CITIZENS INC Form 4 October 01, 2008

FORM 4

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

OMB APPROVAL OMB

Number:

3235-0287

Expires:

5. Relationship of Reporting Person(s) to

Issuer

January 31, 2005

0.5

response...

Estimated average burden hours per

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

may continue.

Check this box

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 See Instruction

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

30(h) of the Investment Company Act of 1940

2. Issuer Name and Ticker or Trading

CITIZENS INC [CIA]

Symbol

1(b).

(Print or Type Responses)

Riley Randall H.

1. Name and Address of Reporting Person *

			CITIZENS INC [CIA]			(Check all applicable)				
(Last) 400 E. AND	(First) (N		3. Date of (Month/Date 08/20/20					Director 10% Owner Nother (give title Other (specify below) VP, Investor Relations		
		4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person			
AUSTIN, T	X 78752							Form filed by Person	More than One R	eporting
(City)	City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially C							lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year)		n Date, if	3. Transactic Code (Instr. 8)	4. Securi onAcquired Disposed (Instr. 3,	d (A) of d of (D 4 and (A) or))	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (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)	08/20/2008			S	2,500	D	\$ 7	70,623	I	Trustee for Children
Citizens, Inc. Class A Common Stock								15,591	I	Trustee for Spouse
Citizens, Inc. Class A Common Stock								80,810	I	Joint Tenant with Spouse

Citizens. Inc. Class A Common Stock

15,591 D

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

Persons who respond to the collection of **SEC 1474** information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

	1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Title and	8. Price of	9. Nu
	Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onNumber	Expiration D	ate	Amount of	Derivative	Deriv
	Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underlying	Security	Secui
	(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securities	(Instr. 5)	Bene
		Derivative				Securities			(Instr. 3 and 4)		Owne
		Security				Acquired					Follo
						(A) or					Repo
						Disposed				Trans	
						of (D)					(Instr
						(Instr. 3,					
						4, and 5)					
									A mannt		
									Amount		
							Date	Expiration	or Title Number		
							Exercisable Date	Date			
					C-J- V	(A) (D)			of		
					Code V	(A) (D)			Shares		

Reporting Owners

Relationships Reporting Owner Name / Address

> Director 10% Owner Officer Other

Riley Randall H.

400 E. ANDERSON LANE VP, Investor Relations

AUSTIN, TX 78752

Signatures

/s/Randall H. 10/01/2008 Riley

**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) This transaction was an open market sale.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Reporting Owners 2

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