RILEY HAROLD E

Form 5

Stock (1)

February 08, 2006

FORM	15								OMB AP	PROVAL	
Check thi	UNITED STATES SECURITIES AND EXCHANGE COMMISSION bis box if Washington, D.C. 20549						OMB Number: Expires:	3235-0362 January 31,			
to Section Form 4 or 5 obligation may conti	no longer subject to Section 16. Form 4 or Form 5 obligations may continue. ANNUAL STATEMENT 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 Transactio Reported	Filed pur foldings Section 17((a) of the l	Public U	6(a) of the stility Holdin evestment C	ng Compai	ny Ac	et of 19		ı		
	1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading RILEY HAROLD E Symbol Symbol Issuer CITIZENS INC [CIA]						suer	Reporting Person(s) to			
(Last) 400 EAST	(First) (Middle) 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)X_ Director 12/31/2005X_ Officer (give below)					x all applicable) X 10% Owner title Other (specify below) Chairman					
	(Street)	(Street) 4. If Amendment, Date Original 6. Individual or Jo Filed(Month/Day/Year)					int/Group Reporting k applicable line)				
AUSTIN, TX 78752 _X_ Form Filed by One F Form Filed by More Person							ne Reporting Person ore than One Reporting				
(City)	(State)	(Zip)	Tab	le I - Non-Der	ivative Secu	ırities	Acquir	ed, Disposed of,	or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	h/Day/Year) Execution Date, if Transaction (A) or Disposed of (D) Securitie any Code (Instr. 3, 4 and 5) Beneficia (Month/Day/Year) (Instr. 8) Owned a of Issuer' Fiscal Year		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and	Ownership Form: Direct	7. Nature of Indirect Beneficial Ownership (Instr. 4)					
Citizens,					Amount	or (D)	Price	4)			
Inc. Class A Common Stock (1)	05/04/2005	Â		L	46	A	\$ 5.45	4,268,833	D	Â	
Citizens, Inc. Class A Common	06/06/2005	Â		L	43	A	\$ 5.73	4,268,876	D	Â	

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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	I	

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Citizens, Family
Inc. Class Trust

В

Common Stock

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

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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	unt of rlying	8. Price of Derivative Security (Instr. 5)
					(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	ÂX	ÂX	Â Chairman	Â				

Signatures

/s/Harold E.
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.

Reporting Owners 3

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