



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)	03/27/2009		L	272.5878	A	\$7.31	482186.1788	D	
Citizens, Inc. Class A Common Stock (1)	05/01/2009		L	282.2413	A	\$7.06	482468.4201	D	
Citizens, Inc. Class A Common Stock (1)	05/29/2009		L	297.8497	A	\$6.68	482766.2698	D	
Citizens, Inc. Class A Common Stock (1)	07/02/2009		L	332.6574	A	\$5.98	483098.9272	D	
Citizens, Inc. Class A Common Stock (1)	07/31/2009		L	279.788	A	\$7.12	483378.7152	D	
Citizens, Inc. Class A Common Stock (1)	08/28/2009		L	292.6359	A	\$6.80	483671.3511	D	
Citizens, Inc. Class A Common Stock (1)	10/02/2009		L	316.1577	A	\$6.30	483987.5088	D	
Citizens, Inc. Class A Common Stock (1)	11/02/2009		L	335.9158	A	\$5.92	484323.4246	D	
Citizens, Inc. Class A Common Stock (1)	12/04/2009		L	317.1459	A	\$6.27	484640.5705	D	
Citizens, Inc. Class A Common Stock							3048	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.**

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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/Rick D. Riley

01/15/2010

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