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): October 17, 2011

CITIZENS, INC.

(Exact name of registrant as specified in its charter)

COLORADO

(State or other jurisdiction of incorporation)

0-16509

(Commission File Number)

84-0755371

(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)

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:

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

TABLE OF CONTENTS

Item 8.01 Other Events	1
Item 9.01 Financial Statements and Exhibits	1
Signature	2
Exhibit Index	3
Ex – 99.8 News Release issued by Citizens, Inc. on October 17, 2011	4

SECTION 8 - OTHER EVENTS

Item 8.01 Other Events

On October 17, 2011, Citizens, Inc. ("Citizens") issued a news release (the "Release") reporting that it will release third quarter results on Thursday, November 3, 2011. Citizens also announced that it would hold a conference call to discuss its third quarter operating results at 10 a.m. Central Standard Time on Friday, November 4, 2011. A copy of the Release is included as Exhibit 99.8 to this Current Report on Form 8-K and 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 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.

Item 9.01

Financial Statements and Exhibits

- (d) Exhibits:
- 99.8 News Release issued by Citizens, Inc. on October 17, 2011.

1

SIGNATURE

Pursuant to the requirements 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: October 19, 2011

2

EXHIBIT INDEX

Exhibit

No. Description

99.8 News Release issued by Citizens, Inc. on October 17, 2011

3