

CITIZENS INC  
 Form 3  
 October 11, 2005

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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

(Print or Type Responses)

1. Name and Address of Reporting Person * Â Galindo, Arias & Lopez (Last) (First) (Middle)  SCOTIA PLAZA, 9TH FLOOR,Â FEDERICO BOYD AVENUE 18 AND 51 STREET (Street)  PANAMA,Â R1Â 5 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 08/09/2005	3. Issuer Name and Ticker or Trading Symbol CITIZENS INC [CIA]	4. Relationship of Reporting Person(s) to Issuer  (Check all applicable) <input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input type="checkbox"/> Officer <input type="checkbox"/> Other (give title below) (specify below)	5. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) <input type="checkbox"/> Form filed by One Reporting Person <input checked="" type="checkbox"/> Form filed by More than One Reporting Person
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**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Class A Common Stock, no par value	17,426,592	I	See Remarks (1)

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

SEC 1473 (7-02)

**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.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Galindo, Arias & Lopez SCOTIA PLAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^ X	^	^
Gala Management Services, Inc. SCOTIA PLAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^ X	^	^
GAMASE Insureds Trust SCOTIA PLAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^ X	^	^
Regal Trust (BVI) Ltd. SCOTIA PLAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^ X	^	^
CICA Policyholders Trust SCOTIA PLAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^ X	^	^
GAMASE Agents Trust SCOTIA PAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^	^	See Remarks
CICA Associates Trust SCOTIA PAZA, 9TH FLOOR FEDERICO BOYD AVENUE 18 AND 51 STREET PANAMA, R1 5	^	^	^	See Remarks

## Signatures

Tomas Herrera 10/06/2005

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, see Instruction 5(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).

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**Remarks:**

(1) These shares may be deemed to be directly owned by the following entities:

A. Gala Management Services, Inc., a wholly-owned subsidiary of Galindo, Arias & Lopez (the "Reporting Person"), trustee for GAMASE Insureds Trust and GAMASE Agents Trust, may be deemed to directly own the shares held in such trusts (which constitute more than 10% of the issuer's outstanding common stock).

B. GAMASE Insureds Trust may be deemed to directly own 10,309,097 shares held in such trust (which constitute more than 10% of the issuer's outstanding common stock).

C. GAMASE Agents Trust may be deemed to directly own 563,747 shares held in such trust.

D. Regal Trust (BVI) Ltd., a wholly-owned subsidiary of the Reporting Person, as trustee for CICA Associates Trust, may be deemed to directly own the combined 6,553,748 shares held in such trusts (which constitute more than 10% of the issuer's outstanding common stock).

E. CICA Policyholders Trust may be deemed to directly own 5,834,804 shares held in such trust (which constitute more than 10% of the issuer's outstanding common stock).

F. CICA Associates Trust may be deemed to directly own 718,944 shares held in such trust.

The reporting person is a member of a Section 13(d) group that may be deemed to own more than 10% of the issuer's common stock. There are seven members of such group. With the exception of the Reporting Person, all other members of the group are joint filers, as permitted under Rule 16(a)-3(j) of the Securities Exchange Act of 1934. Each member of such group disclaims any beneficial ownership or pecuniary interest in any of the shares of the issuer. More than 74,000 beneficiaries of the trusts, respectively, retain all such beneficial ownership and pecuniary interest.

**Exhibit List**

**Exhibit 99A - Joint Filer Information**

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.