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CITIZENS NATIONAL

ANNOUNCES LAUNCH OF CRITICAL ILLNESS PRODUCT

AUSTIN, TX – January 21, 2022 – Citizens National Life Insurance Company ("Citizens National"), a subsidiary of Citizens, Inc. (NYSE: CIA) announces the launch of its new Critical Illness Coverage product. This will be Citizens National's third product launched in the past 12 months. The company is focused on developing products that provide value and benefits for their policyholders.

Citizens National new Critical Illness Coverage product pays benefits directly to the policyholder to assist with added expenses in the event of a qualifying critical illness. The Critical Illness Coverage is unique in that a policyholder with a qualifying illness is directly paid benefits and decides where to spend the money – its uses are flexible and can be used for anything from medical deductibles to everyday expenses such as rent, food or childcare.

Bob Mauldin, President and Chief Marketing Officer of Citizens National shares, "We are excited to be launching our third product just months after our Whole Life product Longevity Max. Critical Illness is an exceptional product designed to give policyholders coverage where they need it and help supplement their Health insurance to give them protection if they were to have a critical illness. One of the best features is it gives the policyholder the power to decide where to spend it. We are proud to continue to develop products that can help our policyholders."

Citizens National offers an exclusive, customized service with its understanding of the Spanish and Portuguese languages and the Hispanic culture so customers can be confident in making the most informed decisions. The entire customer and agent experience is provided in a choice of Spanish, Portuguese and English languages. Our broad trajectory and experience in the life insurance market in Latin American, along with our excellent digital and customized service, make Citizens National a top option.

To learn more about Citizens National or its products, you can visit, https://www.citizensinc.com/citizens-national

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About Citizens National Life Insurance Company

Citizens National Life Insurance Company is a member of the Citizens, Inc. group of life insurance Companies. Citizens National was incorporated in the State of Texas on June 2, 1965 and began transacting business in 1966. CNLIC is licensed in 9 states. The company gains additional financial stability through the long trajectory and strength of its holding company, Citizens, Inc., which adds value to each of our policies by providing state-of-the-art technology systems, strong investment strategies and streamlined operational leadership.

About Citizens, Inc.

Citizens, Inc. is an insurance holding company listed on the New York Stock Exchange under the symbol CIA. The Company utilizes a three-pronged strategy for growth based upon worldwide sales of U.S. Dollar-denominated whole life cash value insurance policies, life insurance product sales in the U.S. and final expense and limited liability property product sales in the U.S.