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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

**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*  LAY JACK B							2. Issuer Name and Ticker or Trading Symbol REINSURANCE GROUP OF AMERICA INC [ RGA ]								k all applic Directo	able)	g Pers	son(s) to Iss 10% Ov Other (s	vner
(Last) (First) (Middle) 1370 TIMBERLAKE MANOR PARKWAY						3. Date of Earliest Transaction (Month/Day/Year) 02/19/2010								X	below)	Senior E	VP &	below)	
(Street) CHESTERFIELD MO 63017 (City) (State) (Zip)					4. 1	4. If Amendment, Date of Original Filed (Month/Day/Year)									Individual or Joint/Group Filing (Check Applicable ine)  X Form filed by One Reporting Person Form filed by More than One Reporting Person				
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																			
1. Title of Security (Instr. 3)  2. Transac Date (Month/Date)						Execution Date,			Code (In	str.	(A) or		tr. 3, 4 a	and	5. Amour Securitie Beneficia Owned F Reported Transact (Instr. 3 a	s Form Ally (D) o collowing (I) (Ir ion(s)		: Direct r Indirect str. 4)	7. Nature of Indirect 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)	e Conversion Date Execution or Exercise (Month/Day/Year) if any		3A. Deemed Execution Da if any (Month/Day/	ate, T	1. Transaction Code (Instr. 3)				6. Date Exel Expiration I (Month/Day	ate		7. Title and Amo of Securities Underlying Derivative Secu (Instr. 3 and 4)			3. Price of Derivative Security Instr. 5)	9. Numbe derivative Securities Beneficial Owned Following Reported Transactie (Instr. 4)	e s lly	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership (Instr. 4)
					Code	v	(A)	(D)	Date Exercisable		xpiration ate	Title	Amou or Numb of Share	er					
Stock Option (right to purchase)	\$47.1	02/19/2010			A		13,743		(1)	0	2/19/2020	Common Stock	13,74	43	\$47.1	13,74	3	D	

## **Explanation of Responses:**

1. Option grants on February 19, 2010 vest in 25% increments on each of December 31, 2011, 2012, 2013 and 2014.

William Hutton, by power of <u>attorney</u>

02/23/2010

\*\* 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.