

Pollio Jonathan Meyer  
 Form 5  
 January 12, 2011

**FORM 5**

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

OMB APPROVAL

OMB Number: 3235-0362  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 1.0

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

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 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
 Pollio Jonathan Meyer  
 (Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol  
 CITIZENS INC [CIA]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

400 EAST ANDERSON LANE  
 (Street)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
 12/31/2010

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Vice President, Chief Actuary

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting (check applicable line)

AUSTIN, TX 78714-9151

Form Filed by One Reporting Person  
 \_\_\_\_ Form Filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	(A) or (D)	5. Amount or Price	6. Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	7. Nature of Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	8. Nature of Ownership Indirect Beneficial Ownership (Instr. 4)
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	01/04/2010	^	L	42.6417	A	\$ 6.58	926.4606	D	^
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	01/29/2010	^	L	43.5608	A	\$ 6.44	970.0214	D	^

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Citizens, Inc. Class A Common Stock <sup>(1)</sup>	02/26/2010	Â	L	50.9533	A	\$ 6.76	1,020.9747	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	04/01/2010	Â	L	49.0108	A	\$ 7.03	1,069.9855	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	05/07/2010	Â	L	50.7358	A	\$ 6.79	1,120.7213	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	05/28/2010	Â	L	50.95	A	\$ 6.76	1,171.6713	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	07/06/2010	Â	L	50.5358	A	\$ 6.82	1,222.2071	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	07/30/2010	Â	L	50.2069	A	\$ 6.86	1,272.414	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	09/03/2010	Â	L	81.3729	A	\$ 6.85	1,353.7869	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	10/01/2010	Â	L	79.9451	A	\$ 6.97	1,433.732	D	Â
Citizens, Inc. Class A Common Stock <sup>(1)</sup>	10/29/2010	Â	L	80.9308	A	\$ 6.89	1,514.6628	D	Â
	12/03/2010	Â	L	78.0302	A		1,592.693	D	Â

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Citizens, Inc. Class A Common Stock <sup>(1)</sup> \$ 7.15

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

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SEC 2270 (9-02)

**Table II - Derivative Securities Acquired, Disposed of, or 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. of D Se B O E Is Fi (I
					(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Pollio Jonathan Meyer 400 EAST ANDERSON LANE AUSTIN, TX 78714-9151	Â	Â	Â Vice President, Chief Actuary	Â

## Signatures

/s/Jonathan M. Pollio 01/12/2011  
 \*\*Signature of Reporting Person Date

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

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