

AUDIT COMMITTEE CHARTER

REINSURANCE GROUP OF AMERICA, INCORPORATED

Role of the Committee

The Audit Committee (the “Committee”) is established by the Board of Directors (the “Board”) of Reinsurance Group of America, Incorporated (the “Company”) to perform the functions the Committee is required by law and regulation to assist the Board in fulfilling its responsibility to oversee:

1. the appointment, retention, qualifications, independence and performance of the Company’s independent auditor (the “Independent Auditor”);
2. the Company’s accounting and financial reporting processes and the integrity of its financial statements;
3. audits of the Company’s financial statements;
4. the adequacy of the Company’s internal control over financial and sustainability reporting;
5. the performance of the Company’s internal audit function (“Internal Audit”); and
6. compliance with legal and regulatory requirements.

Organization

The Committee members and Committee chair shall be appointed by the Board on the recommendation of the Board’s Nominating and Governance Committee. The Committee shall consist of no fewer than three members. Committee members serve at the discretion of the Board and for such term or terms as the Board may determine. Each Committee member shall: (a) meet the director and audit committee member independence and experience requirements of the New York Stock Exchange (the “NYSE”) and other applicable laws and regulations and (b) be financially literate, as such qualification is interpreted by the Board. At least one Committee member shall be determined by the Board to be an “audit committee financial expert,” as such term is defined by the U.S. Securities and Exchange Commission (the “SEC”).

Committee members generally should not simultaneously serve on the audit committees of more than two other public companies. Committee members who serve or desire to serve on more than three public company audit committees must satisfactorily demonstrate to the Nominating and Governance Committee and the Board that such service would not impair the ability of such member to effectively serve on the Committee.

The Committee chair shall, in consultation with other Committee members and management, set the agenda for and preside at the meetings of the Committee. In the absence of the Committee chair at a meeting, the Committee or the Committee chair shall select a member of the Committee to serve as chair at such meeting. The Committee will meet at least four times a year or more frequently as circumstances may require and shall make regular reports to the Board about the Committee’s activities, including to review with the Board any issues that arise with respect to the quality or integrity of the Company’s financial statements, the Company’s compliance with legal or regulatory requirements, the performance and independence of the Independent Auditor, and

the performance of Internal Audit.

The Committee may form and delegate to one or more subcommittees all or any portion of the Committee's authority, duties and responsibilities, and may establish such rules as it determines necessary to conduct its business.

As part of its responsibility to foster transparency and open communication, the Committee will meet separately in executive session with the Independent Auditor, the head of Internal Audit and management from time to time. In addition, the Committee may invite to its meetings any director, officer, advisor or such other persons as the Committee deems appropriate to discharge its duties.

Independent Auditor

In carrying out its responsibilities with respect to the Independent Auditor, the Committee shall:

1. have sole and direct authority and responsibility to appoint (subject to shareholder ratification when appropriate), retain, terminate, approve the compensation and terms of engagement of, and oversee the work of the Independent Auditor, including the scope and plans of the audit of the Company's financial statements;
2. review and evaluate at least annually the qualifications, independence and performance of the Independent Auditor, taking into account the opinions of management;
3. discuss with management and the Independent Auditor, the timing and process for implementing the rotation of the lead audit partner and other Independent Auditor personnel in accordance with applicable legal requirements;
4. discuss with management whether there should be a rotation of the accounting firm serving as the Independent Auditor;
5. be responsible for resolving any disagreements between management and the Independent Auditor;
6. in accordance with applicable legal requirements and the pre-approval policy adopted by the Committee, review and pre-approve all audit, audit-related and permitted non-audit services provided by the Independent Auditor to the Company;
7. review the Company's hiring of individuals that have relationships with or were formerly employed by the Independent Auditor;
8. direct the Independent Auditor to prepare and deliver annually a statement as to independence consistent with Public Company Accounting Oversight Board ("PCAOB") rules (it being understood that the Independent Auditor is responsible for the accuracy and completeness of this statement), and discuss with the Independent Auditor any relationships or services disclosed in this statement or any other factors that may affect the Independent Auditor's objectivity and independence;
9. receive and discuss reports from the Independent Auditor as required by the NYSE, including a report of the Independent Auditor's internal quality control procedures, any material issues raised by the most recent internal quality control review, or PCAOB or peer review, of the firm, or by any inquiry or investigation by governmental or professional authorities within the preceding five years, and any steps taken in response to any such issues;

10. review and discuss with the Independent Auditor the matters required to be discussed by the Independent Auditor under PCAOB requirements; and
11. review and discuss the responsibilities, budget and staffing of Internal Audit with the Independent Auditor.

Accounting and Financial Controls

In carrying out its responsibilities with respect to accounting and financial controls matters, the Committee shall review:

1. management's reports evaluating the adequacy and effectiveness of the Company's internal control over financial reporting, including any significant deficiencies or material weaknesses in the design or operation of internal control over financial reporting (including disclosures made by the CEO and CFO during their certification process for Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q) that could adversely affect the Company's ability to record, process, summarize and report financial data, as well as any remediation plans related thereto;
2. the Independent Auditor's reports concerning the adequacy of the Company's internal control over financial reporting and any major issues that may have been raised by management, Internal Audit or the Independent Auditor as to the adequacy of the Company's internal control over financial reporting, and any special audit steps adopted in light of material control deficiencies;
3. procedures established by the Committee and related management reports regarding the receipt, retention and treatment of complaints received by the Company about accounting, internal accounting controls or auditing matters and for the confidential, anonymous submission by Company employees of concerns regarding questionable accounting or auditing matters;
4. management's reports evaluating the effectiveness of the Company's disclosure controls and procedures in assuring that material information required to be disclosed in the Company's periodic reports filed with the SEC is reported to management, appropriately processed and summarized by management and reflected in such reports filed with the SEC within the specified time periods;
5. management's reports concerning the prevention and detection of fraud against the Company, including reports of any fraud, whether or not material, that involves management or other employees who have a significant role in the Company's internal control over financial reporting;
6. with the Independent Auditor, the audit process and any problems or difficulties encountered in the course of the performance of the audit, including any restrictions on the Independent Auditor's activities or access to requested information imposed by management, management's response thereto and any significant disagreements with management;
7. any accounting adjustments that were noted or proposed by the Independent Auditor but were "passed" (as immaterial or otherwise);
8. any communication between the Independent Auditor's audit team and its national office

regarding auditing or accounting issues presented by the engagement; and

9. any “management” or “internal control” letter issued, or proposed to be issued by the Independent Auditor.

Accounting Policies

With respect to the Company’s accounting policies, the Committee shall review:

1. the quality and the acceptability of the Company’s accounting policies and any significant changes to the Company’s auditing and accounting principles and practices suggested by the Independent Auditor, Internal Audit or management;
2. how the Company’s accounting policies compare with those in the industry and all alternative treatments of financial information within U.S. generally accepted accounting principles (“GAAP”), including the ramifications of the use of such alternative disclosure and treatments, and the treatment preferred by the Independent Auditor;
3. major issues regarding accounting and auditing principles and practices and financial statement presentations, including critical accounting policies and estimates, any significant changes in the Company’s selection or application of accounting principles;
4. analyses prepared by management, Internal Audit and/or the Independent Auditor setting forth significant financial reporting issues and judgments made in connection with the preparation of the financial statements, including analyses of the effects of alternative GAAP methods on the financial statements;
5. the effect of regulatory and accounting initiatives, including emerging issues, the impact of material accounting changes, any off-balance sheet structures and the treatment of any prior period misstatements in accordance with SEC and accounting guidance; and
6. other material written communications between the Independent Auditor and management, such as any management letter or schedule of unadjusted differences.

Financial Statements

With respect to the Company’s financial statements and disclosures of financial information, the Committee shall:

1. review and discuss the Company’s Annual Reports on Form 10-K, including the audited financial statements to be included therein and the Company’s disclosures under “Management’s Discussion and Analysis of Financial Condition and Results of Operations,” with management and the Independent Auditor prior to the filing of such reports with the SEC, and discuss with the Independent Auditor the matters required to be discussed pursuant to PCAOB requirements; and based on such discussions and upon the receipt of an opinion of the Independent Auditor on the Company’s financial statements, in form and content satisfactory to the Committee, determine whether to recommend to the Board that the Company’s audited financial statements be included in the Company’s Annual Reports on Form 10-K for filing with the SEC;
2. review and discuss the Company’s Quarterly Reports on Form 10-Q and the interim financial

information contained therein, including the Company's disclosures under "Management's Discussion and Analysis of Financial Condition and Results of Operations" with management and the Independent Auditor;

3. review and discuss the Company's earnings releases, including the use of "pro forma" or "adjusted" non-GAAP information, as well as financial information and earnings guidance provided to analysts and rating agencies; and
4. review and discuss any critical audit matter (as that term is defined in applicable PCAOB standards) addressed in the audit of the Company's financial statements and the relevant financial statement accounts and disclosures that relate to each critical audit matter.

Internal Audit

In carrying out its responsibilities with respect to Internal Audit, the Committee shall:

1. receive regular reports from Internal Audit, which function shall be accountable to the Committee;
2. review the independence, responsibilities, performance, strategy, budget, staffing, resource planning and quality of Internal Audit;
3. review the appointment and termination of senior Internal Audit personnel;
4. discuss all significant reports to management prepared by Internal Audit; and
5. review and approve, on at least an annual basis, the Internal Audit charter and the Internal Audit plan (including any material modifications to such plan) and the results and performance of Internal Audit relative to its plan.

Additional Responsibilities

The Committee also shall:

1. have authority to engage independent counsel and other advisors, with the Company providing appropriate funding as determined by the Committee to any such advisors, and for payment of ordinary administrative expenses of the Committee that are necessary or appropriate in carrying out its duties;
2. have the authority to conduct investigations into any matters within its scope of responsibility and obtain advice and assistance from outside legal, accounting or other advisors to perform its duties and responsibilities;
3. discuss with the Chief Risk Officer, at least annually, the Company's policies with respect to risk assessment and risk management, including risks related to major financial, insurance and operational risks as well as any other risks determined by the Chief Risk Officer to warrant the Committee's attention;
4. review with management, Internal Audit and the Independent Auditor any correspondence with regulators or governmental agencies and any employee complaints or published reports that raise material issues regarding the Company's financial statements or accounting policies;
5. receive reports from the Company's Chief Legal Officer concerning any significant legal and

regulatory matters;

6. discuss recruitment, engagement, retention and development of employees in the Company's Finance function;
7. review and discuss sustainability matters that are consistent with the Committee's other responsibilities under this Charter (such as the consideration of financially material sustainability information and sustainability frameworks and standards relevant to the Company's financial disclosures) and coordinate with other Board committees and the Independent Auditor regarding sustainability matters;
8. serve as the audit committee for any Company subsidiary subject to the National Association of Insurance Commissioners Model Audit Rule, including annually review the statutory financial information and required auditor communications associated with any such subsidiary;
9. cause to be included in the Company's proxy statements the report of the Committee to the Company's shareholders as required by SEC regulations;
10. review and evaluate transactions between the Company and its officers, directors or significant shareholders; and
11. exercise such other powers and perform such other duties and responsibilities as are incidental to the purposes, duties and responsibilities specified herein or as may otherwise from time to time be delegated to the Committee by the Board.

Limitation on Committee's Role

While the Committee has the responsibilities and powers set forth in this charter, it is not the duty of the Committee to plan or conduct audits, which is the responsibility of the Independent Auditor, or to determine that the Company's financial statements and disclosures are complete and accurate and are in accordance with GAAP and applicable rules and regulations, which is the responsibility of management. Accordingly, in carrying out its oversight responsibilities, the Committee does not provide any expert or special assurance as to the Company's financial statements, nor does it provide any professional certification as to the Independent Auditor's work.

Annual Evaluation

The Committee shall participate in the annual evaluation process conducted by the Board. The Committee shall periodically review the adequacy of this charter and recommend to the Board any revisions the Committee deems necessary or desirable.

Amendment

The Board shall have the sole authority to amend this charter.

Revised: October 23, 2025