

Pollio Jonathan Meyer
Form 5
January 22, 2013

FORM 5

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

OMB APPROVAL

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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 *			2. Issuer Name and Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer
Pollio Jonathan Meyer			CITIZENS INC [CIA]	(Check all applicable)
(Last)	(First)	(Middle)	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)	<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner
400 EAST ANDERSON LANE			12/31/2012	<input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below)
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)	Vice President, Chief Actuary
AUSTIN, TX 78714-9151				6. Individual or Joint/Group Reporting (check applicable line)
(City)	(State)	(Zip)		<input checked="" type="checkbox"/> Form Filed by One Reporting Person <input type="checkbox"/> 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)
Citizens, Inc. Class A Common Stock	01/05/2012	^	L ⁽¹⁾	2,015	A	\$ 9.89	2,537.1858	D
Citizens, Inc. Class A Common Stock	02/03/2012	^	L ⁽¹⁾	1,771	A	\$ 11.26	2,538.9568	D

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Citizens, Inc. Class A Common Stock	03/02/2012	Â	<u>L⁽¹⁾</u>	1.9443	A	\$ 10.25	2,540.9011	D	Â
Citizens, Inc. Class A Common Stock	04/04/2012	Â	<u>L⁽¹⁾</u>	2.1192	A	\$ 9.41	2,543.0203	D	Â
Citizens, Inc. Class A Common Stock	04/27/2012	Â	<u>L⁽¹⁾</u>	2.0651	A	\$ 9.65	2,545.0854	D	Â
Citizens, Inc. Class A Common Stock	06/01/2012	Â	<u>L⁽¹⁾</u>	2.4319	A	\$ 8.19	2,547.5173	D	Â
Citizens, Inc. Class A Common Stock	06/29/2012	Â	<u>L⁽¹⁾</u>	2.0678	A	\$ 9.64	2,549.5851	D	Â
Citizens, Inc. Class A Common Stock	07/27/2012	Â	<u>L⁽¹⁾</u>	2.6722	A	\$ 10.44	2,552.2573	D	Â
Citizens, Inc. Class A Common Stock	09/04/2012	Â	<u>L⁽¹⁾</u>	3.5222	A	\$ 10.19	2,555.7795	D	Â
Citizens, Inc. Class A Common Stock	09/28/2012	Â	<u>L⁽¹⁾</u>	3.355	A	\$ 10.7	2,559.1345	D	Â
Citizens, Inc. Class A Common Stock	11/02/2012	Â	<u>L⁽¹⁾</u>	3.581	A	\$ 10.02	2,562.7155	D	Â
	11/30/2012	Â	<u>L⁽¹⁾</u>	3.4995	A		2,566.215	D	Â

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Citizens, Inc. Class A Common Stock \$ 10.25

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

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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
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Reporting Owners

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

Signatures

/s/Jonathan M. Pollio 01/22/2013
 **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.

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