

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)	05/04/2005		L	46	A	\$5.45	4268833	D	
Citizens, Inc. Class A Common Stock (1)	06/06/2005		L	43	A	\$5.73	4268876	D	
Citizens, Inc. Class A Common Stock (1)	07/13/2005		L	37	A	\$6.65	4268913	D	
Citizens, Inc. Class A Common Stock (1)	08/10/2005		L	35	A	\$7.12	4268948	D	
Citizens, Inc. Class A Common Stock (1)	09/06/2005		L	34	A	\$7.20	4268982	D	
Citizens, Inc. Class A Common Stock (1)	10/13/2005		L	43	A	\$5.74	4269025	D	
Citizens, Inc. Class A Common Stock (1)	11/08/2005		L	41	A	\$6.07	4259066	D	
Citizens, Inc. Class A Common Stock (1)	12/12/2005		L	42	A	\$6.00	4257134	D	
Citizens, Inc. Class A Common Stock (2)	12/31/2005		J	297920	A	\$5.45	4555054	D	
Citizens, Inc. Class A Common Stock (2)	12/31/2005		J	81	A	\$5.45	4555135	D	
Citizens, Inc. Class A Common Stock							376012	I	Spouse
Citizens, Inc. Class B Common Stock							1001714	I	Family Trust

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/Harold E. Riley

02/02/2006

** 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

1
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These shares were purchased through the Employee Stock Purchase Plan as part of regular monthly payroll deduction.
Stock Dividend paid 12/31/2005