

OMB APPROVAL	
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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

1. Name and Address of Reporting Person* <u>Johnson Stephen Charles</u>			2. Issuer Name and Ticker or Trading Symbol <u>SECURITY NATIONAL FINANCIAL CORP</u> [SNFCA]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>VP - Mortgage Operations</u>		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <u>07/17/2020</u>			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		
886 SOUTH ROUECHE LANE			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street) <u>KAYSVILLE UT 84037</u>								
(City) (State) (Zip)								

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			
<u>Class A Common Stock</u>	<u>07/17/2020</u>		<u>J</u> ⁽¹⁾	<u>V</u>	<u>89</u>	<u>A</u>	<u>\$5.72</u>	<u>3,650</u> ⁽²⁾	<u>D</u>	

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				
<u>Employee Stock Option (right to buy)</u>	<u>\$1.01</u> ⁽³⁾	<u>04/13/2012</u>		<u>A</u>		<u>4,543</u> ⁽³⁾		<u>07/13/2012</u>	<u>04/13/2022</u>	<u>Class A Common Stock</u>	<u>4,543</u> ⁽³⁾	<u>\$1.01</u> ⁽³⁾	<u>4,543</u> ⁽³⁾	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$3.3</u> ⁽⁴⁾	<u>12/06/2013</u>		<u>A</u>		<u>4,327</u> ⁽⁴⁾		<u>03/06/2014</u>	<u>12/06/2023</u>	<u>Class A Common Stock</u>	<u>4,327</u> ⁽⁴⁾	<u>\$3.3</u> ⁽⁴⁾	<u>4,327</u> ⁽⁴⁾	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$3.08</u> ⁽⁵⁾	<u>07/02/2014</u>		<u>A</u>		<u>4,121</u> ⁽⁵⁾		<u>10/02/2014</u>	<u>07/02/2024</u>	<u>Class A Common Stock</u>	<u>4,121</u> ⁽⁵⁾	<u>\$3.08</u> ⁽⁵⁾	<u>4,121</u> ⁽⁵⁾	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$3.61</u> ⁽⁶⁾	<u>12/05/2014</u>		<u>A</u>		<u>8,242</u> ⁽⁶⁾		<u>03/05/2015</u>	<u>12/05/2024</u>	<u>Class A Common Stock</u>	<u>8,242</u> ⁽⁶⁾	<u>\$3.61</u> ⁽⁶⁾	<u>8,242</u> ⁽⁶⁾	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$5.07</u> ⁽⁷⁾	<u>12/04/2015</u>		<u>A</u>		<u>13,082</u> ⁽⁷⁾		<u>03/04/2016</u>	<u>12/04/2025</u>	<u>Class A Common Stock</u>	<u>13,082</u> ⁽⁷⁾	<u>\$5.07</u> ⁽⁷⁾	<u>13,082</u> ⁽⁷⁾	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$5.59</u> ⁽⁸⁾	<u>12/02/2016</u>		<u>A</u>		<u>6,230</u> ⁽⁸⁾		<u>03/02/2017</u>	<u>12/02/2026</u>	<u>Class A Common Stock</u>	<u>6,230</u> ⁽⁸⁾	<u>\$5.59</u> ⁽⁸⁾	<u>6,230</u> ⁽⁸⁾	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$4.22</u> ⁽⁹⁾	<u>12/01/2017</u>		<u>A</u>		<u>11,865</u> ⁽⁹⁾		<u>03/01/2018</u>	<u>12/01/2027</u>	<u>Class A Common Stock</u>	<u>11,865</u> ⁽⁹⁾	<u>\$4.22</u> ⁽⁹⁾	<u>11,865</u> ⁽⁹⁾	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$5.06</u> ⁽¹⁰⁾	<u>12/06/2019</u>		<u>A</u>		<u>10,763</u> ⁽¹⁰⁾		<u>03/01/2019</u> ⁽¹⁰⁾	<u>12/06/2029</u>	<u>Class A Common Stock</u>	<u>10,763</u> ⁽¹⁰⁾	<u>\$5.06</u> ⁽¹⁰⁾	<u>10,763</u> ⁽¹⁰⁾	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$3.67</u> ⁽¹¹⁾	<u>03/27/2020</u>		<u>A</u>		<u>10,250</u> ⁽¹¹⁾		<u>06/27/2020</u> ⁽¹¹⁾	<u>03/27/2030</u>	<u>Class A Common Stock</u>	<u>10,250</u> ⁽¹¹⁾	<u>\$3.67</u> ⁽¹¹⁾	<u>10,250</u> ⁽¹¹⁾	<u>D</u>	

Explanation of Responses:

- Received pursuant to a stock dividend paid on July 17, 2020.
- Owned through a trust by the reporting person and his wife. Does not include 18,310 shares of Class A Common Stock owned indirectly by the reporting person in the 401(k) Retirement Savings Plan, 4,490 shares of Class A Common Stock owned indirectly by the reporting person in the Employee Stock Ownership Plan (ESOP), and 8,979 shares of Class A Common Stock owned indirectly by the reporting person in the Non-Qualified Deferred Compensation Plan.
- This option was granted on April 13, 2012 as an option for 3,000 shares of Class A Common Stock at an exercise price of \$1.56 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 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; and a 2 1/2% stock dividend paid on July 17, 2020.
- This option was granted on December 6, 2013 as an option for 3,000 shares of Class A Common Stock at an exercise price of \$4.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 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; and a 2 1/2% stock dividend paid on July 17, 2020.

5. This option was granted on July 2, 2014 as an option for 3,000 shares of Class A Common Stock at an exercise price of \$4.29 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 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; and a 2 1/2% stock dividend paid on July 17, 2020.

6. This option was granted on December 5, 2014 as an option for 6,000 shares of Class A Common Stock at an exercise price of \$5.02 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 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; and a 2 1/2% stock dividend paid on July 17, 2020.

7. This option was granted on December 4, 2015 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$6.72 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 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; and a 2 1/2% stock dividend paid on July 17, 2020.

8. This option was granted on December 2, 2016 as an option for 5,000 shares of Class A Common Stock at an exercise price of \$7.03 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; and a 2 1/2% stock dividend paid on July 17, 2020.

9. This option was granted on December 1, 2017 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$5.05 per share, but adjusted pursuant to the anti-dilution provisions in the 2013 Stock Option Plan to reflect 5% stock dividends paid on February 2, 2018, February 1, 2019, and February 7, 2020; and a 2 1/2% stock dividend paid on July 17, 2020.

10. This option was granted on December 6, 2019 as an option for 10,000 shares of Class A Common Stock at an exercise price of \$5.46 per share, but adjusted pursuant to the anti-dilution provisions in the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 7, 2020 and a 2 1/2% stock dividend paid on July 17, 2020. This 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 for 10,000 shares of Class A Common Stock at an exercise price of \$3.76 per share, but adjusted pursuant to the anti-dilution provisions in the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 7, 2020 and a 2 1/2% stock dividend paid on July 17, 2020. This option vests in four equal quarterly installments of Class A Common Stock, beginning on June 27, 2020, until such shares are fully vested.

/s/ Stephen C. Johnson

07/30/2020

** 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.