

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* QUIST SCOTT M (Last) (First) (Middle) 7 WANDERWOOD WAY (Street) SANDY UT 84092 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol SECURITY NATIONAL FINANCIAL CORP [SNFCA]	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) <input type="checkbox"/> Other (specify below) Chairman of the Board/Pres/CEO
	3. Date of Earliest Transaction (Month/Day/Year) 11/26/2024	
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	11/26/2024		M		62,295	A	\$3.14	116,377	D	
Class C Common Stock	11/26/2024		M		65,410	A	\$4.32	181,787	D	
Class C Common Stock	11/26/2024		J ⁽¹⁾		36,614	D	\$13.06	145,173 ⁽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						Title
Employee Stock Option (right to buy)	\$4.32 ⁽⁴⁾	12/06/2019		D			65,410	03/06/2020	12/06/2024	Class C Common Stock	65,410	\$4.32	0.0000	D	
Employee Stock Option (right to buy)	\$3.14 ⁽⁵⁾	03/27/2020		D			62,295	06/27/2020	03/27/2025	Class C Common Stock	62,295	\$3.14	0.0000	D	
Employee Stock Option (right to buy)	\$8.13 ⁽⁶⁾	12/03/2021		A			57,881	03/03/2022	12/03/2026	Class C Common Stock	57,881	\$8.13	57,881	D	
Employee Stock Option (right to buy)	\$6.14 ⁽⁷⁾	12/02/2022		A			71,663	03/02/2023	12/02/2028	Class C Common Stock	71,663	\$6.14	129,544	D	
Employee Stock Option (right to buy)	\$7.97 ⁽⁸⁾	12/01/2023		A			68,250	03/01/2024	12/01/2029	Class C Common Stock	68,250	\$7.97	197,794	D	

Explanation of Responses:

- The reporting person borrowed 36,614 shares of Class C Common Stock from the George and Shirley Quist Partnership, LTD and subsequently repaid those shares back to the Partnership at the time of the stock issuance.
- Does not include 343,791 shares of Class A Common Stock and 93,432 shares of Class C Common Stock owned indirectly by the reporting person in the 401(k) Retirement Savings Plan.
- Includes 54,082 shares of Class A Common Stock and 91,091 shares of Class C Common Stock.
- This option was granted on December 6, 2019 as an option for either 50,000 shares of Class A Common Stock or 50,000 shares of Class C Common Stock at an exercise price of \$6.01 per share. This option reflects the reporting person's election to have an option for 50,000 shares of Class C Common Stock, but adjusted pursuant to the anti-dilution provisions of the 2013 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 and July 12, 2024.
- This option was granted on March 27, 2020 as an option for either 50,000 shares of Class A Common Stock or 50,000 shares of Class C Common Stock at an exercise price of \$4.16 per share. This option reflects the reporting person's election to have an option for 50,000 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 and July 12, 2024.
- This option was granted on December 3, 2021 as an option for either 50,000 shares of Class A Common Stock or 50,000 shares of Class C Common Stock at an exercise price of \$9.48 per share. This option reflects the reporting person's election to have an option for 50,000 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 and July 12, 2024.

7. This option was granted on December 2, 2022 as an option for either 65,000 shares of Class A Common Stock or 65,000 shares of Class C Common Stock at an exercise price of \$6.80 per share. This option reflects the reporting person's election to have an option for 65,000 shares of 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 14, 2023 and July 12, 2024.

8. This option was granted on December 1, 2023 as an option for either 65,000 shares of Class A Common Stock or 65,000 shares of Class C Common Stock at an exercise price of \$8.39 per share. This option reflects the reporting person's election to have an option for 65,000 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. The options vest in four equal quarterly installments, beginning on March 1, 2024.

/s/ Scott M. Quist

12/26/2024

** 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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