

CITIZENS INC  
Form NT 10-K  
March 15, 2005

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

**FORM 12b-25**

**NOTICE OF LATE FILING**

**Form 10-K**

For the Year Ended: December 31, 2004

**PART I REGISTRANT INFORMATION**

Full Name of Registrant: **CITIZENS, INC.**

Former Name if Applicable: N/A

Address of Principal Executive Office (Street and Number):

400 East Anderson Lane  
Austin, Texas 78752

**Part II Rules 12b-25(b) and (c)**

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

- (a) The reasons described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;
  - (b) The subject annual report or semi-annual report/portion thereof will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report/portion thereof will be filed on or before the fifth calendar day following the prescribed due date; and
  - (c) the accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.
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**PART III NARRATIVE**

The Registrant is unable to file its Annual Report on Form 10-K within the prescribed time period because the Company is still completing the preparation of the information to be included throughout the Form 10-K.

**PART IV OTHER INFORMATION**

(1) Name and telephone number of person to contact in regard to this notification:

Mark A. Oliver, President  
Citizens, Inc.  
Phone: (512) 837-7100

(2) Have all other period reports required under section 13 or 15(d) of the Securities Exchange Act of 1934 or section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If the answer is no, identify report(s).

Yes  No

(3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof?

Yes  No

The Registrant expects the net income will increase significantly over the prior year's income and earnings per share (basic and diluted) will increase significantly as well. The Registrant expects that these increases will be in the range of twice as much as the results for 2003.

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**CITIZENS, INC.**

(Name of Registrant as Specified in Charter)

Has caused this notification to be signed on its behalf by the undersigned duly authorized.

Date: March 15, 2005

By: /s/ Mark A. Oliver  
Mark A. Oliver, President