INVESTMENT COMMITTEE CHARTER

REINSURANCE GROUP OF AMERICA, INCORPORATED

Role of the Committee

The Investment Committee (the "Committee") is established by the Board of Directors (the "Board") of Reinsurance Group of America, Incorporated (the "Company") to assist the Board in the oversight of investment strategies, activities, policies, performance, and risk management.

Organization

The Nominating and Governance Committee will review and evaluate the qualifications of directors to serve as members of the Committee. Upon the recommendation of the Nominating and Governance Committee, the Board will appoint Committee members and a Chair of the Committee. The Committee shall consist of no fewer than three members, with the exact number determined by the Board. Committee members serve at the pleasure of the Board and for such term or terms as the Board may determine or until such member's resignation or removal. Resignation or removal of a director from the Board will automatically constitute resignation or removal, as applicable, of such director from the Committee. The members of the Committee shall meet the director independence requirements of the New York Stock Exchange ("NYSE").

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 shall meet at least four times a year and is authorized and empowered to adopt its own rules of procedure not inconsistent with any provisions hereof, the bylaws of the Company, or applicable law, regulation, or the NYSE listing standards. The Committee shall make regular reports to the Board about the Committee's activities with such recommendations as deemed appropriate or required.

The Committee will have the resources and authority necessary to discharge its duties and responsibilities. The Committee has sole authority to retain and terminate experts or consultants, as it deems necessary to carry out its duties. 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. All directors that are not members of the Committee may attend meetings of the Committee but may not vote. The Committee may invite to its meetings any officer, or such other persons as it deems appropriate to discharge its responsibilities.

Committee Duties and Responsibilities

In carrying out its responsibilities, the Committee shall:

1. review the Company's consolidated investment strategy, including asset, liability, and risk management guidelines, policies, limits and procedures;

2. review the quality, performance and risk characteristics of the Company's investment portfolios, and the alignment of assets with mandate guidelines, including duration, designed to align the asset portfolio with corresponding liabilities;

3. review strategies and policies relating to various categories of securities and other investments, including derivatives, and other tools and capabilities, with material risk implications;

4. review and approve proposed changes to the Company's Consolidated Investment Policy;

5. review and monitor compliance with policies, guidelines and limits established for the Company's consolidated investment portfolio and other reporting as appropriate or necessary;

6. review market trends and implications for portfolio and investment risk management;

7. review significant new investment asset classes and strategies;

8. discuss with management at least annually external managers' performance, expenses and any significant issues or expected changes;

9. review and discuss with management any investment issues or considerations relating to sustainability and environmental, social and governance matters;

10. participate in periodic discussions with the CIO, CEO, and Chief Human Resources Officer, as appropriate, in connection with human resource and succession planning matters and the structure of the Company's investments function;

11. periodically review key Investment function initiatives and accomplishments; and

12. coordinate with the Risk Committee to ensure investment risk is consistent with overall enterprise risk tolerance.

Annual Evaluation

The Committee shall no less than annually (i) review and evaluate its performance and the adequacy of this charter and (ii) recommend to the Board any revisions to this charter the Committee deems necessary or desirable.

Amendment

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

Revised: July 23, 2026