

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response:	0.5

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

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>Sill Garrett S.</u> (Last) (First) (Middle) 28 S PRESTON STREET (Street) KAYSVILLE UT 84037 (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) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>Chief Financial Officer</u>
	3. Date of Earliest Transaction (Month/Day/Year) 12/05/2025	
4. If Amendment, Date of Original Filed (Month/Day/Year)		

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	Title	Amount or Number of Shares				
Employee Stock Option (right to buy)	\$3.76 ⁽¹⁾	11/30/2018		A		28,846		02/28/2019	11/30/2028	Class C Common Stock	28,846	\$3.76	28,846	D	
Employee Stock Option (right to buy)	\$3.91 ⁽²⁾	12/06/2019		A		34,339		03/06/2020	12/06/2029	Class C Common Stock	34,339	\$3.91	63,185	D	
Employee Stock Option(right to buy)	\$2.84 ⁽³⁾	03/27/2020		A		32,704		06/27/2020	03/27/2030	Class C Common Stock	32,704	\$2.84	95,889	D	
Employee Stock Option (right to buy)	\$7.02 ⁽⁴⁾	12/03/2021		A		36,465		03/03/2022	12/03/2031	Class C Common Stock	36,465	\$7.02	132,354	D	
Employee Stock Option (right to buy)	\$5.56 ⁽⁵⁾	12/02/2022		A		40,517		03/02/2023	12/02/2032	Class C Common Stock	40,517	\$5.56	172,871	D	
Employee Stock Option (right to buy)	\$7.21 ⁽⁶⁾	12/01/2023		A		44,100		03/01/2024	12/01/2033	Class C Common Stock	44,100	\$7.21	216,971	D	
Employee Stock Option (right to buy)	\$12.43 ⁽⁷⁾	12/06/2024		A		68,250		03/06/2025	12/06/2034	Class C Common Stock	68,250	\$12.43	285,221	D	
Employee Stock Option (right to buy)	\$8.53 ⁽⁸⁾	12/05/2025		A		210,000		03/05/2026	12/05/2035	Class A Common Stock	210,000	\$8.53	495,221	D	
Employee Stock Option (right to buy)	\$8.53 ⁽⁸⁾	12/05/2025		A		30,000		03/05/2026	12/05/2035	Class C Common Stock	30,000	\$8.53	525,221	D	

Explanation of Responses:

1. This option was granted on November 30, 2018 as an option for either 20,000 shares of Class A Common Stock or 20,000 shares of Class C Common Stock at an exercise price of \$5.52 per share. This option

- reflects the reporting person's election to have an option for 20,000 shares of Class C Common Stock, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 1, 2019 and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; and a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
2. This option was granted on December 6, 2019 as an option for either 25,000 shares of Class A Common Stock or 25,000 shares of Class C Common Stock at an exercise price of \$5.46 per share. This option reflects the reporting person's election to have an option for 25,000 shares of Class C Common Stock, but adjusted pursuant to the anti-dilution provisions of the 2013 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; and a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
3. This option was granted on March 27, 2020 as an option for either 25,000 shares of Class A Common Stock or 25,000 shares of Class C Common Stock at an exercise price of \$3.76 per share. This option reflects the reporting person's election to have an option for 25,000 shares of Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2013 Stock Option Plan to reflect a 2 1/2% stock dividend paid on July 17, 2020; and a 5% stock dividend paid on July 16, 2021, July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
4. This option was granted on December 3, 2021 as an option for either 30,000 shares of Class A Common Stock or 30,000 shares of Class C Common Stock at an exercise price of \$8.62 per share. This option reflects the reporting person's election to have an option for 30,000 shares of Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on July 8, 2022, July 14, 2023, July 12, 2024 and July 18, 2025.
5. This option was granted on December 2, 2022 as an option for either 35,000 shares of Class A Common Stock or 35,000 shares of Class C Common Stock at an exercise price of \$6.48 per share. This option reflects the reporting person's election to have an option for 35,000 shares of Class C Common Stock, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on July 14, 2023, July 12, 2024 and July 18, 2025.
6. This option was granted on December 1, 2023 as an option for either 40,000 shares of Class A Common Stock or 40,000 shares of Class C Common Stock at an exercise price of \$7.99 per share. This option reflects the reporting person's election to have an option for 40,000 Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2022 Equity Incentive Plan to reflect a 5% stock dividend paid on July 12, 2024 and July 18, 2025.
7. This option was granted on December 6, 2024 as an option for either 65,000 shares of Class A Common Stock or 65,000 shares of Class C Common Stock at an exercise price of \$13.08 per share. This option reflects the reporting person's election to have an option for 65,000 Class C Common Stock, but adjusted pursuant to the anti-dilution rights of the 2022 Equity Incentive Plan to reflect a 5% stock dividend paid on July 18, 2025.
8. This option was granted on December 5, 2025 as an option for either 240,000 shares of Class A Common Stock or 240,000 shares of Class C Common Stock at an exercise price of \$8.53 per share. This option reflects the reporting person's election to have an option for 210,000 Class A Common Stock and 30,000 Class C Common Stock. These options vest quarterly in equal installments, beginning March 5, 2026.

/s/ Garrett S. Sill

12/31/2025

** 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.

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