

CITIZENS INC  
Form 8-K  
March 12, 2010

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 8-K  
CURRENT REPORT**

**Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): March 10, 2010**

**CITIZENS, INC.**

(Exact name of registrant as specified in its charter)

**COLORADO**

**0-16509**

**84-0755371**

(State or other jurisdiction  
of incorporation)

(Commission File Number)

(IRS Employer Identification No.)

**400 East Anderson Lane  
Austin, Texas**

**78752**

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: **(512) 837-7100**

**Not Applicable**

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**SECTION 2 FINANCIAL INFORMATION**

**Item 2.02 Results of Operations and Financial Condition.**

On March 10, 2010, Citizens, Inc. ( Citizens ) issued a news release (the Release ) reporting, among other things, results for the year ended December 31, 2009. A copy of the Release is included as Exhibit 99.8 to this Current Report on Form 8-K and incorporated herein by reference. Citizens also announced that it would hold a conference call to discuss its financial results at 10:00 a.m. Central Standard Time on Thursday March 11, 2010.

The information in this report is being furnished, not filed, for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, and pursuant to Item 2.02 of Form 8-K will not be incorporated by reference into any filing under the Securities Act of 1933, as amended, unless specifically identified therein as being incorporated therein by reference.

**SECTION 9 FINANCIAL STATEMENTS AND EXHIBITS**

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits:

99.8 News Release issued by Citizens, Inc. on March 10, 2010.

**SIGNATURE**

Pursuant to the requirement of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CITIZENS, INC

By: /s/ Rick D. Riley  
Rick D. Riley, Vice Chairman and  
President

Date: March 10, 2010

**EXHIBIT INDEX**

**Exhibit No. Description**

99.8 News Release issued by Citizens, Inc. on March 10, 2010.