

CITIZENS INC  
Form FWP  
November 29, 2007

Issuer Free Writing Prospectus  
Filed Pursuant to Rule 433  
Registration Statement No. 333-143518

**FINAL PRICING TERMS**  
**November 29, 2007**

Issuer: Citizens, Inc. (NYSE:  
CIA)

Securities Offered: Class A common stock

Maximum Number of Shares: 2,682,857

Price Per Share: \$7.00 per share

**The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC website at [www.sec.gov](http://www.sec.gov). Alternatively the issuer and Oppenheimer & Co. Inc. will arrange to send you the prospectus if you request it by calling (212) 668-8020.**