

CITIZENS INC  
Form 3/A  
January 19, 2006

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

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  
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

<p>1. Name and Address of Reporting Person *</p> <p>Â Galindo, Arias &amp; Lopez</p> <p>(Last) (First) (Middle)</p> <p>SCOTIA PLAZA, 9TH FLOOR,Â FEDERICO BOYD AVENUE 18 AND 51 STREET</p> <p>(Street)</p> <p>PANAMA,Â R1Â 5</p> <p>(City) (State) (Zip)</p>	<p>2. Date of Event Requiring Statement</p> <p>(Month/Day/Year)</p> <p>01/18/2006</p>	<p>3. Issuer Name and Ticker or Trading Symbol</p> <p>CITIZENS INC [CIA]</p>	<p>4. Relationship of Reporting Person(s) to Issuer</p> <p>(Check all applicable)</p> <p><input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below)</p>	<p>5. If Amendment, Date Original Filed(Month/Day/Year)</p> <p>10/06/2005</p>	<p>6. Individual or Joint/Group Filing(Check Applicable Line)</p> <p><input type="checkbox"/> Form filed by One Reporting Person <input checked="" type="checkbox"/> Form filed by More than One Reporting Person</p>
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**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Class A common stock	0 <sup>(1)</sup>	I	See footnote 2 <sup>(2)</sup>

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Galindo, Arias & Lopez SCOTIA PLAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^ X	^	^
Gala Management Services, Inc. SCOTIA PLAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^ X	^	^
GAMASE Insureds Trust SCOTIA PLAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^ X	^	^
Regal Trust (BVI) Ltd. SCOTIA PLAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^ X	^	^
CICA Policyholders Trust SCOTIA PLAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^ X	^	^
CICA Associates Trust SCOTIA PAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^	^	See Remarks
GAMASE Agents Trust SCOTIA PAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^	^	See Remarks

## Signatures

Tomas Herrera 01/19/2006

\*\*Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(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).

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- (1) The Form 3 filed by the reporting person on October 6, 2005 is hereby updated to reflect the absence of beneficial ownership of common stock pursuant to Rule 16a-1(a)(2).
- (2) No securities are beneficially owned.

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**Remarks:**

The reporting person is a member of a Section 13(d) group that may be deemed to beneficially own more than 10% of the issuer's outstanding common stock. There are seven members of such group. The reporting person, each of the following persons: A. Gala Management Services, Inc., a wholly-owned subsidiary of Arias & Lopez (the "Reporting Person") and a trustee for GAMASE Insureds Trust and GAMASE Trust; C. GAMASE Agents Trust; D. Regal Trust (BVI) Ltd., a wholly-owned subsidiary of the I CICA Policyholders Trust and CICA Associates Trust; E. CICA Policyholders Trust; and F. CICA Policyholders Trust, as permitted under Rule 16(a)-3(j) of the Securities Exchange Act of 1934, as amended. The reporting person disclaims any beneficial ownership or pecuniary interest in any of the shares reported herein. The reporting person's beneficiaries of the trusts, respectively, as of the date hereof, retain all such beneficial ownership interest.

**Exhibit List**

Exhibit 99A - Joint Filer I

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.