

RILEY RAY A
 Form 4
 September 22, 2010

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

OMB APPROVAL
 OMB Number: 3235-0287
 Expires: January 31, 2015
 Estimated average burden hours per response... 0.5

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)
 09/20/2010

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director 10% Owner
 Officer (give title below) Other (specify below)

Executive Vice President

6. Individual or Joint/Group Filing(Check Applicable Line)

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)
Citizens, Inc. Class A Common Stock ⁽¹⁾	09/20/2010		S	2,000 D	\$ 6.98 294,508.9433	D	
Citizens, Inc. Class A Common Stock ⁽¹⁾	09/20/2010		S	2,000 D	\$ 6.99 292,508.9433	D	
Citizens, Inc. Class A Common Stock ⁽¹⁾	09/20/2010		S	2,000 D	\$ 7 290,508.9433	D	

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A Common Stock <u>(1)</u>									
Citizens, Inc. Class A Common Stock <u>(1)</u>	09/20/2010		S	4,000	D	\$ 7.08	286,508.9433		D
Citizens, Inc. Class A Common Stock <u>(1)</u>	09/20/2010		S	4,000	D	\$ 7.1	282,508.9433		D
Citizens, Inc. Class A Common Stock <u>(1)</u>	09/20/2010		S	4,000	D	\$ 7.14	278,508.9433		D
Citizens, Inc. Class A Common Stock <u>(1)</u>	09/21/2010		S	2,000	D	\$ 7.06	276,508.9433		D
Citizens, Inc. Class A Common Stock <u>(1)</u>	09/21/2010		S	4,000	D	\$ 7.03	272,508.9433		D
Citizens, Inc. Class A Common Stock <u>(1)</u>	09/21/2010		S	2,000	D	\$ 7.08	270,508.9433		D

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)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative	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	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. Number of Deriv Secur Bene Own
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Security	Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
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Reporting Owners

Reporting Owner Name / Address	Relationships
	Director 10% Owner Officer Other
RILEY RAY A 400 EAST ANDERSON LANE AUSTIN, TX 78752	Executive Vice President

Signatures

/s/Ray A. Riley 09/22/2010

**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) This transaction was an open market sale.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.
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