

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

OMB APPROVAL	
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**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 Kolander Geoffrey M.			2. Issuer Name and Ticker or Trading Symbol Citizens, Inc. [CIA]		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) CEO	
(Last) 14231 Tandem Blvd., 2nd Fl	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 08/05/2020			
(Street) Austin TX 78728			4. If Amendment, Date Original Filed (Month/Day/Year)		6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person	
(City)	(State)	(Zip)				

**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	08/05/2020		M		52,892	A	(1)	200,906	D	
Citizens, Inc. Class A Common Stock	08/05/2020		F		20,814	D	\$5.88	180,092	D	
Citizens, Inc. Class A Common Stock	08/05/2020		M		216,216	A	(1)	396,308	D	
Citizens, Inc. Class A Common Stock	08/05/2020		F		85,082	D	\$5.88	311,226	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)				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				
Restricted Stock Units	(1)	08/05/2020		M			52,892	(2)	(2)	Class A Common Stock	52,892	\$ 0	0	D	
Restricted Stock Units	(1)	08/05/2020		M			216,216	(2)	(2)	Class A Common Stock	216,216	\$ 0	0	D	

**Explanation of Responses:**

- (1) Restricted stock units convert into Citizens, Inc. Class A common stock on a one-for-one basis.
- (2) Vesting was accelerated in connection with the reporting person's departure on August 5, 2020 pursuant to the terms of the Employment Agreement with the Company dated January 2020.

/s/ Jane E. Magnuson, Attorney-in-Fact

\*\*Signature of Reporting Person

08/07/2020

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.

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