



FOR IMMEDIATE RELEASE

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CITIZENS WELCOMES SECURITY PLAN PLUS™ TO THE OFFERINGS FOR LOUISIANA, MISSISSIPPI, and ARKANSAS

AUSTIN, TX – July 1, 2021 – Security Plan Life Insurance Company (SPLIC), a subsidiary of Citizens, Inc. (NYSE: CIA) recently announced a new product and new services that capitalizes upon Citizens’ long history of selling insurance in the United States.

SPLIC has been in the insurance market since 1948, bringing a range of insurance products with its unique value proposition to our Home Service market, particularly Louisiana, Mississippi, and Arkansas.

Our new Whole Life product, Security Plan Plus™, is the jumpstart for our future product releases. Security Plan Plus offers a highly competitive product with the sleek combination of design, functionality, and value. Designed with today’s consumers in mind, the Security Plan Plus application process is faster and easier. We are focused on providing families with financial security and peace of mind.

Citizens is committed to the Home Service market and the life insurance needs of middle-income consumers and introducing new products will just be the start. It is vital to expand products and services to meet the evolving needs of our customers and their families.

Gerald Shields, Interim Chief Executive Officer said, “We are excited about Security Plan Plus and how this product meets the needs of our market. Citizens remains committed to meeting the market needs of our policyholders. We continue to review our product offerings and adjust to the changing needs of policyholders. 2021 is an exciting year of growth.”

Robert Mauldin, President and Chief Marketing Officer said, “Security Plan Life Insurance Company is committed to delivering a new level of protection and service to our policyholders. Security Plan Plus is just the start.”

To learn more about Security Plan Insurance Company or its products, you can visit,

www.citizensinc.com/security-plan

About Citizens, Inc.

Citizens, Inc. is a financial services 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.

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995. Statements that are not historical facts, including statements about Citizens, Inc. and its affiliates beliefs and expectations, are forward-looking statements. Forward-looking statements involve inherent risks and uncertainties, and a number of factors could cause actual results to differ materially from those contained in any forward-looking statement. These factors include, but are not limited to the Company's expectations regarding business performance, operational strategy, capital expenditures, technological changes, regulatory actions, and other financial and operational measures. Readers are encouraged to read the periodic reports Citizens files with the Securities and Exchange Commission, particularly its Annual Report on Form 10-K for the fiscal year ended December 31, 2020, and its quarterly reports on Form 10-Q, for "Risk Factors" and other meaningful cautionary language disclosing why actual results may vary materially from those expected or implied by the forward-looking statements. In some cases, forward-looking statements can be identified by words such as "may," "will," "expect," "anticipate", "believe", "project" "intends," "continue" or similar expressions. All information provided in this press release is as of the date of this press release, and Citizens, Inc. undertakes no duty to update such information, except as required under applicable law.