

Pollio Jonathan Meyer  
Form 5  
January 21, 2010

**FORM 5**

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

Check this box if  
no longer subject  
to Section 16.  
Form 4 or Form  
5 obligations  
may continue.  
See Instruction  
1(b).  
Form 3 Holdings  
Reported  
Form 4  
Transactions  
Reported

**ANNUAL 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

## OMB APPROVAL

OMB  
Number: 3235-0362  
Expires: January 31,  
2005  
Estimated average  
burden hours per  
response... 1.0

1. Name and Address of Reporting Person \*  
Pollio Jonathan Meyer

(Last) (First) (Middle)

400 EAST ANDERSON LANE

(Street)

AUSTIN, TX 78714-9151

(City) (State) (Zip)

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

3. Statement for Issuer's Fiscal Year Ended  
(Month/Day/Year)  
12/31/2009

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 \_\_\_\_ Other (specify  
below) below)  
Vice President, Chief Actuary

6. Individual or Joint/Group Reporting

(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 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 <u>(1)</u>	01/05/2009	Â	L	22.0216 A	\$ 9.6 488.715	D	Â
Citizens, Inc. Class A Common Stock <u>(1)</u>	01/30/2009	Â	L	25.6791 A	\$ 8.23 514.3941	D	Â

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Citizens, Inc. Class A Common Stock <sup>(1)</sup>	03/02/2009	Â	L	30.3392	A	\$ 6.96	544.7333	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	03/27/2009	Â	L	29.9846	A	\$ 7.31	574.7179	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	05/01/2009	Â	L	31.0468	A	\$ 7.06	605.7647	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	05/29/2009	Â	L	32.764	A	\$ 6.68	638.5287	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	07/02/2009	Â	L	36.592	A	\$ 5.98	675.1207	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	07/31/2009	Â	L	30.7771	A	\$ 7.12	705.8978	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	08/28/2009	Â	L	41.2614	A	\$ 6.8	747.1592	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	10/02/2009	Â	L	44.5777	A	\$ 6.3	791.7369	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	11/02/2009	Â	L	47.3643	A	\$ 5.92	839.1012	D	Â
	12/04/2009	Â	L	44.7177	A		883.8189	D	Â

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\$  
6.28

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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. of D S B O E I F (I
					(A) (D)	Date Exercisable	Expiration Date	Title or Number of Shares	

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Pollio Jonathan Meyer 400 EAST ANDERSON LANE AUSTIN, TX 78714-9151	Â	Â	Â Vice President, Chief Actuary	Â

## Signatures

/s/Jonathan M.  
Pollio

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.

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