

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL	
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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

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>Cook John L</u> _____ (Last) (First) (Middle) <u>2424 EAST SUMMER OAK CIRCLE</u> _____ (Street) <u>SANDY UT 84092</u> _____ (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 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>12/05/2025</u>	
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			

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)	\$4.32 ⁽¹⁾	12/02/2016		A		7,952		03/02/2017	12/02/2026	Class A Common Stock	7,952	\$4.32	7,952	D	
Director Stock Option (right to buy)	\$4.52 ⁽²⁾	12/07/2016		A		1,590		03/07/2017	12/07/2026	Class A Common Stock	1,590	\$4.52	9,542	D	
Director Stock Option (right to buy)	\$3.27 ⁽³⁾	12/01/2017		A		1,514		03/01/2018	12/01/2027	Class A Common Stock	1,514	\$3.27	11,056	D	
Director Stock Option (right to buy)	\$3.76 ⁽⁴⁾	11/30/2018		A		8,657		02/28/2019	11/30/2028	Class A Common Stock	8,657	\$3.76	19,713	D	
Director Stock Option (right to buy)	\$3.91 ⁽⁵⁾	12/06/2019		A		8,242		03/06/2020	03/27/2030	Class A Common Stock	8,242	\$3.91	27,955	D	
Director Stock Option (right to buy)	\$2.84 ⁽⁶⁾	03/27/2020		A		7,850		06/27/2020	03/27/2030	Class A Common Stock	7,850	\$2.84	35,805	D	
Director Stock Option (right to buy)	\$7.02 ⁽⁷⁾	12/03/2021		A		7,293		03/03/2022	12/03/2031	Class A Common Stock	7,293	\$7.02	43,098	D	
Director Stock Option (right to buy)	\$5.56 ⁽⁸⁾	12/02/2022		A		8,104		03/02/2023	12/02/2032	Class A Common Stock	8,104	\$5.56	51,202	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)	\$7.21 ⁽⁹⁾	12/01/2023		A		8,820		03/01/2024	12/01/2033	Class A Common Stock	8,820	\$7.21	60,022	D	
Restricted Stock Unit	\$13.08 ⁽¹⁰⁾	12/06/2024		A		627		04/01/2025	12/31/2025	Class A Common Stock	627	\$13.08	60,649	D	
Restricted Stock Unit	\$8.53 ⁽¹¹⁾	12/05/2025		A		2,461		04/01/2026	12/31/2026	Class A Common Stock	2,461	\$8.53	63,110	D	

Explanation of Responses:

- 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 2.5% 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 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 2.5% 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 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 2.5% 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 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; 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 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 2.5% 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 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, 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 2.5% 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 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 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 2, 2022 as an option for 7,000 shares of Class A Common Stock under 2014 Director Stock Option Plan at an exercise price of \$6.48 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 14, 2023, July 12, 2024 and July 18, 2025.
- This option was granted on December 1, 2023 as an option for 8,000 shares of Class A Common Stock under the 2022 Equity Incentive Plan at an exercise price of \$7.99 per share, but adjusted pursuant to the 2022 Equity Incentive Plan to reflect a 5% stock dividend paid on July 12, 2024 and July 18, 2025.
- These restricted stock units were granted on December 6, 2024 for 2,509 shares of Class A Common Stock under the 2022 Equity Incentive Plan at a price of \$13.08 per share. The units granted vest quarterly, and will be fully vested on December 31, 2025.
- These restricted stock units were granted on December 5, 2025 for 2,461 shares of Class A Common Stock under the 2022 Equity Incentive Plan at a price of \$8.53 per share. The units granted vest quarterly, and will be fully vested on December 31, 2026.

/s/ John L. Cook

12/16/2025

** 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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