

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

1. Name and Address of Reporting Person* <u>Sill Garrett S.</u>			2. Issuer Name and Ticker or Trading Symbol <u>SECURITY NATIONAL FINANCIAL CORP [SNFC]</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) Chief Financial Officer		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <u>04/15/2023</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		
<u>2463 SOUTH 1375 WEST</u>			4. If Amendment, Date of Original Filed (Month/Day/Year) <u>05/19/2023</u>					
(Street)			Rule 10b5-1(c) Transaction Indication					
<u>SYRACUSE</u>	<u>UT</u>	<u>84075</u>	<input type="checkbox"/> Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.					
(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>04/15/2023</u>		<u>G</u>		<u>3,000</u>	<u>D</u>	<u>\$7.19</u>	<u>38,469</u>	<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
<u>Employee Stock Option (right to buy)</u>	<u>\$2.98⁽¹⁾</u>	<u>12/06/2013</u>		<u>A</u>		<u>6,362</u>		<u>03/06/2014</u>	<u>12/06/2023</u>	<u>Class A Common Stock</u>	<u>6,362</u>	<u>\$2.98</u>	<u>6,362</u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$2.78⁽²⁾</u>	<u>07/02/2014</u>		<u>A</u>		<u>6,059</u>		<u>10/02/2014</u>	<u>07/02/2024</u>	<u>Class A Common Stock</u>	<u>6,059</u>	<u>\$2.78</u>	<u>12,421</u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$3.26⁽³⁾</u>	<u>12/05/2014</u>		<u>A</u>		<u>12,115</u>		<u>03/05/2015</u>	<u>12/05/2024</u>	<u>Class A Common Stock</u>	<u>12,115</u>	<u>\$3.26</u>	<u>24,536</u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$3.81⁽⁴⁾</u>	<u>12/01/2017</u>		<u>A</u>		<u>19,623</u>		<u>03/01/2018</u>	<u>12/01/2027</u>	<u>Class C Common Stock</u>	<u>19,623</u>	<u>\$3.81</u>	<u>44,159</u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$4.39⁽⁵⁾</u>	<u>11/30/2018</u>		<u>A</u>		<u>24,918</u>		<u>02/28/2019</u>	<u>11/30/2028</u>	<u>Class C Common Stock</u>	<u>24,918</u>	<u>\$4.39</u>	<u>69,077</u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$4.57⁽⁶⁾</u>	<u>12/06/2019</u>		<u>A</u>		<u>29,664</u>		<u>03/06/2020</u>	<u>12/06/2029</u>	<u>Class C Common Stock</u>	<u>29,664</u>	<u>\$4.57</u>	<u>98,741</u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$3.32⁽⁷⁾</u>	<u>03/27/2020</u>		<u>A</u>		<u>28,251</u>		<u>06/27/2020</u>	<u>03/27/2030</u>	<u>Class C Common Stock</u>	<u>28,251</u>	<u>\$3.32</u>	<u>126,992</u>	<u>D</u>	
<u>Employee Stock Option (right to buy)</u>	<u>\$8.19⁽⁹⁾</u>	<u>12/03/2021</u>		<u>A</u>		<u>31,500</u>		<u>03/03/2022</u>	<u>12/03/2031</u>	<u>Class C Common Stock</u>	<u>31,500</u>	<u>\$8.19</u>	<u>158,492</u>	<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				
Employee Stock Option (right to buy)	\$6.48 ⁽⁸⁾	12/02/2022		A		35,000		03/02/2023	12/02/2032	Class C Common Stock	35,000	\$6.48	193,492	D	

Explanation of Responses:

- This option was granted on December 6, 2013 as an option for 4,000 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 Amended and Restated 2013 Stock Option and Other Equity Incentive Awards Plan (the "2013 Stock Option Plan") to reflect a 5% stock dividend paid on February 7, 2014, February 6, 2015, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- This option was granted on July 2, 2014 as an option for 4,000 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 a 5% stock dividend paid on February 6, 2015, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- This option was granted on December 5, 2014 as an option for 8,000 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 a 5% stock dividend paid on February 6, 2015, February 5, 2016, February 3, 2017, February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- This option was granted on December 1, 2017 as an option for either 15,000 shares of Class A Common Stock at an exercise price of \$5.05 per share or 15,000 shares of Class C Common Stock at an exercise price of \$5.05 per share, or any combination thereof. This option reflects the reporting person's election to have an option for 15,000 shares of Class C Common Stock at an exercise price of \$5.05 per share, but adjusted pursuant to the anti-dilutions provisions of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 2, 2018, February 1, 2019, and February 7, 2020; a 2 1/2% stock dividend paid on July 17, 2020; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- This option was granted on November 30, 2018 as an option for either 20,000 shares of Class A Common Stock at an exercise price of \$5.52 per share or 20,000 shares of Class C Common Stock at an exercise price of \$5.52 per share, or any combination thereof. This option reflects the reporting person's election to have an option for 20,000 shares of Class C Common Stock at an exercise price of \$5.52 per share, 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; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- This option was granted on December 6, 2019 as an option for either 25,000 shares of Class A Common Stock at an exercise price of \$5.46 per share or 25,000 shares of Class C Common Stock at an exercise price of \$5.46 per share, or any combination thereof. This option reflects the reporting person's election to have an option for 25,000 shares of Class C Common Stock at an exercise price of \$5.46 per share, 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; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- This option was granted on March 27, 2020 as an option for either 25,000 shares of Class A Common Stock at an exercise price of \$3.76 per share or 25,000 shares of Class C Common Stock at an exercise price of \$3.76 per share, or any combination thereof. This option reflects the reporting person's election to have an option for 25,000 shares of Class C Common Stock at an exercise price of \$3.76 per share, 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; a 5% stock dividend paid on July 16, 2021; and a 5% stock dividend paid on July 08, 2022.
- This option was granted on December 02, 2022 as an option for either 35,000 shares of Class A Common Stock at an exercise price of \$6.48 per share or 35,000 shares of Class C Common Stock at an exercise price of \$6.48 per share, or any combination thereof. This option reflects the reporting person's election to have an option for 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 at an exercise price of \$6.48 per share. The option vests in four equal quarterly installments of Class C Common Stock, beginning on March 3, 2023, until such shares are fully vested.
- This option was granted on December 3, 2021 as an option for either 30,000 shares of Class A Common Stock at an exercise price of \$8.62 per share or 30,000 shares of Class C Common Stock at an exercise price of \$8.62 per share, or any combination thereof. This option reflects the reporting person's election to have an option for 30,000 shares of Class C Common Stock at an exercise price of \$8.62 per share, but adjusted pursuant to the anti-dilution rights of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on July 08, 2022.

/s/ Garrett S. Sill

05/19/2023

** 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.