

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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 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 \*  
 VOGEL LEE M

(Last) (First) (Middle)

C/O KANSAS CITY LIFE  
 INSURANCE CO, 3520  
 BROADWAY

(Street)

KANSAS CITY, MO 64111

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol  
 KANSAS CITY LIFE INSURANCE  
 CO [KCLI]

3. Statement for Issuer's Fiscal Year Ended  
 (Month/Day/Year)  
 12/31/2010

4. If Amendment, Date Original Filed (Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director  10% Owner  
 Officer (give title below)  Other (specify below)

6. Individual or Joint/Group Reporting

(check applicable line)

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

**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	12/31/2010		J <sup>(4)</sup>	1,300 (4) A \$ 0	1,300 <sup>(4)</sup>	D	
Common Stock \$1.25 par value	12/31/2010		J <sup>(1)(2)</sup>	3,358 (1) (2) A \$ 0	1,024,837 (3) (4)	I	See Footnote (3) (4)

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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 S B O E Is F (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
VOGEL LEE M C/O KANSAS CITY LIFE INSURANCE CO 3520 BROADWAY KANSAS CITY, MO 64111	Â	Â X	Â	Â

## Signatures

Lee M. Vogel, 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).
- (1) Effective on December 31, 2010, pursuant to the mandatory provisions of the agreement of JRB Interests, Ltd., a Texas partnership (the "Partnership"), (a) 32,795 shares of the Issuer's common stock, \$1.25 par value ("Common Stock"), owned by the Partnership and attributable to the general and Class C limited partner interests of the Partnership held by the Issue Trust for Lee M. Vogel (the "Vogel Trust"), for which Mr. Vogel serves as a co-trustee, were transferred to Class B limited partners of the Partnership; (b) 10 shares of Common Stock owned by the Partnership and attributable to the general partner interest of the Partnership held by Mr. Vogel individually were transferred to Class B limited partners of the Partnership; and
- (2) (cont. of Footnote 1) (c) 36,163 shares of Common Stock owned by the Partnership was transferred to Class B limited partner interests of the Partnership held by the Vogel Trust, for which Mr. Vogel serves as a co-trustee. Mr. Vogel disclaims beneficial ownership of the shares of Common Stock owned by the Partnership except to the extent of his pecuniary interest therein.
- (3) Mr. Vogel 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 1,019,039 shares of

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Common Stock owned by the Partnership, which consist of: (a) 1,018,844 shares attributable to the limited and general partner interests of the Partnership held by the Vogel Trust, for which Mr. Vogel serves as a co-trustee, and (b) 195 shares attributable to the general partner interest of the Partnership held by Mr. Vogel individually. Mr. Vogel disclaims beneficial ownership of the shares of Common Stock owned by the Partnership except to the extent of his pecuniary interest therein. The shares reported also include 5,798 shares of Common Stock owned by the Lee M. Vogel Revocable Trust dated as of March 15, 2005, for which Mr. Vogel is a beneficiary and serves as trustee.

- (4) Mr. Vogel is a party to a Voting Agreement dated October 31, 2004 with members of the extended family of Walter E. Bixby, Jr., pursuant to which Voting Agreement Mr. Vogel has the sole voting power for all shares of Common Stock owned by the family group. Except for the shares reported herein, Mr. Vogel disclaims beneficial ownership in all shares of Common Stock subject to the Voting Agreement as he has no pecuniary interest in them.

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.