

CITIZENS INC
 Form 4
 September 25, 2007

FORM 4

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

OMB APPROVAL

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STATEMENT OF CHANGES IN 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)

1. Name and Address of Reporting Person *
RILEY HAROLD E

(Last) (First) (Middle)
 400 EAST ANDERSON LANE
 (Street)

AUSTIN, TX 78752

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol
CITIZENS INC [CIA]

3. Date of Earliest Transaction (Month/Day/Year)
 05/31/2007

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director 10% Owner
 Officer (give title below) Other (specify below)
 Chairman

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, 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. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	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 Stock ⁽¹⁾	05/31/2007		L V	31.4864 A	\$ 7.91 3,892,583.1745	D	
Citizens, Inc. Class A Common Stock ⁽¹⁾	06/13/2007		L V	34.8359 A	\$ 7.15 3,892,618.0104	D	
Citizens, Inc. Class	07/11/2007		L V	35.4756 A	\$ 7.02 3,892,653.486	D	

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A
Common
Stock (1)

Citizens,
Inc. Class

A	08/08/2007		L	V	41.8086	A	\$	5.95	3,892,695.2946	D
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Common
Stock (1)

Citizens,
Inc. Class

A	09/12/2007		L	V	32.7047	A	\$	7.61	3,892,727.9993	D
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Common
Stock (1)

Citizens,
Inc. Class

A	09/20/2007		G	V	30,000	D	\$	8.39	3,862,727.9993	D
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Common
Stock (2)

Citizens,
Inc. Class

A	09/20/2007		G	V	50,000	D	\$	8.39	3,812,727.9993	D
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Common
Stock (3)

Citizens,
Inc. Class

A								396,802	I	Spouse
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Common
Stock

Citizens,
Inc. Class

B								1,001,714	I	Family Trust
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Common
Stock

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 1474
(9-02)

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	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned
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Security

Acquired
(A) or
Disposed
of (D)
(Instr. 3,
4, and 5)

Follo
Repo
Trans
(Instr

Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
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Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
RILEY HAROLD E 400 EAST ANDERSON LANE AUSTIN, TX 78752	X	X	Chairman	

Signatures

/s/Harold E.
Riley

09/25/2007

**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.
- (2) Gift for Hyde Park Baptist Church
- (3) Gift to Baylor University

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.