GAGE ERROL DEAN

Form 5

February 02, 2009

OMB APPROVAL FORM 5 **OMB** UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per 5 obligations OWNERSHIP OF SECURITIES 1.0 response... may continue. See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940 Form 4 Transactions Reported 1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer **GAGE ERROL DEAN** Symbol CITIZENS INC [CIA] (Check all applicable) 3. Statement for Issuer's Fiscal Year Ended (Last) (First) (Middle) (Month/Day/Year) _X_ Director 10% Owner Officer (give title 12/31/2008 Other (specify below) below) 400 EAST ANDERSON LANE (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Reporting Filed(Month/Day/Year) (check applicable line) AUSTIN, TXÂ 78752 _X_ Form Filed by One Reporting Person Form Filed by More than One Reporting (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1.Title of 2. Transaction Date 2A. Deemed 3. 5. Amount of 7. Nature 4. Securities Acquired (A) Security (Month/Day/Year) Execution Date, if Transaction or Disposed of (D) Securities Ownership of Indirect (Instr. 3) Code (Instr. 3, 4 and 5) Beneficially Beneficial Form: (Month/Day/Year) (Instr. 8) Owned at end Direct (D) Ownership of Issuer's or Indirect (Instr. 4) (A) Fiscal Year (I) or (Instr. 3 and 4) (Instr. 4) Amount (D) Price Citizens, Inc. Class Â Â L 16.6448 \$ 5.98 1,818.6143 D Α 02/05/2008 Α Common Stock (1) Citizens, Inc. Class

17.4676 A

14.1608 A

\$ 5.7

\$ 7.03

1,836.0819 D

1.850.2427

L

L

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02/29/2008

03/31/2008

Α

Common Stock (1)

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Citizens, Inc. Class A Common Stock (1)									
Citizens, Inc. Class A Common Stock (1)	05/02/2008	Â	L	13.867	A	\$ 7.18	1,864.1097	D	Â
Citizens, Inc. Class A Common Stock (1)	05/30/2008	Â	L	15.3947	A	\$ 6.47	1,879.5044	D	Â
Citizens, Inc. Class A Common Stock (1)	07/07/2008	Â	L	16.2664	A	\$ 6.12	1,895.7708	D	Â
Citizens, Inc. Class A Common Stock (1)	08/01/2008	Â	L	13.3822	A	\$ 7.44	1,909.153	D	Â
Citizens, Inc. Class A Common Stock (1)	08/29/2008	Â	L	13.7324	A	\$ 7.2522	1,922.8854	D	Â
Citizens, Inc. Class A Common Stock (1)	10/06/2008	Â	L	12.1427	A	\$ 8.21	1,935.0281	D	Â
Citizens, Inc. Class A Common Stock (1)	10/31/2008	Â	L	11.7463	A	\$ 8.48	1,946.7744	D	Â
Citizens, Inc. Class A Common Stock (1)	11/28/2008	Â	L	10.927	A	\$ 9.12	1,957.7014	D	Â

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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	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Title	e and	8. Price of	
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	nt of	Derivative	
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	•		Securi	ties	(Instr. 5)	
	Derivative				Securities			(Instr.	3 and 4)		
	Security				Acquired						
	•				(A) or						
					Disposed						
					of (D)						
					(Instr. 3,						
					4, and 5)						
									Amount		
						Date	Expiration		or		
						Exercisable Date	•	of	Number		
					(A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
• 0	Director	10% Owner	Officer	Other			
GAGE ERROL DEAN 400 EAST ANDERSON LANE AUSTIN, TX 78752	ÂX	Â	Â	Â			

Signatures

/s/Errol Dean
Gage

**Signature of Reporting Person

O2/02/2009

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 Citizens Stock Investment Plan as part of regular monthly payroll deduction.

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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