

OMB APPROVAL	
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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 if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

1. Name and Address of Reporting Person* <u>Johnson Stephen Charles</u> _____ (Last) (First) (Middle) <u>886 SOUTH ROUECHE LANE</u> _____ (Street) <u>KAYSVILLE UT 84037</u> _____ (City) (State) (Zip)			2. Issuer Name and Ticker or Trading Symbol <u>SECURITY NATIONAL FINANCIAL CORP</u> [ SNFCA ]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>VP - Mortgage Operations</u>		
			3. Date of Earliest Transaction (Month/Day/Year) <u>11/09/2021</u>					
			4. If Amendment, Date of Original Filed (Month/Day/Year)					
			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person					

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 A Common Stock	11/09/2021		M		4,327	A	\$9.53	12,930 <sup>(1)</sup>	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					
Employee Stock Option (right to buy)	\$3.14 <sup>(2)</sup>	12/06/2013		A		4,543 <sup>(2)</sup>		03/06/2014	12/06/2023	Class A Common Stock	\$3.14 <sup>(2)</sup>	4,543 <sup>(2)</sup>	D	
Employee Stock Option (right to buy)	\$2.93 <sup>(3)</sup>	07/02/2014		M		4,327 <sup>(3)</sup>		10/02/2014	07/02/2024	Class A Common Stock	\$2.93 <sup>(3)</sup>	0 <sup>(3)</sup>	D	
Employee Stock Option (right to buy)	\$3.43 <sup>(4)</sup>	12/05/2014		A		8,654 <sup>(4)</sup>		03/05/2015	12/05/2024	Class A Common Stock	\$3.43 <sup>(4)</sup>	8,654 <sup>(4)</sup>	D	
Employee Stock Option (right to buy)	\$4.82 <sup>(5)</sup>	12/04/2015		A		13,736 <sup>(5)</sup>		03/04/2016	12/04/2025	Class A Common Stock	\$4.82 <sup>(5)</sup>	13,736 <sup>(5)</sup>	D	
Employee Stock Option (right to buy)	\$5.31 <sup>(6)</sup>	12/02/2016		A		6,542 <sup>(6)</sup>		03/02/2017	12/02/2026	Class A Common Stock	\$5.31 <sup>(6)</sup>	6,542 <sup>(6)</sup>	D	
Employee Stock Option (right to buy)	\$4.01 <sup>(7)</sup>	12/01/2017		A		12,458 <sup>(7)</sup>		03/01/2018	12/01/2027	Class A Common Stock	\$4.01 <sup>(7)</sup>	12,458 <sup>(7)</sup>	D	
Employee Stock Option (right to buy)	\$4.81 <sup>(8)</sup>	12/06/2019		A		11,301 <sup>(8)</sup>		03/01/2019	12/06/2029	Class A Common Stock	\$4.81 <sup>(8)</sup>	11,301 <sup>(8)</sup>	D	
Employee Stock Option (right to buy)	\$3.49 <sup>(9)</sup>	03/27/2020		A		10,763 <sup>(9)</sup>		06/27/2020	03/27/2030	Class A Common Stock	\$3.49 <sup>(9)</sup>	10,763 <sup>(9)</sup>	D	

Explanation of Responses:

- Owned through a trust by the reporting person and his wife. Does not include shares of Class A Common Stock owned indirectly by the reporting person in the 401(k) Retirement Savings Plan, and shares of Class A Common Stock owned indirectly by the reporting person in the Employee Stock Ownership Plan (ESOP), and shares of Class A Common Stock owned indirectly by the reporting person in the Non-Qualified Deferred Compensation Plan.
- This option was granted on December 6, 2013 as an option for 3,000 shares of Class A Common Stock at an exercise price of \$4.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 7, 2014, February 6, 2015, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; and a 5% stock dividend paid on July 16, 2021.
- This option was granted on July 2, 2014 as an option for 3,000 shares of Class A Common Stock at an exercise price of \$4.29 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 6, 2015, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; and a 5% stock dividend paid on July 16, 2021.
- This option was granted on December 5, 2014 as an option for 6,000 shares of Class A Common Stock at an exercise price of \$5.02 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 6, 2015, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; and a 5% stock dividend paid on July 16, 2021.
- This option was granted on December 4, 2015 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$6.72 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 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; a 2 1/2% stock dividend paid on July 17, 2020; and a 5% stock dividend paid on July 16, 2021.

6. This option was granted on December 2, 2016 as an option for 5,000 shares of Class A Common Stock at an exercise price of \$7.03 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; and a 5% stock dividend paid on July 16, 2021.

7. This option was granted on December 1, 2017 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$5.05 per share, but adjusted pursuant to the anti-dilution provisions in the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; and a 5% stock dividend paid on July 16, 2021.

8. This option was granted on December 6, 2019 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$5.46 per share, but adjusted pursuant to the anti-dilution provisions in the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; and a 5% stock dividend paid on July 16, 2021.

9. This option was granted on March 27, 2020 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$3.76 per share, but adjusted pursuant to the anti-dilution provisions in the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; and a 5% stock dividend paid on July 16, 2021. This option vests in four equal quarterly installments of Class A Common Stock, beginning on June 27, 2020, until such shares are fully vested.

/s/ Stephen C. Johnson

11/16/2021

\*\* 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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