CITIZENS INC Form 5

January 22, 2014 **FORM 5**

OMB APPROVAL

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

OMB Number: 3235-0362 January 31,

2005

1.0

no longer subject to Section 16. Form 4 or Form 5 obligations may continue.

Check this box if

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Estimated average burden hours per response...

Expires:

may continue. *See* Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

Reported Form 4

30(h) of the Investment Company Act of 1940

Transactions Reported

1. Name and Address of Reporting Person ** GAGE ERROL DEAN	2. Issuer Name and Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer				
	CITIZENS INC [CIA]	(Check all applicable)				
(Last) (First) (Middle)	3. Statement for Issuer's Fiscal Year Ended					
	(Month/Day/Year)	_X_ Director 10% Owner				
	12/31/2013	Officer (give titleOther (specify				
400 EAST ANDERSON LANE		below) below)				
(Street)	4. If Amendment, Date Original	6. Individual or Joint/Group Reporting				
	Filed(Month/Day/Year)	1 1 2				
	Tied(Monar Bay) Tear)	(check applicable line)				

AUSTIN, TXÂ 78752

X 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	6. Ownership Form: Direct (D) or Indirect	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Citizens,				(A) Fiscal Year or (Instr. 3 and 4) Amount (D) Price	(I) (Instr. 4)				
Inc. Class A Common Stock	01/25/2013	Â	L <u>(1)</u>	10.2575	A	\$ 9.71	2,602.5119	D	Â
Citizens, Inc. Class A Common Stock	02/01/2013	Â	L <u>(1)</u>	9.6115	A	\$ 10.37	2,612.1234	D	Â
	03/01/2013	Â	<u>L(1)</u>	10.4994	A	\$ 9.49	2,622.6228	D	Â

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Citizens, Inc. Class A Common Stock									
Citizens, Inc. Class A Common Stock	03/28/2013	Â	L <u>(1)</u>	12.0882	A	\$ 8.24	2,634.711	D	Â
Citizens, Inc. Class A Common Stock	04/26/2013	Â	L <u>(1)</u>	15.2185	A	\$ 6.54	2,649.9295	D	Â
Citizens, Inc. Class A Common Stock	05/31/2013	Â	L <u>(1)</u>	15.8568	A	\$ 6.27	2,665.7863	D	Â
Citizens, Inc. Class A Common Stock	06/28/2013	Â	L <u>(1)</u>	16.2397	A	\$ 6.13	2,682.026	D	Â
Citizens, Inc. Class A Common Stock	08/02/2013	Â	L <u>(1)</u>	13.6614	A	\$ 7.29	2,695.6874	D	Â
Citizens, Inc. Class A Common Stock	08/30/2013	Â	L <u>(1)</u>	13.5893	A	\$ 7.33	2,709.2767	D	Â
Citizens, Inc. Class A Common Stock	09/30/2013	Â	L <u>(1)</u>	11.5985	A	\$ 8.59	2,720.8752	D	Â
Citizens, Inc. Class A Common Stock	11/01/2013	Â	L <u>(1)</u>	11.4752	A	\$ 8.68	2,732.3504	D	Â
	11/29/2013	Â	L <u>(1)</u>	11.3842	A	\$ 8.75	2,743.7346	D	Â

Citizens,

Inc. Class

Common

Stock

Citizens,

Inc. Class

A 12/27/2013 Â $L_{\underline{(1)}}$ 11.3597 A \$8.77 2,755.0943 D Â

Common Stock

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

Persons who respond to the collection of information SEC 2270 contained in this form are not required to respond unless (9-02) the form displays a currently valid OMB control number.

D So

Is Fi

Shares

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)		ate	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)
						Date Exercisable	Expiration Date	Title	Amount or Number of	

(A) (D)

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

GAGE ERROL DEAN 400 EAST ANDERSON LANE Â X Â Â Â AUSTIN, TXÂ 78752

Signatures

/s/Errol Dean Gage 01/22/2014

**Signature of Date
Reporting Person

Reporting Owners 3

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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.