| SEC | Form 4 |
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| FORM | 4 |
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

| \Box | Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. <i>See</i> Instruction 1(b). | |
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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

| I | |
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| OMB Number: | 3235-0287 |
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|--|---|--|--|---------|--|--|--------|---|-------|------------------------|---|---|---|---|--|---|---------------------------------------|---|
| 1. Name and Address of Reporting Person [*] Neemeh Alain | | | | | | 2. Issuer Name and Ticker or Trading Symbol <u>REINSURANCE GROUP OF AMERICA</u> <u>INC</u> [RGA] | | | | | | | | elationship o eck all applio Directo | able) | g Pers | on(s) to Iss 10% Ov Other (s | vner |
| (Last) 16600 SW | (Firs /INGLEY R | st) (M LIDGE ROAD | /iddle) | | 3. Date of Earliest Transaction (Month/Day/Year) 03/01/2019 | | | | | | | | below) | | EVP | below) | ,poony | |
| (Street) CHESTERFIELD MO 63017 (City) (State) (Zip) | | | | | | endment, D | ate of | Original | Filed | (Month/Da | y/Yea | ar) | 6. In Line | K Form fi | led by One led by Mor | e Repo | (Check Ap rting Perso One Repor | n |
| | | Table | e I - Nor | n-Deriv | ative Se | ecurities | Aca | uired. | Disr | osed o | f. o | r Bene | ficially | v Owned | | | | |
| Table I - Non-Deriva 1. Title of Security (Instr. 3) 2. Transau Date (Month/Date) | | | | | action 2A. Deemed Execution Date, | | | 3. 4. S Transaction Disp Code (Instr. 5) | | 4. Securit Disposed | Securities Acquired (A) sposed Of (D) (Instr. 3, 4 | | (A) or | 5. Amour Securitie Beneficia Owned F | 5. Amount of Securities Beneficially Owned Following | | Direct Indirect str. 4) | 7. Nature of Indirect Beneficial Ownership |
| | | | | | | | | Code | v | Amount | | (A) or (D) | Price | | rted saction(s) . 3 and 4) | | | (Instr. 4) |
| | | Tá | | | | curities A Is, warra | | | | | | | | Owned | | | | |
| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deem Execution if any (Month/Da | Date, | Transaction of E | | | 6. Date Exercisable and Expiration Date (Month/Day/Year) 7. Title and Amount of Securities Underlying Derivative Se (Instr. 3 and 4) | | | | 8. Price of Derivative Security (Instr. 5) | 9. Numbe derivative Securities Beneficia Owned Following Reported | e S Ily | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirec Beneficia Ownershi (Instr. 4) | | |

| | | | | | Disposed of (D) (Instr. 3, 4 and 5) | | | | | | | Reported Transaction(s) (Instr. 4) | | |
|---|----------|------------|------|---|--|-----|---------------------|--------------------|-----------------|--|----------|--|---|--|
| | | | Code | v | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | | | |
| Stock Appreciation Right (right to purchase) 2019 | \$145.25 | 03/01/2019 | A | | 8,460 | | (1) | 03/01/2029 | Common Stock | 8,460 | \$145.25 | 8,460 | 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.