

CITIZENS INC  
Form 4  
December 31, 2013

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2015  
Estimated average burden hours per response... 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**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 \*  
Osborn Kay 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)  
01/25/2013

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

\_\_\_ Director \_\_\_ 10% Owner  
\_X\_ Officer (give title below) \_\_\_ Other (specify below)  
EVP, CFO & Treasurer

6. Individual or Joint/Group Filing(Check Applicable Line)  
\_X\_ 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 Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Citizens, Inc. Class A Common Stock	01/25/2013		L(1)	V	20.5149	A	\$ 9.71 711.404
Citizens, Inc. Class A Common Stock	02/01/2013		L(1)	V	19.2231	A	\$ 10.37 730.6271
Citizens, Inc. Class A Common Stock	03/01/2013		L(1)	V	20.9978	A	\$ 9.49 751.6249

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A Common Stock									
Citizens, Inc. Class A Common Stock	03/28/2013	<u>L<sup>(1)</sup></u>	V	24.1752	A	\$ 8.24	775.8001		D
Citizens, Inc. Class A Common Stock	04/26/2013	<u>L<sup>(1)</sup></u>	V	30.4385	A	\$ 6.54	806.2386		D
Citizens, Inc. Class A Common Stock	05/31/2013	<u>L<sup>(1)</sup></u>	V	31.7151	A	\$ 6.28	837.9537		D
Citizens, Inc. Class A Common Stock	06/28/2013	<u>L<sup>(1)</sup></u>	V	32.481	A	\$ 6.13	870.4347		D
Citizens, Inc. Class A Common Stock	08/02/2013	<u>L<sup>(1)</sup></u>	V	27.3228	A	\$ 7.29	897.7575		D
Citizens, Inc. Class A Common Stock	08/30/2013	<u>L<sup>(1)</sup></u>	V	27.1787	A	\$ 7.33	924.9362		D
Citizens, Inc. Class A Common Stock	09/30/2013	<u>L<sup>(1)</sup></u>	V	23.1971	A	\$ 8.59	948.1333		D
Citizens, Inc. Class A Common Stock	11/01/2013	<u>L<sup>(1)</sup></u>	V	22.9492	A	\$ 8.68	971.0825		D
Citizens, Inc. Class A	11/29/2013	<u>L<sup>(1)</sup></u>	V	22.7683	A	\$ 8.75	993.8508		D

Common  
Stock

Citizens,  
Inc. Class

A 12/31/2013 S<sup>(2)</sup> 400 D \$ 8.85 593.8508 D  
Common  
Stock

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

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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 Security	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 Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	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 (Instr. 3 and 4)
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Osborn Kay E 400 EAST ANDERSON LANE AUSTIN, TX 78752			EVP, CFO & Treasurer	

## Signatures

/s/Kay E. Osborn 12/31/2013  
 \*\*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.
- (2) This transaction was an open market sale.

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