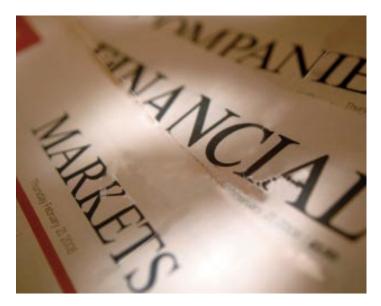
The Capacity to Compete in Today's Marketplace



RGA has the proven knowledge, experience and financial strength to underwrite a wide variety of risks, so that you can offer your clients competitive products with-out compromising financial stability.

Our expertise and flexibility allow us to be innovative in providing tailored reinsurance coverage to meet special needs and requirements on a treaty or facultative basis.

When you choose RGA for your group life and AD&D reinsurance, you are choosing a company that is committed to help you with your business.

Products

- Excess Group Life and AD&D Reinsurance
- Quota Share Group Life and AD&D Reinsurance

Capacity

- RGA's financial strength allows us to provide per person capacity amounts to meet virtually any market need.
- The market leading capacity we have available applies to both group life and AD&D and will be customized to meet your needs.

The RGA Advantage

- Underwriting Support
 - ▶ Consultation on industry trends
 - ▶ 24-hour turnaround on facultative exceptions
- ▶ Seasoned staff of experts
- ▶ On-site underwriting seminars
- ▶ Advice on underwriting tables and guidelines

Actuarial Support

- ▶ Consultation and Advice
- ▶ Retention Studies
- ▶ Reserve Analysis
- ▶ Pricing Support
- Customized Market Research Surveys
- Product Development Assistance Capabilities
- Risk Management Services
 - ▶ Risk exposure mapping software
 - ▶ Access to our company-tracking database with location identification capabilities
 - Modeling
- Consultation on compliance and policy issues
- General Market Intelligence and Information
- Waiver of Premium Claims Consultation

For more information, contact your RGA representative, or call 612-217-6000.

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