

KANSAS CITY LIFE INSURANCE CO  
 Form 5  
 February 10, 2011

**FORM 5**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 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 \*  
**BIXBY ROBERT PHILIP**

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)  
 CEO & Chairman of the Board

**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 Indirect Beneficial Ownership (Instr. 4)      |
|---------------------------------|--------------------------------------|--|--------------------------------|---|--|--|--|
| Common Stock \$1.25 par value   | 12/31/2010                           | ^  | G                              | 2,388 D \$ 0  | 328,807  | D  | ^  |
| Common Stock \$1.25 par         | 12/31/2010                           | ^  | J <sup>(1)(2)</sup>            | 29,221 D \$ <sup>(3)</sup> <sub>(4)</sub>                         | 2,140,188 <sup>(3)</sup> <sub>(4)</sub> <sup>(5)</sup>                                     | I  | See Footnotes <sup>(3)</sup> <sup>(4)</sup> <sup>(5)</sup> |

value

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

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(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) | 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. of D Se O E Is Fi (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 |
| BIXBY ROBERT PHILIP<br>C/O KANSAS CITY LIFE INSURANCE CO<br>3520 BROADWAY<br>KANSAS CITY, MO 64111 | Â X           | Â X       | Â CEO & Chairman of the Board | Â     |

## 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

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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 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.

- (3)
- (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 Descendants 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.
- (4)
- (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.