

| 1. Title of Security (Instr. 3) | 2. Trans- action Date (Month/ Day/ Year) | 2A. Deemed Execu- tion Date, if any (Month/ Day/ Year) | 3. Trans- action 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. Owner- ship Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Owner- ship (Instr. 4) |
|--------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------------------------------------|------------------|--------|-----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------------------|
| | | | | Amount | (A) or (D) | Price | | | |
| Citizens, Inc. Class A Common Stock (1) | 01/05/2009 | | L | 103.8747 | A | \$9.60 | 8567.7327 | D | |
| Citizens, Inc. Class A Common Stock (1) | 01/05/2009 | | L | 141.1214 | A | \$7.06 | 8708.8541 | D | |
| Citizens, Inc. Class A Common Stock (1) | 01/30/2009 | | L | 121.128 | A | \$8.23 | 8829.9821 | D | |
| Citizens, Inc. Class A Common Stock (1) | 03/02/2009 | | L | 143.1096 | A | \$6.96 | 8973.0917 | D | |
| Citizens, Inc. Class A Common Stock (1) | 03/27/2009 | | L | 136.2939 | A | \$7.31 | 9109.3856 | D | |
| Citizens, Inc. Class A Common Stock (1) | 05/29/2009 | | L | 148.9248 | A | \$6.68 | 9258.3104 | D | |
| Citizens, Inc. Class A Common Stock (1) | 07/02/2009 | | L | 166.3287 | A | \$5.98 | 9424.6391 | D | |
| Citizens, Inc. Class A Common Stock (1) | 07/31/2009 | | L | 139.8933 | A | \$7.12 | 9564.5324 | D | |
| Citizens, Inc. Class A Common Stock (1) | 08/28/2009 | | L | 146.318 | A | \$6.80 | 9710.8504 | D | |
| Citizens, Inc. Class A Common Stock (1) | 10/02/2009 | | L | 158.0789 | A | \$6.30 | 9868.9293 | D | |
| Citizens, Inc. Class A Common Stock (1) | 11/02/2009 | | L | 167.9579 | A | \$5.92 | 10036.8872 | D | |
| Citizens, Inc. Class A Common Stock (1) | 12/04/2009 | | L | 158.5721 | A | \$6.28 | 10195.4593 | D | |

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

* If the form is filed by more than one reporting person, *see* Instructions 4(b)(v).

Persons who respond to the collection of the information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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FORM 5 (continued)

Table II -- Derivative Securities 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) | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned at End of Issuer's Year (Instr. 4) | 10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|--------------------------------------------|--------------------------------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|----------------------------------------------------------------------------------------|-----|----------------------------------------------------------|-----------------|---------------------------------------------------------------|----------------------------|--------------------------------------------|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|--------------------------------------------------------|
| | | | | | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | | | |
| | | | | | | | | | | | | | | |

Explanation of Responses: See attached footnote page.

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.
see 18 U.S.C. 1001 and 15 U.S.C. 78ff(a)

/s/Grant G. Teaff

01/20/2010

** Signature of Reporting Person

Date

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 control number.

FOOTNOTES

These shares were purchased through the Citizens Stock Investment Plan as part of regular monthly payroll deduction.