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
OMB Number: 3235-0287

0.5

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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).
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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

		01.36		vestiment Con	ipany Act of 1940							
1. Name and Address of Report Hayden John W.		REI	er Name <b>and</b> Ticke <u>NSURANCE</u> [ RGA ]		ymbol <u>OF AMERICA</u>		tionship of Reportir all applicable) Director Officer (give title below)	10% 0	Owner (specify			
(Last) (First) 16600 SWINGLEY RIDG	(Middle) E ROAD	3. Date 03/04	e of Earliest Transa /2016	ction (Month/D	ay/Year)		SVP, C	,				
(Street)		4. If An	nendment, Date of	Original Filed	(Month/Day/Year)	6. Indiv Line)	idual or Joint/Grou	o Filing (Check A	pplicable			
CHESTERFIELD MO	63017					X	Form filed by On					
(City) (State)	(Zip)						Form filed by Mo Person	re than One Rep	orting			
	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											
1. Title of Security (Instr. 3)		2. Transaction	2A. Deemed	3.	4. Securities Acquired (A)	ties Acquired (A) or 5. Amount of 6. Ownership						

itle of Security (Instr. 3)	2. Transaction	2A. Deemed			4. Securities A	Acquired	(A) or 🛛	5. Amount of	6. Ownership	7. Nature of	
	Date	Execution Date,			Disposed Of (D) (Instr. 3, 4 and			Securities	Form: Direct	Indirect	
	(Month/Day/Year)	if any	Code (	Instr.	5)			Beneficially	(D) or Indirect	Beneficial	
		(Month/Day/Year)	8)		-			Owned Following	(I) (Instr. 4)	Ownership	
			-					Reported		(Instr. 4)	
			Code	v	Amount	(A) or	Price	Transaction(s)			
			Coue	v	Amount	(D)	FILE	(Instr. 3 and 4)			

## Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

	(e.g., puis, cails, 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. Transa Code ( 8)		5. Num of Deriva Securit Acquir (A) or Dispos of (D) (Instr. 3 and 5)	tive ties red sed 3, 4	Expiration Da	Expiration Date (Month/Day/Year)		Expiration Date Amount of Securities Underlying		Amount of Securities Security Jnderlying (Instr. 5) Derivative Security		9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares						
Stock Appreciation Right (right to purchase) 2016	<b>\$</b> 93.53	03/04/2016		A		2,816		(1)	03/04/2026	Common Stock	2,816	\$93.53	2,816	D			

Explanation of Responses:

1. SARS grants on March 4, 2016 vest in 25% increments on each of December 31, 2016, 2017, 2018 and 2019.

## William L. Hutton

03/08/2016 Date

\*\* Signature of Reporting Person

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

 $^{\ast}$  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.