock dividends paid on February 7, 2014, February 5, 2015, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020.
- 8. This option was granted on December 5, 2014 as an option for 5,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.02 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 6, 2015, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020.

 9. This option was granted on December 7, 2014 as an option for 1,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$4.85 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 6, 2015, February 5, 2016, February 3, 2017, February 3, 2017, February 7, 2020.

 10. This option was granted on December 4, 2015 as an option for 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 2, 2018, February 1, 2019, and February 7, 2020.
- 11. This option was granted on December 7, 2015 as an option for 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.
- 12. This option was granted on December 2, 2016 as an option for 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.
- 13. This option was granted on December 7, 2016 as an option for 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.

 14. This option was granted on December 1, 2017 as an option for 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.

 15. This option was granted on November 30, 2018 as an option for 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.

 16. This option was granted on November 30, 2018 as an option for 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
- 16. This option was granted on November 30, 2018 as an option for 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.
- 17. This option was granted on December 6, 2019 as an option for 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 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.
- 18. This option was granted on December 6, 2019 as an option for 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 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.

** 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.