



1. Title of Security (Instr. 3)	2. Trans- action Date (Month/ Day/ Year)	2A. Deemed Execu- tion 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 at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Owner- ship (Instr. 4)
				Amount	(A) or (D)	Price			
Citizens, Inc. Class A Common Stock (1)	03/31/2008		L	35.4007	A	\$7.03	3747018.5475	D	
Citizens, Inc. Class A Common Stock (1)	05/02/2008		L	34.6688	A	\$7.18	3347053.2163	D	
Citizens, Inc. Class A Common Stock (1)	05/30/2008		L	38.4868	A	\$6.47	3347091.7031	D	
Citizens, Inc. Class A Common Stock (1)	07/07/2008		L	40.6668	A	\$6.12	3347132.3699	D	
Citizens, Inc. Class A Common Stock (1)	08/01/2008		L	33.4556	A	\$7.44	3347165.8255	D	
Citizens, Inc. Class A Common Stock (1)	08/29/2008		L	34.3303	A	\$7.25	3347200.1558	D	
Citizens, Inc. Class A Common Stock (1)	10/06/2008		L	30.3556	A	\$8.21	3347230.5114	D	
Citizens, Inc. Class A Common Stock (1)	10/31/2008		L	29.3651	A	\$8.48	3347259.8765	D	
Citizens, Inc. Class A Common Stock (1)	11/28/2008		L	27.3182	A	\$9.12	3347287.1947	D	
Citizens, Inc. Class A Common Stock							395302	I	Spouse
Citizens, Inc. Class B Common Stock							1001744.3452	I	Revocable Trust

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.**

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**FORM 5 (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 at End of Issuer's Year (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					(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/Harold E. Riley

01/26/2009

\_\_\_\_\_  
\*\* 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.

**FOOTNOTES**

These shares were purchased through the Citizens Stock Investment Plan as part of regular monthly payroll deduction.