CITIZENS INC Form 4 April 10, 2006

FORM 4

OMB APPROVAL

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

OMB Number:

Check this box if no longer subject to Section 16.

Washington, D.C. 20549

January 31, Expires: 2005

3235-0287

Form 4 or Form 5 obligations STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

Estimated average burden hours per response... 0.5

may continue. See Instruction

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

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * RILEY HAROLD E

400 EAST ANDERSON LANE

(State)

2. Issuer Name and Ticker or Trading

5. Relationship of Reporting Person(s) to Issuer

Symbol

(Zip)

CITIZENS INC [CIA]

(Check all applicable)

(Last)

(First) (Middle) 3. Date of Earliest Transaction

(Month/Day/Year)

01/30/2006

_X__ Director X 10% Owner

X_ Officer (give title _ Other (specify below)

Chairman

(Street) 4. If Amendment, Date Original

Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check

Applicable Line)

X Form filed by One Reporting Person Form filed by More than One Reporting

Person

AUSTIN, TX 78752

(City)

(City)	(State)	(Zip) Tak	ole I - Non-	Derivative Securities	s Acquired, Disposed of, or	Beneficially	Owned
1.Title of	2. Transaction Date	2A. Deemed	3.	4. Securities Acquire	ed 5. Amount of	6.	7. Nature of
Security	(Month/Day/Year)	Execution Date, if	Transactio	n(A) or Disposed of (I	D) Securities	Ownership	Indirect
(Instr. 3)		any	Code	(Instr. 3, 4 and 5)	Beneficially Owned	Form:	Beneficial
		(Month/Day/Year)	(Instr. 8)		Following Reported	Direct (D)	Ownership
				(4)	Transaction(s)	or Indirect	(Instr. 4)
				(A)	(Instr. 3 and 4)	(I)	
				or		(Instr. 4)	
			Code V	Amount (D) Pi	rice	` '	

Citizana
Citizens,

inc. Class					¢		
A	01/30/2006	L	V 44.5569	A	φ 5.61	4,453,013.6325	D
Common					5.01		

Stock (1)

Citizens. Inc. Class

mc. Class						Φ		
A	02/06/2006	L	V	47.5846	A	φ 5 25	4,453,061.2171	D
						.).2.)		

Common Stock (1)

Citizens, 03/06/2006 V 47.081 4,453,108.2981 D \$ Inc. Class 5.31

1

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A Common Stock (1)								
Citizens, Inc. Class A Common Stock (2)	04/03/2006	G	V 5,000	D	\$ 5.33	4,448,108.2981	D	
Citizens, Inc. Class A Common Stock						376,012	I	Spouse
Citizens, Inc. Class B Common Stock						1,001,714	I	Family Trust

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474

(9-02)

Deriv Secur Bene Own Follo Repo Trans (Instr

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	le and	8. Price of	١
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transac	tionNumber	Expiration D	ate	Amou	int of	Derivative	J
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	,
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8) Derivative	e		Secur	ities	(Instr. 5)]
	Derivative				Securities			(Instr.	3 and 4)		(
	Security				Acquired						J
					(A) or						J
					Disposed						-
					of (D)						(
					(Instr. 3,						
					4, and 5)						
									A 4		
									Amount		
						Date	Expiration	TC:41	or		
						Exercisable	Date	Title	Number		
				G 1	(A) (B)				of		
				Code	V (A) (D)				Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				

Reporting Owners 2

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RILEY HAROLD E
400 EAST ANDERSON LANE X X Chairman
AUSTIN, TX 78752

Signatures

/s/Harold E. 04/06/2006 Riley

**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 Employee Stock Purchase Plan as part of regular monthly payroll deduction.
- (2) Gift for Hyde Park Baptist Church

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.

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