FORM 4

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

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response...	0.5

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 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 (Check all applicable)
Jorgensen David S (Last) (First) (Middle)	Citizens, Inc. [CIA]	____ Director ____ 10% Owner _X_ Officer (give title below) ____ Other (specify below)
400 East Anderson Lane (Street)	3. Date of Earliest Transaction (Month/Day/Year) 01/07/2016	VP, CFO & Treasurer
Austin TX 78752 (City) (State) (Zip)	4. If Amendment, Date Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) _X_ 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 Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Citizens, Inc. Class A Common Stock	01/07/2016		L	V (1)	144.9485	A	$6.87	198.054	D	
Citizens, Inc. Class A Common Stock	02/03/2016		L	V (1)	155.1265	A	$6.42	353.1805	D	
Citizens, Inc. Class A Common Stock	03/02/2016		L	V (1)	134.4554	A	$7.41	487.6359	D	
Citizens, Inc. Class A Common Stock	04/06/2016		L	V (1)	133.1115	A	$7.48	620.7474	D	
Citizens, Inc. Class A Common Stock	05/04/2016		L	V (1)	121.7545	A	$7.48	742.5019	D	

Citizens, Inc. Class A Common Stock	06/02/2016		L	V (1)	123.2533	A	$8.08	865.7552	D	
Citizens, Inc. Class A Common Stock	07/07/2016		L	V (1)	132.3194	A	$7.53	998.0746	D	
Citizens, Inc. Class A Common Stock	08/03/2016		L	V (1)	114.1199	A	$8.73	1,112.1945	D	
Citizens, Inc. Class A Common Stock	09/08/2016		L	V (1)	100.291	A	$9.94	1,212.4855	D	
Citizens, Inc. Class A Common Stock	10/05/2016		L	V (1)	107.7873	A	$9.25	1,320.2728	D	
Citizens, Inc. Class A Common Stock	11/02/2016		L	(1)	125.7874	A	$7.92	1,446.0602	D	

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. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				

Explanation of Responses:

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

/s/David S. Jorgensen — **Signature of Reporting Person

11/04/2016 — Date

* 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).
Note: File three copies of this Form, one of which must be manually signed. If space 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.