

Osbourn Kay E
 Form 5
 January 16, 2019

FORM 5

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

OMB APPROVAL

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 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 *
 Osbourn Kay E

(Last) (First) (Middle)

2900 ESPERANZA CROSSING,
 2ND FL

(Street)

AUSTIN, TX 78758

(City) (State) (Zip)

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

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
 12/31/2018

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

___ Director ___ 10% Owner
 Officer (give title below) ___ Other (specify below)
 Chief Financial Officer

6. Individual or Joint/Group Reporting

(check applicable line)

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)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Citizens, Inc. Class A Common Stock	01/03/2018	^	L ⁽¹⁾	26.2052 A	\$ 7.6 1,377.4947	D	^
Citizens, Inc. Class A Common Stock	02/02/2018	^	L ⁽¹⁾	26.3992 A	\$ 7.55 1,403.8939	D	^

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Citizens, Inc. Class A Common Stock	03/05/2018	Â	<u>L⁽¹⁾</u>	25.4971	A	\$ 7.81	1,429.391	D	Â
Citizens, Inc. Class A Common Stock	03/29/2018	Â	<u>L⁽¹⁾</u>	27.2919	A	\$ 7.3	1,456.6829	D	Â
Citizens, Inc. Class A Common Stock	04/27/2018	Â	<u>L⁽¹⁾</u>	25.8621	A	\$ 7.7	1,482.545	D	Â
Citizens, Inc. Class A Common Stock	06/01/2018	Â	<u>L⁽¹⁾</u>	25.4918	A	\$ 7.82	1,508.0368	D	Â
Citizens, Inc. Class A Common Stock	06/29/2018	Â	<u>L⁽¹⁾</u>	25.3363	A	\$ 7.86	1,533.3731	D	Â
Citizens, Inc. Class A Common Stock	08/06/2018	Â	<u>L⁽¹⁾</u>	26.1422	A	\$ 7.62	1,559.5153	D	Â
Citizens, Inc. Class A Common Stock	09/04/2018	Â	<u>L⁽¹⁾</u>	23.698	A	\$ 8.41	1,583.2133	D	Â
Citizens, Inc. Class A Common Stock	10/01/2018	Â	<u>L⁽¹⁾</u>	23.9711	A	\$ 8.31	1,607.1844	D	Â
Citizens, Inc. Class A Common Stock	11/05/2018	Â	<u>L⁽¹⁾</u>	25.0886	A	\$ 7.94	1,632.273	D	Â
	11/30/2018	Â	<u>L⁽¹⁾</u>	25.612	A		1,657.885	D	Â

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Citizens, Inc. Class A Common Stock \$ 7.78

Citizens, Inc. Class A Common Stock 12/28/2018 \hat{A} L⁽¹⁾ 26.3747 A \$ 7.55 1,684.2597 D \hat{A}

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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Date Exercisable	Expiration Date	Title	Amount or Number of Shares
(A) (D)			

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Osbourn Kay E 2900 ESPERANZA CROSSING, 2ND FL AUSTIN, TX 78758	\hat{A}	\hat{A}	\hat{A} Chief Financial Officer	\hat{A}

Signatures

/s/Kay E. Osbourn 01/16/2019

**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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