

| 1. Title of Security (Instr. 3) | 2. Trans- action Date (Month/ Day/ Year) | 2A. Deemed Execution Date, if any (Month/ Day/ Year) | 3. Trans- action 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. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Owner- ship (Instr. 4) |
|--|---|---|---|---|---|------------------|--------|--|---|--|
| | | | Code | V | Amount | (A) or (D) | Price | | | |
| Citizens, Inc. Class A Common Stock (1) | 02/05/2008 | | L | V | 332.8983 | A | \$5.98 | 509555.6626 | D | |
| Citizens, Inc. Class A Common Stock (1) | 02/29/2008 | | L | V | 349.3372 | A | \$5.70 | 509904.9998 | D | |
| Citizens, Inc. Class A Common Stock (1) | 03/31/2008 | | L | V | 283.2026 | A | \$7.03 | 510188.2024 | D | |
| Citizens, Inc. Class A Common Stock (1) | 05/02/2008 | | L | V | 277.3505 | A | \$7.18 | 510465.5529 | D | |
| Citizens, Inc. Class A Common Stock (1) | 05/30/2008 | | L | V | 307.8882 | A | \$6.47 | 510773.4411 | D | |
| Citizens, Inc. Class A Common Stock (1) | 07/07/2008 | | L | V | 325.3345 | A | \$6.12 | 511098.7756 | D | |
| Citizens, Inc. Class A Common Stock (1) | 08/01/2008 | | L | V | 267.641 | A | \$7.44 | 511366.4166 | D | |
| Citizens, Inc. Class A Common Stock (1) | 08/29/2008 | | L | V | 274.6422 | A | \$7.25 | 511641.0588 | D | |
| Citizens, Inc. Class A Common Stock (1) | 10/06/2008 | | L | V | 242.844 | A | \$8.21 | 511883.9028 | D | |
| Citizens, Inc. Class A Common Stock (2) | 11/03/2008 | | G | | 12542 | D | \$8.50 | 499341.9028 | D | |
| Citizens, Inc. Class A Common Stock | | | | | | | | 6648 | I | Joint with Spouse |
| Citizens, Inc. Class A Common Stock | | | | | | | | 34185 | I | Trustee for Spouse |
| Citizens, Inc. Class A Common Stock | | | | | | | | 325692 | I | Trustee for Children |

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 Instructions 4(b)(v).

Persons who respond to the collection of the information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474 (9-02)

FORM 4 (continued)

Table II -- Derivative Securities 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 Underlying Securities (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 | | | | |
| | | | | | | | | | | | | | | | |

Explanation of Responses: See attached footnote page.

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.
see 18 U.S.C. 1001 and 15 U.S.C. 78ff(a)

/s/Rick D. Riley

11/05/2008

** Signature of Reporting Person

Date

Potential persons who are to 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.

- 1 These shares were purchased through the Citizens Stock Investment Plan as part of regular monthly payroll deduction.
- 2 Gift to Hyde Park Baptist Church