

RILEY HAROLD E  
Form 5  
February 08, 2006

# FORM 5

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

OMB APPROVAL

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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

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

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
12/31/2005

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
Chairman

400 EAST ANDERSON LANE

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

AUSTIN, TX 78752

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**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 Ownership (Instr. 4)
				(A) or (D)	Amount or Price		
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	05/04/2005	^	L	46	A \$ 5.45	4,268,833	D ^
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	06/06/2005	^	L	43	A \$ 5.73	4,268,876	D ^

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Citizens, Inc. Class A Common Stock <u>(1)</u>	07/13/2005	Â	L	37	A	\$ 6.65	4,268,913	D	Â
Citizens, Inc. Class A Common Stock <u>(1)</u>	08/10/2005	Â	L	35	A	\$ 7.12	4,268,948	D	Â
Citizens, Inc. Class A Common Stock <u>(1)</u>	09/06/2005	Â	L	34	A	\$ 7.2	4,268,982	D	Â
Citizens, Inc. Class A Common Stock <u>(1)</u>	10/13/2005	Â	L	43	A	\$ 5.74	4,269,025	D	Â
Citizens, Inc. Class A Common Stock <u>(1)</u>	11/08/2005	Â	L	41	A	\$ 6.07	4,259,066	D	Â
Citizens, Inc. Class A Common Stock <u>(1)</u>	12/12/2005	Â	L	42	A	\$ 6	4,257,134	D	Â
Citizens, Inc. Class A Common Stock <u>(2)</u>	12/31/2005	Â	J	297,920	A	\$ 5.45	4,555,054	D	Â
Citizens, Inc. Class A Common Stock <u>(2)</u>	12/31/2005	Â	J	81	A	\$ 5.45	4,555,135	D	Â
Citizens, Inc. Class A Common Stock	Â	Â	Â	Â	Â	Â	376,012	I	Spouse
	Â	Â	Â	Â	Â	Â	1,001,714	I	



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