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FORM	4	UNITED	STAT	ES S					NGE CO	оммі	SSION	OME	APPROV	/AL		
Section 16. Form 4 or Form 5 obligations may continue. See				pursua	nt to Sectio	on 16	(a) of the Securi	ties Exchanç	SHIP							
1. Name and Address of Reporting Person [*] <u>Wilbur Norman G</u>					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) 2637 MUSTANG DRIVE					of Earliest			Day/Year)		Officer (give title Other (specify below) below)						
(Street) MEADE CO 80542				05/08/2020 Line)							ndividual or Joint/Group Filing (Check Applicable e) X Form filed by One Reporting Person					
(5	State)	(Zip)									Form filed Person	l by More thar	i One Reporti	ng		
	Т	able I - Non-D	eriva	tive S	ecuritie	es A	cquired, Dis	sposed o	f, or Ben	eficial	y Owned					
1. Title of Security (Instr. 3)			te		if any		Code (Instr	1 Disposed	Disposed Of (D) (Instr. 3, 4		5) Securities Beneficially Owned Follo	/ Form: / (D) or	Direct Ir Indirect B str. 4) 0	7. Nature of ndirect Beneficial Dwnership Instr. 4)		
							Code V	Amount			Transaction((s) 4)				
											Owned					
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)		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	Title	or Number	· ·	Transaction(s) (Instr. 4)				
\$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			
\$5.2 ⁽²⁾	12/04/2015		A		6,382 ⁽²⁾		03/04/2016	12/04/2025	Class A Common Stock	6,382	²⁾ \$5.2 ⁽²⁾	6,382 ⁽²⁾	D			
\$5.2 ⁽³⁾	12/07/2015		A		1,277 ⁽³⁾		03/07/2016	12/07/2025	Class A Common Stock	1,277	³⁾ \$5.2 ⁽³⁾	1,277 ⁽³⁾	D			
\$5.73 ⁽⁴⁾	12/02/2016		A		6,078 ⁽⁴⁾		03/02/2017	12/02/2026	Class A Common Stock	6,078	⁴⁾ \$5.73 ⁽⁴⁾	6,078 ⁽⁴⁾	D			
\$6 ⁽⁵⁾	12/07/2016		A		1,216 ⁽⁵⁾		03/07/2017	12/07/2026	Class A Common Stock	1,216	⁵⁾ \$6 ⁽⁵⁾	1,216 ⁽⁵⁾	D			
\$4.33 ⁽⁶⁾	12/01/2017		A		1,158 ⁽⁶⁾		03/01/2018	12/01/2027	Class A Common Stock	1,158	⁶⁾ \$4.33 ⁽⁶⁾	1,158 ⁽⁶⁾	D			
\$4.99 ⁽⁷⁾	11/30/2018		A		5,513 ⁽⁷⁾		02/28/2019	11/30/2028	Class A Common Stock	5,5130	⁷⁾ \$4.99 ⁽⁷⁾	5,513 ⁽⁷⁾	D			
\$4.99 ⁽⁸⁾	11/30/2018		A		1,103 ⁽⁸⁾		02/28/2019	11/30/2028	Class A Common Stock	1,103	⁸⁾ \$4.99 ⁽⁸⁾	1,103 ⁽⁸⁾	D			
\$5.19 ⁽⁹⁾	12/06/2019		A		5,250 ⁽⁹⁾		03/06/2020 ⁽⁹⁾	12/06/2029	Class A Common Stock	5,250	⁹⁾ \$5.19 ⁽⁹⁾	5,250 ⁽⁹⁾	D			
\$5.19 ⁽¹⁰⁾	12/06/2019		A		1,050 ⁽¹⁰⁾		03/06/2020 ⁽¹⁰⁾	12/06/2029	Class A Common Stock	1,050 ⁽⁾	¹⁰⁾ \$5.19 ⁽¹⁰⁾	1,050 ⁽¹⁰⁾	D			
	FORM this box if no Ich 16. Form 4 or ions may contin tion 1(b). ad Address of Norman (F JSTANG D (C (C Security (Inst Security (Inst Security) (S Sec	FORM 4 this box if no longer subject to information of Form 5 or some control Person* information (b). adddress of Reporting Person* Information of CO INTRAING DRIVE CO CO Scarity (Instration of Person* Stransaction of Person* Stransactin of Person* S	FORM 4 UNITED 5 this box if no longer subject to info. STATE this box if no longer subject to info. STATE Ind Address of Reporting Person* (Middle) INOTMAIN G (Middle) STANG DRIVE 80542 Image: State (Image: St	FORM 4 UNITED STAT STATESTIC Introduction or promise selection (introduction or promise selection or promise selection (introduction or promise selection or promise selection or promise selection (introduction or promise selection or promise	FORM 4 UNITED STATES IN STATEMENT OF SUBJECT STATES STATEMENT OF SUBJECT SUBJEC	INITED STATES SECUR STATE STATE ISTATE Interpretation of orgen subject to iton (10). Address of Reporting Person' Normal C Security (Interpretation of the iton (1000) (First) Interpretation of the iton (1000) Interpretation of the iton (1000) Security (Instr. 3) Security (Instr. 4) Security (Instr. 4)	FORM 4 UNITED STATES SECURITY Wather STATE DURING STATES SECURITY Note: Security (Norman G (First) SECURITY Note: Security (Norman G (First) Security Reson: Norman G (First) (Middle) (State) (ZIP) CO 80542 3. Date of Earlies Transaction (State) (ZIP) 3. Date of Earlies Transaction Date (Middle) 3. Date of Earlies Transaction (Middle) 3. Date of Earlies Transaction	FORM 4 INTERDECISE Security (Middle) Same proving ensistent in the proving person" Same proving ensistent in the proving person" Address of Reporting Person" Same proving ensistent in the proving person" Same proving Person" Same proving ensistent in the proving person" Same proving Person" Same proving ensistent in the proving person" Same proving Person" Same proving ensistent in the proving person" Same proving Person" Same proving ensistent in the proving person" Same proving Person" Same proving ensistent in the proving ensistent in	INITED SECURIES DU CADACINA SIGNAL CONSIGNATION CONSIGNAT	BUNDED SUBJUCT UNDURGENERS UNDURGENERS OF CONTRACTORS STATEMENT CONTRACTORS Same and regarding Person" Signed Regarding Person" Signer Person" <th colspan<="" td=""><td>IDALICID CONCURSION CO</td><td>INTERDICIPATION CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIBUTION CONTRIBUTICON CONTRIBUTICON CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTINE CONTRIBUTINE CONTRIBUTION CONTRIBUTION CONTRIBUTION C</td><td>FORM 4 UNITED STATE SETURATION OF UNITED AND SETURATION OF UNI</td><td>IDMEDICATE SUBJICATION SUBJICATIO</td></th>	<td>IDALICID CONCURSION CO</td> <td>INTERDICIPATION CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIBUTION CONTRIBUTICON CONTRIBUTICON CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTINE CONTRIBUTINE CONTRIBUTION CONTRIBUTION CONTRIBUTION C</td> <td>FORM 4 UNITED STATE SETURATION OF UNITED AND SETURATION OF UNI</td> <td>IDMEDICATE SUBJICATION SUBJICATIO</td>	IDALICID CONCURSION CO	INTERDICIPATION CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIPUTED CONTRIBUTION CONTRIBUTICON CONTRIBUTICON CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTION CONTRIBUTINE CONTRIBUTINE CONTRIBUTION CONTRIBUTION CONTRIBUTION C	FORM 4 UNITED STATE SETURATION OF UNITED AND SETURATION OF UNI	IDMEDICATE SUBJICATION SUBJICATIO	

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)	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)	\$3.76 ⁽¹¹⁾	03/27/2020		A		2,500 ⁽¹¹⁾		06/27/2020 ⁽¹¹⁾	03/27/2030	Class A Common Stock	2,500 ⁽¹¹⁾	\$3.76 ⁽¹¹⁾	2,500 ⁽¹¹⁾	D	
Director Stock Option (right to buy)	\$3.76 ⁽¹²⁾	03/27/2020		A		3,500 ⁽¹²⁾		06/27/2020 ⁽¹²⁾	03/27/2030	Class A Common Stock	3,500 ⁽¹²⁾	\$3.76 ⁽¹²⁾	3,500 ⁽¹²⁾	D	

Explanation of Responses:

1. This was granted on December 7, 2012 as an option to purchase 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 Stock Option 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 4, 2015 as an option to purchase 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 2, 2017, February 2, 2018, February 1, 2019, and February 7, 2020. 3. This option was granted on December 7, 2015 as an option to purchase 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 2, 2018, February 1, 2019, and February 7, 2020. 3. This option was granted on December 7, 2015 as an option to purchase 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 dividends paid on February 5, 2016, February 2, 2018, February 1, 2019, and February 7, 2020. This exercise the provisions of the 2014 Director Stock Option Plan to reflect 5% stock dividends paid on February 5, 2016, February 2, 2018, February 1, 2019, and February 7, 2020. This exercise the provision of the 2014 Director Stock Option Plan to reflect 5% stock dividends paid on February 5, 2016, February 2, 2018, February 1, 2019, and February 7, 2020.

4. This option was granted on December 2, 2016 as an option to purchase 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. 5. This option was granted on December 7, 2016 as an option to purchase 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

6. This option was granted on December 1, 2017 as an option to purchase 1,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of 5.505 per share, but adjusted 6. This option was granted on December 1, 2017 as an option to purchase 1,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.50 per share, but adjusted

7. This option was granted on November 30, 2018 as an option to purchase 5,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at exercise price of \$5.52 per share, but adjusted 7. This option was granted on November 30, 2018 as an option to purchase 5,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at exercise price of \$5.52 per share, but adjusted

/ This option was granted on November 30, 2016 as an option to purchase 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 5% stock dividends paid on February 7, 2020.

8. This option was granted on November 30, 2018 as an option to purchase 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 5% stock dividends paid on February 1, 2019 and February 7, 2020.

9. This option was granted on December 6, 2019 as an option to purchase 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.

10. This option was granted on December 6, 2019 as an option to purchase 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.

11. This option was granted on March 27, 2020 as an option to purchase 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 March 6, 2020, until such shares are fully vested.

12. This option was granted on March 27, 2020 as an option to purchase 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.

<u>/s/ Norman Gilbert Wilbur</u>

** Signature of Reporting Person

06/03/2020 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.