



Citizens, Inc. Announces Partnership with Alliance Group to serve Spanish and Portuguese Clients

AUSTIN, TX – March 6, 2023 – [Citizens, Inc.](#) (“Citizens” or the “Company”) (NYSE: CIA), a diversified financial services company providing life, living benefits, final expense, and limited liability property insurance, today announced that it has entered into a white-label partnership with Alliance Group (Alliance) a large Independent Marketing Organization that is a leader in providing life insurance with living benefits. Under this partnership Alliance will include Citizens’ living benefits life insurance product in its Living Benefits product portfolio and make it available on a white-label basis to its clients located throughout the United States. These products will be sold through CICA Life Insurance Company of America, a Citizens company.

With over 40 million Spanish or Portuguese speakers in the U.S., Citizens’ ability to produce products end-to-end in those languages provides a solid foundation for Alliance to promote their new white-label product. This partnership advances Citizens’ goal to be the industry leader and first choice provider of simple tailor-made products developed in the native languages of its Spanish and Portuguese clients while Alliance provides insurance agencies life insurance with living benefits that are simple for agents to sell and clients to understand.

“Citizens is excited to work with Alliance and Lee Duncan. Alliance is a market leader in their offering of life insurance and living benefits,” said Company Vice Chairman and CEO, Gerald W. Shields. “Our partnership with them provides an opportunity for us to extend their fantastic policies to the Spanish and Portuguese population. Although many companies sell to the Spanish and Portuguese market, several fall short in their ability to fully support these clients in their materials, agents, or customer service. This is absolutely a tremendous blessing to meet the needs of so many people that need these products in their end-to-end language. We look forward to being able to bridge that gap for these customers with our partnership with Alliance Group.”

Lee Duncan, Alliance Group’s CEO, echoed Shields’ enthusiasm for the project. “Making the process of obtaining life insurance coverage in a way that is easier, simpler, and faster than ever before has long been a goal of ours at Alliance Group,” Duncan said. “Living Benefits life insurance is something every American family needs, and our partnership with Citizens on this project is going to allow us to get more policies in more households with drastically improved velocity and quality of experience”.

Duncan continued, “Our primary opportunity that we will be focusing on is a process that allows qualified customers who are finalizing their coverages for home and auto with a P&C agency to experience a streamlined experience with a chance to add Living Benefits life insurance coverage to their protection with just a few clicks. This would all but automate the process for P&C agencies who want to incorporate Living Benefits into their client offerings, and we couldn’t be more excited for what opportunities this will unlock. We are thrilled to be working with the stellar leadership team at Citizens to bring this opportunity to our P&C agencies and their customers”.

About Citizens, Inc

Citizens, Inc. (NYSE: CIA) is a diversified financial services company providing life, living benefits, 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 in their native languages of Spanish, Portuguese, and Mandarin. The company operates two primary segments: Life Insurance, where the Company is a market leader in life insurance and accident and health insurance in Spanish, Portuguese and Mandarin in the United States, Latin America, and Asia 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.

About Alliance Group

As "The Living Benefits IMO", Alliance Group provides independent agents and agencies across the United States with superior marketing and training solutions. Since 1998, Alliance Group has been helping its partners spread awareness about Living Benefits life insurance, while also helping them solve their clients' puzzles regarding tax-free retirement, mortgage protection, small business planning, estate planning needs, and more. More information about Alliance Group and its services can be found at www.alliancegrouplife.com.

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