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| RILEY HA Form 4 April 04, 20 | | | | | | | | | | | |
|--|---|-------------------|---------------------|-----------|------|--|--------------------|----------------------|--|----------------------------------|---|
| FORM | ЛД | | | | | | | | | OMB APF | PROVAL |
| . 0 | ••••• UNITED | STATES | | | | | | NGE C | OMMISSION | OMB Number: | 3235-0287 |
| Check this box if no longer subject to Section 16. SECURITIES | | | | | | | | | Expires: January 31, 2005 Estimated average burden hours per response 0.5 | | |
| Form 5 obligati may co <i>See</i> Inst 1(b). | ions Section 17 | (a) of the H | Public V | Utility | Ho | | mpany | Act of | e Act of 1934, 1935 or Section 0 | · | |
| (Print or Type | e Responses) | | | | | | | | | | |
| 1. Name and RILEY HA | Address of Reporting AROLD E | g Person <u>*</u> | Symbol | | | nd Ticker of | r Tradir | ıg | 5. Relationship of R Issuer | | n(s) to |
| (Last) | (First) | (Middle) | | | | Fransaction | | | (Check | all applicable) | |
| 400 EAST | ANDERSON LA | ANE | (Month 01/05/ | - | ear) | | | | X Director X Officer (give ti below) Chair | tle 10% C below) man & CEO | |
| | (Street) | | 4. If An Filed(M | | | Date Origina ar) | al | | 6. Individual or Joir Applicable Line) _X_ Form filed by On | | |
| AUSTIN, | TX 78752 | | | | | | | | Form filed by Mo Person | re than One Repo | orting |
| (City) | (State) | (Zip) | Та | ble I - N | Non- | -Derivative | Securi | ities Acqu | uired, Disposed of, | or Beneficially | Owned |
| 1.Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | | Date, if | Code | | 4. Securiti mor Dispose (Instr. 3, 4 | ed of (D and 5) |)) | 5. Amount of Securities Beneficially Owne Following Reporte Transaction(s) | d Direct (D) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
| | | | | Cala | 17 | A | (A) or | D.: | (Instr. 3 and 4) | (I) (Instr. 4) | |
| Citizens, Inc. Class A Common Stock (1) | 04/02/2012 | | | G | v | Amount 1,183 | (D) D | Price \$ 10.14 | 465,723 | I | Spouse |
| Citizens, Inc. Class A Common Stock (2) | 01/05/2012 | | | L | V | 25.1965 | A | \$ 9.89 | 2,336,597.8093 | D | |
| Citizens, Inc. Class | 02/03/2012 | | | L | V | 22.1341 | А | \$ 11.26 | 2,336,619.9434 | D | |

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| A Common Stock (2) | | | | | | | | |
|---|------------|---|----------|---|-------------|----------------|---|--------------------|
| Citizens, Inc. Class A Common Stock (2) | 03/02/2012 | L | V 24.306 | A | \$ 10.25 | 2,336,644.2494 | D | |
| Citizens, Inc. Class B Common Stock | | | | | | 1,001,714 | Ι | Revocable Trust |

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.

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) | 4. Transactio Code (Instr. 8) | 5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 3 | Date | Amou Unde Secur | tle and unt of erlying rities :. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Nu Deriv Secu Bene Owno Follo Repo Trans (Instr |
|---|---|---|--|---|---------------------|--------------------|-----------------------|---|---|--|
| | | | Code V | (A) (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | |

Reporting Owners

| Reporting Owner Name / Address | | | | |
|--|----------|-----------|----------------|-------|
| | Director | 10% Owner | Officer | Other |
| RILEY HAROLD E 400 EAST ANDERSON LANE AUSTIN, TX 78752 | Х | | Chairman & CEO | |

Signatures

/s/Harold E. Riley

04/04/2012

| 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) Gift from spouse to family member.

(2) 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 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.