

Wilbur Norman G
 Form 4
 December 31, 2018

FORM 4

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549**

OMB APPROVAL

OMB Number: 3235-0287
 Expires: January 31, 2015
 Estimated average burden hours per response... 0.5

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
 Wilbur Norman G

2. Issuer Name and Ticker or Trading Symbol
 SECURITY NATIONAL FINANCIAL CORP [SNFCA]

5. Relationship of Reporting Person(s) to Issuer
 (Check all applicable)

(Last) (First) (Middle)
 2637 MUSTANG DRIVE
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 11/30/2018

Director 10% Owner
 Officer (give title below) Other (specify below)

MEAD, CO 80542
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

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 Ownership (Instr. 4)
				(A) or (D)	Code V Amount (D) Price		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security	2. Conversion or Exercise	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any	4. Transaction Code	5. Number of Derivative Securities	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
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(Instr. 3)	Price of Derivative Security	(Month/Day/Year)	(Instr. 8)	Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Director Stock Option (right to buy)	\$ 5.46 ⁽¹⁾	12/07/2012	A	1,341 ⁽¹⁾					12/07/2013	12/07/2022	Class A Common Stock	1,341 ⁽¹⁾
Director Stock Option (right to buy)	\$ 4.09 ⁽²⁾	12/05/2014	A	6,078 ⁽²⁾					12/05/2015	12/05/2024	Class A Common Stock	6,078 ⁽²⁾
Director Stock Option (right to buy)	\$ 4.09 ⁽³⁾	12/07/2014	A	1,216 ⁽³⁾					12/07/2015	12/07/2024	Class A Common Stock	1,216 ⁽³⁾
Director Stock Option (right to buy)	\$ 5.76 ⁽⁴⁾	12/04/2015	A	5,789 ⁽⁴⁾					12/04/2016	12/04/2025	Class A Common Stock	5,789 ⁽⁴⁾
Director Stock Option (right to buy)	\$ 5.76 ⁽⁵⁾	12/07/2015	A	1,158 ⁽⁵⁾					12/07/2016	12/07/2025	Class A Common Stock	1,158 ⁽⁵⁾
Director Stock Option (right to buy)	\$ 6.35 ⁽⁶⁾	12/02/2016	A	5,513 ⁽⁶⁾					12/02/2017	12/02/2026	Class A Common Stock	5,513 ⁽⁶⁾
Director Stock Option (right to buy)	\$ 6.64 ⁽⁷⁾	12/07/2016	A	1,103 ⁽⁷⁾					12/07/2017	12/07/2026	Class A Common Stock	1,103 ⁽⁷⁾
Director Stock	\$ 4.8 ⁽⁸⁾	12/01/2017	A	1,050 ⁽⁸⁾					12/01/2018	12/01/2027	Class A Common	1,050 ⁽⁸⁾

Option (right to buy)								Stock	
Director Stock Option (right to buy)	\$ 5.52 ⁽⁹⁾	11/30/2018	A	5,000 <u>(9)</u>	02/28/2019 ⁽⁹⁾	11/30/2028		Class A Common Stock	5,000 <u>(9)</u>
Director Stock Option (right to buy)	\$ 5.52 ⁽¹⁰⁾	11/30/2018	A	1,000 <u>(10)</u>	02/28/2019 ⁽¹⁰⁾	11/30/2028		Class A Common Stock	1,000 <u>(10)</u>

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Wilbur Norman G 2637 MUSTANG DRIVE MEAD, CO 80542	X			

Signatures

/s/ Norman Gilbert
Wilbur 12/31/2018

 **Signature of Reporting Person Date

Explanation of Responses:

* 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).

(1) 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, February 5, 2016, February 3, 2017, and February 2, 2018.

(2) 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, and February 2, 2018.

(3) 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, and February 2, 2018.

(4) 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, and February 2, 2018.

(5) 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, and February 2, 2018.

(6)

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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 and February 2, 2018.

(7) 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 and February 2, 2018.

(8) 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 a 5% stock dividend paid on February 2, 2018.

(9) 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. The option vests in four equal quarterly installments of Class A Common Stock, beginning on February 28, 2019, until such shares are fully vested.

(10) 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. The option vests in four equal quarterly installments of Class A Common Stock, beginning on February 28, 2019, until such shares are fully vested.

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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