

HUDSON NANCY BIXBY  
Form 5  
February 10, 2011

# FORM 5

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
HUDSON NANCY BIXBY

2. Issuer Name and Ticker or Trading Symbol  
KANSAS CITY LIFE INSURANCE CO [KCLI]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
12/31/2010

Director  10% Owner  
 Officer (give title below)  Other (specify below)

C/O KANSAS CITY LIFE INSURANCE CO, 3520 BROADWAY

(Street)

4. If Amendment, Date Original Filed (Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

KANSAS CITY, MO 64111

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
Common Stock par value	\$1.25 12/31/2010	^	J(1)(2)	3,010 (1) (2) D \$ 0	2,273,849 (3)	I	See Footnote (3)

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

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SEC 2270 (9-02)

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**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. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Price of Underlying Security (Instr. 5)
					(A) (D)	Date Exercisable Expiration Date	Title	Amount or Number of Shares	

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HUDSON NANCY BIXBY C/O KANSAS CITY LIFE INSURANCE CO 3520 BROADWAY KANSAS CITY, MO 64111	Â X	Â X	Â	Â

## Signatures

Nancy Bixby Hudson, signed by A. Craig Mason, Jr. as power of attorney 02/10/2011

\*\*Signature of Reporting Person 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) Effective on December 31, 2010, pursuant to the mandatory provisions of the agreement of JRB Interests, Ltd., a Texas partnership (the "Partnership"), (a) 65,598 shares of the Issuer's common stock, \$1.25 par value ("Common Stock"), owned by the Partnership and attributable to the general and Class C limited partner interests of the Partnership held by the GST Nancy Bixby Hudson Trust and the Issue Trust for Nancy Bixby Hudson (collectively, the "NBH Trusts"), for which Ms. Hudson serves as a co-trustee, were transferred to Class B limited partners of the Partnership; (b) 10 shares of Common Stock owned by the Partnership and attributable to the general partner interest of the Partnership held by Ms. Hudson individually were transferred to Class B limited partners of the Partnership; and (cont. of Footnote 1) (c) 62,598 shares of Common Stock owned by the Partnership were transferred to the Class B limited partner interests of the Partnership held by the NBH Trusts, for which Ms. Hudson serves as a co-trustee. Ms. Hudson disclaims beneficial ownership of the shares of Common Stock owned by the Partnership except to the extent of her pecuniary interest therein.
- (2) Ms. Hudson is a general partner of the Partnership and, in that capacity, shares with the other general partners of the Partnership the power to dispose of all of the 2,966,312 shares of Common Stock owned by the Partnership. The shares reported include 1,942,283 shares of Common Stock owned by the Partnership, which consist of: (a) 1,942,088 shares attributable to the limited and general partner interests of the Partnership held by the NBH Trusts, for which Ms. Hudson serves as a co-trustee, and (b) 195 shares attributable to the general partner interest of the Partnership held by Ms. Hudson individually. Ms. Hudson disclaims beneficial ownership of the shares of Common Stock owned by the Partnership except to the extent of her pecuniary interest therein. The shares reported also include 331,566 shares of Common Stock owned by the Nancy Bixby Hudson Trust dated December 11, 1997, for which Ms. Hudson is a beneficiary and

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serves as trustee.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.