

MOODY H. CRAIG  
Form 4  
December 31, 2018

**FORM 4**

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

OMB APPROVAL

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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 \*  
MOODY H. CRAIG

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)  
11892 SOUTH BROOKGLEN DRIVE  
(Street)  
SANDY, UT 84092  
(City) (State) (Zip)

3. Date of Earliest Transaction (Month/Day/Year)  
11/30/2018  
4. If Amendment, Date Original Filed(Month/Day/Year)

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

**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 control number.**

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	2. Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if	4. Transaction of Derivative	5. Number of Derivative	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities
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Security (Instr. 3)	or Exercise Price of Derivative Security	any (Month/Day/Year)	Code (Instr. 8)	Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	(Month/Day/Year)		(Instr. 3 and 4)			
			Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Director Stock Option (right to buy)	\$ 2.24 <sup>(1)</sup>	12/04/2009	A		7,757 <u>(1)</u>		12/04/2010	12/04/2019	Class A Common Stock	7,757 <u>(1)</u>
Director Stock Option (right to buy)	\$ 2.24 <sup>(2)</sup>	12/07/2009	A		1,552 <u>(2)</u>		12/07/2010	12/07/2019	Class A Common Stock	1,552 <u>(2)</u>
Director Stock Option (right to buy)	\$ 1.23 <sup>(3)</sup>	12/03/2010	A		7,388 <u>(3)</u>		12/03/2011	12/03/2020	Class A Common Stock	7,388 <u>(3)</u>
Director Stock Option (right to buy)	\$ 1.23 <sup>(4)</sup>	12/07/2010	A		1,478 <u>(4)</u>		12/07/2011	12/07/2020	Class A Common Stock	1,478 <u>(4)</u>
Director Stock Option (right to buy)	\$ 0.91 <sup>(5)</sup>	12/02/2011	A		7,036 <u>(5)</u>		12/02/2012	12/02/2021	Class A Common Stock	7,036 <u>(5)</u>
Director Stock Option (right to buy)	\$ 0.91 <sup>(6)</sup>	12/07/2011	A		1,408 <u>(6)</u>		12/07/2012	12/07/2021	Class A Common Stock	1,408 <u>(6)</u>
Director Stock Option (right to buy)	\$ 1.15 <sup>(7)</sup>	04/13/2012	A		6,701 <u>(7)</u>		04/13/2013	04/13/2022	Class A Common Stock	6,701 <u>(7)</u>
	\$ 5.46 <sup>(8)</sup>	12/07/2012	A				12/07/2013	12/07/2022		

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Director Stock Option (right to buy)								Class A Common Stock	1,341 <u>(8)</u>
Director Stock Option (right to buy)	\$ 3.75 <u>(9)</u>	12/06/2013	A	6,179 <u>(9)</u>	12/06/2014	12/06/2023		Class A Common Stock	6,179 <u>(9)</u>
Director Stock Option (right to buy)	\$ 3.75 <u>(10)</u>	12/07/2013	A	1,277 <u>(10)</u>	12/07/2014	12/07/2023		Class A Common Stock	1,277 <u>(10)</u>
Director Stock Option (right to buy)	\$ 4.09 <u>(11)</u>	12/05/2014	A	6,078 <u>(11)</u>	12/05/2015	12/05/2024		Class A Common Stock	6,078 <u>(11)</u>
Director Stock Option (right to buy)	\$ 4.09 <u>(12)</u>	12/07/2014	A	1,216 <u>(12)</u>	12/07/2015	12/07/2024		Class A Common Stock	1,216 <u>(12)</u>
Director Stock Option (right to buy)	\$ 5.76 <u>(13)</u>	12/04/2015	A	5,789 <u>(13)</u>	12/04/2016	12/04/2025		Class A Common Stock	5,789 <u>(13)</u>
Director Stock Option (right to buy)	\$ 5.76 <u>(14)</u>	12/07/2015	A	1,158 <u>(14)</u>	12/07/2016	12/07/2025		Class A Common Stock	1,158 <u>(14)</u>
Director Stock Option (right to buy)	\$ 6.35 <u>(15)</u>	12/02/2016	A	5,513 <u>(15)</u>	12/02/2017	12/02/2026		Class A Common Stock	5,513 <u>(15)</u>
Director Stock Option (right to buy)	\$ 6.35 <u>(16)</u>	12/07/2016	A	1,103 <u>(16)</u>	12/07/2017	12/07/2026		Class A Common Stock	1,103 <u>(16)</u>
	\$ 4.79 <u>(17)</u>	12/01/2017	A		12/01/2018	12/01/2027			

Director Stock Option (right to buy)								Class A Common Stock	1,050 <u>(17)</u>
Director Stock Option (right to buy)	\$ 5.52 <u>(18)</u>	11/30/2018	A	5,000 <u>(18)</u>	02/28/2019 <u>(18)</u>	11/30/2028		Class A Common Stock	5,000 <u>(18)</u>
Director Stock Option (right to buy)	\$ 5.52 <u>(19)</u>	11/30/2018	A	1,000 <u>(19)</u>	02/28/2019 <u>(19)</u>	11/30/2028		Class A Common Stock	1,000 <u>(19)</u>

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MOODY H. CRAIG 11892 SOUTH BROOKGLEN DRIVE SANDY, UT 84092	X			

## Signatures

/s/ H. Craig  
Moody

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 4, 2009 as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.52 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 5, 2010, February 4, 2011, February 3, 2012, 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 7, 2009 as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Director Stock Option Plan to reflect a 5% stock dividends paid on February 5, 2010, February 4, 2011, February 3, 2012, February 1, 2013, February 7, 2014, February 6, 2015, February 5, 2016, February 3, 2017, and February 2, 2018.
  - (3) This option was granted on December 3, 2010 as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.83 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 4, 2011, February 3, 2012, February 1, 2013, February 6, 2015, February 5, 2016, February 3, 2017, and February 2, 2018.
  - (4) This option was granted on December 7, 2010 as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.83 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 4, 2011, February 3, 2012, February 1, 2013, February 7, 2014, February 6, 2015, February 5, 2016, February 3, 2017, and February 2, 2018.

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- (5) This option was granted on December 2, 2011 as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.30 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 3, 2012, February 1, 2013, February 7, 2014, February 6, 2015, February 5, 2016, February 3, 2017, and February 2, 2018.
- (6) This option was granted on December 7, 2011 as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.24 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 3, 2012, February 1, 2013, February 7, 2014, February 6, 2015, February 5, 2016, February 3, 2017, and February 2, 2018.
- (7) This option was granted on April 13, 2012 as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.56 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 1, 2013, February 7, 2014, February 6, 2015, February 5, 2016, February 3, 2017, and February 2, 2018.
- (8) This option was granted on December 7, 2012 as an option for 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 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.
- (9) This option was granted on December 6, 2013 as an option for 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, February 3, 2017, and February 2, 2018.
- (10) This option was granted on December 7, 2013 as an option for 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, February 3, 2017, and February 2, 2018.
- (11) This option was granted on December 5, 2014 as an option for 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.
- (12) This option was granted on December 7, 2014 as an option for 1,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$4.85 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.
- (13) This option was granted on December 4, 2015 as an option for 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.
- (14) This option was granted on December 7, 2015 as an option for 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.
- (15) This option was granted on December 2, 2016 as an option for 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.
- (16) This option was granted on December 7, 2016 as an option for 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.
- (17) This option was granted on December 1, 2017 as an option for 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.
- (18) This option was granted on November 30, 2018 as an option for 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.
- (19) This option was granted on November 30, 2018 as an option for 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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