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Kolander Ge	offrey Martin									
Form 4										
February 20,										
FORM	$ 4 _{\text{UNITE}}$		SECUD	ITIES A	ND EVC		JCE C	OMMISSION		PPROVAL
	UNITE	DSIAIE		hington,			NGE U	UNINI1551UN	OMB Number:	3235-0287
Check thi if no long	or			and NI		~			Expires:	January 31 2005
subject to STATEMENT OF CHANG Section 16. Form 4 or				GES IN BENEFICIAL OWN SECURITIES				NERSHIP OF	Estimated average burden hours per response (
Form 5 obligatior may conti <i>See</i> Instru 1(b).	inue. Section	17(a) of the		ility Hold	ing Com	pany	Act of	e Act of 1934, 71935 or Section 0	n	
(Print or Type R	Responses)									
	ddress of Reporti eoffrey Martin		Symbol	Name and NS INC [Frading	g	5. Relationship of Issuer		
(Last)	(First)	(Middle)	3. Date of	Earliest Tra	ansaction			(Chec.	k all applicable	;)
2900 ESPERANZA CROSSING, 02/15/20 2ND FL			•				Director 10% Owner X Officer (give title Other (specify below) below) CEO			
			ndment, Date Original th/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting 			
AUSTIN, T	X 78758							Person	fore than One Re	porting
(City)	(State)	(Zip)	Table	e I - Non-D	erivative S	ecuri	ties Acq	uired, Disposed of	, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction I (Month/Day/Ye	ear) Executio any	med on Date, if Day/Year)	Code (Instr. 8)	4. Securiti n(A) or Dis (Instr. 3, 4	sposed 4 and 5 (A) or	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	
Citizens, Inc. Class A Common Stock	02/15/2019			Code V M	Amount 34,075	(D) A	Price (<u>1</u>)	135,030	D	
Citizens, Inc. Class A Common Stock	02/15/2019			F	13,409	D	\$ 6.94	121,621	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)

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required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transacti Code (Instr. 8)	TransactiorDerivative Code Securities		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8 I S (1
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Restricted Stock Units	<u>(1)</u>	02/15/2019		М	2	34,075	(2)	(2)	Class A Common Stock	34,075	
Restricted Stock Units	<u>(1)</u>						<u>(3)</u>	(3)	Class A Common Stock	105,783	

Reporting Owners

Reporting Owner Name / Address	Relationships					
reporting o mer runter runters	Director	10% Owner	Officer	Other		
Kolander Geoffrey Martin 2900 ESPERANZA CROSSING, 2ND FL AUSTIN, TX 78758			CEO			
Signaturos						

Signatures

/s/Geoffrey M. Kolander	02/20/2019				
<u>**</u> Signature of Reporting	Date				

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Restricted stock units convert into Citizens, Inc. Class A common stock on a one-for-one basis.
- (2) On February 15, 2018, the reporting person was granted an award of restricted stock units, vesting in two equal annual installments on the first anniversary of the date of the grant (February 15, 2019) and the second anniversary of the date of the grant (February 15, 2020).
- (3) On January 31, 2019, the reporting person was granted an award of restricted stock units, vesting in two equal annual installments on the first anniversary of the date of the grant (January 31, 2020) and the second anniversary of the date of the grant (January 31, 2021).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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