Instruction 1(b).

FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**OMB APPROVAL** OMB Number: Estimated average burden hours per response: 0.5

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

Name and Address of Reporting Person*     WOODRING A GREIG						2. Issuer Name and Ticker or Trading Symbol REINSURANCE GROUP OF AMERICA INC [ RGA ]								(Che	5. Relationship of Reporting Persor (Check all applicable) X Director V Officer (give title			son(s) to Iss 10% Ov Other (s	vner
(Last) (First) (Middle) 1370 TIMBERLAKE MANOR PARKWAY						3. Date of Earliest Transaction (Month/Day/Year) 01/27/2005								X Officer (give title Offier (specify below)  President & CEO					
(Street) CHESTERFIELD MO 63017					4. II	4. If Amendment, Date of Original Filed (Month/Day/Year)								Individual or Joint/Group Filing (Check Applicable Line)     X Form filed by One Reporting Person     Form filed by More than One Reporting					
(City)	(City) (State) (Zip)														Person				
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																			
1. Title of Security (Instr. 3)  2. Transac Date (Month/Date)						Execution D			3. Transac Code (II		Disposed	ties Acquired (A) or I Of (D) (Instr. 3, 4 a		) or 4 and	5. Amour Securitie Beneficia Owned F Reported	es Forn ally (D) o Following d tion(s)		: Direct r Indirect str. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
									Code	v	Amount	(A) or (D)		rice	Transact (Instr. 3 a				(mati. 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)	Execution Date, If any		4. Transaction Code (Instr. 3)		of I		6. Date Exercisable and Expiration Date (Month/Day/Year)			7. Title and Amou of Securities Underlying Derivative Securi (Instr. 3 and 4)			8. Price of Derivative Security (Instr. 5)	9. Numbe derivative Securities Beneficial Owned Following Reported Transactio (Instr. 4)	e s Illy	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership t (Instr. 4)
				C	Code	v	(A)		Date Exercisabl		expiration pate	Title	or	ount mber ures					
Employee Stock Option (Right to	\$47.47	01/27/2005			A		29,492		(1)	0	1/27/2015	Common Stock	29,	,492	\$0	29,49	2	D	

## **Explanation of Responses:**

1. The options vest in 25% increments on the second, third, fourth and fifth anniversary dates of the grant.

## Remarks:

William L. Hutton, by Power of 01/28/2005 **Attorney** 

\*\* Signature of Reporting Person

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.