

CITIZENS INC  
Form 8-K  
November 19, 2003

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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): November 13, 2003

**CITIZENS, INC.**

(Exact name of registrant as specified in its charter)

COLORADO

0-16509

84-0755371

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*(State or other jurisdiction  
of incorporation)*

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*(Commission  
File Number)*

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*(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

Filed herewith is the following:

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release dated November 13, 2003

ITEM 12: RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On November 13, 2003, Citizens, Inc. issued a press release announcing third quarter 2003 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: November 18, 2003

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EXHIBIT INDEX

<b><u>Exhibit No.</u></b>	<b><u>Description</u></b>
99.1	Press Release dated November 13, 2003