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CITIZENS INC Form 8-K November 03, 2009

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

FORM 8-K

CURRENT REPORT Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 30, 2009

CITIZENS, INC.

(Exact name of registrant as specified in its charter)

COLORADO 0-16509 84-0755371

(State or other Jurisdiction of (Commission File Number) (IRS Employer Identification No.)

Incorporation)

400 East Anderson Lane

Austin, Texas 78752
(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code: (512) 837-7100

Not Applicable

(Former name or former address if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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SECTION 8 - OTHER EVENTS

Item 8.01 Other Events.

On October 30, 2009, Funeral Homes of America, Inc. ("FHA"), completed its sale of certain assets identified in an Asset Purchase Agreement entered into by and between FHA and Legacy Funeral Holdings of Louisiana, LLC. The transaction is valued at approximately \$600,000. FHA is a wholly owned subsidiary of CICA LIFE Insurance Company of America ("CICA LIFE"), which is a wholly owned subsidiary of Citizens, Inc. ("Citizens").

The information in this report is being furnished, not filed, for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, and pursuant to Item 2.02 of Form 8-K will not be incorporated by reference into any filing under the Securities Act of 1933, as amended, unless specifically identified therein as being incorporated therein by reference.

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CITIZENS, INC

By: /s/ Rick D. Riley

Rick D. Riley, Vice Chairman and

President

Date: October 30, 2009

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