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HUDSON NANCY BIXBY

Form 5

February 14, 2013

February 14	, 2013												
FORM	15								OMB AF	PROVAL			
UNITED STATES SECURITIES AND EXCHANGE COMMISSION										3235-0362			
	Check this box if Washington, D.C. 20549 no longer subject							Number: Expires:	January 31,				
to Section 16. Form 4 or Form 5 obligations may continue. ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES								Estimated average burden hours per response 1.0					
See Instruction 1(b). Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported Form 4 Transactions Reported Only 1940 Transactions Reported													
1. Name and Address of Reporting Person * HUDSON NANCY BIXBY			2. Issuer Name and Ticker or Trading Symbol KANSAS CITY LIFE INSURANCE				Is	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
			CO [KCLI]					(Check an applicable)					
(Last)	— —				X Director Officer (give telow)	itle Othe below)	Owner r (specify						
C/O KANSAS CITY LIFE INSURANCE CO, 3520 BROADWAY													
(Street) 4. If Amendment, Date Original 6. Individual or Jo						nt/Group Reporting							
Filed(Month/Day/Year)				(check	ck applicable line)								
KANSAS (CITY, MO 641	111											
							_	X_Form Filed by C _Form Filed by Merson					
(City)	(State)	(Zip)	Tabl	le I - Non-Der	ivative Secu	rities	Acquir	ed, Disposed of,	or Beneficiall	y Owned			
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution	ned n Date, if Day/Year)	3. Transaction Code (Instr. 8)	4. Securitie (A) or Disp (Instr. 3, 4	osed o	of (D)	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 Indirect Beneficial Ownership (Instr. 4)			
Common					Amount	(D)	Price	.)					
Stock, \$1.25 par value	12/31/2012	Â		J4 <u>(1)(2)</u>	2,973 (1) (2)	D	\$0	2,159,200 (3)	I	See (3)			
, 41.00		•											

Â

G4

107,870 D \$0 2,159,200 D

(3)

12/31/2012

Common

Stock, \$1.25 par Â

value

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 2270 (9-02)

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)		ate	Secur	ınt of rlying	8. Price of Derivative Security (Instr. 5)	9. of D Se O E I I I I I
					(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	ÂX	ÂX	Â	Â		

Signatures

A. Craig Mason, Jr., Attorney in Fact for Nancy Bixby 02/14/2013 Hudson

> **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).

Effective on December 31, 2012, pursuant to the mandatory provisions of the agreement of JRB Interests, Ltd., a Texas partnership (the "Partnership"), the shares of the Issuer's common stock, \$1.25 par value ("Common Stock"), owned by the Partnership and attributable to the general and limited partner interests of the Partnership were allocated such that (a) the Common Stock owned by the Partnership and

- (1) 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, declined by 83,023 shares; (b) the Common Stock owned by the Partnership and attributable to the general partner interest of the Partnership held by Ms. Hudson individually declined by 12 shares, and
- (2) (c) the Common Stock owned by the Partnership and attributable to the Class B limited partner interests of the Partnership held by the NBH Trusts, for which Ms. Hudson serves as a co-trustee, increased by 79,230 shares. Ms Hudson disclaims beneficial ownership of the

Reporting Owners 2

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shares of Common Stock owned by the Partnership except to the extent of her pecuniary interest therein.

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 1,935,504 shares of Common Stock owned by the Partnership, which consist of: (a) 1,935,331 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) 173 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 223,696 shares of Common Stock owned by the Nancy Bixby Hudson Trust dated December 11, 1997, for which Ms. Hudson is a beneficiary and 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.