RILEY RAY A Form 5

January 22, 2013

FORM 5

OMB APPROVAL

OMB

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

Number: 3235-0362 Expires: January 31, 2005

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

Check this box if

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Estimated average burden hours per response... 1.0

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,

Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

Reported

Form 4 Transactions Reported 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer RILEY RAY A Symbol CITIZENS INC [CIA] (Check all applicable) (Last) (First) (Middle) 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) Director 10% Owner Officer (give title __X_ Other (specify 12/31/2012 below) below) 400 EAST ANDERSON LANE EVP, USA Marketing (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 Sec	uritie	s Acquire	ed, 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. Securitie or Disposed (Instr. 3, 4 a	d of (D))	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (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 Stock	01/05/2012	Â	<u>L(1)</u>	50.394	A		151,848.8939	D	Â
Citizens, Inc. Class A Common Stock	02/03/2012	Â	L(1)	44.2673	A	\$ 11.26	151,893.1612	D	Â

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Citizens, Inc. Class A Common Stock	03/02/2012	Â	L <u>(1)</u>	48.6121	A	\$ 10.25	151,941.7733	D	Â
Citizens, Inc. Class A Common Stock	04/04/2012	Â	L <u>(1)</u>	52.9711	A	\$ 9.41	151,994.7444	D	Â
Citizens, Inc. Class A Common Stock	04/27/2012	Â	L <u>(1)</u>	51.6221	A	\$ 9.66	152,046.3665	D	Â
Citizens, Inc. Class A Common Stock	06/01/2012	Â	L <u>(1)</u>	60.7878	A	\$ 8.19	152,107.1543	D	Â
Citizens, Inc. Class A Common Stock	06/29/2012	Â	L <u>(1)</u>	51.6909	A	\$ 9.64	152,158.8452	D	Â
Citizens, Inc. Class A Common Stock	07/27/2012	Â	L <u>(1)</u>	47.7185	A	\$ 10.44	152,206.5637	D	Â
Citizens, Inc. Class A Common Stock	09/04/2012	Â	L <u>(1)</u>	48.9246	A	\$ 10.19	152,255.4883	D	Â
Citizens, Inc. Class A Common Stock (2)	09/28/2012	Â	L <u>(1)</u>	46.5961	A	\$ 10.7	152,302.0844	D	Â
Citizens, Inc. Class A Common Stock	Â	Â	Â	Â	Â	Â	124,875	I	Trustee for Child - Lee Riley
	Â	Â	Â	Â	Â	Â	15,916	I	

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Citizens, Inc. Class A Common Stock									Joint Tenant with Spouse - Jenny Riley
Citizens, Inc. Class A Common Stock	Â	Â	Â	Â	Â	Â	84,544	I	Trustee for Child - Christopher Riley
Citizens, Inc. Class A Common Stock	Â	Â	Â	Â	Â	Â	17,040	I	Spouse
	eport on a separate lin		contained	l in this for	m are	not req	ection of informa uired to respond	l unless	SEC 2270 (9-02)

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Derivative Security (Instr. 3)	Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	SA. Deemed Execution Date, if any (Month/Day/Year)	Transaction Code (Instr. 8)	Number of Derivative Securities Acquired (A) or Disposed		ate	Amou Under Secur	rlying	8. Price of Derivative Security (Instr. 5)	
					of (D) (Instr. 3, 4, and 5)						
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships						
rg = 11	Director	10% Owner	Officer	Other			
RILEY RAY A 400 EAST ANDERSON LANE AUSTIN, TX 78752	Â	Â	Â	EVP, USA Marketing			

Reporting Owners 3

Signatures

/s/Ray A. Riley 01/22/2013

**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) No longer subject to Section 16 reporting as of April 2, 2012.

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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