

KANSAS CITY LIFE INSURANCE CO
 Form 5
 February 14, 2014

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)
 12/31/2013

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, \$1.25 par value	12/18/2013		J4 ⁽¹⁾	1,406 <u>(1)</u> A \$ 0	2,160,606 <u>(2)</u>	I	See <u>(2)</u>

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 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	X	X		

Signatures

/s/A. Craig Mason, Jr., Attorney in Fact for Nancy Bixby Hudson
02/14/2014

__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).
- Ms. Hudson is a manager and member of JRB Interests, LLC, a Missouri limited liability company ("JRB"), which holds 2,966,312 shares of the Issuer's common stock, \$1.25 par value ("Common Stock"). Effective on December 18, 2013, JRB redeemed the
- (1) membership interest of one of its members other than Ms. Hudson, which increased the number of shares of Common Stock attributable to Ms. Hudson's membership interest by 1,406 shares. Ms. Hudson disclaims beneficial ownership of the shares of Common Stock owned by JRB except to the extent of her pecuniary interest therein.
 - (2) Ms. Hudson is a member of JRB and, in that capacity, shares with the other members of JRB the power to dispose of all of the 2,966,312 shares of Common Stock owned by JRB. The shares reported include 1,936,910 shares of Common Stock owned by JRB, which consist of (a) 1,936,741 shares attributable to membership interests of JRB held by the trusts for which Ms. Hudson serves as a co-trustee, and (b) 169 shares attributable to membership interest of JRB held by Ms. Hudson individually. Ms. Hudson disclaims beneficial ownership of the shares of Common Stock owned by JRB 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.