

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

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).

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>Quist S. Andrew</u>  (Last) (First) (Middle) 3936 S HALE DR  (Street) MILLCREEK UT 84124  (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 <input checked="" type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) Vice President/General Counsel
	3. Date of Earliest Transaction (Month/Day/Year) 12/05/2025	
4. If Amendment, Date of Original Filed (Month/Day/Year) 12/31/2025		

**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	12/30/2025		G		5,000	D	\$9.21	159,985 <sup>(1)(2)</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	Amount or Number of Shares				
Employee Stock Option (right to buy)	\$4.32 <sup>(3)</sup>	12/02/2016		A		31,803		03/02/2017	12/02/2026	Class A Common Stock	31,803	\$4.32	31,803	D	
Employee Stock Option (right to buy)	\$3.27 <sup>(4)</sup>	12/01/2017		A		30,289		03/01/2018	12/01/2027	Class C Common Stock	30,289	\$3.27	62,092	D	
Employee Stock Option (right to buy)	\$3.76 <sup>(5)</sup>	11/30/2018		A		36,057		02/28/2019	11/30/2028	Class C Common Stock	36,057	\$3.76	98,149	D	
Employee Stock Option (right to buy)	\$7.02 <sup>(6)</sup>	12/03/2021		A		72,931		03/03/2022	12/03/2031	Class C Common Stock	72,931	\$7.02	171,080	D	
Employee Stock Option (right to buy)	\$5.56 <sup>(7)</sup>	12/02/2022		A		92,610		03/02/2023	12/02/2032	Class C Common Stock	92,610	\$5.56	263,690	D	
Employee Stock Option (right to buy)	\$7.21 <sup>(8)</sup>	12/01/2023		A		88,200		03/01/2024	12/01/2033	Class C Common Stock	88,200	\$7.21	351,890	D	
Employee Stock Option (right to buy)	\$13.67 <sup>(9)</sup>	12/06/2024		A		7,298		03/06/2025	12/06/2029	Class C Common Stock	7,298	\$13.67	359,188	D	
Employee Stock Option (right to buy)	\$12.43 <sup>(10)</sup>	12/06/2024		A		76,703		03/06/2025	12/06/2034	Class C Common Stock	76,703	\$12.43	435,891	D	

