RILEY RICK D

Form 5

January 18, 2013

FORM 5

OMB APPROVAL

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

OMB 3235-0362 Number:

January 31,

no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction

Check this box if

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ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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

Form 4

30(h) of the Investment Company Act of 1940

Transactions Reported

1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer RILEY RICK D Symbol CITIZENS INC [CIA] (Check all applicable) (Last) (First) (Middle) 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) _X_ Director 10% Owner _X_ Officer (give title Other (specify 12/31/2012 below) below) 400 EAST ANDERSON LANE Vice Chairman, President (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

Person

(City)	(State)	(Zip) Ta	ble I - Non-Do	erivative Secu	rities	Acquired	l, Disposed of, or E	Beneficially O	wned
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 at end of	6. Ownership Form: Direct (D)	7. Nature of Indirect Beneficial Ownership
a			(A) Issuer's Fisca Year		Issuer's Fiscal Year (Instr. 3 and 4)	or Indirect (I) (Instr. 4)	(Instr. 4)		
Citizens, Inc. Class A Common Stock (1)	09/28/2012	Â	L	372.771	A	\$ 10.7	486,451.1239	D	Â
Citizens, Inc. Class A Common Stock (1)	11/02/2012	Â	L	397.9155	A	\$ 10.02	486,849.0394	D	Â

Citizens, Inc. Class A Common Stock (1)	11/30/2012	Â	L	388.7822	A	\$ 10.25	487,237.8216	D	Â
Citizens, Inc. Class A Common Stock	Â	Â	Â	Â	Â	Â	0	I	Joint with Spouse
Citizens, Inc. Class A Common Stock	Â	Â	Â	Â	Â	Â	28,687	I	Trustee for Spouse
Citizens, Inc. Class A Common Stock	Â	Â	Â	Â	Â	Â	220,929	I	Trustee for Children
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 2270 (9-02)

 ${\bf Table~II~- Derivative~Securities~Acquired, Disposed~of, or~Beneficially~Owned}$ (e.g., puts, calls, warrants, options, convertible securities)

of 9.

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						
	Director	10% Owner	Officer	Other			
	ÂX	Â	Vice Chairman, President	Â			

Reporting Owners 2 RILEY RICK D 400 EAST ANDERSON LANE AUSTIN, TXÂ 78752

Signatures

/s/Rick D. Riley 01/18/2013

**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) 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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