

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	10.3877	A	\$9.60	1968.0891	D	
Citizens, Inc. Class A Common Stock (1)	01/30/2009		L	12.1132	A	\$8.23	1980.2023	D	
Citizens, Inc. Class A Common Stock (1)	03/02/2009		L	14.3108	A	\$6.96	1994.5131	D	
Citizens, Inc. Class A Common Stock (1)	03/27/2009		L	13.6293	A	\$7.31	2008.1424	D	
Citizens, Inc. Class A Common Stock (1)	05/01/2009		L	14.1126	A	\$7.06	2022.255	D	
Citizens, Inc. Class A Common Stock (1)	05/29/2009		L	14.892	A	\$6.68	2037.147	D	
Citizens, Inc. Class A Common Stock (1)	07/02/2009		L	16.6327	A	\$5.98	2053.7797	D	
Citizens, Inc. Class A Common Stock (1)	07/31/2009		L	13.9893	A	\$7.12	2067.769	D	
Citizens, Inc. Class A Common Stock (1)	08/28/2009		L	14.6316	A	\$6.80	2082.4006	D	
Citizens, Inc. Class A Common Stock (1)	10/02/2009		L	15.8085	A	\$6.30	2098.2091	D	
Citizens, Inc. Class A Common Stock (1)	11/02/2009		L	16.7965	A	\$5.92	2115.0056	D	
Citizens, Inc. Class A Common Stock (1)	12/04/2009		A	15.8566	A	\$6.28	2130.8622	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.

SEC 2270 (9-02)

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/Errol D. Gage

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.