

OMB APPROVAL	
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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

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

1. Name and Address of Reporting Person* <b>FULLER GILBERT A</b>  (Last) (First) (Middle) <b>55 WANDERWOOD WAY</b>  (Street) <b>SANDY UT 84092</b>  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <b>SECURITY NATIONAL FINANCIAL CORP [ SNFCA ]</b>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <b>12/02/2022</b>	

**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			

**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					
Director Stock Option (right to buy)	\$2.98 <sup>(1)</sup>	12/06/2013		A		7,697		03/06/2014	12/06/2023	Class A Common Stock	7,697	7,697	D	
Director Stock Option (right to buy)	\$2.98 <sup>(2)</sup>	12/07/2013		A		1,592		03/07/2014	12/07/2023	Class A Common Stock	1,592	1,592	D	
Director Stock Option (right to buy)	\$3.26 <sup>(3)</sup>	12/05/2014		A		7,573		03/05/2015	12/05/2024	Class A Common Stock	7,573	7,573	D	
Director Stock Option (right to buy)	\$3.26 <sup>(4)</sup>	12/07/2014		A		1,516		03/07/2015	12/07/2024	Class A Common Stock	1,516	1,516	D	
Director Stock Option (right to buy)	\$4.58 <sup>(5)</sup>	12/04/2015		A		7,211		03/04/2016	12/04/2025	Class A Common Stock	7,211	7,211	D	
Director Stock Option (right to buy)	\$4.58 <sup>(6)</sup>	12/07/2015		A		1,444		03/07/2016	12/07/2025	Class A Common Stock	1,444	1,444	D	
Director Stock Option (right to buy)	\$5.04 <sup>(7)</sup>	12/02/2016		A		6,869		03/02/2017	12/02/2026	Class A Common Stock	6,869	6,869	D	
Director Stock Option (right to buy)	\$5.27 <sup>(8)</sup>	12/07/2016		A		1,373		03/07/2017	12/07/2026	Class A Common Stock	1,373	1,373	D	
Director Stock Option (right to buy)	\$3.81 <sup>(9)</sup>	12/01/2017		A		1,308		03/01/2018	12/01/2027	Class A Common Stock	1,308	1,308	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
Director Stock Option (right to buy)	\$4.39 <sup>(10)</sup>	11/30/2018		A		7,478		02/28/2019	01/30/2028	Class A Common Stock	7,478	\$4.39	7,478	D	
Director Stock Option (right to buy)	\$4.57 <sup>(11)</sup>	12/06/2019		A		7,120		03/06/2020	12/06/2029	Class A Common Stock	7,120	\$4.57	7,120	D	
Director Stock Option (right to buy)	\$3.32 <sup>(12)</sup>	03/27/2020		A		6,781		06/27/2020	03/27/2030	Class A Common Stock	6,781	\$3.32	6,781	D	
Director Stock Option (right to buy)	\$8.19 <sup>(13)</sup>	12/03/2021		A		6,300		03/03/2022	12/03/2031	Class A Common Stock	6,300	\$8.19	6,300	D	
Restricted Stock Unit	\$6.48 <sup>(14)</sup>	12/02/2022		A		1,620		03/02/2023	(14)	Class A Common Stock	1,620	\$6.48	1,620	D	

**Explanation of Responses:**

- 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 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; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 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 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; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- This option was granted on December 5, 2014 as an option for 5,000 shares of Class A Common Stock under the Amended and Restated 2014 Director Stock Option Plan (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 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; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 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 \$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 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; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 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 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 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; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 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; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 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; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 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; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 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; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 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 2014 Director 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; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- This option was granted on March 27, 2020 as an option for 2,500 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$3.76 per share; a 5% stock dividend paid on February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- This option was granted on December 3, 2021 as an option for 6,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$8.62 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 July 08, 2022.
- These restricted stock units were granted on December 2, 2022 for 1,620 shares of Class A Common Stock under the 2022 Equity Incentive Plan at a price of \$6.48. The units granted will be fully vested on March 31, 2022.

/s/ Gilbert A. Fuller

01/25/2023

\*\* 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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