FORM 4

## 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).

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person*  LARSON TODD C  (Last) (First) (Middle)  16600 SWINGLEY RIDGE ROAD					Issuer Name and Ticker or Trading Symbol     REINSURANCE GROUP OF AMERICA     INC [ RGA ]      Date of Earliest Transaction (Month/Day/Year)     03/01/2019								(Che	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner  X Officer (give title Other (specify below) SEVP, Chief Financial Officer				
(Street) CHESTERFIELD MO 63017 (City) (State) (Zip)					4. If Amendment, Date of Original Filed (Month/Day/Year)								Line	Individual or Joint/Group Filing (Check Applicable Line)      X Form filed by One Reporting Person     Form filed by More than One Reporting Person				
Table I - Non-Deriva  1. Title of Security (Instr. 3)  2. Transac Date (Month/Date)					ction 2A. Deemed Execution Date,			3. Transactio	on E	4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4  Amount (A) or (D)			5. Amount of		6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		7. Nature of ndirect Beneficial Ownership Instr. 4)	
	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)		of i		6. Date Exercisable and Expiration Date (Month/Day/Year)			7. Title and Amount of Securities Underlying Derivative Secu (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)		g dision(s)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)
					Code	v	(A)	(D)	Date Exercisable		piration ate	Title	Amount or Number of Shares					
Stock Appreciation Right (right to purchase) 2019	\$145.25	03/01/2019			A		8,187		(1)	03/	5/01/2029	Common Stock	8,187	\$145.25	8,187	7	D	

## **Explanation of Responses:**

1. SARs grants on March 1, 2019 vest in 25% increments on each of December 31, 2019, 2020, 2021 and 2022.

William Hutton, by power of attorney

03/04/2019

\*\* Signature of Reporting Person

Date

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

- \* 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.