CORPORATE GOVERNANCE GUIDELINES

REINSURANCE GROUP OF AMERICA, INCORPORATED

Introduction

The Board of Directors (the "Board") of Reinsurance Group of America, Incorporated (the "Company") has adopted these Corporate Governance Guidelines (the "Guidelines"), upon the recommendation of the Board's Nominating and Governance Committee (the "Governance Committee"), to promote the effective functioning of the Board and its committees, to promote the interests of shareholders, and to ensure a common set of expectations as to how the Board, its committees, individual directors and senior management should perform their functions. The Board may deviate from these Guidelines from time to time as the Board may deem appropriate in the exercise of its discretion or as required by applicable laws or regulations.

Board Responsibilities

The Board is responsible for overseeing the management of the Company's business and advising the Company's executive officers, who conduct the Company's business and affairs. Through its oversight, the Board is responsible, alongside senior management, for setting the "tone at the top." The Board oversees and provides input to management on its efforts to ensure that the Company's cultural and ethical expectations are appropriately communicated and embraced throughout the Company.

The Board oversees and provides advice and guidance on senior management's formulation and implementation of the Company's strategic plans. The Board is also responsible for overseeing the Company's risk management, which oversight is carried out at the Board as well as at each of its committees, and in particular the Risk Committee. The Board also oversees sustainability and ESG issues. The Board delegates oversight of relevant sustainability and ESG issues to its committees, with support from the Governance Committee. In performing their duties, the primary responsibility of the directors is to exercise their business judgment in the best interests of the Company.

In addition, certain specific corporate governance functions of the Board are set forth below:

1. *Management Succession*. The Board, acting through the Governance Committee, shall review and approve a CEO succession plan developed by the Company's Chief Executive Officer (the "CEO") to ensure continuity of leadership. This plan, on which the CEO shall report at least annually, shall address (i) emergency CEO succession; and (ii) CEO succession in the ordinary course of business. In addition, the Board, acting through the Human Capital and Compensation Committee (the "HC&C Committee"), shall review development and succession plans for key executive officers, other than the CEO. Such management succession plans referenced in this paragraph shall include an assessment of senior management experience, performance, skills and anticipated career paths.

2. *Evaluating the CEO*. The Board, acting through the HC&C Committee and under the leadership of the Chair of the Board (the "Board Chair"), shall annually conduct an

evaluation of the performance of the CEO. The Board Chair and the chair of the HC&C Committee shall communicate such evaluation to the CEO and the chair of the Governance Committee.

3. *Reviewing and Approving Significant Transactions*. Board review and approval of a particular transaction may be appropriate because of various factors, including:

    - legal or regulatory requirements;
    - the materiality of the transaction to the Company's financial performance, risk profile or business;
    - the terms of the transaction; or
    - other factors, such as the entering into of a new line of business or a variation from the Company's strategic plan.

Director Expectations

The Board has developed a number of specific expectations of directors to promote the discharge by the directors of their responsibilities and to promote the efficient conduct of the Board's business.

1. *Engagement and Attendance*. In order to satisfy their oversight responsibilities, directors are expected to attend all meetings of the Board and the committees on which they serve, subject to unavoidable circumstances, and to spend the time needed and meet as frequently as necessary to properly discharge their responsibilities. Information and data that are important to the Board's understanding of the business to be conducted at Board and committee meetings shall be provided to the directors in advance of the meetings; however, from time to time certain materials may be provided during a meeting. Directors shall review advance materials prior to meetings.

2. *Participation in Meetings*. The Board Chair and the chair of each committee shall review agendas for meetings of the Board and committees, respectively. Any director may suggest matters to be included on the agendas and may raise subjects during meetings that are not on the agendas.

    Consistent with Section 303A.03 of the New York Stock Exchange ("NYSE") Listed Company Manual, non-management directors shall meet in executive session at least four times a year. If the group of non-management directors includes any directors who are not Independent Directors (as defined below), the Independent Directors shall meet at least annually in an executive session that includes only Independent Directors.

3. *Loyalty and Ethics*. Directors are expected to act in conformity with the Company's cultural and ethical values and provisions of the Directors' Code of Business Conduct and Ethics.

4. *Director Compensation*. Recommendations about the composition and amount of director compensation shall be made to the Board by the HC&C Committee, which shall conduct periodic reviews of director compensation considering the compensation of directors at

comparable companies and the advice of independent compensation consultants when necessary or appropriate. Except as approved by a majority of the Board, directors shall not receive any compensation from the Company except in accordance with the director compensation arrangement approved from time to time by the Board for services provided as a director or committee member. The Board has adopted a Share Ownership Policy, which is applicable to all directors, and reflects the Board's belief that directors should have a meaningful personal financial investment in the Company.

5. *Outside Activities*. Directors should advise the chair of the Governance Committee and the Board Chair before accepting membership on other boards of directors. Directors are encouraged to limit the number of other public company boards on which they serve, considering the requirements of time, participation and attendance that multiple board service entails. Moreover, to ensure that directors of the Company can devote sufficient attention to the Company, no director shall serve on the boards of more than four public companies, including the Board. In addition, any director of the Company who serves as a chief executive officer at any public company (including the Company's Chief Executive Officer) shall not serve on the boards of more than two public companies, including the Board. However, the Board, upon the recommendation of the Governance Committee, may determine that board service in excess of these limits is appropriate based on the facts and circumstances. Audit Committee members are also subject to the limitations on audit committee service at other public companies as set forth in the Audit Committee's charter.

6. *Contact with Management and Employees*. All directors shall be free to contact the CEO at any time to discuss any aspect of the Company's business. Directors shall also have complete access to senior management and other employees of the Company as the need arises. The Board expects that there will be frequent opportunities for directors to meet with the CEO and other members of management in Board and committee meetings, or in other formal or informal settings. Further, the Board encourages senior management to bring into Board meetings from time to time (or otherwise make available to directors) individuals who can provide additional insight into the items being discussed because of personal involvement, expertise or substantive knowledge in their respective areas.

7. *Access to Outside Advisors*. The Board and each committee may obtain advice and assistance from outside advisors as the Board or committee may determine necessary or advisable in connection with the discharge of its duties and responsibilities. Any such advisor may, but need not be, otherwise engaged by the Company for any other purpose. The Company shall pay the fees and costs of any outside advisor including, without limitation, usual and customary expenses and charges, as such compensation shall be determined and agreed by the Board or committee.

8. *Speaking on Behalf of the Company*. The Board believes that senior management speaks for the Company. Generally, directors should refer to the CEO or another individual designated by the Company all requests for meetings or communication with investors, the media and other constituencies that are involved with the Company (e.g., shareholders, rating agencies, regulators, corporate governance advisory services, etc.). However, directors may, from time to time, be asked to meet or otherwise communicate with one or more of such constituencies. It is expected that any such meetings or communications by

a director would occur with the prior knowledge of the CEO and the Board Chair and, absent unusual circumstances or as contemplated by the committee charters, only at the request of the CEO or Board Chair.

9. *Confidentiality*. The proceedings and deliberations of the Board and its committees shall be confidential. Each director shall maintain the confidentiality of information received in connection with his or her service as a director.

Board and Committee Meetings

The Board shall have at least four meetings each year. Further meetings shall occur if planned or called by the Board, the Board Chair or as otherwise set forth in the Company's Bylaws. The Board may act by unanimous written consent in lieu of a meeting, as set forth in the Company's Bylaws.

Each committee shall have the number of meetings provided for in its charter, with further meetings to occur (or action to be taken by unanimous written consent) when deemed necessary or desirable by the committee or its chair. The Board Chair works with the CEO and senior management to set the agenda for each Board meeting and reviews the form and type of materials proposed to be provided to the Board for such meeting. Any director may suggest the inclusion of additional subjects on the agenda.

The agenda for each committee meeting shall be established by the committee chair in consultation with appropriate members of the committee (as needed) and with senior management. The committee chair shall also review and provide feedback on the form and type of materials proposed to be provided to the committee for such meeting. Unless a committee expressly determines otherwise, the agenda, materials and minutes for each committee meeting shall be available to all directors. In addition, all directors, whether or not members of the committee, shall be free to make suggestions to a committee chair for additions to the agenda of a committee or to request that an item from a committee agenda be considered by the Board. Further, all directors, whether or not members, shall be permitted to attend any committee meeting, if invited by the committee.

Senior management will provide appropriate materials in advance of Board and committee meetings; however, in certain cases it may not be possible to circulate materials in advance of the meeting given timing and other considerations relating to the operation of the business. Materials presented to the Board and committee members should provide the information needed for the directors to make informed judgments and/or engage in informed discussion.

Board Structure

1. *Board Leadership Structure*. The offices of Board Chair and CEO have been separated since the Company's initial public offering in 1993. The Board believes this structure is in the best long-term interests of the Company and its shareholders. The Board Chair shall be selected as set forth in the Company's Bylaws.

2. *Board Composition and Size*. The members of the Board should collectively possess a broad range of skills, expertise, industry and other knowledge, and business and other

experience useful to the effective oversight of the Company's business. It is the sense of the Board that, absent special circumstances, the Board should consist of no more than 15 members to facilitate its functioning.

3. *Director Independence*. The Board will have a majority of directors who meet the criteria for independence (each such director, an "Independent Director") within the meaning of the Corporate Governance Standards of the NYSE. The Board shall undertake an annual review of the independence of all directors. To enable the Board to evaluate each director, in advance of the meeting at which the review occurs, each director shall provide the Board with full information regarding the director's business and other relationships with the Company, its affiliates and senior management, including through completion of an annual director and officer questionnaire.

   With respect to each director, the Board's assessment and determination of such director's independence shall be made by the remaining members of the Board. In each case, the Board shall broadly consider all relevant facts and circumstances and shall apply the NYSE standards set forth on Exhibit A.

   The Board will review annually any commercial, non-profit or other relationships between each director and the Company during the preceding three years to assess each director's independence. In addition, no director will qualify as independent unless the Board affirmatively determines that the director has no material relationship with the Company (either directly or as a partner, shareholder or officer of an organization that has a relationship with the Company). The Company will disclose the Board's determination of independence with respect to all directors of the Company in each annual proxy statement of the Company.

   Directors must inform the Board whenever there are any material changes in their circumstances or relationships that could affect their independence, including all business relationships between a director and the Company, its affiliates, or senior management, whether or not such business relationships would be deemed "material" under the NYSE listing standards. Following the receipt of such information, the Board shall reevaluate the director's independence.

4. *Director Recruitment and Nominations*. The Governance Committee is responsible for assisting the Board in identifying individuals qualified to become members of the Board. Potential candidates for director positions are identified through a variety of means, including the use of search firms, recommendations of directors, recommendations of executive officers and shareholder nominations received as provided below. Potential candidates for nomination as director must provide written information about their qualifications and participate in interviews conducted by individual Board members, as chosen from time to time by the Governance Committee. Candidates are evaluated using the criteria adopted by the Board to determine their qualifications based on the information supplied by the candidates and information obtained from other sources.

   The Governance Committee will consider shareholder nominations for directors who meet the notification, timeliness, consent, information and other requirements set forth in the

Company's Articles of Incorporation and Bylaws applicable to nominations by a shareholder that are brought before an annual meeting of the Company's shareholders. The Governance Committee makes no distinctions in evaluating candidates for positions on the Board based on whether or not a candidate is nominated by a shareholder, provided that the procedures with respect to shareholder nominations referred to above are followed.

In recommending candidates for election as directors, the Governance Committee will take into consideration the need for the Board to have a majority of directors who meet the independence requirements of the NYSE and such other criteria as shall be established from time to time by the Board.

The Governance Committee will recommend a candidate for election as a director only if such candidate has the following qualifications:

- *Commitment to the Company's Values*. Such person shall be committed to promoting the financial success of the Company and preserving and enhancing the Company's business and ethical reputation, as embodied in the Company's codes of conduct and ethics.

- *Reputation and Integrity*. Such person shall be of high repute and recognized integrity and not have been convicted in a criminal proceeding (excluding traffic violations and other minor offenses). Such person shall not have been found in a civil proceeding to have violated any federal or state securities or commodities law and shall not be subject to any court or regulatory order or decree limiting his or her business activity, including in connection with the purchase or sale of any security or commodity.

- *Knowledge and Experience*. Such person should possess knowledge and experience that will complement that of the other directors and promote the creation of shareholder value.

- *Leadership Experience*. Such person should possess significant leadership experience, such as experience in business, finance/accounting, financial services regulation, education or government, and shall possess qualities reflecting a proven record of accomplishment and ability to work with others.

- *Diversity*. Diversity of viewpoints, background, work and other experiences (including military services and other demographics, such as race, gender identity, ethnicity, sexual orientation, culture and nationality).

- *Absence of Conflicting Commitments*. Such person should not have conflicts of interest or other commitments that would prevent such person from fulfilling the obligations of a director.

- *Financial Literacy*. Such person should be "financially literate" as such qualification is interpreted by the Board in its business judgment.

- *Other Factors*. Such person shall have such other characteristics as identified by the Governance Committee from time to time and considered appropriate for membership on the Board.

When a director's principal occupation or business association changes from the position he or she held when originally elected to the Board, including because of a retirement from such occupation or association, the director shall inform the Board Chair and shall offer to tender his or her resignation. The Board Chair shall inform the chair of the Governance Committee of such development and the Governance Committee shall determine the appropriate action(s), if any, to be taken.

5. *Director Retirement and Term Limits*. It is the policy of the Board that a director must retire from the Board and resign effective December 31 of the year in which the director attains age 73. The Board has not established term limits for service on the Board.

6. *Assessment of Board Performance*. The Board shall conduct an annual assessment to determine whether it and the Board committees are functioning effectively. The Governance Committee shall solicit comments from all directors concerning the performance of the Board and committees and report annually to the Board about such assessment.

Board Committees

The Board has established the Audit Committee, Cybersecurity and Technology Committee, HC&C Committee, Governance Committee, Investment Committee, and Risk Committee as standing committees of the Board. The Board may, from time to time, establish or maintain additional committees as necessary or appropriate. The Audit Committee, HC&C Committee, and Governance Committee shall consist entirely of Independent Directors. The Board may also require that any other committee consist entirely of Independent Directors. The Board shall determine whether or not at least one member of the Audit Committee is an "audit committee financial expert" with the attributes described in Item 407 of Regulation S-K promulgated by the Securities and Exchange Commission.

Upon the recommendation of the Governance Committee, the Board shall appoint the members of the committees. Each standing committee shall have a charter that sets forth its role and responsibilities.

Each standing committee shall be composed of no fewer than three members. Each committee member must satisfy the membership requirements set forth in the relevant committee charter. A director may serve on more than one committee.

The Governance Committee shall be responsible for identifying Board members qualified to fill vacancies on any committee and recommending that the Board appoint the identified member or members to the applicable committee. The Independent Directors, considering the views of the Board Chair, shall recommend one member of each committee as chair of such committee.

Director Orientation and Continuing Education

Within a reasonable period of time following a director's election to the Board, he or she shall participate in an orientation program which will include, among others, meetings with other Board members and the Company's executive officers to become familiar with the Company's strategic plans, business segments and corporate functions, significant financial, accounting and risk management issues, and compliance and ethics programs and policies. New directors will also meet with the Company's internal and independent auditors. At least once each year the Board and executive officers shall engage in an in-depth review of the Company's strategic plans and goals, significant business challenges and opportunities.

In addition, each director is expected to maintain the necessary level of expertise to perform his or her responsibilities as a director. Each director is encouraged to pursue periodic continuing education programs to assist the director in maintaining the necessary level of expertise.

Review of Corporate Governance Guidelines

The Governance Committee shall periodically conduct a review of these Corporate Governance Guidelines and recommend any proposed changes to the Board.

Board Communications

Any person who wishes to communicate with any of the Company's directors, Board Chair, committee chairs, or with the Independent Directors as a group, may mail correspondence to:

Board of Directors
Reinsurance Group of America, Incorporated
16600 Swingley Ridge Road
Chesterfield, Missouri 63017
Attention: Corporate Secretary

Revised: October 22, 2026

Exhibit A

Independence Standards

A director is not independent if:

1. The director is, or has been within the last three years, an employee of the Company, or an immediate family member of the director is, or has been within the last three years, an executive officer of the Company;

2. The director (or a member of his or her immediate family) received during any 12-month period within the last three years, more than $120,000 in direct compensation from the Company, other than director and committee fees and pension or other forms of deferred compensation for prior service (provided such compensation is not contingent in any way on continued service);

3. (a) The director is a current partner or employee of the Company's independent auditor; (b) the director has a member of his or her immediate family who is a current partner of the Company's independent auditor; (c) the director has a member of his or her immediate family who is a current employee of the Company's independent auditor and personally works on the Company's audit; or (d) the director or a member of his or her immediate family was, within the last three years, a partner of or employed by the Company's independent auditor and personally worked on the Company's audit within that time;

4. The director (or any member of his or her immediate family) is or has been, within the last three years, employed as an executive officer of another company where any of the Company's present executives at the same time serves or has served on that company's compensation committee; and/or

5. The director (or any member of his or her immediate family) is currently employed as an executive officer of another entity that has made payments to, or received payments from, the Company for property or services in an amount which, in any of the last three fiscal years, exceeded the greater of $1 million or two percent of the other entity's consolidated gross revenues in that fiscal year.

The following relationships will not be considered to be relationships that would impair, or appear to impair, a director's ability to make independent judgments:

1. The director, or an immediate family member of a director, is an executive officer of an entity that does business with the Company and the other entity's annual sales to, or purchases from, the Company are less than two percent of the annual revenues of the Company and less than two percent of the annual revenues of such other entity;

2. The director is an executive officer of an entity that is indebted to the Company or is an executive officer of an entity to which the Company is indebted and, in either case, the

aggregate amount of such debt is less than two percent of the total consolidated assets of the Company and less than two percent of the total consolidated assets of such other entity; and/or

3. The director, or an immediate family member of a director, serves as an executive officer of a non-profit entity to which the Company or the RGA Foundation makes discretionary contributions (i.e., excluding matching gifts) or other payments and all such discretionary contributions or other payments to such entity are less than two percent of that entity's total annual charitable receipts and other revenues.

For purposes of the foregoing, "immediate family member" has the meaning provided in Section 303A.02 of the NYSE Corporate Governance Standards.