

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL	
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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* <u>Christie Q. Overbaugh</u> (Last) (First) (Middle) 13471 SOUTH TUSCALEE WAY (Street) DRAPER UT 84020 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>SECURITY NATIONAL FINANCIAL CORP</u> [SNFCA]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) Senior VP of Operations
	3. Date of Earliest Transaction (Month/Day/Year) 11/06/2012	
	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 A Common Stock	11/06/2012		M		11,082	A	\$2.19	0	D	
Class A Common Stock	11/06/2012		F		4,224	D	\$5.74	0	D	
Class A Common Stock	11/06/2012		M		12,155	A	\$1.23	0	D	
Class A Common Stock	11/06/2012		F		2,603	D	\$5.74	0	D	
Class A Common Stock	11/06/2012		M		11,025	A	\$1.66	0	D	
Class A Common Stock	11/06/2012		F		3,186	D	\$5.74	0	D	
Class A Common Stock	11/06/2012		M		7,875	A	\$1.24	0	D	
Class A Common Stock	11/06/2012		F		1,701	D	\$5.74	0	D	
Class A Common Stock	11/06/2012		M		5,000	A	\$1.56	0	D	
Class A Common Stock	11/06/2012		F		1,358	D	\$5.74	69,567 ⁽¹⁾	D	
Class A Common Stock	11/26/2012		M		28,143	A	\$2.49	0	D	
Class A Common Stock	11/26/2012		F		10,777	D	\$6.5	0	D	
Class A Common Stock	11/26/2012		M		12,155	A	\$3.17	0	D	
Class A Common Stock	11/26/2012		F		5,925	D	\$6.5	0	D	
Class A Common Stock	11/26/2012		M		11,576	A	\$3.04	0	D	
Class A Common Stock	11/26/2012		F		5,411	D	\$6.5	99,328 ⁽¹⁾	D	
Class A Common Stock	12/03/2012		M		2,625	A	\$1.24	0	D	
Class A Common Stock	12/03/2012		F		438	D	\$7.4	101,515 ⁽¹⁾	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)	\$2.19 ⁽²⁾	12/10/2004		M			11,082 ⁽²⁾	03/10/2005	12/10/2014	Class A Common Stock	\$0	0	D	
Employee Stock Option (right to buy)	\$2.49 ⁽³⁾	03/25/2005		M			28,143 ⁽³⁾	06/25/2005	03/25/2015	Class A Common Stock	\$0	0	D	
Employee Stock Option (right to buy)	\$3.17 ⁽⁴⁾	03/31/2008		M			12,155 ⁽⁴⁾	06/30/2009	03/31/2018	Class A Common Stock	\$0	0	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	Amount or Number of Shares				
Employee Stock Option (right to buy)	\$1.23 ⁽⁵⁾	12/05/2008		M			12,155 ⁽⁵⁾	03/05/2009	12/05/2018	Class A Common Stock	12,155 ⁽⁵⁾	\$0	0	D	
Employee Stock Option (right to buy)	\$3.04 ⁽⁶⁾	12/04/2009		M			11,576 ⁽⁶⁾	03/04/2010	12/04/2019	Class A Common Stock	11,576 ⁽⁶⁾	\$0	0	D	
Employee Stock Option (right to buy)	\$1.66 ⁽⁷⁾	12/03/2010		M			11,025 ⁽⁷⁾	03/03/2011	12/03/2020	Class A Common Stock	11,025 ⁽⁷⁾	\$0	0	D	
Employee Stock Option (right to buy)	\$1.24 ⁽⁸⁾	12/02/2011		M			7,875 ⁽⁸⁾	03/02/2012	12/03/2021	Class A Common Stock	7,875 ⁽⁸⁾	\$0	2,625 ⁽⁸⁾	D	
Employee Stock Option (right to buy)	\$1.24 ⁽⁸⁾	12/02/2011		M			2,625 ⁽⁸⁾	03/02/2012	12/03/2021	Class A Common Stock	2,625 ⁽⁸⁾	\$0	0	D	
Employee Stock Option (right to buy)	\$1.56 ⁽⁹⁾	04/13/2012		M			5,000 ⁽⁹⁾	07/13/2012	04/13/2022	Class A Common Stock	5,000 ⁽⁹⁾	\$0	0	D	
Employee Stock Option (right to buy)	\$1.56 ⁽⁹⁾	04/13/2012		A			5,000 ⁽⁹⁾	07/13/2012	04/13/2022	Class A Common Stock	5,000 ⁽⁹⁾	\$0	5,000 ⁽⁹⁾	D	

Explanation of Responses:

- Includes 28,644 shares of Class A Common Stock owned by the reporting person and her son or daughter. Does not include 88,876 shares of Class A Common Stock and 158,848 shares of Class C Common Stock owned indirectly by the reporting person in the 401(k) Retirement Savings Plan, the Employee Stock Ownership Plan (ESOP), 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 \$3.23 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 7, 2005, February 17, 2006, February 9, 2007, February 8, 2008, February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.
- This option was originally reported as an option for 20,000 shares of Class A Common Stock at an exercise price of \$3.51 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 17, 2006, February 9, 2007, February 8, 2008, February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.
- This option was originally reported as an option for 10,000 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.
- This option was originally reported as an option for 10,000 shares of Class A Common Stock at an exercise price of \$1.50 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.
- This option was originally reported as an option for 10,000 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.
- This option was originally reported as an option for 10,000 shares of Class A Common Stock at an exercise price of \$1.83 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 4, 2011 and February 3, 2012.
- This option was granted on December 2, 2011 as an option for 10,000 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 a 5% stock dividend paid on February 3, 2012.
- This option was granted on April 13, 2012 as an option for 10,000 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.

/s/Christie Q. Overbaugh

02/08/2013

** 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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