Via Facsimile and U.S. Mail Mail Stop 6010

October 6, 2006

Mr. Mark A. Oliver President and Chief Executive Officer Citizens, Inc. 400 East Anderson Lane Austin, Texas 78752

Re: Citizens, Inc.

Form 10-K for Fiscal Year Ended December 31, 2005 Filed on March 16, 2006

File No. 000-16509

Dear Mr. Oliver:

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

Joe Roesler Accounting Branch Chief