

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

| OMB APPROVAL | |
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|---|--|---|
| 1. Name and Address of Reporting Person* <u>Cook John L</u> (Last) (First) (Middle) 2424 SUMMER OAK CIRCLE (Street) SANDY UT 84092 (City) (State) (Zip) | 2. Issuer Name and Ticker or Trading Symbol <u>SECURITY NATIONAL FINANCIAL CORP [SNFCA]</u> | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below) |
| | 3. Date of Earliest Transaction (Month/Day/Year) 12/04/2015 | |
| | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person |

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|------------|-------|---|--|---|
| | | | Code | V | Amount | (A) or (D) | Price | | | |

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 | | | | | | Amount or Number of Shares |
| Director Stock Option (right to buy) | \$4.38 ⁽¹⁾ | 12/06/2013 | | A | | 5,338 ⁽¹⁾ | | 12/06/2014 | 12/06/2023 | Class A Common Stock | 5,338 ⁽¹⁾ | \$4.38 ⁽¹⁾ | 5,338 ⁽¹⁾ | D | |
| Director Stock Option (right to buy) | \$4.38 ⁽²⁾ | 12/07/2013 | | A | | 1,103 ⁽²⁾ | | 12/07/2014 | 12/07/2023 | Class A Common Stock | 1,103 ⁽²⁾ | \$4.38 ⁽²⁾ | 1,103 ⁽²⁾ | D | |
| Director Stock Option (right to buy) | \$4.77 ⁽³⁾ | 12/05/2014 | | A | | 5,250 ⁽³⁾ | | 12/05/2015 | 12/05/2024 | Class A Common Stock | 5,250 ⁽³⁾ | \$4.77 ⁽³⁾ | 5,250 ⁽³⁾ | D | |
| Director Stock Option (right to buy) | \$4.77 ⁽⁴⁾ | 12/07/2014 | | A | | 1,050 ⁽⁴⁾ | | 12/07/2015 | 12/07/2024 | Class A Common Stock | 1,050 ⁽⁴⁾ | \$4.77 ⁽⁴⁾ | 1,050 ⁽⁴⁾ | D | |
| Director Stock Option (right to buy) | \$6.72 ⁽⁵⁾ | 12/04/2015 | | A | | 5,000 ⁽⁵⁾ | | 12/04/2016 ⁽⁵⁾ | 12/04/2025 | Class A Common Stock | 5,000 ⁽⁵⁾ | \$6.72 ⁽⁵⁾ | 5,000 ⁽⁵⁾ | D | |
| Director Stock Option (right to buy) | \$6.72 ⁽⁶⁾ | 12/07/2015 | | A | | 1,000 ⁽⁶⁾ | | 12/07/2016 ⁽⁶⁾ | 12/07/2025 | Class A Common Stock | 1,000 ⁽⁶⁾ | \$6.72 ⁽⁶⁾ | 1,000 ⁽⁶⁾ | D | |

Explanation of Responses:

- 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 and February 6, 2015.
- 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 and February 6, 2015.
- 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 a 5% stock dividend paid on February 6, 2015.
- 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 a 5% stock dividend paid on February 6, 2015.
- 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. This option vests on December 4, 2016.
- 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. This option vests on December 7, 2016.

/s/ John L. Cook

12/29/2015

** 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.