#### RILEY HAROLD E

Form 5

Common Stock (1)

February 12, 2007

1 Columny 12	2, 2007											
FORM	M 5								OMB APP	ROVAL		
UNITED STATES SECURITIES AND EXCHANGE COMMISSION							OMB Number:	3235-0362				
	nis box if er subject		W	ashington,	D.C. 2054	9				January 31,		
to Section Form 4 of 5 obligation may con	on 16. or Form  ANI tions	ATEMENT OF CHANGES IN BENF OWNERSHIP OF SECURITIES					FICIAL	Estimated ave burden hours response				
See Instr 1(b). Form 3 l Reported Form 4 Transact Reported	Filed pu Holdings Section 17 d	(a) of the	Public		ing Compa	any A	ct of 1					
1. Name and RILEY HA	Address of Reporting	g Person *	Symbo			ling		5. Relationship of F ssuer	Leporting Person	(s) to		
(Last) (First) (Middle)			CITIZENS INC [CIA]  3. Statement for Issuer's Fiscal Year Ended					(Check all applicable)				
400 EAST	ANDERSON LA	ANE	(Month 12/31)	/Day/Year) /2006			_	_X Director _X Officer (give toelow)	X 10% Other (below)			
	(Street)		4. If Ar	nendment, Dat	e Original		(	6. Individual or Joi	nt/Group Report	ing		
			Filed(M	Ionth/Day/Year)				(check	applicable line)			
AUSTIN,Ā	TX 78752						-	_X_ Form Filed by O Form Filed by Mo Person				
(City)	(State)	(Zip)	Ta	ble I - Non-Do	erivative Sec	curitie	s Acqui	ired, Disposed of,	or Beneficially	Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deeme Execution any (Month/Da	Date, if	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)  (A)			5. Amount of Securities Ownershi Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)  6. Ownershi Form: Direct (D		7. Nature of Indirect Beneficial Ownership (Instr. 4)		
					Amount	or (D)	Price		(Instr. 4)			
Citizens, Inc. Class A Common Stock (1)	10/04/2006	Â		L	42.7161	A	\$ 5.85	4,396,432.115	3 D	Â		
Citizens, Inc. Class A Common	11/08/2006	Â		L	38.2497	A	\$ 6.53	4,396,470.365	D	Â		

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Citizens, Inc. Class A Common Stock (1)	12/07/2006	Â	L	37.0294	A	\$ 6.75	4,396,507.3944	D	Â
Citizens, Inc. Class A Common Stock (2)	12/07/2006	Â	J	1	A	\$ 6.75	4,396,508.3944	D	Â
Citizens, Inc. Class A Common Stock	Â	Â	Â	Â	Â	Â	402,626	I	Spouse
Citizens, Inc. Class B Common Stock	Â	Â	Â	Â	Â	Â	1,001,714	I	Family Trust
	eport on a separate lir reficially owned direc		contained	l in this for	m are	e not re	lection of informat equired to respond lid OMB control nu	unless	SEC 2270 (9-02)

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Tit.	le and	8. Price of	9.
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	ınt of	Derivative	of
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	rlying	Security	D
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	ities	(Instr. 5)	Se
	Derivative				Securities			(Instr.	. 3 and 4)		В
	Security				Acquired						О
					(A) or						Eı
					Disposed						Is
					of (D)						Fi
					(Instr. 3,						(I:
					4, and 5)						
									Amount		
						Date	Expiration		or		
						Exercisable	Date	Title	Number		
						Excicisable	Date		of		
					(A) (D)				Shares		

# **Reporting Owners**

Reporting Owner Name / Address	Relationships						
• 0	Director	10% Owner	Officer	Other			
	ÂΧ	ÂΧ		Â			

Reporting Owners 2

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RILEY HAROLD E 400 EAST ANDERSON LANE AUSTIN, TXÂ 78752 Â Chairman

### **Signatures**

/s/Harold E. 02/05/2007 Riley

\*\*Signature of Reporting Person

## **Explanation of Responses:**

\* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Date

- \*\* 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 share was given as a correction due to rounding.

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.

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