



## **Citizens, Inc. Announces White-label Product Distribution Partnership with Titan Life**

**AUSTIN, TX – November 28, 2022 – [Citizens, Inc.](#)** (“Citizens” or the “Company”) (NYSE: CIA), a diversified financial services company providing life, final expense, and limited liability property insurance, today announced that it has entered into a white-label partnership with The Titan Agency (“Titan”), an independent insurance agency specializing in end-of-life products and services, to market and sell Citizens’ newly developed life and final expense insurance products with the Titan brand.

This partnership highlights the growing demand for customized life insurance solutions, and Citizens’ ability to develop tailor-made products to support the needs of agents and customers. The jointly designed Titan Life Protector™, leverages the product development expertise of Citizens and the distribution capabilities of Titan, to enhance comprehensive protection for end-of-life expenses and planning for customers.

“We are proud to announce our partnership with Titan,” said Company Vice Chairman and CEO, Gerald W. Shields. “Now more than ever, we are focused on broadening our distribution partners and seeking out promising opportunities for further expansion. Our mutual expertise in final expense insurance made Kevin and his team a natural choice. Titan has a long history of excellence and a suite of products and services that offer true comprehensive protection for policyholders. We are thrilled to be adding this customized product to their portfolio. Titan’s growing salesforce of independent agents and additional call center capabilities will help to further strengthen our presence in the Southeast and increase our footprint nationally.”

Kevin Hudson, Titan CEO shares, “We are excited to partner with Citizens. This partnership allows the best of both worlds. We both bring the insurance industry experience, and Citizens specializes in end-to-end in culture and in language to the Hispanic market as well as excellent digital and customized service. Our partnership allows us to take full advantage of the life and final expense products that Citizens offers and expand our customer base to serve more policyholders and agents.”

The Titan Life Protector products will be sold through CICA Life Insurance Company of America, a Citizens company.

### **About Citizens, Inc**

Citizens, Inc. (NYSE: CIA) is a diversified financial services company providing life, final expense, and limited liability property insurance and other financial products to individuals and small businesses in the U.S., Latin America, and Asia. Through its customer-centric growth strategy, Citizens offers innovative products to address the evolving needs of its customers. The company operates two primary segments: Life Insurance, where the Company is a market leader of U.S. dollar-denominated whole life cash value insurance policies in Latin America, and Home Services, which operates primarily in the U.S. Gulf coast region. For more information about Citizens and CICA Life Insurance Company of America, please visit [www.citizensinc.com](http://www.citizensinc.com).

### **About Titan Life**

Titan Life is a South Carolina-based independent insurance agency specializing in life and final expense insurance. The company is dedicated to providing its clients with the best value to accommodate their

final expense wishes through white-glove customer service and support. For more information about Titan Life, please visit [www.thetitan.life](http://www.thetitan.life).

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