

CITIZENS INC  
Form 8-K  
June 06, 2005

**Table of Contents**

**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): June 2, 2005

**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*

Not Applicable

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(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:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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**TABLE OF CONTENTS**

Section 5 Corporate Governance and Management

Item 5.02 Departure of Principal Officers; Election of Directors; Appointment of Principal Officers

Section 9 Financial Statements and Exhibits

Signature

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**Table of Contents**

SECTION 5 CORPORATE GOVERNANCE AND MANAGEMENT

ITEM 5.02 DEPARTURE OF DIRECTORS OF PRINCIPAL OFFICERS; ELECTION OF DIRECTORS;  
APPOINTMENT OF PRINCIPAL OFFICERS.

On June 2, 2005, Citizens, Inc. ( Citizens ) appointed Lawrence D. Welch, Jr., age 38, as Executive Vice President and Chief Operating Officer. Mr. Welch has worked full time for Citizens since May 2003, having served as Vice President of Policyowner Service until his recent appointment. From December 2000 through April 2003, he was Director and Vice President of Operations for Captial Synergies, Inc., an insurance brokerage agency. From December 1999 through November 2000, he was a Senior Business Analyst with CNA Life Insurance Company.

Citizens does not have an employment or similar agreement with Mr. Welch. Mr. Welch succeeded Ray A. Riley, who was appointed Executive Vice President and Chief Marketing Officer on June 2, 2005.

SECTION 9 FINANCIAL STATEMENTS AND EXHIBITS

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

- (a) Financial Statements of businesses acquired:

Not applicable.

- (b) Pro Forma financial information:

Not applicable.

- (c) Exhibits:

None.

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**Table of Contents**

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

Date: June 6, 2005