

Wilbur Norman G  
Form 4  
December 11, 2017

**FORM 4**

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

OMB APPROVAL

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

**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)  
12/11/2017

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 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)	\$ 5.75 <sup>(1)</sup>	12/07/2012	A	1,277 <sup>(1)</sup>					12/07/2013	12/07/2022	Class A Common Stock	1,277 <sup>(1)</sup>
Director Stock Option (right to buy)	\$ 3.95 <sup>(2)</sup>	12/06/2013	A	2,735 <sup>(2)</sup>					12/06/2014	12/06/2023	Class A Common Stock	2,735 <sup>(2)</sup>
Director Stock Option (right to buy)	\$ 3.95 <sup>(3)</sup>	12/07/2013	A	1,216 <sup>(3)</sup>					12/07/2014	12/07/2023	Class A Common Stock	1,216 <sup>(3)</sup>
Director Stock Option (right to buy)	\$ 4.3 <sup>(4)</sup>	12/05/2014	A	5,789 <sup>(4)</sup>					12/05/2015	12/05/2024	Class A Common Stock	5,789 <sup>(4)</sup>
Director Stock Option (right to buy)	\$ 4.3 <sup>(5)</sup>	12/07/2014	A	1,158 <sup>(5)</sup>					12/07/2015	12/07/2024	Class A Common Stock	1,158 <sup>(5)</sup>
Director Stock Option (right to buy)	\$ 6.06 <sup>(6)</sup>	12/04/2015	A	5,513 <sup>(6)</sup>					12/04/2016	12/04/2025	Class A Common Stock	5,513 <sup>(6)</sup>
Director Stock Option (right to buy)	\$ 6.06 <sup>(7)</sup>	12/07/2015	A	1,103 <sup>(7)</sup>					12/07/2016	12/07/2025	Class A Common Stock	1,103 <sup>(7)</sup>
Director Stock	\$ 6.68 <sup>(8)</sup>	12/02/2016	A	5,250 <sup>(8)</sup>					12/02/2017	12/02/2026	Class A Common	5,250 <sup>(8)</sup>

Option  
(right to  
buy)

Stock

Director  
Stock  
Option  
(right to  
buy)

\$ 6.99 <sup>(9)</sup> 12/07/2016

A

1,050  
(9)

12/07/2017 12/07/2026

Class A  
Common  
Stock

1,050  
(9)

Director  
Stock  
Option  
(right to  
buy)

\$ 5.05 <sup>(10)</sup> 12/01/2017

A

1,000  
(10)

12/01/2018<sup>(10)</sup> 12/01/2027

Class A  
Common  
Stock

1,000  
(10)

## 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 G.  
Wilbur

12/11/2017

    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 and February 3, 2017.

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

(3) 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, February 5, 2016 and February 3, 2017.

(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, February 5, 2016 and February 3, 2017.

(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, February 5, 2016 and February 3, 2017.

(6)

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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 and February 3, 2017.

(7) 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 and February 3, 2017.

(8) 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 a 5% stock dividend paid on February 3, 2017. This option vests on December 2, 2017.

(9) 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 a 5% stock dividend paid on February 3, 2017. This option vests on December 7, 2017.

(10) 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. This option vests on December 1, 2018.

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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