EU Binding Corporate Rules
RGA Processor Policy (Summary Statement)

Effective November 2024

PART I - INTRODUCTION

The RGA group companies are committed to the protection of the personal information we collect, store, use and share in connection with the services we provide and we believe strongly in upholding the highest standards in respect of data privacy.

This statement explains RGA's approach to compliance with data protection law when processing personal information on behalf of and under the instructions of a non-RGA controller and where such personal information originates in the EEA, specifically with regard to transfers of personal information between RGA BCR members.

RGA's Processor Policy applies when we process personal information on behalf of a third party controller located in Europe, including when personal information is transferred to a group member for processing outside of Europe. As such, the personal information to which the Processor Policy applies includes: RGA workforce member personal information; and policyholder data.

All RGA BCR members and their workforce must comply with and respect the Processor Policy when processing personal information as a processor on behalf of a Customer located in the EEA, irrespective of the country in which they are located.

When RGA processes personal information as a processor, the controller on whose behalf RGA processes personal information will have responsibility for complying with the applicable data protection laws that apply to it. If we fail to comply with the terms of our processor appointment, this may put the controller in non-compliance with its applicable data protection laws and the controller may initiate proceedings against RGA for breach of contract.

Our Processor Policy applies only to personal information that RGA processes as a processor in order to provide a service to a third party controller (such as a customer). RGA has a separate BCR: Controller Policy that applies when we process personal information as a controller (i.e. for our own purposes).

If you have any questions about the provisions of the Controller Policy, your rights under the Controller Policy, or any other data protection issues, you may contact RGA's Global Security and Privacy Office using the contact information below:

Attention: Global Security and Privacy Office
Email: Privacy@rgare.com
Address: 16600 Swingley Ridge Road, Chesterfied, Missouri, 63017 USA

PART II - PROCESSOR OBLIGATIONS

Our Processor Policy applies in all situations where an RGA BCR member processes personal information as a processor on behalf of a third party controller. Part II of the Processor Policy is divided into three sections:

- Section A identifies and describes the data protection principles that RGA observes at any time we process personal information as a processor on behalf of a third party controller.
- Section B specifies the practical commitments to which RGA adheres in connection with the Processor Policy.
- Section C describes the third party beneficiary rights RGA provides to individuals under the Processor Policy.

Section A: Basic Principles

Rule 1 – Lawfulness of processing:

a) RGA will ensure that all processing is carried out in accordance with applicable data protection laws.

b) RGA will cooperate with and assist a controller in complying with its obligations under applicable data protection laws in a reasonable time and to the extent reasonably possible.

Rule 2 – Fairness and transparency: RGA will, to the extent reasonably possible, assist a controller in complying with the requirement to inform and explain to individuals how their personal information will be processed at the time their personal information is collected.

Rule 3 – Purpose limitation: RGA will only process personal information on behalf of, and in accordance with, the instructions of the controller.

Rule 4 – Data minimisation and accuracy: RGA will assist a controller in keeping the personal information accurate and up to date.

Rule 5 – Limited retention of personal information: RGA will assist a controller in complying with the obligation to retain personal information no longer than is necessary for the purposes for which it was collected and further processed.

Rule 6 – Security and confidentiality:

a) RGA will implement appropriate technical and organizational measures to ensure a level of security appropriate to the risk of the personal information processing that is carried out on behalf of a controller.
b) RGA will notify a controller without undue delay of any data security breach affecting the personal information that RGA is processing on behalf of the controller in accordance with the terms of the contract with that controller.

Rule 7 – Engaging sub-processors:

a) RGA will notify and obtain the prior specific or general written consent from the controller before appointing any sub-processor.
b) RGA will ensure that sub-processors are: (i) engaged on the same contractual terms as those executed between RGA and the Controller; and (ii) required to comply with the Processor Policy, particularly obligating the sub-processor to implement and maintain appropriate technical and organisations measures for the protection of the personal information consistent with the Processor Policy.

Rule 8 – Ensuring adequate protection for transborder transfers: RGA will not transfer personal information to third countries outside the EEA without ensuring adequate protection for the personal information in accordance with the standards set out by the Processor Policy.

Rule 9 – Honouring individuals' data privacy rights: RGA will assist a controller with responding to queries or requests made by individuals in connection with their personal information.

Section B: Practical Commitments

Rule 10 – Compliance:

a) RGA will have appropriate workforce members and support to ensure and oversee privacy compliance throughout the business.
b) RGA will maintain records of the processing activities carried out on behalf of the controller.

Rule 11 – Privacy Training: RGA will provide appropriate and up-to-date privacy training to workforce members who have permanent or regular access to personal information, who are involved in the processing of personal information or in the development of tools used to process personal information in accordance with the Privacy Training Program (Processor).

Rule 12 – Audit: RGA will verify compliance with the Processor Policy and will carry out data protection audits on a regular basis in accordance with the Audit Protocol (Processor).

Rule 13 – Complaint Handling: RGA will ensure that individuals may exercise their right to file a complaint and will handle such complaints in accordance with the Complaint Handling Procedure (Processor).

Rule 14 – Cooperation with Supervisory Authorities: RGA will cooperate with the supervisory authorities and to comply with the advice they give on any issue related to the Processor Policy in accordance with the Cooperation Procedure (Processor).

Rule 15 – Updates to the Processor Policy: RGA will report changes to the Processor Policy to the

lead supervisory authority in accordance with the Updating Procedure (Processor).

Rule 16 – Action Where National Legislation Prevents Compliance with the Processor Policy:

a) RGA will ensure that where it believes that the legislation applicable to it prevents it from fulfilling its obligations under the Processor Policy or such legislation has a substantial effect on its ability to comply with the Processor Policy, RGA will promptly inform the controller (unless otherwise prohibited by a law enforcement authority) and RGA's Chief Privacy Officer.

b) RGA will ensure that where it receives a legally binding request for disclosure of personal information by a law enforcement authority or state security body which is subject to the Processor Policy, RGA: will notify the controller promptly unless prohibited from doing so by a law enforcement authority; and may put the request on hold and notify the lead supervisory authority and the appropriate supervisory authority competent for the controller and for RGA unless prohibited from doing so by a law enforcement authority or state security body.

Section C: Third Party Beneficiary Rights

Under applicable data protection laws, individuals whose personal information is processed in the EEA by an RGA BCR member acting as a processor (an "**EEA Entity**") and/or transferred to a BCR member located outside the EEA (and which BCR member may transfer onward to any other BCR member outside the EEA) under the Processor Policy (a "**Non-EEA Entity**") have certain rights. These rights also exist where a Non-EEA Entity BCR member acting as a processor receives personal information under the processor policy from a controller located within the EEA. The principles that individuals may enforce as third party beneficiaries are those that are set out in the Intra-Group Agreement (EU), available upon request, and under the following sections of the Processor Policy:

- Part I (Background and Scope);
- Part II Section A (Basic Principles); and
- Part II Section B (Practical Commitments) Rules:
    - 10B (Records),
    - 13 (Complaint Handling, see Appendix 6 for the procedure),
    - 14 (Cooperation with Supervisory Authorities, see Appendix 7 for the procedure),
    - 15 (Updating Procedure, see Appendix 8 for the procedure), and
    - 16 (National Legislation preventing compliance)
- Part II Section C (Third party Beneficiary Rights):
    - The Liability, compensation and jurisdiction provisions (below)

These individuals may directly enforce the processor policy as third party beneficiaries, and they may also directly enforce the processor policy as third party beneficiaries where they cannot bring a claim against a controller in respect of non-compliance of any of the commitments in the Processor Policy by a BCR member (or by a sub-processor) acting as a processor because:

a) the controller has factually disappeared or ceased to exist in law or has become insolvent; and
b) no successor entity has assumed the entire legal obligations of the controller by contract or by operation of law.

In such cases, the individual's rights are as follows:

- *Complaints*: Individuals may submit complaints to any EEA Entity in accordance with the Complaint Handling Procedure (Processor) and may also lodge a complaint with an EEA supervisory authority in the jurisdiction of their habitual residence, place of work, or place of the alleged infringement;
- *Proceedings*: Individuals have the right to an effective judicial remedy if their rights under the Processor Policy have been infringed as a result of the processing of their personal information in non-compliance with the Processor Policy. Individuals may bring proceedings against RGA International Reinsurance Company dac (Ireland) to enforce compliance with the Processor

Policy, whether in relation to non-compliance by an EEA Entity or Non-EEA Entity, before the competent courts of the EEA Member State (either the jurisdiction where the controller or processor is established or where the individual has his/her habitual residence);

- *Compensation*: Individuals who have suffered material or non-material damage as a result of an infringement of the Processor Policy have the right to receive redress, and compensation from the processor for the damage suffered. In particular, in case of non-compliance with the Processor Policy by a Non-EEA Entity or any third party processor which is established outside the EEA, individuals may exercise these rights and remedies against RGA International Reinsurance Company dac (Ireland) and, where appropriate, receive compensation from RGA International Reinsurance Company dac (Ireland) for any damage suffered as a result of an infringement of the Processor Policy, in accordance with the determination of the court or other competent authority;
- *Transparency*: Individuals may obtain a copy of the Processor Policy and the Intra-group Agreement entered into by RGA in connection with the Processor Policy from RGA International Reinsurance Company dac (Ireland) or any other EEA Entity upon request.
- *Representation*: Individuals may be represented by a not-for-profit body, organization or association in both *Complaints* and *Proceedings* as described above.

Where a Non-EEA Entity acts as a processor on behalf of a third party controller, then where individuals can demonstrate that they have suffered damage and establish facts which show it is likely that the damage has occurred because of a non-compliance with the Processor Policy, it will be for RGA International Reinsurance Company dac (Ireland) to prove that: (i) a Non-EEA Entity; or (ii) any third party sub-processor which is established outside the EEA and which is acting on behalf of a Non-EEA Entity, is not responsible for the non-compliance or that no such non-compliance took place.

RGA International Reinsurance Company dac (Ireland) will ensure that any action necessary is taken to remedy any non-compliance with the Processor Policy by a Non-EEA Entity or any third party processor which is established outside the EEA and which is processing personal information on behalf of a controller.

Where an RGA BCR member, acting as a processor, and a controller involved in the same processing are found responsible for any damage caused by such processing, the data subject shall be entitled to receive compensation for the entire damage directly from RGA International Reinsurance Company dac (Ireland).

PART III – APPENDICES

Appendix 1 – List of RGA BCR Members (Processor): A list of the RGA entities bound by the Processor Policy.
Appendix 2 – Data Subject Rights Procedure (Processor): This document outlines how RGA will respond to any data subject rights requests received from individuals whose personal information we process and transfer under the Processor Policy.
Appendix 3 – Privacy Compliance Structure (Processor): This document outlines RGA's global compliance structure in respect of data protection and privacy.
Appendix 4 – Privacy Training Program (Processor): This document outlines how RGA provides training to its workforce on the requirements of the Processor Policy.
Appendix 5 – Audit Protocol (Processor): This document outlines the formal assessment process adopted by RGA to ensure compliance with the Processor Policy.
Appendix 6 – Complaint Handling Procedure (Processor): This document outlines the practical steps individuals whose personal information is processed by RGA under the Processor Policy may take to submit complaints and how such complaints are dealt with by RGA.
Appendix 7 – Cooperation Procedure (Processor): This document outlines the way in which RGA will cooperate with the EEA supervisory authorities in relation to the Processor Policy.
Appendix 8 – Updating Procedure (Processor): This document outlines the way RGA will communicate changes to the Processor Policy to the EEA supervisory authorities, individual data subjects, controllers and BCR members.
Appendix 9 – Government Data Request Procedure (Processor): This document outlines the way RGA responds to requests received from law enforcement or other government authority to disclose personal information processed by RGA on behalf of a controller.
Appendix 10 – In Scope Data Transfers (Controller): This document outlines the personal data transfers covered by the Processor Policy including the entities and their roles, and the countries, purposes, types of data subjects and data elements involved.

RGA reserves the right to amend its BCRs and/or this BCR Summary Statement without prior notice to reflect technological advancements, legal and regulatory changes, and good business practices. If we change our privacy practices or our BCRs, an updated version of this BCR Summary Statement will reflect those changes and we will inform you of such changes by updating the effective date at the top of this BCR Summary Statement.