

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 14, 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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EXHIBIT INDEX

EX-99.1 Press Release

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ITEM 5: OTHER EVENTS

On November 14, 2003, Citizens, Inc. issued a press release announcing the declaration of a 7% stock dividend payable December 31, 2003, to holders of record as of December 1, 2003. A copy of the press release is furnished with this report as Exhibit 99.1, and is incorporated herein by reference.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

Filed herewith is the following:

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release dated November 14, 2003

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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 14, 2003