

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* <b>Wilbur Norman G</b>			2. Issuer Name and Ticker or Trading Symbol <b>SECURITY NATIONAL FINANCIAL CORP [ SNFCA ]</b>			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <b>11/20/2019</b>			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person		
2637 MUSTANG DRIVE			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street)	CO	80542						
(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) (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	11/20/2019		s		150	D	\$5.33	750	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
Director Stock Option (right to buy)	\$5.19 <sup>(1)</sup>	12/07/2012		A		1,408 <sup>(1)</sup>		12/07/2013	12/07/2022	Class A Common Stock	1,408 <sup>(1)</sup>	\$5.19 <sup>(1)</sup>	1,408 <sup>(1)</sup>	D	
Director Stock Option (right to buy)	\$5.47 <sup>(2)</sup>	12/04/2015		A		6,078 <sup>(2)</sup>		12/04/2016	12/04/2025	Class A Common Stock	6,078 <sup>(2)</sup>	\$5.47 <sup>(2)</sup>	6,078 <sup>(2)</sup>	D	
Director Stock Option (right to buy)	\$5.47 <sup>(3)</sup>	12/07/2015		A		1,216 <sup>(3)</sup>		12/07/2016	12/07/2025	Class A Common Stock	1,216 <sup>(3)</sup>	\$5.47 <sup>(3)</sup>	1,216 <sup>(3)</sup>	D	
Director Stock Option (right to buy)	\$6.03 <sup>(4)</sup>	12/02/2016		A		5,789 <sup>(4)</sup>		12/02/2017	12/02/2026	Class A Common Stock	5,789 <sup>(4)</sup>	\$6.03 <sup>(4)</sup>	5,789 <sup>(4)</sup>	D	
Director Stock Option (right to buy)	\$6.31 <sup>(5)</sup>	12/07/2016		A		1,158 <sup>(5)</sup>		12/07/2017	12/07/2026	Class A Common Stock	1,158 <sup>(5)</sup>	\$6.31 <sup>(5)</sup>	1,158 <sup>(5)</sup>	D	
Director Stock Option (right to buy)	\$4.56 <sup>(6)</sup>	12/01/2017		A		1,103 <sup>(6)</sup>		12/01/2018	12/01/2027	Class A Common Stock	1,103 <sup>(6)</sup>	\$4.56 <sup>(6)</sup>	1,103 <sup>(6)</sup>	D	
Director Stock Option (right to buy)	\$5.25 <sup>(7)</sup>	11/30/2018		A		5,250 <sup>(7)</sup>		02/28/2019 <sup>(7)</sup>	11/30/2028	Class A Common Stock	5,250 <sup>(7)</sup>	\$5.25 <sup>(7)</sup>	5,250 <sup>(7)</sup>	D	
Director Stock Option (right to buy)	\$5.25 <sup>(8)</sup>	11/30/2018		A		1,050 <sup>(8)</sup>		02/28/2019 <sup>(8)</sup>	11/30/2028	Class A Common Stock	1,050 <sup>(8)</sup>	\$5.25 <sup>(8)</sup>	1,050 <sup>(8)</sup>	D	

Explanation of Responses:

1. This 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, February 5, 2016, February 3, 2017, February 2, 2018, and February 1, 2019.

2. 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 5% stock dividends paid on February 5, 2016, February 3, 2017, February 2, 2018, and February 1, 2019.

3. 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 5% stock dividends paid on February 5, 2016, February 3, 2017, February 2, 2018, and February 1, 2019.
4. This option was granted on December 2, 2016 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 \$7.03 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 3, 2017, February 2, 2018, and February 1, 2019.
5. This option was granted on December 7, 2016 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 \$7.36 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 3, 2017, February 2, 2018, and February 1, 2019.
6. This option was granted on December 1, 2017 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 \$5.05 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 2, 2018 and February 1, 2019.
7. This option was granted on November 30, 2018 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 \$5.52 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 1, 2019. The option vests in four equal quarterly installments of Class A Common Stock, beginning on February 28, 2019, until such shares are fully vested.
8. This option was granted on November 30, 2018 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 \$5.52 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 1, 2019. The option vests in four equal quarterly installments of Class A Common Stock, beginning on February 28, 2019, until such shares are fully vested.

/s/Norman Gilbert Wilbur

11/21/2019

\*\* 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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