RILEY RICK D

Form 4

September 18, 2012

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

OMB Washington, D.C. 20549 Number:

Check this box if no longer STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF subject to **SECURITIES** Section 16.

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response...

OMB APPROVAL

3235-0287

January 31,

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Form 4 or Form 5 obligations

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

may continue. 30(h) of the Investment Company Act of 1940 See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * RILEY RICK D			2. Issuer Name and Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer			
			CITIZENS INC [CIA]	(Check all applicable)			
(Last)	(First)	(Middle)	3. Date of Earliest Transaction				
400 EAST ANDERSON LANE			(Month/Day/Year) 06/29/2012	_X_ Director 10% Owner _X_ Officer (give title Other (specify below) Vice Chairman, President			
	(Street)		4. If Amendment, Date Original	6. Individual or Joint/Group Filing(Check			
AUSTIN, TX 78752			Filed(Month/Day/Year)	Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person			

(City)	(State)	(Zip) Ta	ble I - N	lon-	Derivative S	Securiti	es Acqui	red, Disposed of, o	r Beneficially	Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transa Code (Instr.	8)	4. Securities on Disposed (Instr. 3, 4 a	of (D)	red (A)	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 Beneficial Ownership (Instr. 4)
Citizens, Inc. Class A Common	06/29/2012		L	V	413.526	A	\$ 9.64	485,566.2071	D	

~		Code	V	Amount	(D)	Price	(Instr. 3 and 4)	
Citizens, Inc. Class A Common Stock (1)	06/29/2012	L	V	413.526	A	\$ 9.64	485,566.2071	D
Citizens, Inc. Class A Common Stock (1)	07/27/2012	L	V	381.7469	A	\$ 10.44	485,947.954	D
Citizens, Inc. Class	09/04/2012	L	V	391.3989	A	\$ 10.19	486,339.3529	D

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A Common Stock (1)								
Citizens, Inc. Class A Common Stock (2)	09/18/2012	G	261	D	\$ 10.89	486,078.3529	D	
Citizens, Inc. Class A Common Stock (2)	09/18/2012	G	3,048	D	\$ 10.48	0	I	Joint with Spouse
Citizens, Inc. Class A Common Stock						28,687	I	Trustee for Spouse
Citizens, Inc. Class A Common Stock						220,929	I	Trustee for Children

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	isable and	7. Titl	e and	8. Price of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transact	iorNumber	Expiration Da	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	e		Securi	ties	(Instr. 5)
	Derivative				Securities			(Instr.	3 and 4)	
	Security				Acquired					
					(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
									Amount	
									or	
						Date	Expiration	Title	Number	
						Exercisable	Date	11110	of	
				Code V	(A) (D)				Shares	
				Code v	(A) (D)				Silares	

(e.g., puts, calls, warrants, options, convertible securities)

9. Nu Deriv Secu Bene Own Follo Repo Trans (Insti

(9-02)

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

RILEY RICK D

400 EAST ANDERSON LANE X Vice Chairman, President

AUSTIN, TX 78752

Signatures

/s/Rick D. Riley 09/18/2012

**Signature of Date Reporting Person

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.
- (2) Charitable Contribution

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.

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