

Modern Slavery and Human Trafficking Statement

Introduction

At Reinsurance Group of America Incorporated ("RGA"), we pride ourselves for our continuing dedication to conducting our global business fairly and ethically. We follow a strict equality and fairness ethos and do not tolerate modern slavery or human trafficking.

Our business

RGA, a Fortune 500 company, is among the leading global providers of life reinsurance and financial solutions, with approximately \$3.3 trillion of life reinsurance in force and assets of \$64.5 billion as of December 31, 2018. Founded in 1973, RGA today is recognized for its deep technical expertise in risk and capital management, innovative solutions, and commitment to serving its clients. With headquarters in St. Louis, Missouri, and operations around the world, RGA delivers expert solutions in individual life reinsurance, individual living benefits reinsurance, group reinsurance, health reinsurance, facultative underwriting, product development, and financial solutions.

Our policies

Code of Conduct

RGA adheres to the highest ethical standards in all our business dealings. We follow stringent compliance procedures and the conduct of our workforce members is governed by our Code of Conduct.

The Code serves as a guideline for ethical business conduct by RGA workforce members. A core value is integrity, and its guiding principles are honesty, fairness, trustworthiness, obeying laws and regulations, and reporting concerns about compliance. It follows that RGA is committed to preventing slavery and human trafficking in its activities and supply chains.

Our workforce members are required to certify they have read and agree to abide by the Code as part of their training when they join, and then on an annual basis. Failure of any workforce member to comply with the Code may result in disciplinary measures up to and including termination.

Speak-Up Policy

Our Speak-Up Policy in RGA's Employee Handbook ensures RGA adheres to the highest ethical standards in all its business dealings by encouraging our workforce members to report any violation of law, rule, regulation, RGA policy, or RGA's Code of Conduct either online, by phone or by email.

Vendor Vetting Policy

Our Vendor Vetting Policy provides accountability within RGA and a formal process for carrying out vendor due diligence, and escalating high-risk findings. RGA expects our vendors to follow RGA's high standards and conduct their business in an ethical manner.

The Code of Conduct, Speak-Up and Vendor Vetting Policies are all kept under review and are accessible to RGA workforce members on our intranet.

Our assessment

RGA's UK business is conducted primarily with insurance companies. Due to the nature of RGA's UK business we are not exposed to high-risk supply chains and there is a very low risk of slavery and human trafficking occurring.

However, we are aware that international business can pose certain risks. Therefore, RGA will consider on an individual basis what steps should be taken in relation to our vendors, RGA will ensure our workforce members are aware of the risks and the mitigants put in place.

This statement is made pursuant to Section 54(1) of the Modern Slavery Act 2015. This constitutes RGA's anti-slavery and human trafficking statement for the financial year ending 31 December 2018.

Signed



Gay Burns

Executive Vice President and Chief Human Resources Officer
Reinsurance Group of America, Incorporated