





Edgar Filing: WATSON GRAHAM S - Form 4

Security (Instr. 3)	Secu- rity	Day/ Year)	Day/ Year)	----- Code V	----- (A)	(D)	Exer- cisable	tion Date	Title	of Shares
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Stock Options (Right to buy)	\$27.29	01/29/03		A	45,495		(1)	01/29/13	Common Stock	45,495
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Explanation of Responses:

(1) Vests in five (5) equal annual installments beginning on the first anniversary of the date of grant specified in column 3.

/s/ William L. Hutton

January 31, 2003

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\*\*Signature of Reporting Person

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Date

By: William L. Hutton, Attorney-in-fact  
Watson, Graham S.  
1370 Timberlake Manor Parkway

Chesterfield MO 63017  
Reinsurance Group of America, Inc. (RGA)  
01/2003

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