CITIZENS INC

February 27, 2017

Form 3

FORM 3 UNITED STATES SECUR				RITIES AND EXCHANGE COMMISSI			MISSIO	N OMB APPROVAL		
	15		Wa	ashington, I	D.C. 20549			OMB Number:	3235-0104	
		INITIAL S	STATEMEN	NT OF BEN	OF BENEFICIAL OWNERSHIP OF			Expires:	January 31,	
SECURI					TIES Securities Exchange Act of 1934,			Estimated average burden hours per		
		tion $17(a)$ of		Jtility Holdi	ng Compan	y Act of 193		•	0.5	
(Print or Type l	Responses)									
1. Name and Address of Reporting Person <u>*</u> KEATING FRANK A			2. Date of Event RequiringStatement(Month/Day/Year)		3. Issuer Name and Ticker or Trading Symbol CITIZENS INC [CIA]					
(Last)	(First)	(Middle)	02/27/2017					5. If Amendment, Date Original Filed(Month/Day/Year)		
400 EAST /	ANDERS	ON LANE						· ·		
(Street) AUSTIN, TX 78752				(Cł		ctor10% Owner Filing cerOtherX_F elow) (specify below) Person F		6. Individual or Joint/Group		
				X Directo Officer (give title belo	Form filed by On			orm filed by More than One		
(City)	(State)	(Zip)		Table I - N	Non-Deriva	tive Securiti		icially Owned	1	
1.Title of Secu (Instr. 4)	ırity			2. Amount o Beneficially (Instr. 4)		3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature Ownership (Instr. 5)	of Indirect Bene p	ficial	
Citizens, Ind	c. Class A	Common S	ltock	0		D	Â			
Reminder: Rep owned directly	-		ach class of sec	curities benefic	ially	SEC 1473 (7-02	2)			
	infor requ	rmation cont ired to resp	spond to the c tained in this ond unless th MB control n	form are not the form displ	t					
r	Fable II - D	erivative Secu	ırities Benefici	ally Owned (e	.g., puts, calls	s, warrants, op	tions, convo	ertible securities	s)	
						6	_		CT II .	

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

Shares

(I) (Instr. 5)

Reporting Owners

Reporting Owner Name / Address	5	Relationships					
1		10% Owner	Officer	Other			
KEATING FRANK A 400 EAST ANDERSON LANI AUSTIN, TX 78752	ΕÂΧ	Â	Â	Â			
Signatures							
/s/Frank A. 02/2 Keating	27/2017						
<u>**</u> 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).

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.