Via Facsimile and U.S. Mail Mail Stop 6010

July 28, 2008

Mr. Thomas F. Kopetic Vice President, Chief Financial Officer and Treasurer Citizens, Inc. 400 East Anderson Lane Austin, Texas 78752

Re: Citizens, Inc. Form 10-K for the Fiscal Year Ended December 31, 2006 Filed on March 30, 2007 and as amended on May 25, 2007 File No. 0-16509

Dear Mr. Kopetic:

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

Sincerely,

Joel Parker Accounting Branch Chief