

KANSAS CITY LIFE INSURANCE COMPANY

NOTICE OF ANNUAL MEETING OF STOCKHOLDERS

April 23, 2026

The Annual Meeting of Stockholders of Kansas City Life Insurance Company will be held at our home office, 3520 Broadway, Kansas City, Missouri 64111 on April 23, 2026 at 9:00 a.m. local time for the following purposes:

- (1) To elect four (4) directors for a term of three (3) years.
- (2) To transact such other business as may properly come before the meeting or any adjournment or postponement thereof.

Stockholders of record at the close of business on March 9, 2026, will receive this notice, and may vote at the meeting or any adjournment or postponement thereof. We are making these proxy materials available to you on or about April 2, 2026.

Your vote is important. All stockholders are encouraged to attend the meeting in person. Whether or not you plan to attend the meeting, please vote as soon as possible. You may submit your proxy card for the 2026 Annual Meeting by completing, signing, dating and returning your proxy card. We enclosed a postage-paid envelope for your convenience. For specific instructions on how to vote your shares, please refer to the section entitled "Questions and Answers about the Annual Meeting and Voting" beginning on page 4 of the attached Proxy Statement.



A. Craig Mason, Jr.
Senior Vice President, General Counsel
and Secretary



R. Philip Bixby
Chairman of the Board

**Important Notice Regarding the Availability of Proxy Materials for the
Stockholder Meeting to be held on April 23, 2026:**

**Kansas City Life Insurance Company's 2026 Proxy Statement, Proxy Card and Annual Report
for the year ended December 31, 2025 are available at http://www.kclife.com/proxy_materials**

KANSAS CITY LIFE INSURANCE COMPANY

Kansas City, Missouri

PROXY STATEMENT

The Board of Directors of Kansas City Life Insurance Company (the “Company,” “we,” “us,” “our”) is sending you the enclosed proxy, for use in connection with the Annual Meeting of Stockholders on April 23, 2026, at our principal office, 3520 Broadway, Kansas City, Missouri 64111. We will consider and vote upon the following: (1) election of four directors for a term of three years, and (2) transaction of such other business as may properly come before the meeting or any adjournment or postponement thereof. We do not intend to bring any business to the meeting other than the matters set forth above, and we do not know of any other matters that may be brought before the meeting. However, if any other matters properly come before the meeting, or any adjournment or postponement thereof, including procedural matters arising during the course thereof, the persons named in the enclosed proxy will vote the proxy according to their judgment on such matters unless you limit your proxy to the contrary.

Shares represented at the meeting by properly executed proxies will be voted at the meeting in accordance with the specifications made on the ballot provided in this proxy. If the stockholder does not give direction by ballot, the proxy will be voted in the manner specified on the accompanying form of proxy.

To be eligible for inclusion in our proxy statement for the 2027 Annual Meeting of Stockholders, we must receive any stockholder proposals no later than December 1, 2026. You should address any proposal to Kansas City Life Insurance Company, 3520 Broadway, Kansas City, Missouri 64111, Attn: Secretary. Such proposals must comply with our Bylaws. You may request a copy of our Bylaws by contacting our Secretary in writing at the foregoing address.

Under our Bylaws, nominations for a director may be made only by (1) the Board of Directors, (2) the Nominating Committee, or (3) a stockholder entitled to vote who has delivered a written Notice of Intent to Nominate a Director to the Chairman of the Board at our home office (containing certain information specified in the Bylaws) not less than 60 days prior to an annual meeting or a special meeting.

Under our Bylaws, if you wish to bring other business before the stockholders at our 2026 Annual Meeting without including your proposal in our Proxy Statement, you must notify our Secretary in writing on or before March 23, 2026, and your notice must contain the specific information required in our Bylaws. These two requirements relate only to matters you wish to bring before the stockholders at an annual meeting. They do not apply to proposals that you want us to include in our Proxy Statement.

We have 36,000,000 authorized shares of \$1.25 par value common stock. As of January 31, 2026, 9,683,414 were outstanding. Each outstanding share of stock is entitled to one vote, and stockholders of record as of the close of business on March 9, 2026 (the “Record Date”) may vote at the meeting.

ANNUAL REPORT

The Annual Report for 2025 is available on the Company’s website www.kclife.com and on the Company’s filings and disclosure page on the OTCQX marketplace at www.otcmartets.com/stock/KCLI/filings.

QUESTIONS AND ANSWERS ABOUT THE ANNUAL MEETING AND VOTING

Why did I receive these proxy materials?

We are making these proxy materials available to you in connection with the 2026 Annual Meeting of Stockholders of Kansas City Life Insurance Company. The Notice of the Annual Meeting of Stockholders sets forth the matters we will vote on at the Annual Meeting and request that you attend our meeting or submit your proxy for the matters to be voted at that meeting.

We invite you to attend the Annual Meeting on April 23, 2026, beginning at 9:00 a.m., CST, at Kansas City Life Insurance Company's home office, 3520 Broadway, Kansas City, Missouri 64111.

What is included in these proxy materials?

We included the Notice of Annual Meeting, our Proxy Statement and our Proxy Card in this mailing. We have also included selected financial information. You can find these materials and our Company's Annual Report, on our website at www.kclife.com/proxy_materials.

Who may vote at the Annual Meeting?

If you owned our common stock at the close of business on March 9, 2026 (the "Record Date"), then you may vote at the Annual Meeting. In the election of directors, stockholders have cumulative voting rights under Missouri law. This means each stockholder has a number of votes determined by multiplying the number of shares he or she may vote by the number of directors to be elected. Stockholders may vote their total number of votes for one nominee or may distribute them among several nominees. Stockholders may exercise their rights to cumulative voting by attaching instructions to their proxy card indicating how many votes their proxy should give each candidate. Each share of common stock has one vote for all other matters properly brought before the Annual Meeting. Discretionary authority to cumulate votes is hereby solicited by the Board of Directors.

How can I vote my shares in person at the Annual Meeting?

If you are a stockholder on the Record Date, you will receive a ballot when you arrive at the Annual Meeting. Even if you plan to attend the Annual Meeting, we recommend that you also vote by proxy as described above so that we may count your vote if you later decide not to attend the meeting.

Can I change my vote prior to the election?

Yes. You have the right to revoke your proxy at any time before the vote occurs at the Annual Meeting, subject to the proxy voting deadlines described above. You may then vote your changed proxy by signing and returning a new proxy card or by attending the meeting and voting in person. Your attendance at the Annual Meeting will not automatically revoke your proxy, unless you file a written instrument with the Secretary requesting revocation of your prior proxy and submit a new vote.

What happens if I do not give specific voting instructions when I deliver my proxy?

If you sign and return a proxy card without giving specific voting instructions, the proxy holders will vote your shares in the manner recommended by our Board of Directors on all matters presented in the Proxy Statement and as the proxy holders may determine in their discretion regarding other matters properly presented for a vote.

What is the “quorum” requirement for the Annual Meeting?

To conduct any business at the Annual Meeting, a majority of outstanding shares entitled to vote as of the Record Date for the meeting must be present in person or represented by valid proxies. We will count your shares for purposes of determining if there is a quorum, whether representing votes for, against, or abstained, if you are present and vote in person at the meeting or if you voted by properly submitting a proxy card.

How are abstentions treated?

We consider abstentions present for purposes of determining a quorum. We do not consider abstentions votes properly cast at the Annual Meeting. **We strongly encourage you to vote - every vote is important.**

Assuming there is a proper quorum of shares represented at the Annual Meeting, how many shares are required to approve the proposals being voted upon at the Annual Meeting?

For the election of directors, approval is determined if the Director receives a plurality of the votes cast.

Could other matters be decided at the Annual Meeting?

As of the date of this Proxy Statement, we have no knowledge of any business other than that described in the Notice of the Annual Meeting of Stockholders that will be presented for consideration at the Annual Meeting. The deadline under our Bylaws for stockholders to notify us of any proposals or director nominations to be presented at the Annual Meeting has passed. If any other business should properly come before the Annual Meeting as directed by the Board of Directors, the proxy holders have discretionary authority to vote all such proxies as they decide.

Where are Kansas City Life Insurance’s principal executive offices located, and what is the main telephone number?

Our office is located at 3520 Broadway, Kansas City, Missouri, 64111. Our telephone number is (816) 753-7000.

**PROPOSAL NUMBER 1
ELECTION OF DIRECTORS**

*THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" THE ELECTION OF
EACH OF THE NOMINEES LISTED BELOW*

CANDIDATES NOMINATED BY THE BOARD FOR A THREE-YEAR TERM

<p>Kevin G. Barth (Age 65) Member of the:</p> <ul style="list-style-type: none"> • Compensation Committee 	<p><u>Director</u></p> <p><u>Business Experience:</u> Mr. Barth is Chairman and Chief Executive Officer of Commerce Bank, Kansas City. Mr. Barth has served as President, COO and Senior Lender for Commerce Bank, Kansas City, since April 2000. He is a member of the Executive Committee and is Executive Vice President of Commerce Bancshares, NA.</p> <p><u>Other Current Board Positions:</u> Greater Kansas City Chamber of Commerce and Children’s Mercy Hospital.</p>
<p>Walter E. Bixby (Age 67) Member of the:</p> <ul style="list-style-type: none"> • Executive Committee • Nominating Committee 	<p>President, CEO and Vice Chairman of the Board</p> <p><u>Business Experience:</u> Mr. Bixby is President, CEO and Vice Chairman of the Board. He was elected Assistant Vice President of the Company in 1985; Vice President, Marketing in 1990; Vice President, Marketing Operations in 1992; Executive Vice President in 2012; President and CEO in 2022; President of Old American Insurance Company in 1996 and President and CEO of Grange Life Insurance Company in 2022.</p> <p><u>Other Current Board Positions:</u> Old American Insurance Company, Grange Life Insurance Company and Sunset Financial Services, Inc. (all subsidiaries).</p>
<p>James T. Carr (Age 59) Member of the:</p> <ul style="list-style-type: none"> • Executive Committee 	<p><u>Director</u></p> <p><u>Business Experience:</u> Mr. Carr is the President and Chief Executive Officer of the National Association of Intercollegiate Athletics, and has served in that position since September 2006. Mr. Carr joined the NAIA in 1998 as managing director and general counsel and became chief operating officer and general counsel in 2000.</p> <p><u>Other Current Board Positions:</u> The <i>Champions of Character</i> Foundation, USA Basketball, Baptist-Trinity Lutheran Legacy Foundation and the Police Athletic League.</p>
<p>William A. Schalekamp (Age 81) Member of the:</p> <ul style="list-style-type: none"> • Executive Committee 	<p><u>Director</u></p> <p><u>Business Experience:</u> Mr. Schalekamp retired from his position as Senior Vice President, General Counsel and Secretary of the Company on October 31, 2010. He was elected Assistant Counsel in 1973; Associate Counsel in 1975; Assistant General Counsel in 1980; Associate General Counsel in 1984; Vice President and Chief Compliance Officer/Associate General Counsel in January 2002, and to his last position in April 2002.</p>