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FORM 4		UNITED	STAT	TES S					NGE CO	MMIS	SSION	OME	3 APPROV	/AL		
Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).				STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(b) 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 <u>SECURITY NATIONAL FINANCIAL</u> 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)											
(Last) (First) (Middle) 55 WANDERWOOD WAY				3. Date	of Earliest			Day/Year)		_	Officer (give title Other (specify below) below)					
(Street) SANDY UT 84092						Date	of Original Filed (Month/Day/Year)				6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person					
(5	State)	(Zip)									Form filec Person	l by More thar	i One Reporti	ng		
	1	Table I - Non	-Deriva	ative S	ecuritie	es A	cquired, Dis	sposed o	f, or Bene	ficially	/ Owned					
1. Title of Security (Instr. 3)			Date		if any		Code (Insti	Disposed Of (D) (Instr. 3, 4			5) Securities Beneficially Owned Follo	Form (D) o	r Indirect E str. 4) C	. Nature of ndirect Beneficial Dwnership		
							Code V	Amount	(A) or (D)	(A) or (D) Price			(1	nstr. 4)		
											Owned					
2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	if any	Code (Instr.		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)		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 Exercisable	Expiration Date	;	or Number						
\$4.93 ⁽¹⁾	12/07/2012		A		1,478 ⁽¹⁾		03/07/2013	12/07/2022	Class A Common Stock	1,478 ⁽¹	⁾ \$4.93 ⁽¹⁾	1,478 ⁽¹⁾	D			
\$3.38 ⁽²⁾	12/06/2013		A		6,812 ⁽²⁾		03/06/2014	12/06/2023	Class A Common Stock	6,812 ⁽²	⁾ \$3.38 ⁽²⁾	6,812 ⁽²⁾	D			
\$3.38 ⁽³⁾	12/07/2013		A		1,408 ⁽³⁾		03/07/2014	12/07/2023	Class A Common Stock	1,408 ⁽³⁾	⁾ \$3.38 ⁽³⁾	1,408 ⁽³⁾	D			
\$3.7 ⁽⁴⁾	12/05/2014		A		6,701 ⁽⁴⁾		03/05/2015	12/05/2024	Class A Common Stock	6,701 ⁽⁴	⁾ \$3.7 ⁽⁴⁾	6,701 ⁽⁴⁾	D			
\$3.7 ⁽⁵⁾	12/07/2014		Α		1,341 ⁽⁵⁾		03/07/2015	12/07/2024	Class A Common Stock	1 ,34 1 ⁽⁵	⁾ \$3.7 ⁽⁵⁾	1,341 ⁽⁵⁾	D			
\$5.2 ⁽⁶⁾	12/04/2015		A		6,382 ⁽⁶⁾		03/04/2016	12/04/2025	Class A Common Stock	6,382 ⁽⁶⁾	⁾ \$5.2 ⁽⁶⁾	6,382 ⁽⁶⁾	D			
\$5.2 ⁽⁷⁾	12/07/2015		A		1,277 ⁽⁷⁾		03/07/2016	12/07/2025	Class A Common Stock	1,277 ⁽⁷⁾	⁾ \$5.2 ⁽⁷⁾	1,277 ⁽⁷⁾	D			
\$5.73 ⁽⁸⁾	12/02/2016		A		6,078 ⁽⁸⁾		03/02/2017	12/02/2026	Class A Common Stock	6,078 ⁽⁸	⁾ \$5.73 ⁽⁸⁾	6,078 ⁽⁸⁾	D			
\$6 ⁽⁹⁾	12/07/2016		A		1,216 ⁽⁹⁾		03/07/2017	12/07/2026	Class A Common Stock	1,216 ⁽⁹	⁾ \$6 ⁽⁹⁾	1,216 ⁽⁹⁾	D			
\$4.33 ⁽¹⁰⁾	12/01/2017		A		1,158 ⁽¹⁰⁾		03/01/2018	12/01/2027	Class A Common Stock	1,158(10	⁾⁾ \$4.33 ⁽¹⁰⁾	1,158 ⁽¹⁰⁾	D			
	FORM this box if no lon 16. Form 4 or ions may contin tion 1(b). ad Address of CR GILBI (F DERWOOD U (s Security (Inst Security (Inst Security (Inst (s Security (Inst (s) (s) (s) (s) (s) (s) (s) (s) (s) (s)	FORM 4 this box if no longer subject to ions may continue. See simple of the porting Person is and address of Reporting Person is and is and in the port of t	FORM 4 UNITED this box if no longer subject to info. STAT ide, form 4 or gers subject to info. STAT ide, form 4 or gers subject to info. (Middle) cR GILBERTA (Middle) DERWOOD WAY 84092 (State) (Zip) Security (Inst. 3) (Middle) Conversion of the family	FORM 4 UNITED STAT this box if no longer subject to itors may continue. see subject to itors may continue see subject to subject to the porting Person" STATEMENT cRGILBERT A (Hiddle) Image: Subject to the porting Person" (Middle) Image: Subject to the porting Person" (Middle) DERWOOD WAY State 1 - NOTEDITION (State) (Zip) Image: Subject to the porting Person (State) (Zip) Security (Instr. 3) State 1 - NOTEDITION (State) (State) Conversion Price of Pervative Additional (State) State 1 - NoteDition (State) (State) State 1 - State 1	FORM 4 SUNTED STATES IN STATEMENT ON	STATESSECUT STATESSECUT STATESSECUT Istermation to longer subject to in the form of origon subject to in the form o	FORM 4 UNITED STUDENTS SECURITY Wather intermed and provide the section of the sec	FORM 4 INTERCENCE CONCENTION OF PRISE SECURE TO CONCENTION OF PRISE CINCENTION OF PRISE PRISE PRISE CINCENTION OF PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE PRISE	Prome 4 Calcada a properting energy and	<text><table-container> DINTED STATUCE SECURE UNDERNE ADD AND ADD ADD ADD ADD ADD ADD ADD ADD</table-container></text>	Prome and any energies an	<text><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container> <br <tr=""/>normalnormal is a standard is a standar</table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></text>	INTREPORTER SUBJECT SUBJEC	IDMEDIAGENEE SUBJECTION SUBJECT IDMEDIAGENEE SUBJECT IDMEDIAGENEE SUBJECT IDMEDIAGENEE SUBJECT IDMEDIAGENEE SUBJECT IDMEDIAGENEE SUBJECT IDMEDIAGENEE SUBJECT IDMEDIAGENEE SUBJECT IDMEDIAGENEE S		

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)				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)	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)		
Director Stock Option (right to buy)	\$4.98 ⁽¹¹⁾	11/30/2018		A		5,513 ⁽¹¹⁾		02/28/2019	11/30/2028	Class A Common Stock	5,513(11)	\$4.98 ⁽¹¹⁾	5,513 ⁽¹¹⁾	D	
Director Stock Option (right to buy)	\$4.98 ⁽¹²⁾	11/30/2018		A		1,103 ⁽¹²⁾		02/28/2019	11/30/2028	Class A Common Stock	1,103(12)	\$4.98 ⁽¹²⁾	1,103 ⁽¹²⁾	D	
Director Stock Option (right to buy)	\$5.19 ⁽¹³⁾	12/06/2019		A		5,250 ⁽¹³⁾		03/06/2020 ⁽¹³⁾	12/06/2029	Class A Common Stock	5,250 ⁽¹³⁾	\$5.19 ⁽¹³⁾	5,250 ⁽¹³⁾	D	
Director Stock Option (right to buy)	\$5.19 ⁽¹⁴⁾	12/06/2019		A		1,050 ⁽¹⁴⁾		03/06/2020 ⁽¹⁴⁾	12/06/2029	Class A Common Stock	1,050(14)	\$5.19 ⁽¹⁴⁾	1,050 ⁽¹⁴⁾	D	
Director Stock Option (right to buy)	\$3.76 ⁽¹⁵⁾	03/27/2020		A		2,500 ⁽¹⁵⁾		06/27/2020 ⁽¹⁵⁾	03/27/2030	Class A Common Stock	2,500 ⁽¹⁵⁾	\$3.76 ⁽¹⁵⁾	2,500 ⁽¹⁵⁾	D	
Director Stock Option (right to buy)	\$3.76 ⁽¹⁶⁾	03/27/2020		A		3,500 ⁽¹⁶⁾		06/27/2020 ⁽¹⁶⁾	03/27/2030	Class A Common Stock	3,500 ⁽¹⁶⁾	\$3.76 ⁽¹⁶⁾	3,500 ⁽¹⁶⁾	D	

Explanation of Responses:

1. This option was granted on December 7, 2012 as an option for 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 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, February 1, 2019, and February 7, 2020.

2. This option was granted on December 6, 2013 as an option for 4,842 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$4.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Director Stock Option Plan to reflect 5% stock dividends paid on February 7, 2014, February 6, 2015, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020.

3. This option was granted on December 7, 2013 as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$4.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Director Stock Option Plan to reflect 5% stock dividends paid on February 7, 2014, February 6, 2015, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020.

4. This option was granted on December 5, 2014 as an option for 5,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.02 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. 5. 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. 6. 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. 7. 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.

8. 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.

9. 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. 10. 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. 11. 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 a 5% stock dividends paid on February 1, 2019 and February 7, 2020.

12. This option was granted on November 30, 2018 as an option for 5,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2014 Director Stock Option Plan to reflect a 5% stock dividends paid on February 1, 2019 and February 7, 2020.

13. 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. The option vests in four equal quarterly installments of Class A Common Stock, beginning on March 6, 2020, until such shares are fully vested.

14. This option was granted on December 6, 2019 as an option for 1,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.46 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. The option vests in four equal quarterly installments of Class A Common Stock, beginning on March 6, 2020, until such shares are fully vested.

15. 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. The option vests in four equal quarterly installments of Class A Common Stock, beginning on June 27, 2020, until such shares are fully vested.

16. This option was granted on March 27, 2020 as an option for 3,500 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$3.76 per share. The option vests in four equal quarterly installments of Class A Common Stock, beginning on June 27, 2020, until such shares are fully vested.

> /s/ Gilbert A. Fuller 06/03/2020 Date

** Signature of Reporting Person

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.