

CITIZENS INC  
Form 8-K  
May 13, 2004

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**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): May 10, 2004

**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)*

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

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Item 7. Financial Statements and Exhibits

Item 12. Results of Operations and Financial Condition

Signature

Exhibit Index

EX - 99.1 Press Release

Press Release

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ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

Filed herewith is the following:

<b>Exhibit No.</b>	<b>Description</b>
99.1	Press Release dated May 10, 2004

ITEM 12: RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On May 10, 2004, Citizens, Inc. issued a press release announcing first quarter 2004 financial results. A copy of the press release as well as supplemental information is furnished with this report as Exhibit 99.1, and is incorporated herein by reference.

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 12 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.

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**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/ Mark A. Oliver  
Mark A. Oliver, President

Date: May 13, 2004

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EXHIBIT INDEX

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