FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL 3235-0287 OMB Number: Estimated average burden hours per response: 0.5

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

1. Name and Address of Reporting Person* FULLER GILBERT A						2. Issuer Name and Ticker or Trading Symbol SECURITY NATIONAL FINANCIAL CORP [SNFCA] 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner										vner				
(Last) (First) (Middle) 55 WANDERWOOD WAY					06/1	3. Date of Earliest Transaction (Month/Day/Year) 06/16/2023									below)			Other (s		
(Street) SANDY UT 84092				4. If A	If Amendment, Date of Original Filed (Month/Day/Year) C. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person											on				
(City) (State) (Zip)						Rule 10b5-1(c) Transaction Indication Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.														
Table I - Non-Deriva 1. Title of Security (Instr. 3) 2. Transac Date (Month/Da					action	r) i	2A. Deemed Execution Date, if any (Month/Day/Year)		3. 4. Transaction Code (Instr. 5)		4. Securi	4. Securities Acquired (A Disposed Of (D) (Instr. 3,		A) or	5. Amou Securiti	Dwned 5. Amount of Securities Beneficially Dwned Following		n: Direct or Indirect	7. Nature of Indirect Beneficial Ownership	
									Code	v	Amount	(A) (D)	+		Reporte Transac (Instr. 3	d tion(s)			(Instr. 4)	
Class A Common Stock 06/16/2 Table II - Derivativ						e Securities Acquired, Disposed of, or Beneficially Owned									D					
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deeme Execution if any (Month/Da	ed Date,	4. Transactior Code (Instr. 8)		5. Number of Derivative		6. Date Exe	Options, convertil Date Exercisable and Expiration Date (Month/Day/Year)		7. Title a Amount Securiti Underly Derivati	e and unt of rities		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported		10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				-	Code	v	(A)	(D)	Date Exercisabl		expiration late	Title	or Nu of	mber ares		Transactio (Instr. 4)	on(s)			
Director Stock Option (right to buy)	\$3.26 ⁽¹⁾	12/05/2014			A			7,573	03/05/2015	5 1	2/05/2024	Class A Common Stock	n 7,	573	\$3.26	0.0000)	D		
Director Stock Option (right to buy)	\$3.26 ⁽²⁾	12/07/2014			A			1,516	03/07/2015	5 1	2/07/2024	Class A Common Stock		516	\$3.26	0.0000)	D		
Director Stock Option (right to buy)	\$4.58 ⁽³⁾	12/04/2015			A			7,211	03/04/2016	5 1	2/04/2025	Class A Common Stock		211	\$4.58	0.0000)	D		
Director Stock Option (right to buy)	\$4.58 ⁽⁴⁾	12/07/2015			A			1,444	03/07/2016	5 1	2/07/2025	Class A Common Stock	1,	444	\$4.58	0.0000)	D		
Director Stock Option (right to buy)	\$5.04 ⁽⁵⁾	12/02/2016			A		6,869		03/02/2017	, 1	2/02/2026	Class A Common Stock		869	\$5.04	6,869		D		
Director Stock Option (right to buy)	\$5.27 ⁽⁶⁾	12/07/2016			A		1,373		03/07/2017	, 1	2/07/2026	Class A Common Stock		373	\$5.27	8,242		D		
Director Stock Option (right to buy)	\$3.81 ⁽⁷⁾	12/01/2017			A		1,308		03/01/2018	3 1	2/01/2027	Class A Common Stock	1,	308	\$3.81	9,550		D		
Director Stock Option (right to buy)	\$4.39 ⁽⁸⁾	11/30/2018			A		7,478		02/28/2019	0	1/30/2028	Class A Common Stock	7,	478	\$4.39	17,028	3	D		
Director Stock Option	\$4.57 ⁽⁹⁾	12/06/2019			A		7,120		03/06/2020		2/06/2029	Class A Common Stock		120	\$4.57	24,148	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 Exerc Expiration Day/\(\text{Month/Day/\}\)	ate	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)	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		(Instr. 4)		
(right to buy)															
Director Stock Option (right to buy)	\$3.32 ⁽¹⁰⁾	03/27/2020		A		6,781		06/27/2020	03/27/2030	Class A Common Stock	6,781	\$3.32	30,929	D	
Director Stock Option (right to buy)	\$8.19 ⁽¹¹⁾	12/03/2021		A		6,300		03/03/2022	12/03/2031	Class A Common Stock	6,300	\$8.19	37,229	D	
Restricted Stock Unit	\$6.48 ⁽¹²⁾	12/02/2022		A		1,215		04/02/2023	12/31/2023	Class A Common Stock	1,215	\$6.48	38,444	D	

Explanation of Responses:

- 1. This option was granted on December 5, 2014 as an option for 5,000 shares of Class A Common Stock under the Amended and Restated 2014 Director Stock Option Plan (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, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 18, 2022
- 2. This option was granted on December 7, 2014 as an option for 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, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 3. This option was granted on December 4, 2015 as an option for 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, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 4. This option was granted on December 7, 2015 as an option for 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, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 5. This option was granted on December 2, 2016 as an option for 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 stock dividends paid on February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 18, 2021; and a 5% stock dividend paid on July 08, 2022.
- 6. This option was granted on December 7, 2016 as an option for 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, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 7. This option was granted on December 1, 2017 as an option for 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, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 8. This option was granted on November 30, 2018 as an option for 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 5% stock dividends paid on February 1, 2019 and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 9. This option was granted on December 6, 2019 as an option for 5,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.46 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 7, 2020, a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 10. This option was granted on March 27, 2020 as an option for 2,500 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$3.76 per share; a 5% stock dividend paid on February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- 11. This option was granted on December 3, 2021 as an option for 6,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$8.62 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 July 08, 2022.
- 12. These restricted stock units were granted on December 2, 2022 for 1,620 shares of Class A Common Stock under the 2022 Equity Incentive Plan at a price of \$6.48. The units granted vest quarterly, and will be fully vested on December 31, 2023.

<u>/s/ Gilbert A. Fuller</u> <u>06/21/2023</u>

** 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.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.