

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

OMB APPROVAL
OMB Number: 3235-0287
Expires: January 31, 2008
Estimated average burden hours per response...0.5

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Section 17(a) of the Public Utility Holding Company Act of 1935
or Section 30(h) of the Investment Company Act of 1940

- Check this box if no longer
subject to Section 16.
Form 4 or Form 5
obligations may continue.
See Instruction 1(b).

**1. Name and Address of Reporting
Person*** (*Last, First, Middle*)

Riley, Rick, D.

2. Issuer Name and Ticker or Trading Symbol

Citizens, Inc. (CIA)

5. Relationship of Reporting Person(s) to Issuer
(*Check All Applicable*)

- Director Officer (*give title below*)
 10% Owner Other (*specify below*)

Officer: CEO

3. Date of Earliest Transaction
(*MM/DD/YYYY*)

400 East Anderson Lane

09/20/2005

(*Street*)

6. Individual or Joint/Group Filing
(*Check Applicable Line*)

Austin, TX 78752

4. If Amendment, Date Original Filed
(*MM/DD/YYYY*)

- Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(*City*) (*State*) (*Zip*)

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).

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

1. Title of Security <i>(Instr. 3)</i>	2. Transaction Date <i>(MM/DD/YYYY)</i>	2a. Deemed Execution Date, if any. <i>(MM/DD/YYYY)</i>	3. Transaction Code <i>(Instr. 8)</i>	4. Securities Acquired (A) or Disposed of (D) <i>(Instr. 3, 4 and 5)</i>	5. Amount of Securities Beneficially Owned Following Reported Transactions(s) <i>(Instr. 3 and 4)</i>	6. Ownership Form: Direct (D) or Indirect (I) <i>(Instr. 4)</i>	7. Nature of Indirect Beneficial Ownership <i>(Instr. 4)</i>
---	--	---	--	---	--	--	---

(A)
 or
 Equity
 Code V Swap Amount (D) Price

Citizens, Inc. Class A Common Stock	09/20/2005		G	No	5898	D	\$7.40	18523	I	Joint tenant with spouse
-------------------------------------	------------	--	---	----	------	---	--------	-------	---	--------------------------

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned - Continued
(e.g., puts, calls, warrants, options, convertible securities)

6. Date Exercisable and Expiration Date <i>(MM/DD/YYYY)</i>	7. Title and Amount of Underlying Securities <i>(Instr. 3 and 4)</i>	8. Price of Derivative Security <i>(Instr. 5)</i>	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) <i>(Instr. 4)</i>	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) <i>(Instr. 4)</i>	11. Nature of Indirect Beneficial Ownership <i>(Instr. 4)</i>
Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Explanation of Responses:

Remarks:

Rick D. Riley

9/21/2005

**Signature of Reporting Person

Date

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