

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

SCHEDULE 13D

UNDER THE SECURITIES EXCHANGE ACT OF 1934  
(AMENDMENT NO. 12)\*

REINSURANCE GROUP OF AMERICA, INCORPORATED  
(NAME OF ISSUER)

COMMON STOCK, PAR VALUE \$0.01 PER SHARE

(TITLE OF CLASS OF SECURITIES)

759351109

(CUSIP NUMBER)

GWENN L. CARR  
METLIFE, INC.  
1 METLIFE PLAZA  
27-01 QUEENS PLAZA NORTH  
LONG ISLAND CITY, NEW YORK 11101  
(212) 578-2211

(NAME, ADDRESS AND TELEPHONE NUMBER OF PERSON  
AUTHORIZED TO RECEIVE NOTICES AND COMMUNICATIONS)

APRIL 22, 2005

(DATE OF EVENT WHICH REQUIRES FILING OF THIS STATEMENT)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition which is the subject of this Schedule 13D, and is filing this schedule because of Rule 13d-1(e), 13d-1(f) or 13d-1(g), check the following box. [ ]

NOTE: Schedules filed in paper format shall include a signed original and five copies of the schedule, including all exhibits. See Rule 13d-7 for other parties to whom copies are to be sent.

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

1 NAMES OF REPORTING PERSONS  
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)  
MetLife, Inc.  
13-407581

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a)   
(See Instructions) (b)

3 SEC USE ONLY

4 SOURCE OF FUNDS (See Instructions)  
Not Applicable

5 CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT  
TO ITEMS 2(d) OR 2(e)

6 CITIZENSHIP OR PLACE OF ORGANIZATION  
Delaware

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER None
	8	SHARED VOTING POWER 32,243,539
	9	SOLE DISPOSITIVE POWER None
	10	SHARED DISPOSITIVE POWER 32,243,539

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
32,243,539

12 CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES  
CERTAIN SHARES (See Instructions)

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)  
51.5%\*

14 TYPE OF REPORTING PERSON (See Instructions)  
HC

\* This percentage is based upon 62,614,355 Shares issued and outstanding as of March 31, 2005 as reported to the Filing Parties by RGA.

1 NAMES OF REPORTING PERSONS  
 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)  
 Metropolitan Life Insurance Company  
 13-5581829

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a)   
 (See Instructions) (b)

3 SEC USE ONLY

4 SOURCE OF FUNDS (See Instructions)  
 Not Applicable

5 CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT  
 TO ITEMS 2(d) OR 2(e)

6 CITIZENSHIP OR PLACE OF ORGANIZATION  
 New York

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER None
	8	SHARED VOTING POWER 32,243,539
	9	SOLE DISPOSITIVE POWER None
	10	SHARED DISPOSITIVE POWER 32,243,539

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
 32,243,539

12 CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES  
 CERTAIN SHARES (See Instructions)

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)  
 51.5%\*

14 TYPE OF REPORTING PERSON (See Instructions)  
 IC

\* This percentage is based upon 62,614,355 Shares issued and outstanding as of March 31, 2005 as reported to the Filing Parties by RGA.

1 NAMES OF REPORTING PERSONS  
 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)  
 GenAmerica Financial, LLC  
 43-1779470

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a)   
 (See Instructions) (b)

3 SEC USE ONLY

4 SOURCE OF FUNDS (See Instructions)  
 Not Applicable

5 CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT  
 TO ITEMS 2(d) OR 2(e)

6 CITIZENSHIP OR PLACE OF ORGANIZATION  
 Delaware

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER None
	8	SHARED VOTING POWER 32,243,539
	9	SOLE DISPOSITIVE POWER None
	10	SHARED DISPOSITIVE POWER 32,243,539

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
 32,243,539

12 CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES  
 CERTAIN SHARES (See Instructions)

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)  
 51.5%\*

14 TYPE OF REPORTING PERSON (See Instructions)  
 HC, CO

\* This percentage is based upon 62,614,355 Shares issued and outstanding as of March 31, 2005 as reported to the Filing Parties by RGA.

1 NAMES OF REPORTING PERSONS  
 I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)  
 General American Life Insurance Company  
 43-0285930

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (See (a) [ ]  
 Instructions) (b) [ ]

3 SEC USE ONLY

4 SOURCE OF FUNDS (See Instructions)  
 Not Applicable

5 CHECK IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT  
 TO ITEMS 2(d) OR 2(e) [ ]

6 CITIZENSHIP OR PLACE OF ORGANIZATION  
 Missouri

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH	7	SOLE VOTING POWER None
	8	SHARED VOTING POWER 32,243,539
	9	SOLE DISPOSITIVE POWER None
	10	SHARED DISPOSITIVE POWER 32,243,539

11 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON  
 32,243,539

12 CHECK IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES  
 CERTAIN SHARES (See Instructions) [ ]

13 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11)  
 51.5%\*

14 TYPE OF REPORTING PERSON (See Instructions)  
 IC

\* This percentage is based upon 62,614,355 Shares issued and outstanding as of March 31, 2005 as reported to the Filing Parties by RGA.

This Statement amends the Schedule 13D Statement, as amended, of (i) MetLife, Inc. ("MLINC"), (ii) Metropolitan Life Insurance Company, a wholly owned subsidiary of MLINC ("MetLife"), (iii) GenAmerica Financial, LLC, a wholly owned subsidiary of MetLife ("GenAm Financial"), and (iv) General American Life Insurance Company, a wholly owned subsidiary of GenAm Financial ("GenAm Life"), in respect of shares of common stock, par value \$0.01 per share ("Shares"), of Reinsurance Group of America, Incorporated, a Missouri corporation ("RGA"), as follows:

ITEM 4. PURPOSE OF TRANSACTION

Item 4 is hereby amended by replacing the penultimate paragraph thereof with the following:

"As previously disclosed, the Filing Parties continuously evaluate RGA's businesses and prospects, alternative investment opportunities and other factors deemed relevant in determining whether additional Shares will be acquired by any of the Filing Parties or whether any of the Filing Parties will dispose of Shares. At any time, depending on market conditions, the trading prices for Shares, the actions taken by the board of directors of RGA, alternative investment opportunities and the outlook for RGA, one or more of the Filing Parties may acquire additional Shares or may dispose of some or all of the Shares beneficially owned by such Filing Party, in either case in the open market, in privately negotiated transactions or otherwise. In this connection, MLINC publicly announced on January 31, 2005 that, in connection with an unrelated acquisition, it would consider financing that acquisition in part with the proceeds of selected asset sales, including some or all of the Shares beneficially owned by the Filing Parties. On April 22, 2005, MLINC publicly announced that it is no longer considering selling some or all of the Shares beneficially owned by the Filing Parties for the purpose of financing the acquisition."

ITEM 5. INTEREST IN SECURITIES OF THE ISSUER

Item 5 is hereby amended by replacing the first sentence of the first paragraph of Item 5(a) and (b) with the following:

"(a) and (b). As of April 22, 2005, each of the Filing Parties beneficially owned 32,243,539 Shares, or approximately 51.5 percent of the outstanding Shares."

Item 5 is hereby further amended by replacing the second paragraph of Item 5(a) and (b) with the following:

"The following information in this paragraph is to the best knowledge of the Filing Parties. As of April 22, 2005, A. Greig Woodring, President and Chief Executive Officer and Director of RGA and Executive Vice President of GenAm Life, beneficially owned 44,117 Shares and had sole voting and dispositive power with respect to such Shares. Mr. Woodring also has the right to acquire beneficial ownership of 272,369 shares through the exercise of options that are currently vested or will vest within 60 days after April 22, 2005."

Item 5 is hereby further amended by replacing the last paragraph of Item 5(a) and (b) with the following:

"The percentage amounts set forth in this Item 5 are based upon 62,614,355 Shares issued and outstanding as of March 31, 2005 as reported to the Filing Parties by RGA."

ITEM 7. MATERIAL TO BE FILED AS EXHIBITS.

Item 7 is hereby amended by amending and supplementing the exhibits as follows:

Exhibit No. - - - - -	Description - - - - -
1	Directors and Executive Officers of Filing Parties
9	Agreement Required for Joint Filing under Rule 13d-1(k)(1)

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

April 25, 2005

METLIFE, INC.

By: /s/ Anthony J. Williamson

-----  
Name: Anthony J. Williamson  
Title: Senior Vice-President and Treasurer

METROPOLITAN LIFE INSURANCE COMPANY

By: /s/ Anthony J. Williamson

-----  
Name: Anthony J. Williamson  
Title: Senior Vice-President and Treasurer

GENAMERICA FINANCIAL, LLC

By: Metropolitan Life Insurance Company,  
its Manager

By: /s/ Anthony J. Williamson

-----  
Name: Anthony J. Williamson  
Title: Senior Vice-President and Treasurer

GENERAL AMERICAN LIFE INSURANCE COMPANY

By: /s/ Anthony J. Williamson

-----  
Name: Anthony J. Williamson  
Title: Senior Vice-President and Treasurer



## EXHIBIT 1

## DIRECTORS AND EXECUTIVE OFFICERS OF THE FILING PARTIES

Set forth below is the name and present principal occupation or employment of each director and executive officer of MLINC and MetLife. MLINC is a holding company and MetLife is an insurance company. The principal business address of MLINC and MetLife is 200 Park Avenue, New York, NY 10166-0188. Unless otherwise noted, the business address for each of the directors and executive officers is c/o MetLife, Inc. Each person listed below is a citizen of the United States.

## DIRECTORS

Name And Business Address -----	Principal Occupation or Employment -----
Curtis H. Barnette Skadden, Arps, Slate, Meagher & Flom LLP 1440 New York Avenue, N.W. Washington, D.C. 20005-2111	Of Counsel, Skadden, Arps, Slate, Meagher & Flom LLP (law firm)
Robert H. Benmosche	Chairman of the Board and Chief Executive Officer, MLINC and MetLife
Burton A. Dole, Jr.	Retired Partner and Chief Executive Officer, Medsouth Therapies, LLC (rehabilitative health care)
Cheryl W. Grise P.O. Box 270 Hartford, Connecticut 06141-0270	President, Utility Group for Northeast Utilities (public utility holding company)
James R. Houghton Corning Incorporated One Riverfront Plaza MP HQ E2-6 Corning, New York 14831	Chairman and Chief Executive Officer, Corning Incorporated* (telecommunications technology)
Harry P. Kamen	Retired Chairman of the Board and Chief Executive Officer, MetLife
Helene L. Kaplan Skadden, Arps, Slate, Meagher & Flom LLP Four Times Square, 44th Floor New York, New York 10036	Of Counsel, Skadden, Arps, Slate, Meagher & Flom LLP (law firm)
John M. Keane	Retired General, Vice Chief of Staff and Chief Operating Officer, U.S. Army

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\* Mr. Houghton has announced that he will relinquish the position of Chief Executive Officer on April 28, 2005.

Name And Business Address -----	Principal Occupation or Employment -----
James M. Kilts The Gillette Company Prudential Tower Building - 48th Floor Boston, Massachusetts 02199	Chairman and Chief Executive Officer, Gillette Company
Charles M. Leighton P.O. Box 1260 15 Maritime Drive Portsmouth, Rhode Island 02871	Executive Director, U.S. Sailing
Sylvia M. Matthews The Bill and Melinda Gates Foundation 1551 Eastlake Avenue East Seattle, Washington 98102	Chief Operating Officer and Executive Director of the Bill and Melinda Gates Foundation
Hugh B. Price DLA Piper Rudnick Gray Cary US LLP 1251 Avenue of the Americas New York, New York 10020-1104	Senior Advisor to DLA Piper Rudnick Gray Cary US LLP (law firm)
Kenton J. Sicchitano	Retired Global Managing Partner, PricewaterhouseCoopers LLP (assurance, tax and advisory services)
William C. Steere, Jr. Pfizer Inc. 235 East 42nd Street, 22nd Floor New York, New York 10017	Retired Chairman of the Board and Chief Executive Officer, Pfizer Inc. (pharmaceutical company)

EXECUTIVE OFFICERS  
(WHO ARE NOT DIRECTORS)

Name -----	Principal Occupation or Employment -----
C. Robert Henrikson	President and Chief Operating Officer, MLINC and MetLife
Leland C. Launer, Jr.	President, Institutional Business and Chief Investment Officer, MLINC and MetLife*; Chairman of the Board, RGA
James L. Lipscomb	Executive Vice President and General Counsel, MLINC and MetLife
Catherine A. Rein	Senior Executive Vice President and Chief Administrative Officer, MLINC and MetLife
William J. Toppeta	President, International, MLINC and MetLife
Lisa M. Weber	President, Individual Business, MLINC and MetLife
William J. Wheeler	Executive Vice President and Chief Financial Officer, MLINC and MetLife

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\* As of April 26, 2005, Steven A. Kandarian will serve as Chief Investment Officer, MLINC and MetLife.

GenAm Financial is a holding company. The principal business address of GenAm Financial is One MetLife Plaza, 27-01 Queens Plaza North, Long Island City, New York 11101. GenAm Financial is a limited liability company with MetLife serving as its Manager. The directors and executive officers of MetLife are listed above.

Set forth below is the name and present principal occupation or employment of each director and executive officer of GenAm Life. GenAm Life is an insurance company. The principal business address of GenAm Life is 13045 Tesson Ferry Road, St. Louis, Missouri 63128. Unless otherwise noted, the business address for each of the directors and executive officers is c/o MetLife, Inc. Each person listed below is a citizen of the United States.

Name And Business Address	Principal Occupation or Employment
-----	-----
Michael K. Farrell 10 Park Avenue Morristown, New Jersey 07962	Senior Vice President, MLINC and MetLife; Director, GenAm Life
James L. Lipscomb	Executive Vice President and General Counsel, MLINC and MetLife; Director, GenAm Life
Hugh C. McHaffie 501 Boylston Street Boston, Massachusetts 02116	Senior Vice President, MLINC and MetLife; Director, GenAm Life
Catherine A. Rein	Senior Executive Vice President and Chief Administrative Officer, MLINC and MetLife; Director, GenAm Life
Stanley J. Talbi	Senior Vice President, MLINC and MetLife; Director, GenAm Life
Lisa M. Weber	President, Individual Business, MLINC and MetLife; Chairman of the Board, President, Chief Executive Officer and Director, GenAm Life; Director, RGA
William J. Wheeler	Executive Vice President and Chief Financial Officer, MLINC and MetLife; Director, GenAm Life
Anthony J. Williamson	Senior Vice President and Treasurer, MLINC, MetLife and GenAm Life; Director, GenAm Life
A. Greig Woodring 1370 Timberlake Manor Parkway Chesterfield, Missouri 63017	President and Chief Executive Officer, Director, RGA; Executive Vice President, GenAm Life

Name And Business Address  
-----

Principal Occupation or Employment  
-----

Joseph J. Prochaska, Jr.

Senior Vice President and Chief Accounting  
Officer, MLINC, MetLife and GenAm Life

James P. Bossert  
10 Park Avenue  
Morristown, New Jersey 07962

Vice President, MLINC and MetLife; Chief  
Financial Officer, MetLife Investors; Vice  
President and Chief Financial Officer, GenAm Life

JOINT FILING AGREEMENT

In accordance with Rule 13d-1(k)(1) of Regulation 13D-G of the Securities Exchange Act of 1934, the persons or entities below agree to the joint filing on behalf of each of them of the Statement on Schedule 13D (including any and all amendments thereto) with respect to the Common Stock of Reinsurance Group of America, Incorporated, and agree that such statement is, and any amendments thereto filed by any of them will be, filed on behalf of each of them, and further agree that this Joint Filing Agreement be included as an Exhibit to such joint filings.

In evidence thereof the undersigned hereby execute this Agreement this 25th day of April, 2005.

METLIFE, INC.

By: /s/ Anthony J. Williamson

-----  
Name: Anthony J. Williamson  
Title: Senior Vice-President and Treasurer

METROPOLITAN LIFE INSURANCE COMPANY

By: /s/ Anthony J. Williamson

-----  
Name: Anthony J. Williamson  
Title: Senior Vice-President and Treasurer

GENAMERICA FINANCIAL, LLC

By: Metropolitan Life Insurance Company,  
its Manager

By: /s/ Anthony J. Williamson

-----  
Name: Anthony J. Williamson  
Title: Senior Vice-President and Treasurer

GENERAL AMERICAN LIFE INSURANCE COMPANY

By: /s/ Anthony J. Williamson

-----  
Name: Anthony J. Williamson  
Title: Senior Vice-President and Treasurer