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SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

**Pursuant to Section 13 or 15(d) of
the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported): July 17, 2007

CITIZENS, INC.

(Exact name of registrant as specified in its charter)

COLORADO

*(State or other jurisdiction
of incorporation)*

0-16509

*(Commission
File Number)*

84-0755371

*(IRS Employer
Identification No.)*

**400 East Anderson Lane
Austin, Texas 78752**

(Address of principal executive offices) (Zip Code)

(512) 837-7100

Registrant's telephone number, including area code

Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 9.01 – Financial Statements and Exhibits

Signature

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Exhibit 99.1 Press Release dated July 17, 2007



SECTION 5 – CORPORATE GOVERNANCE AND MANAGEMENT

ITEM 5.02 DEPARTURE OF DIRECTORS OR PRINCIPAL OFFICERS; ELECTION OF DIRECTORS; APPOINTMENT OF PRINCIPAL OFFICERS.

On July 16, 2007, Citizens, Inc. (“Citizens”) appointed Rick D. Riley, age 53, as its President. Mr. Riley succeeded Mark A. Oliver, who resigned as President and director of Citizens on July 16, 2007 to pursue other business opportunities. Mr. Riley also has served as Vice Chairman of Citizens since 2000. Mr. Riley has served Citizens in numerous other capacities over the past 20 years, including Vice Chairman and CEO from October 2000 to July 2005; Chairman of the Board of Directors, President and CEO of CICA LIFE Insurance Company of America and its affiliates, a subsidiary of Citizens, from February 2004 to July 2005; Chairman of the Board of Directors, President and CEO of Citizens Insurance Company of America and its affiliates, a subsidiary of Citizens, from February 1999 to January 2004; Chief Administrative Officer and Secretary from October 1998 to February 1999; Executive Vice President from September 1995 to 1998.

Citizens does not have an employment or similar agreement with Rick D. Riley.

SECTION 7 – REGULATION FD

ITEM 7.01 – REGULATION FD DISCLOSURE

The information attached hereto as Exhibit 99.1 is a press release, which is being furnished, not filed, for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, and will not be incorporated by reference into any filing under the Securities Act of 1933, as amended, unless specifically identified therein as being incorporated therein by reference.

SECTION 9 – FINANCIAL STATEMENTS AND EXHIBITS

ITEM 9.01 – FINANCIAL STATEMENTS AND EXHIBITS.

- (a) Financial Statements of businesses acquired:

Not applicable.

- (b) Pro Forma financial information:

Not applicable.

- (c) Exhibits:

99.1 Press Release dated July 17, 2007

SIGNATURE

Pursuant to the requirement of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CITIZENS, INC

By: /s/ Rick D. Riley

Rick D. Riley, President

Date: July 17, 2007

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Exhibit Index

Exhibit No.	Description
99.1	99.1 Press Release dated July 17, 2007



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EXHIBIT 99.1

NEWS RELEASE



FOR FURTHER INFORMATION,
PLEASE CONTACT:
Public and Investor Relations
Post Office Box 149151
Austin, Texas 78714-9151
Corporate@citizensinc.com
(512) 837-7100

CITIZENS, INC. ANNOUNCES NEW PRESIDENT

Austin, Texas – July 17, 2007 – Citizens, Inc. (NYSE: CIA) today announced that Rick D. Riley, age 53, its Vice Chairman, has also been appointed President of the Company. Mr. Riley succeeded Mark A. Oliver, who resigned as an officer and director to pursue other opportunities.

Harold E. Riley, founder and Chairman of the Board of the Company, stated “We are grateful to Mark for his years of service to Citizens, Inc.”

Oliver stated, “I wish Citizens and its employees well and I believe the Company will be able to continue its history of success.”

Rick Riley has served Citizens in numerous capacities over the past 20 years, including serving as its Vice Chairman since 2000.

About Citizens, Inc.

Citizens, Inc., parent of Citizens, Inc. Financial Group, a financial services investment company listed on the New York Stock Exchange, symbol CIA, plans to achieve \$1 billion in assets, \$250 million in revenues and \$10 billion of life insurance in force by 2010, via the worldwide sale of U.S. dollar denominated whole life cash value insurance policies, along with the acquisition of other life insurance companies.

Additional information is available about the Company on its web site: www.citizensinc.com.

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Information herein contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, which can be identified by words such as “may,” “will,” “expect,” “anticipate” or “continue” or comparable words. In addition, all statements other than statements of historical facts that address activities that the Company expects or anticipates will or may occur in the future are forward-looking statements. Readers are encouraged to read the SEC reports of the Company, particularly its Form 10-K for the fiscal year ended December 31, 2005 and its current reports on Form 8-K, for the meaningful cautionary language disclosing why actual results may vary materially from those anticipated by management. The Company undertakes no duty or obligation to update any forward-looking statements contained in this release as a result of new information, future events or changes in the Company’s expectations. The Company also disclaims any duty to comment upon or correct information that may be contained in reports published by the investment community.

Executive Office • P.O. Box 149151 • Austin, Texas 78714-9151 • Phone 512 837-7100