

REINSURANCE GROUP OF AMERICA INC  
 Form 4  
 September 30, 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 \*  
 Bartlett William J

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)  
 09/12/2008

Director  10% Owner  
 Officer (give title below)  Other (specify below)

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	
Common Stock	09/12/2008		J <sup>(1)</sup>	V	5,500	D	0
Class A Common Stock	09/12/2008		J <sup>(1)</sup>	V	5,500	A	5,500

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)	Amount or Number of Shares			
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	
Phantom Stock	(2)	09/12/2008		J(1)	V		358 (3)	(4)	05/26/2014	Common Stock	358
Phantom Stock	(2)	09/12/2008		J(1)	V	358 (3)		(4)	05/26/2014	Class A Common Stock	358
Phantom Stock	(2)	09/12/2008		J(1)	V		701 (3)	(4)	01/27/2015	Common Stock	701
Phantom Stock	(2)	09/12/2008		J(1)	V	701 (3)		(4)	01/27/2015	Class A Common Stock	701
Phantom Stock	(2)	09/12/2008		J(1)	V		764 (3)	(4)	04/22/2015	Common Stock	764
Phantom Stock	(2)	09/12/2008		J(1)	V	764 (3)		(4)	04/22/2015	Class A Common Stock	764
Phantom Stock	(2)	09/12/2008		J(1)	V		2,730 (3)	(4)	01/26/2016	Common Stock	2,730
Phantom Stock	(2)	09/12/2008		J(1)	V	2,730 (3)		(4)	01/26/2016	Class A Common Stock	2,730
Phantom Stock	(2)	09/12/2008		J(1)	V		1,078 (3)	(4)	01/26/2017	Common Stock	1,078
Phantom Stock	(2)	09/12/2008		J(1)	V	1,078 (3)		(4)	01/26/2017	Class A Common Stock	1,078

## Reporting Owners

Reporting Owner Name / Address

Relationships

Director    10% Owner    Officer    Other

Bartlett William J  
1370 TIMBERLAKE MANOR PARKWAY X  
CHESTERFIELD, MO 63017

## Signatures

/s/ William Hutton as power of attorney  
09/30/2008

\_\_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 a reclassification exempt under Rule 16b-7 (also under Rule 16b-3(d) and (e)), each share of Common Stock was reclassified into one share of Class A Common Stock.
- (2) 1 for 1 based upon fair market value for Class A Common Stock.
- (3) Acquired in lieu of cash payment and stock grant for director's annual retainer and meeting fees.
- (4) Vests on the earlier of (i) 10 years from the last day of the plan year in which the phantom unit is granted or (ii) the holder's retirement. Payable in cash or common stock at the election of the Board.
- (5) Mr. Bartlett beneficially owns a total of 5,631 phantom shares of various classes.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.