

RILEY RAY A  
Form 4  
July 13, 2009

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
RILEY RAY A

(Last) (First) (Middle)  
400 EAST ANDERSON LANE  
(Street)

AUSTIN, TX 78752

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol  
CITIZENS INC [CIA]

3. Date of Earliest Transaction  
(Month/Day/Year)  
01/05/2009

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

\_\_\_ Director \_\_\_ 10% Owner  
\_X\_ Officer (give title below) \_\_\_ Other (specify below)  
Exec. VP, Chief Mktg. Officer

6. Individual or Joint/Group Filing(Check Applicable Line)  
\_X\_ Form filed by One Reporting Person  
\_\_\_ Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	01/05/2009		L	V	51.9373	A	\$ 9.6
					302,332.5981		D
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	01/30/2009		L	V	60.5634	A	\$ 8.23
					302,393.1615		D
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	03/02/2009		L	V	71.5541	A	\$ 6.96
					302,464.7156		D

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A  
Common  
Stock (1)

Citizens,  
Inc. Class

A 03/27/2009 L V 68.1476 A \$ 7.31 302,532.8632 D

Common  
Stock (1)

Citizens,  
Inc. Class

A 05/01/2009 L V 70.56 A \$ 7.06 302,603.4232 D

Common  
Stock (1)

Citizens,  
Inc. Class

A 05/29/2009 L V 74.4632 A \$ 6.68 302,677.8864 D

Common  
Stock (1)

Citizens,  
Inc. Class

A 124,875 I

Common  
Stock

Custodian  
for Child -  
Lee Riley

Citizens,  
Inc. Class

A 26,023 I

Common  
Stock

Joint Tenant  
with Spouse  
- Jenny  
Riley

Citizens,  
Inc. Class

A 84,544 I

Common  
Stock

Custodian  
for Child -  
Christopher  
Riley

Citizens,  
Inc. Class

A 10,530 I

Common  
Stock (2)

Spouse

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

SEC 1474  
(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned  
(e.g., puts, calls, warrants, options, convertible securities)**

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr
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## Reporting Owners

Reporting Owner Name / Address	Relationships				Amount or Number of Shares
	Director	10% Owner	Officer	Other	
RILEY RAY A 400 EAST ANDERSON LANE AUSTIN, TX 78752			Exec. VP, Chief Mktg. Officer		

## Signatures

/s/Ray A. Riley                      07/13/2009

\_\_Signature of                      Date  
Reporting Person

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) These shares were purchased through the Citizens Stock Investment Plan as part of regular monthly payroll deduction.
- (2) This transaction was an open market purchase by spouse.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.