

RILEY RAY A
Form 4
September 22, 2009

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 RAY A

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

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

(Street)

3. Date of Earliest Transaction (Month/Day/Year)
07/02/2009

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
Exec. VP, Chief Mktg. Officer

AUSTIN, TX 78752

(City) (State) (Zip)

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

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 Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Citizens, Inc. Class A Common Stock ⁽¹⁾	07/02/2009		L	V	83.1652	A	\$ 5.98
Citizens, Inc. Class A Common Stock ⁽¹⁾	07/31/2009		L	V	69.9466	A	\$ 7.12
Citizens, Inc. Class A Common Stock ⁽¹⁾	08/28/2009		L	V	73.1597	A	\$ 6.8
							302,761.0516
							302,830.9982
							302,904.1579

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A
Common
Stock (1)

Citizens,
Inc. Class

A 09/22/2009 P 6,510 A \$ 6.9 17,040 I Spouse

Common
Stock (2)

Citizens,
Inc. Class

A 124,875 I Custodian
for Child -
Lee Riley

Common
Stock

Citizens,
Inc. Class

A 26,023 I Joint Tenant
with Spouse
- Jenny
Riley

Common
Stock

Citizens,
Inc. Class

A 84,544 I Custodian
for Child -
Christopher
Riley

Common
Stock

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

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(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. 6)

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
RILEY RAY A 400 EAST ANDERSON LANE AUSTIN, TX 78752			Exec. VP, Chief Mktg. Officer	

Signatures

/s/Ray A. Riley 09/22/2009

__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) This transaction was an open market purchase by spouse.

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.