

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

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

SEC 2270
(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

**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.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.