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FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

l	OMB APPROVAL										
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Check this box if no longer subject to	STATEME
Section 16. Form 4 or Form 5	
obligations may continue. See	
Instruction 1(b).	File

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

ed pursuant to Section 16(a) of the Securities Exchange Act of 1934

instruction 1(b).		or Section 30(h) of the Investment Company Act of 1940		<u>. </u>	
1. Name and Address of Reporti <u>Wilbur Norman G</u> (Last) (First)	ng Person* (Middle)	2. Issuer Name and Ticker or Trading Symbol <u>SECURITY NATIONAL FINANCIAL CORP</u> [SNFCA]	5. Relationship of f (Check all applicat X Director Officer (g below)	ble)	on(s) to Issuer 10% Owner Other (specify below)
2637 MUSTANG DRIVE	(3. Date of Earliest Transaction (Month/Day/Year) 02/18/2016			
(Street) MEAD CO	80542	4. If Amendment, Date of Original Filed (Month/Day/Year) 02/03/2016	X Form file	d by One Repo	(Check Applicable Line) orting Person One Reporting Person
(City) (State)	(Zip)				

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)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership
			Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)		(Instr. 4)
Class A Common Stock	01/14/2016		S		221	D	\$ <mark>6.4</mark>	3,000	D	
Class A Common Stock	02/01/2016		S		2,400	D	\$5.54	600	D	
Class A Common Stock	02/01/2016		S		300	D	\$5.55	300	D	
Class A Common Stock	02/03/2016		М		3,695	A	\$2.58	3,995	D	
Class A Common Stock	02/03/2016		М		1,384	A	\$2.48	5,379	D	
Class A Common Stock	02/05/2016		J ⁽¹⁾	v	161	A	\$ <mark>5.8</mark>	5,540	D	
Class A Common Stock	02/08/2016		S		486	D	\$5.7	5,054	D	
Class A Common Stock	02/08/2016		S		214	D	\$5.71	4,840	D	
Class A Common Stock	02/08/2016		S		200	D	\$5.79	4,640	D	
Class A Common Stock	02/08/2016		S		100	D	\$5.78	4,540	D	

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

(e.g., puts, cans, 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. Transa Code (8)		Derivative		6. Date Exercis Expiration Date (Month/Day/Yea	9	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	Securities Beneficially Owned Following	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	Amount or Number of Shares		Reported Transaction(s) (Instr. 4)		
Director Stock Option (right to buy)	\$2.58 ⁽²⁾	03/31/2008		М			3,69 5 ⁽²⁾	03/31/2009	03/31/2018	Class A Common Stock	3,695 ⁽²⁾	\$0	0	D	
Director Stock Option (right to buy)	\$2.48 ⁽³⁾	12/07/2009		М			1,384 ⁽³⁾	12/07/2010	12/07/2019	Class A Common Stock	1,384 ⁽³⁾	\$0	0	D	
Director Stock Option (right to buy)	\$6.05 ⁽⁴⁾	12/07/2012		A		1,216 ⁽⁴⁾		12/07/2013	12/07/2022	Class A Common Stock	1,216 ⁽⁴⁾	\$6.05 ⁽⁴⁾	1,216 ⁽⁴⁾	D	
Director Stock Option (right to buy)	\$4.16 ⁽⁵⁾	12/06/2013		A		5,605 ⁽⁵⁾		12/06/2014	12/06/2023	Class A Common Stock	5 ,60 5 ⁽⁵⁾	\$4.16 ⁽⁵⁾	5,605 ⁽⁵⁾	D	
Director Stock Option (right to buy)	\$4.16 ⁽⁶⁾	12/07/2013		A		1,158 ⁽⁶⁾		12/07/2014	12/07/2023	Class A Common Stock	1,158 ⁽⁶⁾	\$4.16 ⁽⁶⁾	1,158 ⁽⁶⁾	D	
Director Stock Option (right to buy)	\$4.53 ⁽⁷⁾	12/05/2014		A		5,513 ⁽⁷⁾		12/05/2015	12/05/2024	Class A Common Stock	5,513 ⁽⁷⁾	\$4.53 ⁽⁷⁾	5,513 ⁽⁷⁾	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. Transa Code (8)		Derivative Securities Acquired Disposed	Derivative Expiration Date Securities (Month/Day/Year) Acquired (A) or		Expiration Date of Securities			turities Derivative Security (Instr. 5)		Ownership Form: Direct (D)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		Reported Transaction(s) (Instr. 4)		
Director Stock Option (right to buy)	\$4.53 ⁽⁸⁾	12/07/2014		A		1,103 ⁽⁸⁾		12/07/2015	12/07/2024	Class A Common Stock	1,103 ⁽⁸⁾	\$4.53 ⁽⁸⁾	1,103 ⁽⁸⁾	D	
Director Stock Option (right to buy)	\$6.38 ⁽⁹⁾	12/04/2015		A		5,250 ⁽⁹⁾		12/04/2016 ⁽⁹⁾	12/04/2025	Class A Common Stock	5,250 ⁽⁹⁾	\$6.38 ⁽⁹⁾	5,250 ⁽⁹⁾	D	
Director Stock Option (right to buy)	\$6.38 ⁽¹⁰⁾	12/07/2015		А		1,050 ⁽¹⁰⁾		12/07/2016 ⁽¹⁰⁾	12/07/2025	Class A Common Stock	1,050(10)	\$6.38 ⁽¹⁰⁾	1,050 ⁽¹⁰⁾	D	

Explanation of Responses:

1. Received pursuant to a stock dividend paid on February 5, 2016.

2. This option was granted on March 31, 2008 as an option to purchase 2,500 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.85 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 6, 2009, February 5, 2010, February 4, 2011, February 3, 2012, February 1, 2013, February 7, 2014, February 7, 2014, February 5, 2010, February 5, 2010, February 5, 2010, February 3, 2012, February 7, 2014, February 7, 2014, February 5, 2010, February 5, 2010 6, 2015, and February 5, 2016.

3. This option was granted on December 7, 2009 as an option to purchase 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.52 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 5, 2010, February 4, 2011, February 3, 2012, February 1, 2013, February 7, 2014, February 6, 2015, and February 5, 2016. On April 13, 2015, the reporting person exercised part of this option to purchase 23 shares of Class A Common Stock.

4. This option was granted on December 7, 2012 as an option to purchase 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$7.42 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Stock Option Plan to reflect 5% stock dividends paid on February 1, 2013, February 7, 2014, February 6, 2015, and February 5, 2016.

5. This option was granted on December 6, 2013 as an option to purchase 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, and February 5, 2016.

6. This option was granted on December 7, 2013 as an option to purchase 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, and February 5, 2016.

7. This option was granted on December 5, 2014 as an option to purchase 5,000 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 and February 5, 2016.

8. This option was granted on December 7, 2014 as an option to purchase 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 and February 5, 2016.

9. This option was granted on December 4, 2015 as an option to purchase 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 a 5% stock dividend paid on February 5, 2016. This option vests on December 4, 2016.

10. This option was granted on December 7, 2015 as an option to purchase 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 a 5% stock dividend paid on February 5, 2016. This option vests on December 7, 2016.

> /s/Norman Gilbert Wilbur ** Signature of Reporting Person Date

02/18/2016

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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