

RGA Americas Reinsurance Company, Ltd.

Financial Strength Ratings

AA- S&P Global Ratings

RGA Americas is rated AA- (Very strong) with a stable outlook by S&P Global Ratings.

An insurer rated AA- by S&P Global Ratings has very strong financial security characteristics, differing only slightly from those rated higher.

A+ A.M. Best Company

RGA Americas is rated A+ (Superior) with a stable outlook by A.M. Best Company.

An insurer rated A+ by A.M. Best Company has a superior ability to meet its ongoing insurance obligations.

About RGA Americas

RGA Americas Reinsurance Company, Ltd. ("RGA Americas") is a wholly owned subsidiary of Reinsurance Group of America, Incorporated ("RGA"), one of the world's leading reinsurance companies. RGA Americas had approximately \$2.5 trillion of life reinsurance in force, \$87.1 billion in consolidated assets, and total revenues of \$10.3 billion as of December 31, 2025.

RGA Americas was incorporated in accordance with the Bermuda Companies Act 1981 on September 25, 2014 and is a Class E insurer. On March 24, 2016, the European Commission granted Bermuda full equivalence status under Solvency II. RGA Americas was designated a Certified Reinsurer by the U.S. State of Missouri effective October 1, 2014 and a Reciprocal Jurisdiction Reinsurer effective January 1, 2022.

RGA Americas is managed by its president. The president and officers have appointed an Underwriting Committee to negotiate and approve all new transactions, and a Risk Management Committee to identify

and evaluate risk, and recommend risk management mitigation strategies.

Lines of Business

RGA Americas is engaged in providing traditional reinsurance, which includes individual and group life and health, disability, and critical illness reinsurance. RGA Americas also provides financial solutions, which includes longevity reinsurance, reinsurance of asset-intensive products (primarily annuities), financial reinsurance and capital solutions. These reinsurance products are provided to both affiliated and non-affiliated companies.

RGA Americas acts as the primary affiliated retrocessionaire within the RGA enterprise for business sourced from Asia, the Middle East, Africa, Australia, Canada, and Europe. RGA Americas also reinsures business from U.S. operating entities for capital financing purposes, and reinsures guaranteed minimum benefit risks for variable annuities and other asset-intensive annuity risk generated throughout the world.

RGA Americas treaties usually take one of two forms: a quota-share arrangement, where, as reinsurer, RGA Americas assumes a set percentage of all the risk of new business from the first dollar; or an excess-of-retention arrangement, where RGA Americas assumes a set percentage of risk over and above the ceding company's own retention.

About RGA

RGA is one of the largest life reinsurers in the world, serving clients in more than 100 countries from operations around the globe.

RGA, a FORTUNE 500 company, has been listed on the New York Stock Exchange since 1993 (NYSE: RGA). As of December 31, 2025, RGA had approximately \$4.3 trillion of life reinsurance in force, consolidated assets of \$156.6 billion, and total revenues of \$23.7 billion.



Contacts

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