FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C.	20549
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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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

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1. Name and Address of Reporting Person*						2. Issuer Name <b>and</b> Ticker or Trading Symbol SECURITY NATIONAL FINANCIAL								5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
MOODY H. CRAIG						CORP [ SNFCA ]								X Director 10% Owner					
(Last) (First) (Middle)						Date of Earliest Transaction (Month/Day/Year)								Officer (give title Other (specify below) below)					
11892 SOUTH BROOKGLEN DRIVE							2022	lilai	isaction (ivion	ui/Day/Tear)									
(0)						f Ame	endment,	Date	of Original Fil	led (Month/D		6. Individual or Joint/Group Filing (Check Applicable Line)							
(Street) SANDY UT 84092													•	filed by One	Repo	orting Perso	n		
					-	Form filed by More than One Reporting Person											rting		
(City)	(S	tate)	(Zip)			ive Securities Acquired, Disposed of, or Beneficially Owned													
			le I - Noi			_			<del>-</del>	_			_			1.			
1. Title of Security (Instr. 3) 2. Transa Date (Month/D							2A. Deem Execution if any		3. Transacti Code (Ins	on Dispose	rities Acquired (A) ed Of (D) (Instr. 3, 4		5. Amou Securitie Benefici	es	Form	: Direct	7. Nature of Indirect Beneficial		
(MONIDO S							(Month/D	ay/Ye	ar) 8)	<u> </u>	(A) or Price		Reporte	Following d		str. 4) (	Ownership Instr. 4)		
									Code V		(D)	FIICE	(Instr. 3	and 4)					
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																			
1. Title of Derivative	2. Conversion	3. Transaction Date	3A. Deeme		4.	ction	5. Nun of	ber	6. Date Exerc	xercisable and 7. Title and Amount of			8. Price of Derivative	9. Number of derivative		10. Ownership	11. Nature of Indirect		
Security (Instr. 3)	or Exercise Price of	(Month/Day/Year)	if any (Month/Da	·	Code (In				(Month/Day/Year) Securiti				Security (Instr. 5)	Securities Beneficially	, I	Form: Direct (D)	Beneficial Ownership		
,	Derivative Security			, , ,	-,		Acquired (A) or Disposed of (D)				Derivative Securit (Instr. 3 and 4)			Owned Following		or Indirect (I) (Instr. 4)	(Instr. 4)		
														Reported Transaction(s)					
							(Instr. and 5)	3, 4	, 4					(Instr. 4)					
												Amount or	:						
					Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Number of Shares							
Director											Class A								
Stock Option (right to buy)	<b>\$</b> 2.98 <sup>(1)</sup>	12/06/2013			Α		7,697		03/06/2014	12/06/2023	Class A Common Stock	7,697	\$2.98	7,697		D			
Director Stock											Class A								
Option (right to	\$2.98 <sup>(2)</sup>	12/07/2013			Α		1,592		03/07/2014	12/07/2023	Common	1,592	\$2.98	1,592		D			
buy)											Stock								
Director Stock											Class A								
Option (right to	\$3.26 <sup>(3)</sup>	12/05/2014			Α		7,573		03/05/2015	12/05/2024	Common Stock	7,573	\$3.26	7,573		D			
buy)															_				
Director Stock											Class A								
Option (right to	\$3.26 <sup>(4)</sup>	12/07/2014			Α		1,516		03/07/2015	12/07/2024	Common Stock	1,516	\$3.26	1,516		D			
buy)													-		_				
Director Stock	(5)										Class A	7.011	-1.50			_			
Option (right to	\$4.58 <sup>(5)</sup>	12/04/2015			Α		7,211		03/04/2016	12/04/2025	Common Stock	7,211	\$4.58	7,211		D			
buy)							-								$\dashv$				
Director Stock	04.50(6)	12/07/2015					1, ,,,		02/07/2016	12/07/2025	Class A	1 444	04.50			D			
Option (right to	\$4.58 <sup>(6)</sup>	12/07/2015			A		1,444		03/07/2016	12/07/2025	Common Stock	1,444	\$4.58	1,444		D			
buy) Director				-			+-								$\dashv$		-		
Stock Option	\$5.04 <sup>(7)</sup>	12/02/2016			A		6,869		03/02/2017	12/02/2026	Class A Common	6,869	\$5.04	6,869		D			
(right to	\$5.04	12/02/2010			А		0,809		03/02/2017	12/02/2020	Stock	0,007	\$3.04	0,809		Б			
buy) Director							+						+		$\dashv$				
Stock Option	\$5.27 <sup>(8)</sup>	12/07/2016			A		1,373		03/07/2017	12/07/2026	Class A Common	1,373	\$5.27	1,373		D			
(right to buy)	Ų						",,,,,,				Stock	,= ,5	1	] -,,,,,		=			
Director															$\dashv$		<del>                                     </del>		
Stock Option	\$3.81 <sup>(9)</sup>	12/01/2017			A		1,308		03/01/2018	12/01/2027	Class A Common	1,308	\$3.81	1,308		D			
(right to buy)											Stock								
		1											1						

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	Amount or Number of Shares				
Director Stock Option (right to buy)	\$4.39 <sup>(10)</sup>	11/30/2018		A		7,478		02/28/2019	11/30/2028	Class A Common Stock	7,478	\$4.39	7,478	D	
Director Stock Option (right to buy)	\$4.57 <sup>(11)</sup>	12/06/2019		A		7,120		03/06/2020	12/06/2029	Class A Common Stock	7,120	\$4.57	7,120	D	
Director Stock Option (right to buy)	\$3.32 <sup>(12)</sup>	03/27/2020		A		6,781		06/27/2020	03/27/2030	Class A Common Stock	6,781	\$3.32	6,781	D	
Director Stock Option (right to buy)	\$8.19 <sup>(13)</sup>	12/03/2021		A		6,300		03/03/2022	12/03/2031	Class A Common Stock	6,300	\$8.19	6,300	D	
Director Stock Option (right to buy)	\$6.48 <sup>(14)</sup>	12/02/2022		Α		7,000		03/02/2023	12/02/2032	Class A Common Stock	7,000	\$6.48	7,000	D	

## **Explanation of Responses:**

- 1. 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; 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 8, 2022.
- 2. 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 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 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 21/2% 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, 2021; and a 5% stock d
- 4. 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 \$4.85 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.
- 5. 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.
- 6. 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 3, 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.
- 7. 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 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.
- 8. 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.
- 9. 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.
- 10. This option was granted on November 30, 2018 as an option for 6,000 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.
- 11. This option was granted on December 6, 2019 as an option for 6,000 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.
- 12. This option was granted on March 27, 2020 as an option for 6,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$3.76 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.
- 13. 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.
- 14. This option was granted on December 2, 2022 as an option for 7,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$6.48. The options granted vest quarterly, with 100% vesting on December 02, 2023.

/s/ H. Craig Moody

01/26/2023

\*\* 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.