

## INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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

<b>1. Name and Address of Reporting Person*</b> <u>Johnson Stephen Charles</u>  (Last) (First) (Middle) <u>886 SOUTH ROUECHE LANE</u>  (Street) <u>KAYSVILLE UT 84037</u>  (City) (State) (Zip)	<b>2. Date of Event Requiring Statement (Month/Day/Year)</b> <u>01/01/2016</u>	<b>3. Issuer Name and Ticker or Trading Symbol</b> <u>SECURITY NATIONAL FINANCIAL CORP [ SNFCA ]</u>  <b>4. Relationship of Reporting Person(s) to Issuer (Check all applicable)</b> Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>VP of Mortgage Operations</u>	<b>5. If Amendment, Date of Original Filed (Month/Day/Year)</b>  <b>6. Individual or Joint/Group Filing (Check Applicable Line)</b> <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person
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### Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
<u>Class A Common Stock</u>	<u>2,790<sup>(1)</sup></u>	<u>D</u>	

### Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date				
<u>Employee Stock Option (right to buy)</u>	<u>07/13/2012</u>	<u>04/13/2022</u>	<u>Class A Common Stock</u> <u>3,743<sup>(2)</sup></u>	<u>1.34<sup>(2)</sup></u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>03/06/2014</u>	<u>12/06/2023</u>	<u>Class A Common Stock</u> <u>3,308<sup>(3)</sup></u>	<u>4.38<sup>(3)</sup></u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>10/02/2014</u>	<u>07/02/2024</u>	<u>Class A Common Stock</u> <u>3,150<sup>(4)</sup></u>	<u>4.08<sup>(4)</sup></u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>03/05/2015</u>	<u>12/05/2024</u>	<u>Class A Common Stock</u> <u>6,300<sup>(5)</sup></u>	<u>4.77<sup>(5)</sup></u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>03/04/2016<sup>(6)</sup></u>	<u>12/04/2025</u>	<u>Class A Common Stock</u> <u>10,000<sup>(6)</sup></u>	<u>6.72<sup>(6)</sup></u>	<u>D</u>	

**Explanation of Responses:**

1. Owned through a trust by the reporting person and his wife. Does not include 16,636 shares of Class A Common Stock owned indirectly by the reporting person in the Employee Stock Ownership Plan (ESOP), the 401(k) Retirement Savings Plan, and the Deferred Compensation Plan.
2. This option was granted on April 13, 2012 as an option for 3,000 shares of Class A Common Stock at an exercise price of \$1.56 per share, but adjusted pursuant to the anti dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 1, 2013, February 7, 2014 and February 6, 2015.
3. This option was granted on December 6, 2013 as an option for 3,000 shares of Class A Common Stock at an exercise price of \$4.85 per share, but adjusted pursuant to the anti dilution provisions of the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 7, 2014 and February 6, 2015.
4. This option was granted on July 2, 2014 as an option for 3,000 shares of Class A Common Stock at an exercise price of \$4.29 per share, but adjusted pursuant to the anti dilution provisions of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 6, 2015.
5. This option was granted on December 5, 2014 as an option for 6,000 shares of Class A Common Stock at an exercise price of \$5.02 per share, but adjusted pursuant to the anti dilution provisions of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 6, 2015.
6. This option was granted on December 4, 2015 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$6.72 per share. The option vests in four quarterly installments beginning on March 4, 2016, until such shares are fully vested.

/s/ Stephen C. Johnson
01/05/2016

\*\* 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 5 (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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