

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

| OMB APPROVAL             |           |
|--------------------------|-----------|
| OMB Number:              | 3235-0287 |
| Estimated average burden |           |
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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*<br><u>Wilbur Norman G</u><br><br>(Last) (First) (Middle)<br>2637 MUSTANG DRIVE<br><br>(Street)<br>MEAD CO 80542<br><br>(City) (State) (Zip) | 2. Issuer Name and Ticker or Trading Symbol<br><u>SECURITY NATIONAL FINANCIAL CORP [ SNFCA ]</u> | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)<br><input checked="" type="checkbox"/> Director 10% Owner<br>Officer (give title below) Other (specify below) |
|  | 3. Date of Earliest Transaction (Month/Day/Year)<br>10/07/2016                                   |   |
| 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  |   |  |   |
| Class A Common Stock            | 10/07/2016                           |  | M                              |   | 3,000   | A          | \$4.16 | 4,700   | D  |   |
| Class A Common Stock            | 10/10/2016                           |  | S                              |   | 3,000   | D          | \$5.83 | 1,700   | 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. 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 |  |  |   |  |
| Director Stock Option (right to buy)       | \$6.05 <sup>(1)</sup>                                  | 12/07/2012                           |  | A                              |   | 1,216 <sup>(1)</sup>   |     | 12/07/2013   | 12/07/2022      | Class A Common Stock  | 1,216 <sup>(1)</sup>       | \$6.05 <sup>(1)</sup>                      | 1,216 <sup>(1)</sup>   | D   |  |
| Director Stock Option (right to buy)       | \$4.16 <sup>(2)</sup>                                  | 12/06/2013                           |  | A                              |   | 2,605 <sup>(2)</sup>   |     | 12/06/2014   | 12/06/2023      | Class A Common Stock  | 2,605 <sup>(2)</sup>       | \$4.16 <sup>(2)</sup>                      | 2,605 <sup>(2)</sup>   | D   |  |
| Director Stock Option (right to buy)       | \$4.16 <sup>(2)</sup>                                  | 10/10/2016                           |  | M                              |   | 3,000 <sup>(2)</sup>   |     | 12/06/2014   | 12/06/2023      | Class A Common Stock  | 3,000 <sup>(2)</sup>       | \$4.16 <sup>(2)</sup>                      | 0 <sup>(2)</sup>   | D   |  |
| Director Stock Option (right to buy)       | \$4.16 <sup>(3)</sup>                                  | 12/07/2013                           |  | A                              |   | 1,158 <sup>(3)</sup>   |     | 12/07/2014   | 12/07/2023      | Class A Common Stock  | 1,158 <sup>(3)</sup>       | \$4.16 <sup>(3)</sup>                      | 1,158 <sup>(3)</sup>   | D   |  |
| Director Stock Option (right to buy)       | \$4.53 <sup>(4)</sup>                                  | 12/05/2014                           |  | A                              |   | 5,513 <sup>(4)</sup>   |     | 12/05/2015   | 12/05/2024      | Class A Common Stock  | 5,513 <sup>(4)</sup>       | \$4.53 <sup>(4)</sup>                      | 5,513 <sup>(4)</sup>   | D   |  |
| Director Stock Option (right to buy)       | \$4.53 <sup>(5)</sup>                                  | 12/07/2014                           |  | A                              |   | 1,103 <sup>(5)</sup>   |     | 12/07/2015   | 12/07/2024      | Class A Common Stock  | 1,103 <sup>(5)</sup>       | \$4.53 <sup>(5)</sup>                      | 1,103 <sup>(5)</sup>   | D   |  |
| Director Stock Option (right to buy)       | \$6.38 <sup>(6)</sup>                                  | 12/04/2015                           |  | A                              |   | 5,250 <sup>(6)</sup>   |     | 12/04/2016 <sup>(6)</sup>                                | 12/04/2025      | Class A Common Stock  | 5,250 <sup>(6)</sup>       | \$6.38 <sup>(6)</sup>                      | 5,250 <sup>(6)</sup>   | D   |  |
| Director Stock Option (right to buy)       | \$6.38 <sup>(7)</sup>                                  | 12/07/2015                           |  | A                              |   | 1,050 <sup>(7)</sup>   |     | 12/07/2016 <sup>(7)</sup>                                | 12/07/2025      | Class A Common Stock  | 1,050 <sup>(7)</sup>       | \$6.38 <sup>(7)</sup>                      | 1,050 <sup>(7)</sup>   | D   |  |

**Explanation of Responses:**

- This option 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, and February 5, 2016.
- This option was granted on December 6, 2013 as an option to purchase 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, February 6, 2015, and February 5, 2016.
- This option was granted on December 7, 2013 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 \$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, February 6, 2015, and February 5, 2016.

4. This option was granted on December 5, 2014 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 \$5.02 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 6, 2015 and February 5, 2016.

5. This option was granted on December 7, 2014 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 \$5.02 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 6, 2015 and February 5, 2016.

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

7. 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 a 5% stock dividend paid on February 5, 2016. This option vests on December 7, 2016.

/s/ Norman Gilbert Wilbur

10/12/2016

\*\* 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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