



Security National Financial Corporation
2006 Annual Report

WE HELP...



Security National Financial Corporation

5300 South 360 West, Suite 250

Salt Lake City, Utah 84123

Toll Free: (800) 574-7117

www.securitynational.com

WE HELP...People at critical times in life...

We help...you afford a college **education.**

We help...you acquire your new **home.**

We help...with your **business expansion and operations.**

We help...with **end of life decisions.**

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My Fellow Shareholders:

I am pleased to report to you on the affairs of the Company for the year ended December 31, 2006 and invite you to attend the annual stockholders meeting to be held on July 13, 2007 in Salt Lake City, Utah.

The year 2006 was marked by significant milestones for our Company. Some selected financial statistics and results are illustrative: Earnings per share increased 45% to \$.74 per share. Total revenue increased 17% over 2005 levels to \$152,531,000, which was a little below our five year average revenue growth rate of 20%. Stockholders equity as calculated, in conformity with accounting principles generally accepted in the United States of America, moved past the \$50,000,000 mark for the first time to \$52,971,000 and book value per share, using weighted average outstanding common shares rose 7% to \$7.53.

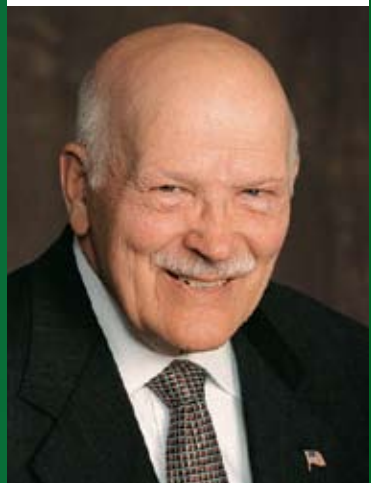
Our Memorial operations performed well under the direction of Robert Quist in his first year as President of that group, realizing a 16% growth in revenue to \$14,043,000 which resulted in a 43% growth in profitability (exclusive of realized gains on assets sold) to \$602,000.

Our Life Insurance segment used 2006 as the year to improve the quality of life sales which resulted in a profitability increase of 60% to \$4,471,000 on a pre-tax basis on a revenue increase of nearly 14% to \$49,624,000. The acquisition of Memorial Insurance Company of America, which was accomplished last year, appears to be tracking as expected and contributed to the increased profitability this year.

Our Mortgage Operations saw a 30% decrease in profitability on an 18% increase in revenue. Continuing in 2006 we have expanded our operations in the face of a declining market. The mortgage market has been characterized by great consolidation over the last several years with many capable people losing their positions. While expensive in the short run, by hiring such people in well placed locations, we continue to build our branch organization and believe it will pay good dividends in the future. We now operate in 34 wholesale and retail branches located in 16 states.

Thank you for your confidence in our company. We continue in our efforts to both grow and increase in profitability.

George Quist
Founder
Chief Executive Officer
Chairman of the Board



The roots of our Company were planted deep in 1965 with the founding of Security National Life Insurance Company. Starting with only \$543,000 in assets, in a small rented house in Salt Lake City, Utah, Security National has grown into a strong industry leader in several fields of service.

Over the past four decades we have grown consistently through new sales and investment opportunities, and through the acquisition of life insurance companies, funeral homes and cemeteries, as well as the formation and growth of our mortgage operations.



Profile

Our Company operates three main business segments: life insurance, funeral service and mortgage loans. The design and structure of our Company is that each segment is related to the others, and contributes to the profitability of the whole. For example, our cemetery and mortuary operations enjoy a high level of public awareness that assists in the sales and marketing of our insurance and pre-need cemetery/funeral products. Security National Life Insurance Company in turn invests its assets in high quality mortgage loans. Thus, while each segment is a stand-alone profit center, this horizontal integration is planned to improve profitability. Our Company also actively pursues growth through acquisitions of life insurance companies and mortuaries, and by expanding our mortgage operations.



Growth

Security National Financial Corporation

Over \$377 million in assets
Over \$152 million in annual revenue
Over \$52 million in shareholders equity

Life Insurance Operations

Licensed in thirty-eight states
Over \$44 million in annual revenue
Over \$2.6 billion of insurance in force

Mortgage Loan Operations

Over \$2.4 billion in annual loan funding
Over \$94 million in annual revenue
34 branch offices across the United States

Funeral Service Operations

Over \$14 million in annual revenue
12 funeral homes in Utah and Arizona
6 cemeteries in Utah and California



We help people at critical times in life...
We can...help with end of life decisions.

No one should burden
their loved ones with the
decisions and plans **they**
should have made.

*Question...Will your family
have enough money to cover
even the basic expenses of
your funeral?*

WE ARE HERE TO HELP.



Nathan Wolf
National Sales Director
Insurance Sales



Christie Overbaugh
Senior Vice President
Internal Operations



Jason G. Overbaugh
Vice President
Marketing Support Director



Guy V. Winstead
National Director
Pre-Need Sales and Service

Security National Life Insurance Company offers the best in pre-need and final expense life insurance products.

We offer **affordable life insurance** with minimal qualifications. Our Preferred Plan is one of America's newest and best pre-need insurance programs. First day coverage is available for clients ages 0 to 85. Some additional included benefits are the early pay-off option (same as cash), double indemnity for accidental death and accidental common carrier death benefits. Premiums will never increase and your basic death benefit will never decrease. At participating funeral establishments, you can have lifetime protection against funeral inflation cost by answering three simple health questions. Participating funeral homes also may offer complimentary child, grandchild, and great-grandchild protection.

Our **single premium** and **flexible premium annuities** offer great savings vehicles and are perfect for funding your funeral pre-need contract, while you earn tax-deferred interest on the monies deposited. Additionally, annuity contracts require **no medical or health questions**.

Our **Basic Life Plans** are available for people ages 0-85 years old at the time of application. The Basic Life 1 Plan has first day coverage with a guaranteed death benefit to age 100, and premiums which will never increase. The Basic Life 2 Plan is for people with health conditions that may prevent them from obtaining first day coverage. The Basic Life 3 Plan is for people with high blood pressure and diabetes.

Are your loved ones protected from the rising costs of funeral and burial expenses?

We have listed only a few examples of our plans.

Contact us today for more information 1 (800) 574-7117
or visit www.securitynational.com



Virgil Watson
Final Expense Manager -
Oklahoma



Stan St. Clair
Final Expense Manager -
Alabama, Georgia, South
Carolina, Tennessee



Katina Lee
Pre-Need Regional Manager



Todd Clendennen
Pre-Need Regional Manager



Jay Leverette
Pre-Need Regional Manager



John McCoy
Pre-Need Marketing Manager



Earl Harrison III
Pre-Need Marketing Manager



We help people at critical times in life...
We can... help you afford a college education.

Will your children and
grandchildren have the
opportunity to obtain a
**QUALITY COLLEGE
EDUCATION?**



Jason G. Overbaugh
Interim National Sales Director



Jeff Jones
Eastern Regional Manager



Emory & Rachel Jones
Southeastern Regional Managers

Through the **New Success Life Program**, parents and grandparents can use **Life Insurance** to help their children and grandchildren realize the dream of a college education.

Our **Flexible Life Accumulator (FLA)** life insurance product is specifically designed to build cash value in addition to offering the protective services of life insurance. Because the FLA product is a 10-year whole life insurance product with an annuity rider the product is portable and can be used in a number of ways. For instance you can use the cash value to help repay your college debt and/or you can keep the policy as a long term investment, and for the security of life insurance.

As a policyholder you will have access to our **Student Service Center** which will guide you through the complexities of college finance. Applying for financial aid can be an overwhelming and daunting task. Government rules and regulations are constantly changing and our professional staff is here to advise you throughout the process of obtaining financial aid.

Our Student Service Center can help you and your student fund some or all of their college education through the use of federally guaranteed student loans. As well, we can help with scholarship searches and grant searches that may help fund your student's education. Security National Life Insurance Company is an authorized lender of the Federal Family Education Loan Program (FFELP). Since 1980, we have loaned over \$200-million dollars to students through FFELP. Though you do not need to be a policyholder in order to received federal financial aid, we are proud to be a frontrunner in developing an innovative program which helps families provide for their educational funding needs as well as offering a well thought-out plan for helping you and your student repay the costs of obtaining a higher education.

Learn more by calling toll free 1 (800) 336-9558
or visit www.securitynational.com



Maria Alexander
Area Manager - Maryland



Terry Davis
Area Manager - Florida



Albert Hickey
Area Manager - Louisiana



Bob Taylor
Area Manager - South Carolina



Linda & Ronald Webb
Area Managers - Florida



Tammy Parks
State Manager

Not Pictured
Lucius Morris - State Manager
Kirk Delatte - State Manager
Princess Wilkes - State Manager
Darrell Murphy - State Manager

HOME SERVICE LIFE INSURANCE

Our Company, filling the key need for thousands of families



We help people at critical times in life...
We can... help with end of life decisions.

HOME SERVICE
INSURANCE
can provide for
funeral and cemetery
expenses that could
shatter a family
with restricted income.



Christopher Meredith
National Sales Director
Home Service



Janie White
Office Manager - Mississippi,
Louisiana



Mynon D. LaRose
Assistant Office Manager
Mississippi, Louisiana



Brenda Hall
Memorial Insurance Company
of America
Office Manager - Arkansas

Security National Life Insurance Company
Home Service - Mississippi
Security National Life of Louisiana
Memorial Insurance Company of America
Home Service - Arkansas

Home Service Insurance is one of the oldest forms of insurance. It originated in England in 1854. Typically, the insurance was less than \$1,000, which provided **personal security** for low and middle-income families. Today, Home Service Insurance is primarily used as burial insurance designed to pay the **funeral and cemetery expenses** that could shatter a family of limited means.

Home Service Insurance is a consumer friendly way to arrange and pay for funeral and burial expenses. Our product is sold through either a local funeral home or by a neighborhood agent. The personal approach continues with the payment options. Each month the customer may visit the funeral home or the agent will make a personal visit to the home to collect the premium. This allows the older population we serve to have the **peace of mind** that their personal choices will be honored.

Today, Security National Life Insurance Company is filling this key need for thousands of families by offering our **Home Service Insurance Plans** through local funeral homes and agents throughout the southern United States. Each of these funeral homes and agents are a **Team Member** with Security National Life and has the ability to customize a variety of pre-need funeral plans for the families and communities they serve.

Contact us today for more information 1 (800) 826-6803
or visit www.securitynational.com



Albert Lynn
Regional Manager
North Mississippi - Louisiana



Shana Mullaney
Regional Manager
North Mississippi - Arkansas



Bobby Pierce
Regional Manager
Southern Mississippi



Michael A. Grayer
Managing Auditor
Mississippi, Louisiana



Jon Meredith
Auditor

FUNERAL FACTORING: FAST FUNDING

Our Company, filling a key need for thousands of families



We help people at critical times in life...
We can... help with your business expansion
and operations.

FAST FUNDING
eliminates the
cash flow delay.



Jamie Meredith
National Director - Fast Funding



Dr. W. W. Jones
Regional Director



Santorria Hunt
Office Administrator

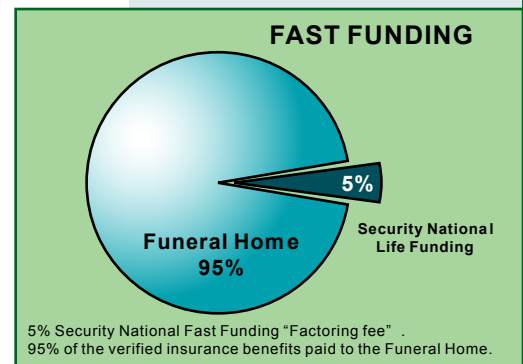
Security National Fast Funding eliminates the cash flow delay in processing insurance death claims.

Through **Fast Funding**, funeral homes assign the insurance policy a customer presents for payment of funeral services to Security National's Fast Funding Department. The Funeral Home simply completes the "Request for Funding Worksheet" and "Assignment Form" which are then faxed to our Lake Mary office for verification.

As soon as the status of the insurance policy is determined and amount of benefit is verified, payment is made to the funeral home. This is typically a twenty-four hour process from the funding request to receipt of funds.

Funeral Fast Funding Benefits:

- Eliminate cash flow delays - limited paperwork
- Simplifies initial claims paperwork
- Funds are wired, or sent overnight, to funeral home from ONE SOURCE, Security National Life Insurance Company
- Certified Death Certificate not required for initial funding to funeral home



Contact us today for more information 1 (800) 336-9558
or visit www.securitynational.com



We help people at critical times in life...
We can... help you acquire your new home.

VISION, CONTINUED
IMPROVEMENT, A WIDE
AND DIVERSE POOL OF
TALENTED EMPLOYEES
have made our company into
an industry leader in
mortgage banking.



J. Lynn Beckstead
President



Steve Johnson
Vice President
Chief Operations Officer



Linda Richardson
Area Manager



Dan Dunn
Area Manager



Dennece Bickley
Area Manager



Mark McDonald
National Retail Manager

SecurityNational Mortgage Company is one of the fastest growing segments of the Security National family. Established in 1993 as an investment alternative for our life insurance operations, it has exploded with growth, funding over \$2 billion dollars annually in mortgage loans.

SecurityNational Mortgage currently operates **34 branch offices** within the United States, and is headquartered in Salt Lake City, Utah.

We have worked diligently to establish **strong relationships** with the nation's leading mortgage servicers, in order to provide a wide range of products to our **mortgage brokers** and business partners. We **offer a full line** of first and second mortgage products for residential real estate.

Depending on borrower's credit and qualifications, financed amounts can be as high as 103% of the property value. We also offer "reduced documentation" alternatives for self-employed borrowers and others. In addition to standard FHA, VA, and conventional mortgages, we provide a full line of mortgage loans on loan sizes up to \$1 million. In most cases, our mortgage loans are processed through our "**rapid response**" underwriting system, receiving **same day** decisions, saving time and money. In addition, we offer commercial and **new construction** financing for a variety of needs.

In this day and age, **service** and **information** are **key**. Our support staff and information systems are second to none. Our brokers, branch managers and business partners have **confidence** in knowing that business is getting done when they work with SecurityNational Mortgage.



Ken Parr
Vice President - Operations



Garrett Sill
Vice President - CFO



Gene Lanier
National Marketing Director



Russ Warner
Regional Manager



Mike Tague
Regional Manager



Robert Hanna
No. CA Regional Manager



Martin Stinson
Regional Manager



Mike Muirbrook
IT Specialist

Learn more by calling toll free 1 (800) 262-0642 or visit www.securitynational.com

Branch Locations & Managers

Arizona, Phoenix - David Lodwig
California, Orange Co. - Eric Drumm
California, Sacramento - Mitchell Tidwell
California, San Diego - Cal Wiersma
California, San Jose - Phyllis Cruse
California, Valencia - Sherrill Glover
Colorado, Denver - Sharm Henkel
Florida, Cape Coral - Amanda Mitchell
Florida, Jacksonville - Joe Adams
Florida, Orlando - Lisa Newman
Florida, Tampa Bay - Toni Orihuela
Hawaii, Kailua - Rhonda Neathery
Idaho, Boise - Christine Holmes
Indiana, Indianapolis - Jennifer Sansone
Kansas, Kansas City - Dave Purdy
Nevada, Las Vegas - Mary Taylor
North Carolina, Charlotte - Dawn Burton

North Carolina, Shallotte - Allison Hardee
Oklahoma, Oklahoma City - Danny Morgan
Oregon, Bend - Lynette Smith
Oregon, Portland - Lisa Messervy
Texas, Correspondent Lending - Pat Evans
Texas, Dallas - Nancy Snowden
Texas, Houston - Darryl Plaisance
Texas, San Antonio
Utah, Correspondent Lending - Dee Murphy
Utah, Holladay - Mark McDonald
Utah, Silver Ridge #1 (Midvale) - Paul Christensen
Utah, Silver Ridge #2 (Midvale) - Dan Mumford
Utah, Orem - Joel Harward
Utah, Salt Lake City - Debbie Giersz
Utah, Avalon (Murray) - Blake Barnes
Virginia, Richmond - Robert Anderson
Washington, Bellevue - Alison Jacobs



We help people at critical times in life...
We can... help with your business expansion
and operations.

COMMERCIAL LOANS
Our passion is commercial
real estate finance.
Let us serve you.



Henry Kesler
Vice President



Michael Southard
Vice President

Security National Capital, Inc. ... An additional source of revenue for our company.

Security National Capital complements SecurityNational Mortgage's residential lending platform and provides an additional investment vehicle for our life insurance company. The company business plan is to successfully compete in the national commercial mortgage market as a direct lender and as a mortgage banker.

Security National Capital is located in our corporate headquarters in Salt Lake City, Utah. Commercial mortgage programs are made available to approved residential mortgage brokers through the branch offices of SecurityNational Mortgage, strengthening and enhancing those important relationships. Through active internet marketing, commercial mortgages are also offered in all fifty states. Our target loan size is between \$300,000 and \$3,000,000.

We provide a full range of term conventional commercial mortgages for apartments, office buildings, retail and industrial properties. We distinguish ourselves in the marketplace through providing short term "bridge" financing on commercial properties that need to close quickly and that will be repaid within six to twelve months. We also offer "stated income" loans for established owner-occupied businesses. For a presentation of the mortgage products offered, please visit our state of the industry website: www.sncloans.com

Security National Capital is a direct lender originating commercial loans through its network of mortgage brokers; for its own portfolio, and for resale in the capital markets. Using relationships with other life insurance companies, commercial banks, and Wall Street investors, we package and sell closed loans, thereby leveraging the company's capital and enhancing the return to Security National. We are originating and selling term commercial loans that are placed into rated Commercial Mortgage-Backed Securities, and Collateralized Debt Obligations sold on Wall Street. Accessing the capital market increases Security National's ability to provide competitive products and service to its borrowers and the desired returns to its shareholders.

Learn more by calling 1 (801) 287-8316 or 1 (801) 287-8373 or visit www.sncloans.com



We help people at critical times in life...
We can... help with end of life decisions

SOME DECISIONS ARE
TOO IMPORTANT
TO LEAVE TO ANYONE ELSE.
Nowhere is this more true
than in making funeral and
cemetery plans.



G. Robert Quist
President



James March
Vice President - Singing Hills Memorial Park
General Manager - California



Gerald Brown
General Sales Manager - California



Robert S. Ulich
General Manager - Utah
Marketing



Brandon W. Burningham
General Manager - Utah
Operations

At Memorial Cemeteries and Funeral Homes we offer the finest funeral and cemetery products and services. Our dedicated staff strives diligently to serve the needs and expectations of the families with whom we work.

We serve more than two thousand families annually who are faced with the burden of making decisions following the loss of a loved one. **Uncertainty, stress and grief** may aggravate the process, forcing decisions to be made within hours of the death. **Plan today - together** so that you do not leave undone what could and should be pre-arranged.

Facts regarding pre-planning:

Fact: **Every household** has, or will, experience the death of a loved one.

Fact: Most people find themselves **poorly prepared** to deal with the decisions and cost that a

death will force upon them.

Fact: Making pre-arrangements is a precious and **wise economic decision**.

The benefit of pre-planning is Peace of Mind.

Togetherness: Loved ones share in the choices and decisions. This reduces heartache, expense and indecision. **Inflation protection:** Based upon the past five decades, the cost of funeral arrangements will continue to increase. Pre-planning allows these **costs to be secured**, regardless of inflation. **Conserve life insurance:** Life insurance you may have purchased to secure your loved ones' future should not be used to pay for funeral expenses. It is there to compensate for loss of income and to preserve your family's way of life. **Peace of mind:** because you have made your own decisions, you are leaving answers and comfort for those you love. This peace of mind provides benefit far beyond the dollars spent.

Contact us today for a complimentary "Gift of Love" Memorial Guide Book which will allow you to record important information that can ease the burden left to those you love.

Learn more by calling toll free 1 (800) 257-6099 or visit www.memorialutah.com



West Foulger
Marketing Manager
Redwood Memorial



Eddie Lopez
Mortuary Manager - Arizona
Greer-Wilson Funeral Home



Dave Gunnerson
Marketing Manager
Mountain View Memorial



Reg Ecker
Mortuary Manager - Utah
Deseret Mortuary



Verlene Healy
Marketing Manager
Lake View Memorial



Shannon Owsley
Mortuary Manager - Arizona
Adobe Chapel Funeral Home



Ronald Holt
Marketing Manager
Deseret/9th East Pre-Need



Gail Barrett
Mortuary Manager - Utah
Lake Hills Mortuary



Steve Wood
Marketing Manager
Holladay/Cottonwood Memorial



D.R. Paul
Marketing Manager
Lake Hills Memorial

REAL ESTATE INVESTMENTS

An excellent source of revenue for our company

Security National Life Building

Jackson, Mississippi



Pine Hill Business Park

Murray, Utah



Security National Life Building

Lake Mary, Florida



Green Street Office Building

Murray, Utah



SNFC Corporate Offices
Salt Lake City, Utah



Ronald J. Dowden

Vice President

Property Management & Leasing

Each of our commercial properties is a fine example of the wise investment strategy of our management team. For more information regarding leasing opportunities within our properties contact Ron Dowden.

1 (801) 262-2692
rond@securitynational.com

TIMELINE

1995

The acquisition of
Civil Service Employees Life

We help people at critical times in life...
 We can... help with your business expansion and operations.



Calculations:

Town Homes	144
Apartments	278
Dwelling Units	422

Acres:

Town Homes	7.19 acres
Apartments	8.28 acres
Single Family	2.54 acres
Commercial	9.69 acres
Open Space	12.19 acres

These calculations are approximate only.

Mixed use:

The Dry Creek development master plan is designed to take advantage of the integral relationship between peoples desire for quality housing, a community atmosphere, access to shopping and an open/comfortable environment.

DIRECTORS AND OFFICERS



George R. Quist

Founder
Chief Executive Officer
Chairman of the Board
Director
Executive Committee



Scott M. Quist

President
Chief Operating Officer
Director
Executive Committee



H. Craig Moody

President, Moody & Associates
Director
Executive Committee
Audit Committee
Compensation Committee
Nominating and Corporate Governance Committee



Charles L. Crittenden

President, Crittenden Paint & Glass
Owner, Crittenden Enterprises
Director
Compensation Committee
Audit Committee
Nominating and Corporate Governance Committee



Norman G. Wilbur

Former Manager of Planning
and Reporting, J.C. Penney Co., Inc.
Director
Compensation Committee
Audit Committee
Nominating and Corporate Governance Committee



Robert G. Hunter M.D.

Chair of Surgery
Cottonwood Hospital
Director
Compensation Committee
Nominating and Corporate Governance Committee



J. Lynn Beckstead

President, SNMC
Director



G. Robert Quist

First Vice President
Secretary



Stephen M. Sill

Vice President
Treasurer and
Chief Financial Officer



Christie Q. Overbaugh

Senior Vice President of Internal
Operations



Joseph L. Henriod

Legal Counsel



Randall Mackey

Partner, Mackey, Price,
Thompson & Ostler
Legal Counsel

TIMELINE

1997

The formation of
Adobe Funeral Home

1997

The acquisition of
Crystal Rose Funeral Home



As a shareholder of Security National Financial Corporation you are entitled to **benefits and discounts on the products and services we offer**. Additionally, our Company offers a wide variety of **exciting career opportunities** throughout the nation.

Please refer to the list below for the specific person to contact in order to obtain more information regarding your area of interest.

Life Insurance & Annuity Plans

Mandi Beauchaine at 1 (800) 574-7117

Higher Education Plans

Jason Overbaugh at 1 (800) 574-7117

Fast Funding

Jamie Meredith at 1 (800) 826-6803 or
Sandtoria Hunt at 1 (800) 336-9558

Funeral Home & Cemetery Pre-Planning Services

Robert Ulch at 1 (800) 257-6099

Security National Capital

Henry Kesler at 1 (801) 287-8316

Mortgage Services

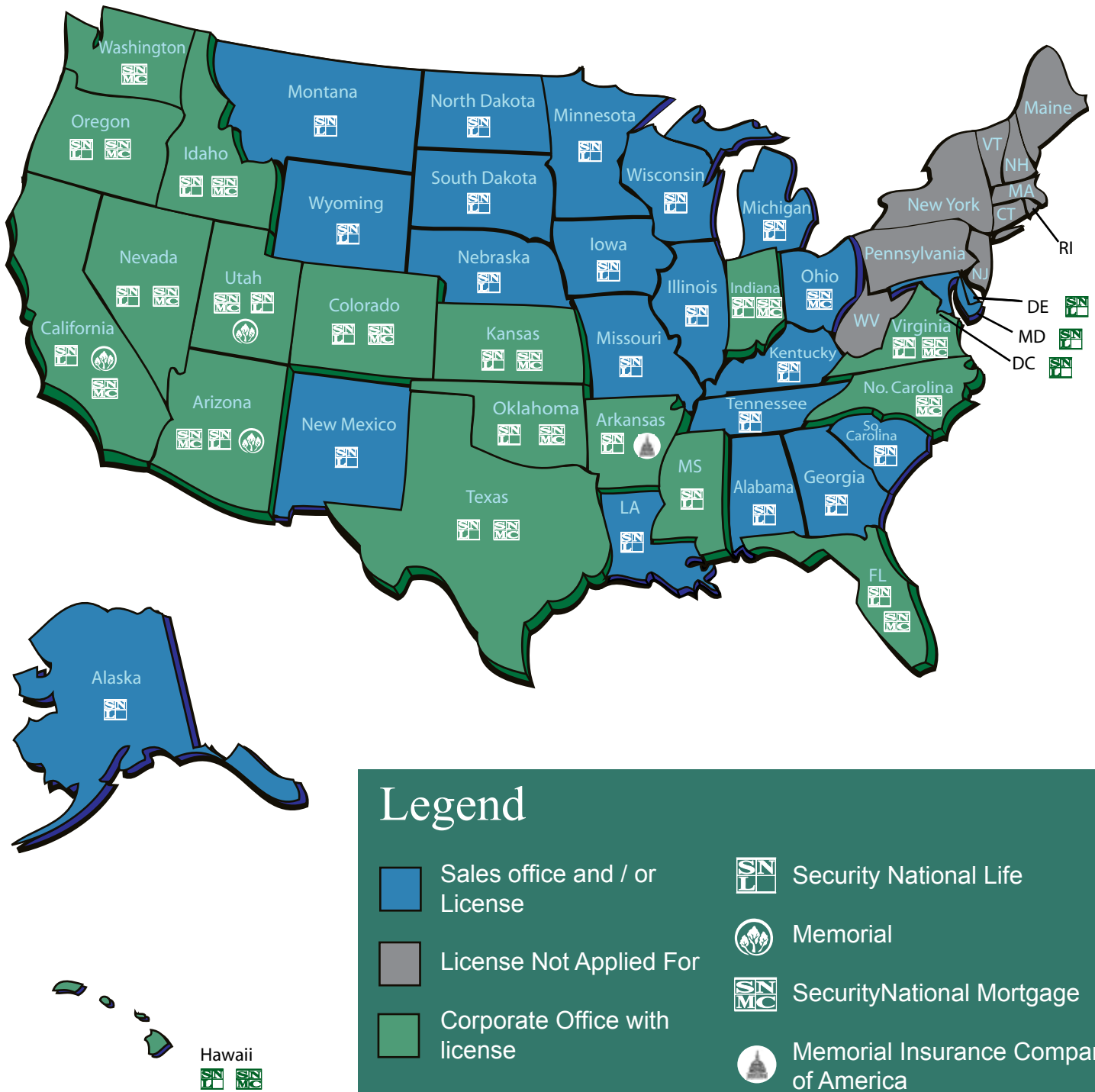
Ken Parr at 1 (800) 262-0642

Commercial Real Estate Leasing Opportunities

Ron Dowden at 1 (801) 262-2692

Thank You! Your continued support directly contributes to the growth of our Company.

Learn more by calling one of the contacts listed above
or visit www.securitynational.com



TIMELINE

2000 The organization of Southern Security Mortgage Company

2002 The acquisition of Gulf National Life



SNFC Corporate Offices

Security National Financial Corporation
5300 South 360 West, Suite 250
Salt Lake City, UT 84123
P.O. Box 57250
Salt Lake City, UT 84157-0250
Telephone: (801) 264-1060
Toll Free: (800) 574-7117
Fax: (801) 265-9882

SNFC Corporate Officers

George R. Quist
Chairman of the Board
Scott M. Quist
President
Chief Operating Officer
G. Robert Quist
First Vice President
Secretary
President, Memorial Estates
Stephen M. Sill
Vice President
Treasurer
Chief Financial Officer

SNFC Corporate Directors

J. Lynn Beckstead, Jr.
President, SNMC, Director
Charles L. Crittenden
President, Crittenden Paint & Glass
Owner, Crittenden Enterprises
Director, Compensation Committee
Audit Committee
Nominating and Corporate Governance Committee
Robert G. Hunter, M.D.
Chair of Surgery, Cottonwood Hospital
Executive Committee Member
Director, Compensation Committee
Nominating and Corporate Governance Committee
H. Craig Moody
Director, Compensation Committee
Executive Committee, Audit Committee
Nominating and Corporate Governance Committee
George R. Quist
Founder, Chairman of the Board
Chief Executive Officer, Executive Committee
Scott M. Quist
President
Chief Operating Officer, Director
Executive Committee
Norman G. Wilbur
Former Manager of Planning and Reporting,
J.C. Penney Co., Inc.
Director, Compensation Committee
Audit Committee
Nominating and Corporate Governance Committee

Form 10-K Offer

If you are a holder or beneficial owner of the Company's stock, the Company will send you, upon request and at no charge, a copy of the Company's Annual Report on Form 10-K filed with the Securities & Exchange Commission for the year 2006 (including a list of exhibits). All requests must be made in writing to the Secretary, Security National Financial Corporation, P.O. Box 57250, Salt Lake City, Utah 84157-0250.

Stock Transfer Agents

Zions First National Bank
P.O. Box 30880
Salt Lake City, UT 84130
Former Holders of Preferred Stock and/or Promissory Notes
Security National Financial Corporation
Attn: Stock Department
P.O. Box 57250
Salt Lake City, UT 84157-0250

Certified Public Accountants

Hansen, Barnett & Maxwell, P.C.
Salt Lake City, Utah

Legal Counsel

Mackey, Price, Thompson & Ostler
Salt Lake City, Utah

Company Email Address:
contact@securitynational.com
Company Internet Address:
www.securitynational.com

Life Insurance Offices

Security National Life Insurance Company
5300 South 360 West, Suite 200
Salt Lake City, UT 84123
Telephone: (801) 264-1060
Arizona Office
5921 West Thomas Road
Phoenix, AZ 85033
Telephone: (623) 873-8808
Memorial Insurance Company of America
634 West Main
Blytheville, AR 72315-3336
Telephone: (870) 763-0713
Columbus, MS Office
501 7th Street North, Suite 10
Columbus, MS 39701
Telephone: (662) 328-8088
Jackson, MS Office
3935 I-55 South
Jackson, MS 39212
Telephone: (800) 826-6803
Lake Mary, FL Office
755 Rinehart Road, Suite 200
Lake Mary, FL 32746-8402
Telephone: (407) 321-7113

Mortgage Locations

Security National Mortgage Company
5300 South 360 West, Suite 150
Salt Lake City, Utah 84123
Telephone: (801) 264-8111
SNMC Correspondent Lending-UT
9149 South Monroe, Suite A
Sandy, UT 84070
Telephone: (801) 567-1100
SNMC Correspondent Lending-TX
6071 Star Mesa Drive
Frisco, TX 75034
Telephone: (877) 252-4043
Bellevue, WA
10655 NE 4th Street, Suite 444
Bellevue, WA 98004
Telephone: (425) 709-8830-F42
Bend, OR
999 SW Disk Drive, Suite 104
Bend, OR 97702
Telephone: (501) 382-9144
Boise, ID
787 East State Street, Suite 120
Eagle, ID 83616
Telephone: (208) 854-3623
Cape Coral, FL
1617 Santa Ana Boulevard, Unit A
Cape Coral, FL 33991
Telephone: (239) 573-2428
Charlotte, NC
10715 Sikes Place, Suite 210
Charlotte, NC 28277
Telephone: (704) 844-6045
Dallas, TX
12750 Merit Drive Suite 1212
Dallas, TX 75251
Telephone: (469) 374-9700
Denver, CO
5690 DTC Boulevard, Suite 230E
Greenwood Village, CO 80111
Telephone: (303) 221-0262
Holladay, UT
970 East Murray-Holladay Road #4A
Salt Lake City, UT 84117
Telephone: (801) 262-3553
Houston, TX
820 Gessner, Suite 800
Houston, TX 77024
Telephone: (713) 785-6600
Indianapolis, IN
Southpark Business Center, Suite 45
45 South Park Boulevard
Greenwood, IN 46143
Telephone: (317) 883-5390
Jacksonville, FL
7785 Bay Meadows Way, Suite 101
Jacksonville, FL 32256
Telephone: (904) 654-0000
Kailua, Hawaii
970 North Kalaheo, Suite C-201
Kailua, HI 96734
Telephone: (808) 254-5312

Mortgage Locations (continued)

Kansas City, KS
Financial Plaza III
6900 College Boulevard, Suite 950
Overland Park, KS 66211
Telephone: (913) 338-2929
Las Vegas, NV
6655 W. Sahara Avenue, B-110
Las Vegas, NV 89146
Telephone: (702) 367-4790
Midvale, UT (Silver Ridge)
6975 Union Park Center, #150
Midvale, UT 84047
Telephone: (801) 838-9808
Midvale, UT (Silver Ridge)
6955 Union Park Center, #100
Midvale, UT 84047
Telephone: (801) 545-7270
Murray, UT (Avalon)
5525 South 900 East, Suite 100
Murray, UT 84117
Telephone: (801) 327-0090
Oklahoma City, OK
4045 NW 64th Street, Suite 500
Oklahoma City, OK 73116
Telephone: (405) 842-8700
Orange County, CA
2102 Business Center Drive, Suite 212
Irvine, CA 92612
Telephone: (949) 253-5711
Orem, UT
474 West 800 North, Suite 102
Orem, UT 84057
Telephone: (801) 426-3680
Orlando, FL
755 Rinehart Road, Suite 250
Lake Mary, FL 32746-8402
Telephone: (407) 321-7113
Phoenix, AZ
410 North 44th Street #190
Phoenix, AZ 85008
Telephone: (602) 273-9610
Portland, OR
4800 SW Griffith Drive, Suite 250
Beaverton, OR 97005
Telephone: (503) 597-5656
Richmond, VA
6802 Paragon Place, Suite 103
Richmond, VA 23230
Telephone: (804) 288-5080
Sacramento, CA
12150 Tributary Point Drive #160
Gold River, CA 95670
Telephone: (916) 985-8806
Salt Lake City, UT
5251 South Green Street #350
Murray, UT 84123
Telephone: (801) 262-6033
San Antonio, TX
613 NW Loop 410 Suite 685
San Antonio, TX 78216
Telephone: (210) 541-8080
San Diego, CA
7676 Hazard Center Drive, Suite 625
San Diego, CA 92108
Telephone: (619) 220-8892
San Jose, CA
634 North Santa Cruz Avenue, Suite 203
Los Gatos, CA 95030
Telephone: (408) 395-0839
Shallotte, NC
712 Village Road SW, Suite 104
Shallotte, NC 28470
Telephone: (910) 754-2780
Tampa Bay, FL
5620 Tara Boulevard, Suite 103
Bradenton, FL 34203
Telephone: (941) 751-6454
Valencia, CA
27433 Tourney Road, Suite 220
Valencia, CA 91355
Telephone: (661) 799-0060
Security National Capital
5300 South 360 West Suite 350
Salt Lake City, UT 84123
Telephone: (801) 287-8316

Mortuary Locations

Cemetery & Mortuary Business Office
5300 South 360 West, Suite 200
Salt Lake City, UT 84123
Telephone: (801) 268-8771
Adobe Chapel Funeral Home
218 North Central
Avondale, AZ 85323
(623) 932-4418
Colonial Mortuary
c/o 36 East 700 South
Salt Lake City, UT 84111
Telephone: (801) 484-8561
Cottonwood Mortuary, Inc.
4670 South Highland Drive
Salt Lake City, UT 84117
Telephone: (801) 278-2801
Crystal Rose Funeral Home
9155 West Van Buren
Tolleson, AZ 85353
Telephone: (623) 936-3637
Deseret Mortuary, Inc.
36 East 700 South
Salt Lake City, UT 84111
Telephone: (801) 364-6528
Greer-Wilson Funeral Home
5921 West Thomas Road
Phoenix, AZ 85033
Telephone: (623) 245-0994
Lake Hills Mortuary
10055 South State Street
Sandy, UT 84070
Telephone: (801) 566-1249
Lakeview Mortuary
1640 East Lakeview Drive
Bountiful, UT 84010
Telephone: (801) 298-1564
Memorial Mortuary
5850 South 900 East
Murray, UT 84121
Telephone: (801) 262-4631
Mountain View Mortuary
3115 East 7800 South
Cottonwood Heights, UT 84121
Telephone: (801) 943-0831
Paradise Chapel Funeral Home
3934 East Indian School Road
Phoenix, AZ 85018
Telephone: (602) 955-1600
Redwood Mortuary
6500 South Redwood Road
West Jordan, UT 84123
Telephone: (801) 969-3456
Cemetery Locations
Holladay Memorial Park
4900 South Memory Lane
Holladay, UT 84117
Telephone: (801) 278-2803
Lake Hills Cemetery
10055 South State Street
Sandy, UT 84070
Telephone: (801) 566-1249
Lakeview Cemetery
1640 East Lakeview Drive
Bountiful, UT 84010
Telephone: (801) 298-1564
Mountain View Cemetery
3115 East 7800 South
Salt Lake City, UT 84121
Telephone: (801) 943-0831
Redwood Cemetery
6500 South Redwood Road
West Jordan, UT 84123
Telephone: (801) 969-3456
Singing Hills Memorial Park
2800 Dehesa Road
El Cajon, CA 92019
Telephone: (619) 444-3000







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