RISK COMMITTEE CHARTER

REINSURANCE GROUP OF AMERICA, INCORPORATED

Role of the Committee

The Risk 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. management's enterprise risk management programs and policies;

2. monitoring of risks related to the Company's strategy, business, operations and reputation; and

3. financing and capital activities.

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, with the exact number determined by the Board. Committee members serve at the discretion of the Board and for such term or terms as the Board may determine or until such member's earlier resignation or removal. Committee members may be replaced or removed, with or without cause, by a majority vote of the Board. 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. 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 will 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 the Committee deems appropriate to discharge its duties.

Committee Duties and Responsibilities

In carrying out its responsibilities, the Committee shall review and evaluate:

1. the Company's enterprise risk management framework, policies, functions and material reports;

2. the Company's risk appetite and tolerance for undesired outcomes in relation to strategic objectives and operational risk limits and controls, including approval of the Company’s risk appetite and tolerance framework;

3. risks relating to compliance and ethics, in conjunction with the Risk Committee as appropriate;

4. underwriting and pricing of reinsurance, including new products or lines of business that are likely to impact the Company's risk profile as well as claims management;

5. risks arising from financial market events, in conjunction with the Investment Committee, as appropriate;

6. the Company's insurance- related risks, including retention of insured risk and catastrophe exposures;

7. the Company's operational risks, including business continuity and contingency plans, executive crisis management and technology, data and cyber risks, in conjunction with the Cybersecurity and Technology Committee, as appropriate;

8. human capital risks, in conjunction with the Human Capital and Compensation Committee, as appropriate;

9. strategic risks, including climate change, and their impacts on the Company's strategy and reputation;

10. the Company's capital structure and financing activities, including leverage, capital and liquidity positions, material financing arrangements and any issuance, conversion or exchange of securities;

11. common stock repurchase and dividend policies;

12. the Company's and its subsidiaries' credit and financial strength ratings and strategy and nature of dialogue with rating agencies; and

13. other potential, emerging or ongoing risks or risk-related issues, upon the recommendation of management, the Committee or the Board.

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