



Citizens, Inc. Provides Business Update Highlighting Its Growth and Operations Initiatives

AUSTIN, TX – September 26, 2025 – [Citizens, Inc.](#) (NYSE: CIA), a leading diversified financial services company specializing in life, living benefits, and final expense insurance, hosted a business update webcast on September 24, 2025 at 1:45 ET. The Company provided a positive overview of its operations and growth strategy.

Growth Initiatives

Citizens' strategic roadmap is designed to deliver sustainable growth in premiums, adjusted profits, and adjusted book value per share. Citizens' growth initiatives:

- Increase first year premium revenues
- Increase penetration in new and existing countries served
- Introduce products or major product enhancements
- Enhance agent and client servicing platforms that drive efficiency

Recent Business Highlights

*Record setting results and highlight accomplishments for Citizens, including:

- Highest-ever amount of total direct insurance in force - \$5.35 billion of total direct insurance in force at June 30, 2025, up 4.4% compared to the same period in 2024, from sales of new products both domestically and internationally.
- Direct first year life and A&H premiums increased 20% in Q2 2025 compared to year-ago quarter. First year premiums have increased year-over-year for eleven consecutive quarters.
- Renewal premium growth in Q2 2025, driven by strong first year sales in 2024 leading to higher number of policies paying renewal premiums in the second quarter of 2025.
- Record number of agents - increased global network of producing agents, up 53% since June 30, 2024 and up 28% since December 31, 2024.
- Positive net cash from operations every year since 2004.
- Rejoined broad-market Russell 3000® and small-cap Russell 2000® indexes in June 2025.

*Citizens' results as of June 30, 2025.

"We believe we're well positioned to drive long-term value creation for both our customers and shareholders, supported by the strength and effectiveness of our robust global business model and disciplined execution. For eleven consecutive quarters, Citizens has delivered year-over-year growth in first year premiums driven by our innovative newer products and an increased number of producing agents. Our competitive advantages, particularly in expanding niche markets globally, rapidly growing our sales force, and expertise in profitable product development reinforce our positive outlook," said Jon Stenberg, President and Chief Executive Officer.

Webcast

The interactive webcast on September 24, 2025 and slide presentation are accessible on Citizens' Investor Relations website under the Events tab [HERE](#). The webcast will be archived on the website for future viewing.

About Citizens, Inc.

Citizens, Inc. (NYSE: CIA) is a diversified financial services company providing life, living benefits and final expense 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 English, Spanish, Portuguese, and Mandarin. The Company operates two primary segments: Life Insurance, where internationally the Company is a market leader in U.S. Dollar denominated life insurance and where it is growing in niche markets in the United States through its final expense products distributed through white-label and established distribution channels, and Home Service Insurance, which operates primarily in the U.S. Gulf coast region. Citizens' stock is included in the Russell 2000® and Russell 3000® indexes. For more information about Citizens, please visit the website at www.citizensinc.com and [LinkedIn](#).

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, which can be identified by words such as "may," "will," "expect," "anticipate," "believe," "project," "intends," "continue" or comparable words. Such forward-looking statements may relate to the Company's expectations regarding its business performance, operational strategy, capital expenditures, technological changes, regulatory actions, and other financial and operational measures. In addition, all statements other than statements of historical facts that address activities that the Company expects or anticipates will or may occur in the future are forward-looking statements. Such statements are not guarantees of future performance and involve certain risks, uncertainties and assumptions, which are difficult to predict and many of which are beyond our control. Therefore, actual outcomes and results may differ materially from those matters expressed or implied in such forward-looking statements. The risks, uncertainties and assumptions that are involved in our forward-looking statements include, but are not limited to the risk factors discussed in our most recently filed periodic reports on Form 10-K and Form 10-Q. The Company undertakes no duty or obligation to update any forward-looking statements contained in this release as a result of new information, future events or changes in the Company's expectations. Accordingly, you should not unduly rely on these forward-looking statements. The Company also disclaims any duty to comment upon or correct information that may be contained in reports published by the investment community.

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