



DIVISION OF  
CORPORATION FINANCE

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

November 16, 2021

Jeffrey P. Conklin  
Chief Financial Officer  
Citizens, Inc.  
11815 Alterra Parkway, Floor 15  
Austin, TX 78758

**Re: Citizens, Inc.**  
**Registration Statement on Form S-3**  
**Filed November 10, 2021**  
**File No. 333-260955**

Dear Mr. Conklin:

This is to advise you that we have not reviewed and will not review your registration statement.

Please refer to Rules 460 and 461 regarding requests for acceleration. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Please contact Julia Griffith at 202-551-3267 with any questions.

Sincerely,

Division of Corporation Finance  
Office of Finance