

SECURITY NATIONAL FINANCIAL CORP

Reported by
COOK JOHN L

FORM 4

(Statement of Changes in Beneficial Ownership)

Filed 04/26/17 for the Period Ending 02/03/17

Address	PO BOX 57220 SALT LAKE CITY, UT 84157
Telephone	8012641060
CIK	0000318673
Symbol	SNFCA
SIC Code	6199 - Finance Services
Industry	Life & Health Insurance
Sector	Financials
Fiscal Year	12/31

FORM 4

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

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

[] 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 or
Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *		2. Issuer Name and Ticker or Trading Symbol		5. Relationship of Reporting Person(s) to Issuer (Check all applicable)	
Cook John L		SECURITY NATIONAL FINANCIAL CORP [SNFCA]		<input checked="" type="checkbox"/> Director <input type="checkbox"/> Officer (give title below)	
(Last) (First) (Middle)		3. Date of Earliest Transaction (MM/DD/YYYY)		<input type="checkbox"/> 10% Owner <input type="checkbox"/> Other (specify below)	
2424 SUMMER OAK CIRCLE		2/3/2017			
(Street)		4. If Amendment, Date Original Filed (MM/DD/YYYY)		6. Individual or Joint/Group Filing (Check Applicable Line)	
SANDY, UT 84092				<input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person	
(City) (State) (Zip)					

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Trans. Date	2A. Deemed Execution Date, if any	3. Trans. 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			

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

1. Title of Derivate Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans. Date	3A. Deemed Execution Date, if any	4. Trans. 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		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 of Derivative Security: 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)	\$3.95 (1)	12/6/2013		A		5885 (1)		12/6/2014	12/6/2023	Class A Common Stock	5885 (1)	\$3.95 (1)	5885 (1)	D	
Director Stock Option (right to buy)	\$3.95 (2)	12/7/2013		A		1216 (2)		12/7/2014	12/7/2023	Class A Common Stock	1216 (2)	\$3.95 (2)	1216 (2)	D	
Director Stock Option (right to buy)	\$4.3 (3)	12/5/2014		A		5789 (3)		12/5/2015	12/5/2024	Class A Common Stock	5789 (3)	\$4.3 (3)	5789 (3)	D	
Director Stock Option (right to buy)	\$4.3 (4)	12/7/2014		A		1158 (4)		12/7/2015	12/7/2024	Class A Common Stock	1158 (4)	\$4.3 (4)	1158 (4)	D	
Director Stock Option (right to buy)	\$6.06 (5)	12/4/2015		A		5513 (5)		12/4/2016	12/4/2025	Class A Common Stock	5513 (5)	\$6.06 (5)	5513 (5)	D	
Director Stock Option (right to buy)	\$6.06 (6)	12/7/2015		A		1103 (6)		12/7/2016	12/7/2025	Class A Common Stock	1103 (6)	\$6.06 (6)	1103 (6)	D	
Director Stock Option (right to buy)	\$6.68 (7)	12/2/2016		A		5250 (7)		12/2/2017 (7)	12/2/2026	Class A Common Stock	5250 (7)	\$6.68 (7)	5250 (7)	D	
Director Stock Option (right to buy)	\$6.99 (8)	12/7/2016		A		1050 (8)		12/7/2017 (8)	12/7/2026	Class A Common Stock	1050 (8)	\$6.99 (8)	1050 (8)	D	

Explanation of Responses:

- (1) 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 and February 3, 2017.
- (2) 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 and February 3, 2017.
- (3) 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 and February 3, 2017.

- (4) 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 \$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 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 and February 3, 2017.
- (6) 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 and February 3, 2017.
- (7) 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 a 5% stock option paid on February 3, 2017. This option vests on December 2, 2017.
- (8) 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 a 5% stock option paid on February 3, 2017. This option vests on December 7, 2017.

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Cook John L 2424 SUMMER OAK CIRCLE SANDY, UT 84092	X			

Signatures

/s/John L. Cook

4/21/2017

**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 control number.