CYBERSECURITY AND TECHNOLOGY COMMITTEE CHARTER

REINSURANCE GROUP OF AMERICA, INCORPORATED

Role of the Committee

The Cybersecurity and Technology 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 fulfilling its responsibility to oversee:

1. technology strategy;
2. technology service delivery; and
3. technology risk and governance.

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 director, officer, advisor 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 and discuss with management, and as appropriate, the Board and/or other Board committees, the Company's overarching technology strategy as it relates to corporate strategy, including artificial intelligence and emerging technology;

2. oversee and monitor technology service operations and systems availability delivery, including oversight of metrics in support of system performance, incidents and outages;

3. oversee and monitor technology risk and governance, including the Company's policies, procedures and practices relating to artificial intelligence and emerging technology, cybersecurity and technology-related incident response and disaster recovery;

4. support continuous improvement of, adherence to, and open communication about the Company's technology strategy, technology service delivery, and technology risk and governance; and

5. monitor and evaluate existing and future trends in technology that may affect the Company's strategic plans.

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 proposed revisions to this charter deemed necessary or desirable.

Amendment

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

Revised: July 23, 2026