

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) 433 ASCENSION WAY (Street) SALT LAKE CITY UT 84123 (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) 05/14/2026	
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	05/14/2026	05/14/2026	M		21,596	A	\$9.54	110,385	D	
Class C Common Stock	05/14/2026		D		7,000	D	\$9.54	103,385 ⁽¹⁾⁽²⁾⁽³⁾	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)	\$3.76 ⁽⁴⁾	12/06/2019		A		41,208		03/06/2020	12/06/2029	Class C Common Stock	41,208	41,208	D	
Employee Stock Option (right to buy)	\$2.84 ⁽⁵⁾	03/27/2020		A		39,246		06/27/2020	03/27/2030	Class C Common Stock	39,246	80,454	D	
Employee Stock Option (right to buy)	\$7.02 ⁽⁶⁾	12/03/2021		A		36,465		03/03/2022	12/03/2031	Class C Common Stock	36,465	86,169	D	
Employee Stock Option (right to buy)	\$5.56 ⁽⁷⁾	12/02/2022		A		40,517		03/02/2023	12/02/2032	Class C Common Stock	40,517	126,686	D	
Employee Stock Option (right to buy)	\$7.21 ⁽⁸⁾	12/01/2023		A		44,100		03/01/2024	12/01/2033	Class C Common Stock	44,100	170,786	D	
Employee Stock Option (right to buy)	\$13.67 ⁽⁹⁾	12/06/2024		A		7,298		03/06/2025	12/06/2029	Class C Common Stock	7,298	178,084	D	
Employee Stock Option (right to buy)	\$12.43 ⁽¹⁰⁾	12/06/2024		A		34,703		03/06/2025	12/06/2034	Class C Common Stock	34,703	212,787	D	
Employee Stock Option (right to buy)	\$9.38 ⁽¹¹⁾	12/05/2025		A		10,657		03/05/2026	12/05/2030	Class C Common Stock	10,657	223,444	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
Employee Stock Option (right to buy)	\$8.53 ⁽¹²⁾	12/05/2025		A		44,343		03/05/2026	12/05/2035	Class C Common Stock	44,343	\$8.53	267,787	D	
Employee Stock Option (right to buy)	\$2.84 ⁽⁵⁾	05/14/2026		M		30,750		06/27/2020	03/27/2030	Class C Common Stock	30,750	\$2.84	49,704	D	

Explanation of Responses:

- Does not include 113,482 shares of Class A Common Stock owned indirectly by the reporting person in the 401(k) Retirement Savings Plan.
- Does not include 30,146 shares of Class A Common Stock owned indirectly by the reporting person in the Deferred Compensation Plan.
- Includes 41,013 shares of Class A Common Stock and 62,372 shares of Class C Common Stock.
- This option was granted on December 6, 2019 as an option to purchase either 30,000 shares of Class A Common Stock or 30,000 shares of Class C Common Stock at an exercise price of \$5.46 per share. This option reflects the reporting person's election to have an option for 30,000 shares of Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 7, 2020; a 2.5% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on March 27, 2020 as an option to purchase either 30,000 shares of Class A Common Stock or 30,000 shares of Class C Common Stock at an exercise price of \$3.76 per share. This option reflects the reporting person's election to have an option for 30,000 shares of Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2013 Stock Option Plan to reflect a 2.5% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 3, 2021 as an option to purchase either 30,000 shares of Class A Common Stock or 30,000 shares of Class C Common Stock at an exercise price of \$8.62 per share. This option reflects the reporting person's election to have an option for 30,000 shares of Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 2, 2022 as an option for either 35,000 shares of Class A Common Stock or 35,000 shares of Class C Common Stock at an exercise price of \$6.48 per share. This option reflects the reporting person's election to have an option for 35,000 shares of Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 1, 2023 as an option for either 40,000 shares of Class A Common Stock or 40,000 shares of Class C Common Stock at an exercise price of \$7.99 per share. This option reflects the reporting person's election to have an option for 40,000 Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2022 Equity Incentive Plan to reflect a 5% stock dividend paid on July 12, 2024 and July 18, 2025.
- This option was granted on December 6, 2024 as an option for either 6,950 shares of Class A Common Stock or 6,950 shares of Class C Common Stock at an exercise price of \$14.39 per share. This option reflects the reporting person's election to have an option for 6,950 Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2022 Equity Incentive Plan to reflect a 5% stock dividend paid on July 18, 2025.
- This option was granted on December 6, 2024 as an option for either 33,050 shares of Class A Common Stock or 33,050 shares of Class C Common Stock at an exercise price of \$13.08 per share. This option reflects the reporting person's election to have an option for 33,050 Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2022 Equity Incentive Plan to reflect a 5% stock dividend paid on July 18, 2025.
- This option was granted on December 5, 2025 as an option for either 10,657 shares of Class A Common Stock or 10,657 shares of Class C Common Stock at an exercise price of \$9.38 per share. This option reflects the reporting person's election to have an option for 10,657 Class C Common Stock. These options vest quarterly in equal installments, beginning on March 5, 2026.
- This option was granted on December 5, 2025 as an option for either 44,343 shares of Class A Common Stock or 44,343 shares of Class C Common Stock at an exercise price of \$8.53 per share. This option reflects the reporting person's election to have an option for 44,343 Class C Common Stock. These options vest quarterly in equal installments, beginning on March 5, 2026.

/s/ Jason G. Overbaugh

06/01/2026

** 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.