| RILEY HAD Form 5 February 08 | , 2006 | | | | | | | | | | |
|--|--|-----------------------------------|---|--|------------------|---|---|---|---|--|--|
| FORM | | | | DEVOI | | | | | PROVAL | | |
| Check the | | | SECURITIES AND EXCHANGE CO Washington, D.C. 20549 | | | | MMISSION | Number: | 3235-0362 January 31, | | |
| no longer to Section | n 16 | | | | | | | Expires: | 2005 | | |
| Form 4 o 5 obligati may cont | r Form ANN ions inue. | | CATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES | | | | | Estimated average burden hours per response 1.0 | | | |
| See Instru 1(b). Form 3 H Reported Form 4 Transacti Reported | Filed pur ^{Ioldings} Section 17(ons | (a) of the Public 30(h) of the | Utility Holdi | ng Compa | ny Ac | t of 19 | | | | | |
| 1. Name and A RILEY HA | Address of Reporting ROLD E | Symbo | 2. Issuer Name and Ticker or Trading Symbol CITIZENS INC [CIA] | | | | 5. Relationship of Reporting Person(s) to Issuer | | | | |
| (Last) | (First) (| Middle) 3. State | 3. Statement for Issuer's Fiscal Year Ended (Chec | | | | | | ek all applicable) | | |
| | | | (Month/Day/Year) 12/31/2005 | | | | _X_ Director _X_ 10% Owner _X_ Officer (give title Other (specify | | | | |
| 400 EAST | ANDERSON LA | | 2003 | | | | ow) | below) Chairman | | | |
| | (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) | | | | 6. | 6. Individual or Joint/Group Reporting (check applicable line) | | | | | |
| | TY Â 79752 | | | | | | | | | | |
| AUSTIN,A | . TXÂ 78752 | | | | | | _ Form Filed by C _ Form Filed by M rson | | | | |
| (City) | (State) | (Zip) Ta | ble I - Non-De | rivative Secu | irities . | Acquire | ed, Disposed of, | or Beneficiall | y Owned | | |
| 1.Title of Security (Instr. 3) | Security (Month/Day/Year) Execution Date, if Transaction | | | 4. Securities Acquired (A) or Disposed of (D (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned at end of Issuer's | 6. Ownership Form: Direct (D) or Indirect (I) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | | |
| a | | | | Amount | (A) or (D) | Price | Fiscal Year (Instr. 3 and 4) | (Instr. 4) | | | |
| Citizens, Inc. Class A Common Stock (1) | 05/04/2005 | Â | L | 46 | А | \$ 5.45 | 4,268,833 | D | Â | | |

Citizens,

Stock (1)

Α

| Citizens, Inc. Class A Common Stock (1) | 07/13/2005 | Â | L | 37 | A | \$ 6.65 | 4,268,913 | D | Â |
|---|------------|---|---|---------|---|------------|-----------|---|--------|
| Citizens, Inc. Class A Common Stock (1) | 08/10/2005 | Â | L | 35 | A | \$ 7.12 | 4,268,948 | D | Â |
| Citizens, Inc. Class A Common Stock (1) | 09/06/2005 | Â | L | 34 | A | \$ 7.2 | 4,268,982 | D | Â |
| Citizens, Inc. Class A Common Stock (1) | 10/13/2005 | Â | L | 43 | A | \$ 5.74 | 4,269,025 | D | Â |
| Citizens, Inc. Class A Common Stock (1) | 11/08/2005 | Â | L | 41 | A | \$ 6.07 | 4,259,066 | D | Â |
| Citizens, Inc. Class A Common Stock (1) | 12/12/2005 | Â | L | 42 | A | \$ 6 | 4,257,134 | D | Â |
| Citizens, Inc. Class A Common Stock (2) | 12/31/2005 | Â | J | 297,920 | A | \$ 5.45 | 4,555,054 | D | Â |
| Citizens, Inc. Class A Common Stock (2) | 12/31/2005 | Â | J | 81 | A | \$ 5.45 | 4,555,135 | D | Â |
| Citizens, Inc. Class A Common Stock | Â | Â | Â | Â | Â | Â | 376,012 | I | Spouse |
| | Â | Â | Â | Â | Â | Â | 1,001,714 | Ι | |

Citizens. Inc. Class В Common Stock

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

Persons who respond to the collection of information **SEC 2270** contained in this form are not required to respond unless (9-02)the form displays a currently valid OMB control number.

Family

Trust

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

| 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) | | ate | Secur | int of rlying | 8. Price of Derivative Security (Instr. 5) | 9. O B B O E I S F I S (I |
|---|---|---|---|---|---|---------------------|--------------------|-------|--|---|--|
| | | | | | (A) (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | | | | | |
|--|---------------|-----------|---------------|-------|--|--|--|--|
| | Director | 10% Owner | Officer | Other | | | | |
| RILEY HAROLD E 400 EAST ANDERSON LANE AUSTIN, TX 78752 | X | ÂX | Â Chairman | Â | | | | |

Signatures

/s/Harold E. 02/02/2006 Riley **Signature of

Reporting Person

Date

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 Employee Stock Purchase Plan as part of regular monthly payroll deduction.
- (2) Stock Dividend paid 12/31/2005

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.