Kolander Geoffrey Martin Form 4 February 20, 2019

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

30(h) of the Investment Company Act of 1940

2. Issuer Name and Ticker or Trading

OMB APPROVAL OMB

3235-0287 Number: January 31, Expires:

2005 Estimated average

burden hours per response... 0.5

5. Relationship of Reporting Person(s) to

Check this box if no longer subject to Section 16.

SECURITIES Form 4 or Form 5 Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

may continue. See Instruction

1(b).

Stock

(Print or Type Responses)

1. Name and Address of Reporting Person *

Kolander Geoffrey Martin (Last) (First) (Middle) 2900 ESPERANZA CROSSING, 2ND FL				Symbol CITIZENS INC [CIA] 3. Date of Earliest Transaction (Month/Day/Year) 02/15/2019					(Check all applicable) Director 10% Owner X Officer (give title Other (specify below) CEO				
AUSTIN, TX 78758									Form filed by More than One Reporting Person				
(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficia										ly Owned			
	1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution any		3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8)		of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)				
	Citizens, Inc. Class A Common	02/15/2019			Code V	Amount 34,075	or (D)	Price (1)	(Instr. 3 and 4) 135,030	D			
	Stock Citizens, Inc. Class A Common	02/15/2019			F	13,409	D	\$ 6.94	121,621	D			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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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. Transacti Code (Instr. 8)	5. Number of ctionDerivative Securities 8) 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 I S (
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Restricted Stock Units	<u>(1)</u>	02/15/2019		M		34,075	(2)	<u>(2)</u>	Class A Common Stock	34,075	
Restricted Stock Units	(1)						(3)	(3)	Class A Common Stock	105,783	

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Kolander Geoffrey Martin 2900 ESPERANZA CROSSING, 2ND FL AUSTIN, TX 78758

CEO

Signatures

/s/Geoffrey M. 02/20/2019 Kolander

**Signature of Reporting Date

Explanation of Responses:

- * 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).
- (1) Restricted stock units convert into Citizens, Inc. Class A common stock on a one-for-one basis.
- (2) On February 15, 2018, the reporting person was granted an award of restricted stock units, vesting in two equal annual installments on the first anniversary of the date of the grant (February 15, 2019) and the second anniversary of the date of the grant (February 15, 2020).
- (3) On January 31, 2019, the reporting person was granted an award of restricted stock units, vesting in two equal annual installments on the first anniversary of the date of the grant (January 31, 2020) and the second anniversary of the date of the grant (January 31, 2021).

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.

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