

**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

|   |  |   |
|---|--|---|
| 1. Name and Address of Reporting Person*<br><b>SILL STEPHEN M</b><br><br>(Last) (First) (Middle)<br><b>1595 NORTH FORT LANE</b><br><br>(Street)<br><b>LAYTON UT 84041</b><br><br>(City) (State) (Zip) | 2. Issuer Name and Ticker or Trading Symbol<br><b>SECURITY NATIONAL FINANCIAL CORP [ SNFCA ]</b> | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)<br><br>Director <input type="checkbox"/> 10% Owner<br>Officer (give title below) <input checked="" type="checkbox"/> Other (specify below)<br><b>VP, Treasurer, CFO</b> |
|   | 3. Date of Earliest Transaction (Month/Day/Year)<br><b>11/29/2012</b>                            |   |
|   |  | 6. Individual or Joint/Group Filing (Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br><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            | 11/29/2012                           |  | M                              |   | 9,116   | A          | \$3.17 | 0   | D  |   |
| Class A Common Stock            | 11/29/2012                           |  | F                              |   | 4,286   | D          | \$6.74 | 0   | D  |   |
| Class A Common Stock            | 11/29/2012                           |  | M                              |   | 8,682   | A          | \$3.04 | 0   | D  |   |
| Class A Common Stock            | 11/29/2012                           |  | F                              |   | 3,914   | D          | \$6.74 | 0   | D  |   |
| Class A Common Stock            | 11/29/2012                           |  | M                              |   | 1,969   | A          | \$1.24 | 0   | D  |   |
| Class A Common Stock            | 11/29/2012                           |  | F                              |   | 386   | D          | \$6.74 | 0   | D  |   |
| Class A Common Stock            | 11/29/2012                           |  | M                              |   | 1,875   | A          | \$1.56 | 0   | D  |   |
| Class A Common Stock            | 11/29/2012                           |  | F                              |   | 433   | D          | \$6.74 | 67,796 <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 |   |  |  |   |  | Title |
| Employee Stock Option (right to buy)       | \$3.17 <sup>(2)</sup>                                  | 03/31/2008                           |  | M                              |   |  | 9,116 <sup>(2)</sup> | 06/30/2008   | 03/31/2018      | Class A Common Stock  | 9,116 <sup>(2)</sup>                       | \$3.17 <sup>(2)</sup>  | 0   | D  |       |
| Employee Stock Option (right to buy)       | \$3.04 <sup>(3)</sup>                                  | 12/04/2009                           |  | M                              |   |  | 8,682 <sup>(3)</sup> | 03/04/2010   | 12/04/2019      | Class A Common Stock  | 8,682 <sup>(3)</sup>                       | \$3.04 <sup>(3)</sup>  | 0   | D  |       |
| Employee Stock Option (right to buy)       | \$1.24 <sup>(4)</sup>                                  | 12/02/2011                           |  | M                              |   |  | 1,969 <sup>(4)</sup> | 03/02/2012 <sup>(4)</sup>                                | 12/02/2021      | Class A Common Stock  | 1,969 <sup>(4)</sup>                       | \$1.24 <sup>(4)</sup>  | 0   | D  |       |
| Employee Stock Option (right to buy)       | \$1.56 <sup>(5)</sup>                                  | 04/13/2012                           |  | M                              |   |  | 1,875 <sup>(5)</sup> | 07/13/2012 <sup>(5)</sup>                                | 04/13/2022      | Class A Common Stock  | 1,875 <sup>(5)</sup>                       | \$1.56 <sup>(5)</sup>  | 0   | D  |       |
| Employee Stock Option (right to buy)       | \$1.24 <sup>(4)</sup>                                  | 12/02/2011                           |  | A                              |   |  | 1,969 <sup>(4)</sup> | 03/02/2012 <sup>(4)</sup>                                | 12/02/2021      | Class A Common Stock  | 1,969 <sup>(4)</sup>                       | \$1.24 <sup>(4)</sup>  | 1,969 <sup>(4)</sup>                                      | D  |       |
| Employee Stock Option (right to buy)       | \$1.56 <sup>(5)</sup>                                  | 04/13/2012                           |  | A                              |   |  | 3,750 <sup>(5)</sup> | 07/13/2012 <sup>(5)</sup>                                | 04/13/2013      | Class A Common Stock  | 3,750 <sup>(5)</sup>                       | \$1.56 <sup>(5)</sup>  | 3,750 <sup>(5)</sup>                                      | D  |       |

**Explanation of Responses:**

- Owned jointly by the reporting person and his wife. Does not include 47,235 shares of Class A Common Stock owned indirectly by the reporting person in the Employee Stock Ownership Plan (ESOP), the 401(k) Retirement Savings Plan, and the Deferred Compensation Plan.
- This option was originally reported as an option for 7,500 shares of Class A Common Stock at an exercise price of \$3.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.

3. This option was originally reported as an option for 7,500 shares of Class A Common Stock at an exercise price of \$3.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 5, 2010, February 4, 2011 and February 3, 2012.

4. This option was originally reported as an option for 7,500 shares of Class A Common Stock at an exercise price of \$1.30 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 3, 2012. The option vests in four equal quarterly installments of Class A Common Stock beginning on March 2, 2012, until such shares are fully vested. On August 15, 2012, the reporting person exercised part of the option to purchase 3,937 shares of Class A Common Stock.

5. This option was granted on April 13, 2012 as an option for 7,500 shares of Class A Common Stock at an exercise price of \$1.56 per share. The option vests in four equal quarterly installments of Class A Common Stock, beginning on July 13, 2012, until such shares are fully vested. On August 15, 2012, the reporting person exercised part of the option to purchase 1,875 shares of Class A Common Stock.

/s/ Stephen M. Sill

02/19/2013

\*\* 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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