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KANSAS CITY LIFE INSURANCE CO

Form 5

\$1.25 par

February 10, 2011

OMB APPROVAL FORM 5 **OMB** UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per 5 obligations OWNERSHIP OF SECURITIES response... 1.0 may continue. See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940 Form 4 Transactions Reported 1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading 5. Relationship of Reporting Person(s) to Issuer BIXBY ROBERT PHILIP Symbol KANSAS CITY LIFE INSURANCE (Check all applicable) CO [KCLI] (Middle) 3. Statement for Issuer's Fiscal Year Ended (Last) (First) _X_ Director _X__ 10% Owner _X__ Officer (give title Other (specify (Month/Day/Year) below) below) 12/31/2010 CEO & Chairman of the Board C/O KANSAS CITY LIFE **INSURANCE CO, Â 3520 BROADWAY** (Street) 4. If Amendment, Date Original 6. Individual or Joint/Group Reporting Filed(Month/Day/Year) (check applicable line) KANSAS CITY, MOÂ 64111 _X_ Form Filed by One Reporting Person Form Filed by More than One Reporting (City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 3. 1.Title of 2. Transaction Date 2A. Deemed 4. Securities Acquired 5. Amount of 7. Nature of Transaction Security (Month/Day/Year) Execution Date, if (A) or Disposed of Securities Ownership Indirect (Instr. 3) Code (D) Beneficially Form: Direct Beneficial (Month/Day/Year) (Instr. 8) (Instr. 3, 4 and 5) Owned at end (D) or Ownership of Issuer's Indirect (I) (Instr. 4) Fiscal Year (Instr. 4) (A) (Instr. 3 and or (D) Price Amount Common Stock 12/31/2010 Â G 2,388 D \$0 Â 328,807 D \$1.25 par value Â \$ (3) J(1)(2)Common 12/31/2010 29,221 D 2,140,188 I See Stock (3)(4)(4) (3)(4)(5)Footnotes

(3) (4) (5)

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value

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

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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	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	e and	8. Price of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	int of	Derivative
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ities	(Instr. 5)
	Derivative				Securities			(Instr.	3 and 4)	
	Security				Acquired					
					(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
									Amount	
						Date Expirati Exercisable Date		n Title	or	
							Expiration Date		Number	
									of	
					(A) (D)				Shares	

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

BIXBY ROBERT PHILIP C/O KANSAS CITY LIFE INSURANCE CO 3520 BROADWAY

X Â X Â CEO & Chairman of the Board

KANSAS CITY, MOÂ 64111

Signatures

Robert Philip Bixby, 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).

Effective on December 31, 2010, pursuant to the mandatory provisions of the agreement of WEB Interests, Ltd., a Texas partnership (the "Partnership"), (a) 43,832 shares of the Issuer's common stock, \$1.25 par value ("Common Stock"), owned by the Partnership and

- attributable to the general and Class A and C limited partner interests of the Partnership held by the Walter E. Bixby, Jr. Revocable Trust dated July 28, 1999 ("WEB Jr. Trust"), for which Mr. Bixby serves as a co-trustee, were transferred to Class B limited partners of the Partnership; (b) 4 shares of Common Stock owned by the Partnership and attributable to the general partner interest of the Partnership held by Mr. Bixby individually were transferred to Class B limited partners of the Partnership;
- (2) (cont. of Footnote 1) and (c) 14,615 shares of Common Stock owned by the Partnership were transferred to the Class B limited partner interests of the Partnership held by the GST Robert Philip Bixby Trust and the Issue Trust for Robert Philip Bixby (collectively, the "RPB Trusts"), for which Mr. Bixby serves as the sole trustee. Mr. Bixby disclaims beneficial ownership of the shares of Common Stock owned

Reporting Owners 2

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by the Partnership except to the extent of his pecuniary interest therein.

- Mr. Bixby 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 2,358,340 shares of Common Stock owned by the Partnership. The shares reported include 1,968,529 shares of Common Stock owned by the Partnership, which consist of: (a) 1,773,624 shares attributable to the limited and general partner interests
- (3) of the Partnership held by the WEB Jr. Trust, for which Mr. Bixby serves as a co-trustee; (b) 181 shares attributable to the general partner interest of the Partnership held by Mr. Bixby individually; and (c) 194,724 shares attributable to the limited partner interests of the Partnership held by the RPB Trusts, for which Mr. Bixby serves as the sole trustee. Mr. Bixby disclaims beneficial ownership of the shares of Common Stock owned by the Partnership except to the extent of his pecuniary interest therein.
- (cont. of Footnote 3) The shares reported also include 171,659 shares of the 395,785 shares of Common Stock owned by the Walter E.

 Bixby Descendents Trust, for which Mr. Bixby serves as a co-trustee. These 171,659 shares held by that trust for the benefit of Mr.

 Bixby's children sharing the same household. Mr. Bixby disclaims beneficial ownership of the remaining 224,126 shares held by that trust as he has no pecuniary interest in them.
- (5) The shares reported do not include any shares of Common Stock owned in any of the Issuer's benefit plans.

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.