

Modern Slavery and Human Trafficking Statement

Introduction

At Reinsurance Group of America Incorporated (“RGA”), we pride ourselves for our continuing dedication to conducting our global business fairly and ethically. We follow a strict equality and fairness ethos and do not tolerate modern slavery or human trafficking.

Our business

RGA, a Fortune 500 company, is among the leading global providers of life reinsurance and financial solutions, with approximately \$3.3 trillion of life reinsurance in force and assets of \$60.5 billion as of December 31, 2017. Founded in 1973, RGA today is recognized for its deep technical expertise in risk and capital management, innovative solutions, and commitment to serving its clients. With headquarters in St. Louis, Missouri, and operations around the world, RGA delivers expert solutions in individual life reinsurance, individual living benefits reinsurance, group reinsurance, health reinsurance, facultative underwriting, product development, and financial solutions.

Our policies

RGA adheres to the highest ethical standards in all our business dealings. We follow stringent compliance procedures and the conduct of our associates is governed by our core policy: “Principles of Ethical Business Conduct”. These principles are kept under review and are accessible to RGA associates on our intranet.

The principles were developed to serve as a guideline for ethical business conduct by RGA employees. The essential elements of ethical conduct include honesty, reliability, fairness, integrity, respect for the individual and respect for property. It follows that RGA is committed to preventing slavery and human trafficking in its activities and supply chains.

Our associates are required to certify they have read and agree to abide by these core principles as part of their training when they join, and then on an annual basis. Failure of any associate to comply with these principles may result in disciplinary measures up to and including termination.

Our Whistleblowing Policy in RGA’s Employee Handbook encourages associates to report any misconduct either online, phone or email. RGA also expects our suppliers to follow the same high standards and conduct their business in an ethical manner.

Our assessment

RGA’s UK business is conducted primarily with insurance companies. Due to the nature of RGA’s UK business we are not exposed to high-risk supply chains and there is a very low risk of slavery and human trafficking occurring.

However, we are aware that international business can pose certain risks. Therefore, RGA will consider on an individual basis what steps should be taken in relation to our suppliers, RGA will ensure our associates are aware of the risks and the mitigants put in place.

This statement is made pursuant to Section 54(1) of the Modern Slavery Act 2015. This constitutes RGA's anti-slavery and human trafficking statement for the financial year ending 31 December 2016.

Signed

A handwritten signature in black ink, appearing to read "Gay Burns". The signature is fluid and cursive, with a long horizontal stroke at the end.

Gay Burns

Executive Vice President and Chief Human Resources Officer

Reinsurance Group of America, Incorporated