

LARSON TODD C  
Form 4  
November 26, 2008

**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 OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
LARSON TODD C

2. Issuer Name and Ticker or Trading Symbol  
REINSURANCE GROUP OF AMERICA INC [RGA]

5. Relationship of Reporting Person(s) to Issuer  
(Check all applicable)

(Last) (First) (Middle)  
1370 TIMBERLAKE MANOR PARKWAY  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
11/25/2008

\_\_\_ Director \_\_\_ 10% Owner  
 Officer (give title below) \_\_\_ Other (specify below)  
SVP, Controller & Treasurer

CHESTERFIELD, MO 63017

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
\_\_\_ Form filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)	
				(A) or (D)	Price			
				Code	V	Amount		
Class A Common Stock	11/25/2008		J <sup>(1)</sup>	V	9,519	D	0	D
Common Stock	11/25/2008		J <sup>(1)</sup>	V	9,519	A	9,519	D

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

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SEC 1474 (9-02)

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**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)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)			
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to purchase)	\$ 23.19	11/25/2008		J <sup>(1)</sup>	V		6,469	<u>(2)</u>	01/01/2010	Class A Common Stock	6,469
Stock Option (right to purchase)	\$ 23.19	11/25/2008		J <sup>(1)</sup>	V	6,469		<u>(2)</u>	01/01/2010	Common Stock	6,469
Stock Option (right to purchase)	\$ 29.81	11/25/2008		J <sup>(1)</sup>	V		8,302	<u>(3)</u>	01/01/2011	Class A Common Stock	8,302
Stock Option (right to purchase)	\$ 29.81	11/25/2008		J <sup>(1)</sup>	V	8,302		<u>(3)</u>	01/01/2011	Common Stock	8,302
Stock Option (right to purchase)	\$ 31.91	11/25/2008		J <sup>(1)</sup>	V		8,081	<u>(4)</u>	01/01/2012	Class A Common Stock	8,081
Stock Option (right to purchase)	\$ 31.91	11/25/2008		J <sup>(1)</sup>	V	8,081		<u>(4)</u>	01/01/2012	Common Stock	8,081
Stock Option (right to purchase)	\$ 27.29	11/25/2008		J <sup>(1)</sup>	V		9,968	<u>(5)</u>	01/29/2013	Class A Common Stock	9,968
Stock Option (right to purchase)	\$ 27.29	11/25/2008		J <sup>(1)</sup>	V	9,968		<u>(5)</u>	01/29/2013	Common Stock	9,968
	\$ 39.61	11/25/2008		J <sup>(1)</sup>	V		4,070	<u>(6)</u>	01/28/2014		4,070

Stock Option (right to purchase)								Class A Common Stock	
Stock Option (right to purchase)	\$ 39.61	11/25/2008	<u>J(1)</u>	V	4,070	<u>(6)</u>	01/28/2014	Common Stock	4,070
Stock Option (right to purchase)	\$ 47.47	11/25/2008	<u>J(1)</u>	V	3,476	<u>(7)</u>	01/27/2015	Class A Common Stock	3,476
Stock Option (right to purchase)	\$ 47.47	11/25/2008	<u>J(1)</u>	V	3,476	<u>(7)</u>	01/27/2015	Common Stock	3,476
Stock Option (right to purchase)	\$ 47.48	11/25/2008	<u>J(1)</u>	V	3,949	<u>(8)</u>	02/21/2016	Class A Common Stock	3,949
Stock Option (right to purchase)	\$ 47.48	11/25/2008	<u>J(1)</u>	V	3,949	<u>(8)</u>	02/21/2016	Common Stock	3,949
Stock Option (right to purchase)	\$ 59.63	11/25/2008	<u>J(1)</u>	V	3,232	<u>(9)</u>	02/20/2017	Class A Common Stock	3,232
Stock Option (right to purchase)	\$ 59.63	11/25/2008	<u>J(1)</u>	V	3,232	<u>(9)</u>	02/20/2017	Common Stock	3,232
Stock Option (right to purchase)	\$ 56.03	11/25/2008	<u>J(1)</u>	V	4,536	<u>(10)</u>	02/20/2018	Class A Common Stock	4,536
Stock Option (right to purchase)	\$ 56.03	11/25/2008	<u>J(1)</u>	V	4,536	<u>(10)</u>	02/20/2018	Common Stock	4,536

## Reporting Owners

### Reporting Owner Name / Address

### Relationships

Director    10% Owner    Officer    Other

LARSON TODD C  
1370 TIMBERLAKE MANOR PARKWAY  
CHESTERFIELD, MO 63017

SVP, Controller & Treasurer

## Signatures

/s/ William Hutton by power of  
attorney

11/26/2008

    \*\*Signature of Reporting Person

    Date

## Explanation of Responses:

- \* 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).
- (1) Pursuant to Rule 16b-7 (also under Rule 16b-3(d) and (e)), each share of Class A Common Stock was redesignated as one share of Common Stock.
  - (2) The options were granted on January 1, 2000 and vest in 20% increments on each of January 1, 2001, 2002, 2003, 2004 and 2005.
  - (3) The options were granted on January 1, 2001 and vest in 20% increments on each of January 1, 2002, 2003, 2004, 2005 and 2006.
  - (4) The options were granted on January 1, 2002 and vest in 20% increments on each of January 1, 2003, 2004, 2005, 2006 and 2007.
  - (5) The options were granted on January 29, 2003 and vest in 20% increments on each of January 1, 2004, 2005, 2006, 2007 and 2008.
  - (6) The options were granted on January 28, 2004 and vest in 25% increments on each of December 31, 2005, 2006, 2007 and 2008.
  - (7) The options were granted on January 27, 2005 and vest in 25% increments on each of December 31, 2006, 2007, 2008 and 2009.
  - (8) The options were granted on February 21, 2006 and vest in 25% increments on each of December 31, 2007, 2008, 2009 and 2010.
  - (9) The options were granted on February 20, 2007 and vest in 25% increments on each of December 31, 2008, 2009, 2010 and 2011.
  - (10) The options were granted on February 20, 2008 and vest in 25% increments on each of December 31, 2009, 2010, 2011 and 2012.

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