



# News Release

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**FOR IMMEDIATE RELEASE**

October 23, 2008

**CITIZENS, INC. TO RELEASE EARNINGS THURSDAY, NOVEMBER 6, 2008**  
**AND HOST CONFERENCE CALL FRIDAY, NOVEMBER 7, 2008**  
**AT 10 A.M. CST**

**AUSTIN, Texas (October 23, 2008)** – Citizens, Inc. (NYSE: CIA) announced today that it will release its third quarter 2008 earnings on Thursday, November 6, 2008.

Following this release, Citizens, Inc. will host a conference call to discuss its third quarter 2008 operating results at 10 a.m. Central Standard Time on Friday, November 7, 2008. The conference call will be hosted by Rick D. Riley, Vice Chairman and President, Tom Kopetic, Chief Financial Officer and other members of the Citizens, Inc. management team. Citizens, Inc. intends to file its Form 10-Q dated September 30, 2008 on Monday, November 10, 2008 with the U.S. Securities and Exchange Commission.

To participate in the Citizens, Inc. conference call, please dial (888) 742-8686 and when prompted enter confirmation code #8442219. It is recommended you dial in 3-5 minutes before the call is scheduled to begin.

**About Citizens, Inc.**

Citizens, Inc. is a financial services company listed on the New York Stock Exchange under the symbol CIA. The Company 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, coupled with the acquisition of other life insurance companies. Citizens' Class A common stock closed at \$8.08 on October 23, 2008.

Additional information is available about the Company on its web site: [www.citizensinc.com](http://www.citizensinc.com).