

HUDSON NANCY BIXBY  
Form 5  
February 10, 2006

# 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 \*  
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)  
12/31/2005

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 Indirect Beneficial Ownership (Instr. 4)
Common Stock, \$1.25 par value	12/31/2005	^	J <sup>(1)(2)</sup>	41,881 A	\$ <sup>(1)</sup> / <sub>(2)</sub> 331,566	I	See Footnotes <sup>(4)</sup>
Common Stock, \$1.25 par	12/31/2005	^	J <sup>(1)(2)</sup>	43,889 D	\$ <sup>(1)</sup> / <sub>(2)</sub> 2,285,102	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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**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
					(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

Nancy Bixby Hudson, signed by William A. Schalekamp as power of attorney

02/10/2006

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, 2005 pursuant to the mandatory provisions of the agreement of JRB Interests, Ltd. (the "Partnership"), (a) an indirect pecuniary interest in 43,005 shares of common stock, \$1.25 par value of the Kansas City Life Insurance Company ("Common Stock"), owned by the Partnership were transferred from Ms. Hudson in her capacity as a co-trustee of the GST Nancy Bixby Hudson Trust and the Issue Trust for Nancy Bixby Hudson (collectively, the "NBH Trusts"), each a Class C limited partner, to the Class B limited partners, (b) an indirect pecuniary interest in 7 shares of Common Stock owned by the Partnership were transferred from Ms. Hudson, as an individual general partner, to the Class B limited partners; (c) an indirect pecuniary interest in 877 shares of Common Stock owned by the Partnership were transferred from Ms. Hudson in her capacity as co-trustee of the NBH Trusts, each a general partner, to the Class B limited partners and

(2)

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- (1)(d) an indirect pecuniary interest in 41,881 shares of Common Stock owned by the Partnership were transferred to Ms. Hudson, as a Class B limited partner in her capacity as a co-trustee of each of the NBH Trusts, from the other non-Class B limited partners and general partners;
- (2) As a general partner of the Partnership, Ms. Hudson 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, but disclaims pecuniary interest in 1,010,770 shares owned by
- (3) the Partnership. These shares include: (a) 1,953,295 shares for which Ms. Hudson, in her capacity as a co-trustee of the NBH Trusts (each general and limited partners of the Partnership), has an indirect pecuniary interest, and (b) 239 shares for which Ms. Hudson as an individual general partner of the Partnership has an indirect pecuniary interest;
- (4) (3) Ms. Hudson, in her capacity as the sole trustee, has the sole power to dispose of and an indirect pecuniary interest in 331,566 shares held by the Nancy Bixby Hudson Trust dated December 11, 1997, a Missouri trust (the "1997 Trust"); and
- (4) As reported on a Schedule 13D filed by the Bixby family group with the Securities and Exchange Commission on November 2, 2004,
- (5) the sole voting power for all the shares described herein is held by Mr. Lee M. Vogel pursuant to a Voting Agreement dated October 31, 2004.

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.