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FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden

0.5

BENEFICIAL	OWNERSHIP

hours per response

Instruction 1(t	ay continue. See		Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934		hours pe	er response:	0.5
			or Section 30(h) of the Investment Company Act of 1940				
	Iress of Reporting F		2. Issuer Name and Ticker or Trading Symbol SECURITY NATIONAL FINANCIAL CORP	(Checl	ationship of Reporting P k all applicable)		
(Last)	(First)	(Middle)	[SNFCA]	X X	Director Officer (give title below)	10% Owner Other (specify below)	
. ,	MATTERHORN	DRIVE	3. Date of Earliest Transaction (Month/Day/Year) 11/30/2012		VP-Mortgage Operations		
(Street) ALPINE	UT	84004	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Indiv X	Form filed by One R		,
(City)	(State)	(Zip)			Form filed by More t	han One Reporting Perso	on
		Table I - Non	-Derivative Securities Acquired, Disposed of, or Benefic	ially C)wned		
		1			1 1	1	

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transa Code (8)		4. Securities A Disposed Of (5. Amount of Securities Beneficially Owned Following Reported	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	Transaction(s) (Instr. 3 and 4)			
Class A Common Stock	11/30/2012		М		7,388	A	\$2.19	0	D		
Class A Common Stock	11/30/2012		F		2,314	D	\$6.98	0	D		
Class A Common Stock	11/30/2012		М		49,248	A	\$2.49	0	D		
Class A Common Stock	11/30/2012		F		17,564	D	\$6.98	0	D		
Class A Common Stock	11/30/2012		М		9,724	A	\$3.17	0	D		
Class A Common Stock	11/30/2012		F		4,414	D	\$6.98	0	D		
Class A Common Stock	11/30/2012		М		24,311	A	\$1.23	0	D		
Class A Common Stock	11/30/2012		F		4,283	D	\$6.98	0	D		
Class A Common Stock	11/30/2012		М		23,153	A	\$3.04	0	D		
Class A Common Stock	11/30/2012		F		10,082	D	\$6.98	0	D		
Class A Common Stock	11/30/2012		М		22,050	A	\$1.66	0	D		
Class A Common Stock	11/30/2012		F		5,242	D	\$6.98	0	D		
Class A Common Stock	11/30/2012		М		14,175	A	\$1.24	0	D		
Class A Common Stock	11/30/2012		F		2,517	D	\$6.98	0	D		
Class A Common Stock	11/30/2012		М		9,000	A	\$1.56	0	D		
Class A Common Stock	11/30/2012		F		2,011	D	\$6.98	165,155(1)	D		

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. Transa Code (8)		Derivative		6. Date Exerci: Expiration Dat (Month/Day/Ye	e	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	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		Transaction(s) (Instr. 4)		
Employee Stock Option (right to buy)	\$2.19 ⁽²⁾	12/10/2004		М			7,388 ⁽²⁾	03/10/2005	12/10/2005	Class A Common Stock	7,38 8 ⁽²⁾	\$2.19 ⁽²⁾	0	D	
Employee Stock Option (right to buy	\$2.49 ⁽³⁾	03/25/2005		М			49,248 ⁽³⁾	06/25/2005	03/25/2006	Class A Common Stock	49,248 ⁽³⁾	\$2.49 ⁽³⁾	0	D	
Employee Stock Option (right to buy)	\$3.17 ⁽⁴⁾	03/31/2008		М			9,724 ⁽⁴⁾	06/30/2008	03/31/2009	Class A Common Stock	9,724 ⁽⁴⁾	\$3.17 ⁽⁴⁾	0	D	
Employee Stock Option (right to buy)	\$1.23 ⁽⁵⁾	12/05/2008		М			24,311 ⁽⁵⁾	03/05/2009	12/05/2009	Class A Common Stock	24,311 ⁽⁵⁾	\$1.23 ⁽⁵⁾	0	D	

	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. Transa Code (8)		Derivative		6. Date Exercisable and Expiration Date (Month/Day/Year)		nd 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	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		Transaction(s) (Instr. 4)		
Employee Stock Option (right to buy)	\$3.04 ⁽⁶⁾	12/04/2009		М			23,153 ⁽⁶⁾	03/04/2010	12/04/2010	Class A Common Stock	23,153 ⁽⁶⁾	\$3.04 ⁽⁶⁾	0	D	
Employee Stock Option (right to buy)	\$1.66 ⁽⁷⁾	12/03/2010		М			22,050 ⁽⁷⁾	03/03/2011	12/03/2011	Class A Common Stock	22,050 ⁽⁷⁾	\$1.66 ⁽⁷⁾	0	D	
Employee Stock Option (right to buy)	\$1.24 ⁽⁸⁾	12/02/2011		М			14,175 ⁽⁸⁾	03/02/2012	12/02/2012	Class A Common Stock	14,175 ⁽⁸⁾	\$1.24 ⁽⁸⁾	0	D	
Employee Stock Option (right to buy)	\$1.56 ⁽⁹⁾	04/13/2012		М			9,000 ⁽⁹⁾	07/13/2012 ⁽⁹⁾	04/13/2013	Class A Common Stock	9,000 ⁽⁹⁾	\$1.56 ⁽⁹⁾	0	D	
Employee Stock Option (right to buy)	\$1.24 ⁽⁸⁾	12/02/2011		A		5,175 ⁽⁸⁾		03/02/2012 ⁽⁸⁾	12/02/2012	Class A Common Stock	5,175 ⁽⁸⁾	\$1.24 ⁽⁸⁾	5,175 ⁽⁸⁾	D	
Employee Stock Option (right to buy)	\$1.56 ⁽⁹⁾	04/13/2012		А		9,000 ⁽⁹⁾		07/13/2012 ⁽⁹⁾	04/13/2013	Class A Common Stock	9,000 ⁽⁹⁾	\$1.56 ⁽⁹⁾	9,000 ⁽⁹⁾	D	

Explanation of Responses:

1. Owned jointly by the reporting person and his wife. Does not include 158,833 shares of Class A Common Stock owned indirectly by the reporting person in the Employee Stock Ownership Plan (ESOP), the 401(k) Retirement Savings Plan, and the Deferred Compensation Plan.

2. This option was originally reported as an option for 5,000 shares of Class A Common Stock at an exercise price of \$3.23 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 7, 2005, February 9, 2007, February 8, 2008, February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.

3. This option was originally reported as an option for 35,000 shares of Class A Common Stock at an exercise price of \$3.51 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 17, 2006, February 9, 2007, February 8, 2008, February 5, 2010, February 5, 2011, February 3, 2012.

4. This option was originally reported as an option for 8,000 shares of Class A Common Stock at an exercise price of \$3.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 6, 2009 February 5, 2010, February 4, 2011 and February 3, 2012.

5. This option was originally reported as an option for 20,000 shares of Class A Common Stock at an exercise price of \$1.50 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 6, 2009 February 5, 2010, February 4, 2011 and February 3, 2012.

6. This option was originally reported as an option for 20,000 shares of Class A Common Stock at an exercise price of \$3.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 5, 2010, February 4, 2011 and February 3, 2012.

7. This option was originally reported as an option for 20,000 shares of Class A Common Stock at an exercise price of \$1.83 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 4, 2011 and February 3, 2012.

8. This option was granted on December 2, 2011 as an option for 18,000 shares of Class A Common Stock at an exercise price of \$1.30 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect a 5% stock dividend paid on February 3, 2012. This option vests in four equal quarterly installments of Class A Common Stock, beginning on March 2, 2012, until such shares are fully vested. 9. This option was granted on April 13, 2012 as an option for 18,000 shares of Class A Common Stock at an exercise price of \$1.56 per share. This option vests in four equal quarterly installments of Class A Common Stock, beginning on July 13, 2012, until such shares are fully vested.

/s/ J. Lynn Beckstead Jr.

** Signature of Reporting Person

02/08/2013 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.