HUMAN CAPITAL AND COMPENSATION COMMITTEE CHARTER

REINSURANCE GROUP OF AMERICA, INCORPORATED

Role of the Committee

The Human Capital and Compensation 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 delivering sustained value for stakeholders through (i) strong Company leadership, (ii) a skilled and engaged workforce that is diverse, treated equitably and inclusive and (iii) effective compensation practices, including alignment of compensation programs with the Company's risk profile, long-term strategy, and shareholder interests.

Organization

The Nominating and Governance Committee of the Board shall review and evaluate the qualifications of directors of the Board to serve as members of the Committee. Upon the recommendation of the Nominating and Governance Committee, the Board shall 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 shall 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. Committee members may be replaced or removed from the Committee by the Board at any time, with or without cause, and any vacancies shall be filled through appointment by the Board on the recommendation of the Nominating and Governance Committee. Resignation or removal of a director from the Board will automatically constitute resignation or removal, as applicable, of such director from the Committee.

Each Committee member shall be (i) independent under the rules of the New York Stock Exchange (the "NYSE"), (ii) a "Non-Employee Director" for the purposes of Rule 16b-3 under the Securities Exchange Act of 1934 ("Section 16") and (iii) an "outside director" for the purposes of Section 162(m) of the Internal Revenue Code.

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 (collectively, "Applicable Law"). 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. Without limitation of the foregoing, the Committee has sole authority to retain and terminate any expert or consultant retained to assist in evaluating the compensation of the Chief Executive Officer of the Company (the "CEO"), senior executives or directors. To the extent required by Applicable Law, prior to selecting or receiving advice from an expert or consultant, the Committee will conduct an independence assessment, taking into consideration the factors required under Applicable Law and any other factors the Committee deems relevant to the expert's or consultant's independence from management. 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 the Committee deems appropriate to discharge its duties.

Committee Duties and Responsibilities

In carrying out its responsibilities, the Committee shall:

1. review and oversee the Company's compensation and human capital matters, including key issues, policies and programs relating to the Company's workforce, such as skills and composition; recruitment, engagement and retention; employee health, wellness and retirement programs; development of employees and leaders; performance management; internal and external pay equity; and diversity, equity and inclusion ("DEI");

2. review and approve the structure and competitiveness of the Company's compensation programs for senior executives, including base salaries and annual, intermediate and long-term incentives, whether cash or equity-based, and considering: (a) the attraction and retention of senior executives; (b) the motivation of senior executives to achieve the Company's business objectives and (c) the alignment of the interests of senior executives with the interests of the Company's shareholders;

3. review and approve corporate goals and objectives relevant to the CEO's compensation, evaluate the CEO's performance in light of those goals and objectives and determine and approve the CEO's overall compensation levels based on this evaluation. In determining the long-term incentive component of the CEO's compensation, the Committee may consider any number of factors, including the Company's performance and relative shareholder return, the value of similar incentive awards to CEOs at comparable companies and the awards given to the CEO in past years;

4. review reports to shareholders, regulators, rating agencies and other stakeholders relating to human capital, compensation and DEI matters;

5. review reports on workforce metrics and trends, including, as appropriate, employee engagement, retention, diversity, pay equity, talent development and culture indicators;

6. approve all forms of compensation and awards required to be approved under Section 16 and any Applicable Law;

7. review development and succession plans for key executive officers, other than the CEO;

8. review and approve any employment and severance agreements and other compensatory and change-in-control arrangements for senior executives;

9. oversee efforts to ensure that the Company's compensation programs do not encourage excessive or inappropriate risk-taking and are aligned with the Company's risk management framework;

10. oversee and administer the Company's incentive, equity-based, and benefit plans, and such other compensation plans and policies as determined from time to time by the Board or the Committee, including without limitation, the Company's Annual Bonus Plan, Flexible Stock Plan and executive compensation recoupment policies, including approval of material changes, plan design features and award practices with respect thereto;

11. review the compensation and benefits paid to nonemployee directors and make recommendations to the Board for any appropriate modifications thereto;

12. review and oversee stock ownership and retention guidelines applicable to directors and senior executives;

13. review the results of advisory shareholder votes on executive compensation ("say-on-pay") and consider whether adjustments to compensation policies or practices are warranted; and

14. receive periodic reports on the Company's compensation programs as they affect all employees and consider related risks.

Annual Committee Report to Shareholders

Annually, the Committee shall review and discuss with management the "Compensation Discussion and Analysis" that is required to be included in the Company's annual proxy statement (or annual report on Form 10-K), and based on such review and discussions, (i) recommend to the Board the Compensation Discussion and Analysis for inclusion in the Company's annual proxy statement (or annual report on Form 10-K), and (ii) issue, in accordance with Applicable Law, the Compensation Committee Report for inclusion in the proxy statement.

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