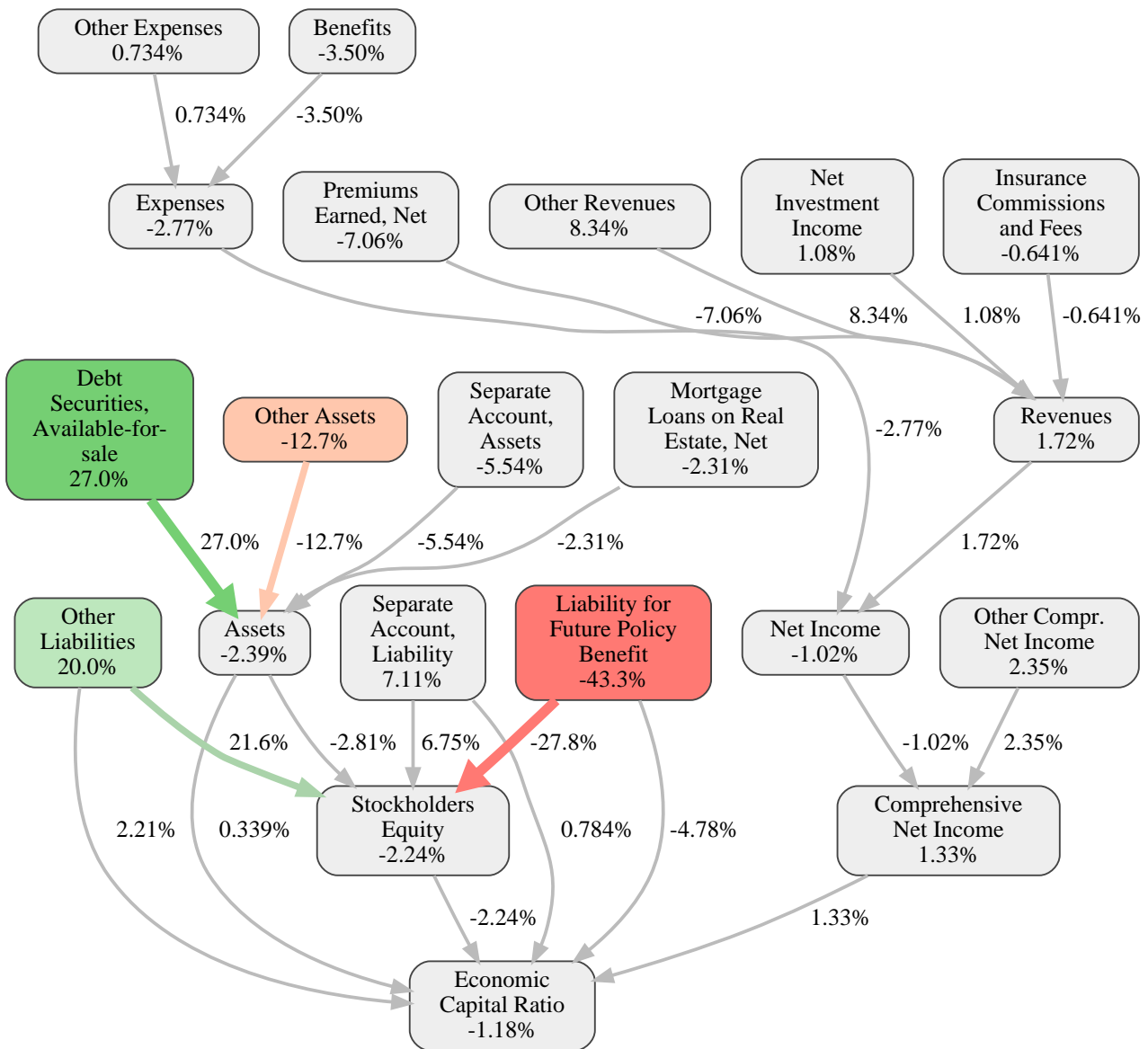




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The relative strengths and weaknesses of CITIZENS INC. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of CITIZENS INC. compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 27% points. The greatest weakness of CITIZENS INC. is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.2% points below the market average of 14%.

Input Variable	Value in 1000 USD
Benefits	154,579
Debt Securities, Available-for-sale	1,377,959
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	1,394,732
Mortgage Loans on Real Estate, Net	0
Net Investment Income	59,531
Other Assets	366,977
Other Compr. Net Income	71,751
Other Expenses	97,336
Other Liabilities	90,368
Other Net Income	0
Other Revenues	191,014
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	1,485,100
Assets	1,744,936
Expenses	251,915
Revenues	250,545
Stockholders Equity	259,836
Net Income	-1,370
Comprehensive Net Income	70,381
Economic Capital Ratio	12%