

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

OMB APPROVAL	
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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* <b>Wilbur Norman G</b>			2. Issuer Name and Ticker or Trading Symbol <b>SECURITY NATIONAL FINANCIAL CORP [ SNFCA ]</b>			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <b>02/01/2019</b>			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		
2637 MUSTANG DRIVE			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street)	CO	80542						
(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			
Class A Common Stock	02/01/2019		J <sup>(1)</sup>	V	69	A	\$5.61	1,092	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)	\$5.19 <sup>(2)</sup>	12/07/2012		A		1,408 <sup>(2)</sup>		12/07/2013	12/07/2022	Class A Common Stock	1,408 <sup>(2)</sup>	\$5.19 <sup>(2)</sup>	1,408 <sup>(2)</sup>	D	
Director Stock Option (right to buy)	\$3.89 <sup>(3)</sup>	12/05/2014		A		6,382 <sup>(3)</sup>		12/05/2015	12/05/2024	Class A Common Stock	6,382 <sup>(3)</sup>	\$3.89 <sup>(3)</sup>	6,382 <sup>(3)</sup>	D	
Director Stock Option (right to buy)	\$3.89 <sup>(4)</sup>	12/07/2014		A		1,277 <sup>(4)</sup>		12/07/2015	12/07/2024	Class A Common Stock	1,277 <sup>(4)</sup>	\$3.89 <sup>(4)</sup>	1,277 <sup>(4)</sup>	D	
Director Stock Option (right to buy)	\$5.47 <sup>(5)</sup>	12/04/2015		A		6,078 <sup>(5)</sup>		12/04/2016	12/04/2025	Class A Common Stock	6,078 <sup>(5)</sup>	\$5.47 <sup>(5)</sup>	6,078 <sup>(5)</sup>	D	
Director Stock Option (right to buy)	\$5.47 <sup>(6)</sup>	12/07/2015		A		1,216 <sup>(6)</sup>		12/07/2016	12/07/2025	Class A Common Stock	1,216 <sup>(6)</sup>	\$5.47 <sup>(6)</sup>	1,216 <sup>(6)</sup>	D	
Director Stock Option (right to buy)	\$6.03 <sup>(7)</sup>	12/02/2016		A		5,789 <sup>(7)</sup>		12/02/2017	12/02/2026	Class A Common Stock	5,789 <sup>(7)</sup>	\$6.03 <sup>(7)</sup>	5,789 <sup>(7)</sup>	D	
Director Stock Option (right to buy)	\$6.31 <sup>(8)</sup>	12/07/2016		A		1,158 <sup>(8)</sup>		12/07/2017	12/07/2026	Class A Common Stock	1,158 <sup>(8)</sup>	\$6.31 <sup>(8)</sup>	1,158 <sup>(8)</sup>	D	
Director Stock Option (right to buy)	\$4.56 <sup>(9)</sup>	12/01/2017		A		1,103 <sup>(9)</sup>		12/01/2018	12/01/2027	Class A Common Stock	1,103 <sup>(9)</sup>	\$4.56 <sup>(9)</sup>	1,103 <sup>(9)</sup>	D	
Director Stock Option (right to buy)	\$5.25 <sup>(10)</sup>	11/30/2018		A		5,250 <sup>(10)</sup>		02/28/2019 <sup>(10)</sup>	11/30/2028	Class A Common Stock	5,250 <sup>(10)</sup>	\$5.25 <sup>(10)</sup>	5,250 <sup>(10)</sup>	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)	\$5.25 <sup>(11)</sup>	11/30/2018		A		1,050 <sup>(11)</sup>		02/28/2019 <sup>(11)</sup>	11/30/2018	Class A Common Stock	1,050 <sup>(11)</sup>	\$5.25 <sup>(11)</sup>	1,050 <sup>(11)</sup>	D	

**Explanation of Responses:**

- Received pursuant to a stock dividend paid on February 1, 2019.
- 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, and February 1, 2019.
- 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, February 5, 2016, February 3, 2017, February 2, 2018, and February 1, 2019.
- 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, February 5, 2016, February 3, 2017, February 2, 2018, and February 1, 2019.
- 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 3, 2017, February 2, 2018, and February 1, 2019.
- 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 3, 2017, February 2, 2018, and February 1, 2019.
- 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, and February 1, 2019.
- 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 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, and February 1, 2019.
- 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 \$5.05 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 2, 2018 and February 1, 2019.
- 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 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 a 5% stock dividend paid on February 1, 2019. The option vests in four equal quarterly installments of Class A Common Stock, beginning on February 28, 2019, until such shares are fully vested.
- 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 a 5% stock dividend paid on February 1, 2019. The option vests in four equal quarterly installments of Class A Common Stock, beginning on February 28, 2019, until such shares are fully vested.

/s/Norman Gilbert Wilbur

02/05/2019

\*\* 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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