

OMB APPROVAL	
OMB Number:	3235-0104
Estimated average burden hours per response...	0.5

**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person Kinlaw Sheryl			2. Date of Event Requiring Statement (Month/Day/Year) 07/21/2021		3. Issuer Name and Ticker or Trading Symbol Citizens, Inc. [CIA]	
(Last)	(First)	(Middle)	4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Chief Legal Officer		5. If Amendment, Date Original Filed(Month/Day/Year)	
11815 Alterra Parkway, Suite 1500					6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person	
(Street)	(City)	(State)      (Zip)				

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Citizens, Inc. Class A Common Stock	0	D	

**Table II - Derivative Securities Beneficially Owned ( e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Restricted Stock Units	(1)	(1)	Class A Common Stock	24,000	(2)	D	

**Explanation of Responses:**

- (1) Vesting is 1/3 on the first anniversary of the date of the grant (July 1, 2022), 1/3 on the second anniversary of the grant (July 1, 2023) and 1/3 on the third anniversary of the grant (July 1, 2024).
- (2) Each restricted stock unit represents a contingent right to receive one share of Citizens, Inc. Class A common stock.

/s/ Sheryl Kinlaw, Chief Legal Officer

\*\*Signature of Reporting Person

07/28/2021

Date

\* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

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

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

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 number.