FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| OMB APPROVAL             |     |  |  |  |  |  |  |  |  |
|--------------------------|-----|--|--|--|--|--|--|--|--|
| OMB Number: 3235-028     |     |  |  |  |  |  |  |  |  |
| Estimated average burden |     |  |  |  |  |  |  |  |  |
| hours per response:      | 0.5 |  |  |  |  |  |  |  |  |

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

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*     EMERSON MICHAEL |   |   |  |                                 |                                      | REINSURANCE GROUP OF AMERICA INC [ RGA ] |   |      |   |          |   |  |                                       |                      | ationship of Reporting all applicable)  Director  Officer (give title |  | ng Person(s) to Is:<br>10% Ow<br>Other (s                         |           | vner  |
|---|---|---|--|---------------------------------|--------------------------------------|--|---|------|---|----------|---|--|---------------------------------------|----------------------|---|--|---|-----------|---|
| (Last)<br>16600 SV  | (Fir<br>WINGLEY   | 3. Date of Earliest Transaction (Month/Day/Year) 05/14/2020 |  |                                 |                                      |  |   |      |   |          | X below) Corner (special below)  EVP & Head of US & L/S America |  |                                       |                      |   |  |   |           |   |
| (Street) CHESTE   | ERFIELD M   |   | 4. If Amendment, Date of Original Filed (Month/Day/Year) |                                 |                                      |  |   |      |   |          |   | 6. Indi<br>Line)<br>X  | <b>,</b>                              |                      |   |  |   |           |   |
|   |   | Table   | I - No   | n-Deriva                        | tive S                               | Secu                                     | rities  | Acq  | uired,                                  | Dis      | posed of  | , or E   | Benefi                                | cially               | Own   | ed   |   |           |   |
| Date  |   |   |  |                                 | te<br>onth/Day/Year) i               |  | 2A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year) |      | 3.<br>Transaction<br>Code (Instr.<br>8) |          | 4. Securities Acquired (A<br>Disposed Of (D) (Instr. 3,<br>5)   |  |                                       | 4 and Secur<br>Benef |   | cially<br>Following  | 6. Ownership<br>Form: Direct<br>(D) or Indirect<br>(I) (Instr. 4) |           | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |
|   |   |   |  |                                 |                                      |  |   | Code | v                                       | Amount   | (A)<br>(D)  | or Pri   | ce                                    | Transa               | action(s)<br>3 and 4)   |  |   |           |   |
| Common  | Common Stock 05/14  |   |  |                                 |                                      | 020                                      |   | A    |   | 2,585(1) | A   | \$8  | 35.44                                 | 13                   | 13,585  |  | D   |           |   |
| Common Stock 05/14  |   |   |  | 05/14/2                         | 2020                                 |  |   |      | F                                       |          | 792 <sup>(2)</sup>  | Г  | \$8                                   | 35.44                | 12  | 12,793   |   | D         |   |
|   |   | Tal   |  |                                 |                                      |  |   |      |   |          | osed of, convertib  |  |                                       |                      | Owne  | t  |   |           |   |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)       | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction<br>Date<br>(Month/Day/Year)                  | if any   | emed<br>ion Date,<br>/Day/Year) | 4.<br>Transactio<br>Code (Inst<br>8) |  |   |      | 6. Date<br>Expirat<br>(Month            | ion Da   |   | 7. Title and<br>Amount of<br>Securities<br>Underlying<br>Derivative<br>Security (Ins<br>3 and 4) |                                       | Dei<br>Sed<br>(Ins   | Price of<br>rivative<br>curity<br>str. 5)                             | 9. Number<br>derivative<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transaction<br>(Instr. 4) | Owners Form: Direct or India (I) (Inst                            | Ownership | Beneficial Ownership ct (Instr. 4)                                |
|   |   |   |  |                                 | Code                                 | v  | (A)   | (D)  | Date<br>Exercis                         | able     | Expiration<br>Date  | Title  | Amour<br>or<br>Number<br>of<br>Shares | er                   |   |  |   |           |   |

## **Explanation of Responses:**

- 1. Acquired pursuant to award of performance contingent stock granted in February 2017.
- 2. Shares of common stock delivered to issuer as payment for taxes withheld. The reported share price \$85.44 was the closing price on May 14, 2020, which was the price that was used for tax withholding purposes.

William L. Hutton

05/18/2020

\*\* 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.