

CITIZENS INC
 Form 5
 February 13, 2008

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 *
 Kopetic Thomas Frank
 (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)
 12/31/2007

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 VP, CFO & Treasurer

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

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

AUSTIN, TX 78714-9151
 (City) (State) (Zip)

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 Ownership (Instr. 4)
				Amount (A) or (D) Price			
Citizens, Inc. Class A Common Stock ⁽¹⁾	01/03/2007	^	L	44.3924 A \$ 6.76	160.3568	D	^
Citizens, Inc. Class A Common Stock ⁽¹⁾	02/09/2007	^	L	42.0593 A \$ 7.1	202.4161	D	^

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Citizens, Inc. Class A Common Stock ⁽¹⁾	03/09/2007	Â	L	40.9317	A	\$ 7.3	243.3478	D	Â
Citizens, Inc. Class A Common Stock ⁽¹⁾	04/09/2007	Â	L	39.7681	A	\$ 7.51	283.1159	D	Â
Citizens, Inc. Class A Common Stock ⁽¹⁾	05/25/2007	Â	L	37.7835	A	\$ 7.91	320.8994	D	Â
Citizens, Inc. Class A Common Stock ⁽¹⁾	06/08/2007	Â	L	41.8045	A	\$ 7.15	362.7039	D	Â
Citizens, Inc. Class A Common Stock ⁽¹⁾	07/06/2007	Â	L	42.5696	A	\$ 7.02	405.2735	D	Â
Citizens, Inc. Class A Common Stock ⁽¹⁾	08/03/2007	Â	A	50.1686	A	\$ 5.95	455.4421	D	Â
Citizens, Inc. Class A Common Stock ⁽¹⁾	09/07/2007	Â	L	39.2452	A	\$ 7.61	494.6873	D	Â
Citizens, Inc. Class A Common Stock ⁽¹⁾	09/28/2007	Â	L	36.4145	A	\$ 8.21	531.1018	D	Â
Citizens, Inc. Class A Common Stock ⁽¹⁾	11/02/2007	Â	L	37.1719	A	\$ 8.04	568.2737	D	Â
	11/30/2007	Â	L	46.1691	A		614.4428	D	Â

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.