



RGA

# Sustainability Report

2025



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# Introduction

At RGA, our purpose is to make financial protection accessible to all. It underpins our business and the broader communities we serve. Stability and safety in our operating environment helps us deliver on this purpose, which our sustainability efforts support. This means operating with integrity, investing responsibly, and adhering to sound corporate governance principles so that we can promote the underlying fundamentals that will drive continued business success and societal resilience for generations to come.

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## Tony Cheng

President and Chief Executive Officer



“

**As a global reinsurer, RGA helps insurers and communities manage uncertainty. That perspective shapes our business priorities. We are focused on operating with integrity, investing responsibly, and upholding strong corporate governance; principles that support trust, enable innovation, and empower long-term value creation.”**

## Message from the CEO

### Dear friends,

I am pleased to share RGA's 2025 Sustainability Report with our employees, clients, partners, and investors. This report reflects more than another successful year of community-focused activity. It shows how our purpose — to make financial protection accessible to all — guides our decisions, our culture, and how we serve the communities in which we operate. Sustainability is integrated into how we manage risk, allocate capital, and build long term resilience in an increasingly complex world.

As a global reinsurer, RGA helps insurers and communities manage uncertainty. That perspective shapes our business priorities. We are focused on operating with integrity, investing responsibly, and upholding strong corporate governance; principles that support trust, enable innovation, and empower long term value creation. Clear oversight, accountability, and disciplined risk management remain foundational to how we do business and meet our obligations to stakeholders.

Our sustainability strategy is rooted in RGA's core capabilities. Environmental, social, and governance considerations help guide how we manage risk across underwriting, investment, and operational decision-making. This enables us to deliver long-term results while being mindful of the impacts of our actions; from assessing the potential effects of climate change on mortality and morbidity to setting guardrails for the responsible use of emerging technologies such as artificial intelligence, and working to close protection gaps by expanding access to insurance solutions.

Equally important is our commitment to our clients, our people, and the communities we serve. RGA's culture of care supports employee growth, engagement, and service.

Across our global organization, colleagues bring that commitment to life through volunteerism, philanthropy, and innovation that strengthens economic resilience and expands access to financial protection.

Highlights from 2025 include:

- Increased investments in sustainability-labeled bonds and other assets we view as aligned with UN Sustainable Development Goals by \$1.6 billion representing a 23% year-over-year increase.
- 63% of global employees participated in philanthropic, inclusion, or sustainability initiatives.
- More than 14,000 hours of volunteer service logged in support of community initiatives worldwide.
- \$4.5 million donated by RGA and the RGA Foundation to community organizations globally.
- Continued progress in environmental stewardship, including purchasing and retiring voluntary carbon offset credits in an amount equal to 100% of our 2024 Scope 1 and Scope 2 market-based emissions.
- Adoption of Responsible AI Principles and establishment of a sustainability risk committee to enhance governance and risk oversight.

I am proud of the progress we are making and confident in the path ahead. RGA will continue to lead with integrity, strengthen governance, and apply disciplined risk management so we can support our clients, earn trust, and help more families and communities build financial resilience.

Sincerely,  
Tony Cheng

# About Us

Reinsurance Group of America, Incorporated (NYSE: RGA) is a Fortune 500 company and a leader in the global life and health reinsurance industry, working to make financial protection accessible to all. RGA serves clients around the world by specializing in reinsurance and financial solutions that help clients effectively manage risk and optimize capital.

Since our launch in 1973, RGA has steadily grown to become one of the world’s largest and most respected reinsurers, recognized for our risk management expertise, innovative product design, and dedicated client focus. We are stewards of a purpose-driven industry that helps people manage the financial consequences of an uncertain future.

Our core products and services include life reinsurance, living benefits reinsurance, group reinsurance, longevity reinsurance, financial solutions, underwriting, and product development. Our mortality and morbidity databases are among the largest in the world. To learn more about RGA and our businesses, visit [www.rgare.com](http://www.rgare.com) or follow RGA on LinkedIn and Facebook.

## 2025 at a Glance<sup>1</sup>



1. As of Dec. 31, 2025.

About Us

How RGA Creates Value

Reinsurance is a business model in which an insurance company transfers all or part of the risk on the policies that it has issued to another company, the reinsurer. Often referred to as “insurance for insurance companies,” these arrangements allow insurance companies and reinsurers to share and diversify risk, providing stability and resilience to the insurance industry. RGA is the only global reinsurance company to focus primarily on life- and health-related reinsurance solutions. We support clients and partners around the world, leading the market through innovation that drives value creation and grows our business by furthering our mission of making financial protection available to everyone.

Driven by Our Purpose

Our Purpose

To make financial protection accessible to all

Our Vision

RGA is an integral and trusted partner, a respected leader, and a long-term value creator.

Our Mission

Enhancing our partners’ prosperity by supporting their financial and risk management capabilities.

Our Global Values

Accountable

We demonstrate commitment and responsibility to our clients, colleagues, communities, and other stakeholders.

Client-Centric

We place client needs at the center of everything we do as an organization.

Inclusive

We build a safe and welcoming environment where we actively seek and share diverse viewpoints, resources, and expertise. We collaborate with purpose in pursuit of common goals.

Innovative

We are curious and creative, challenging the status quo to develop inventive solutions that optimize performance.

Purpose-Driven

We pursue our purpose by boldly striving for superior organizational performance and personal learning and development in all situations.

Trustworthy

We demonstrate integrity by keeping commitments and modeling ethical behavior at all times.



About Us

Awards and Honors



Ranked #196 in the Fortune 500

Since our 2010 debut on the Fortune 500 list, we have significantly improved our position, rising 125 spots to #196 in 2025. The annual Fortune 500 list ranks U.S.-based companies by total revenue. RGA’s growth underscores the success of our mission-driven approach and commitment to providing meaningful financial solutions that support individuals and families worldwide while driving long-term shareholder value.



Fortune World’s Most Admired Companies

Fortune determines if a company makes this list by asking executives, directors, and analysts to rate other companies within their industries based on nine criteria. These include value as a long-term investment, quality of management, innovativeness, community responsibility, and ability to attract and retain talent. RGA remains dedicated to deepening client partnerships and delivering solutions that help communities thrive around the world while creating long-term shareholder value.



Asia Insurance Review Life Reinsurer of the Year

RGA was named Life Reinsurer of the Year at the 29th Asia Insurance Industry Awards 2025, marking our seventh win in the past nine years. This honor reflects our long-standing efforts to make financial protection available to all.



InsurTech Connect (ITC) Asia Reinsurance Excellence Award

RGA Hong Kong received the 2025 Product Innovation Excellence Award from ITC Asia, a recognition that highlights insurance companies that have introduced groundbreaking products or revitalized existing offerings to significantly enhance customer value, create new revenue streams, or serve previously underserved market segments with measurable commercial success.



Hong Kong Business Management Excellence Awards

RGA received two honors from the 2025 Hong Kong Business Management Excellence Awards: CSR Initiative of the Year – Life Insurance and Diversity and Inclusion Initiative of the Year – Life Insurance.

These accolades acknowledge RGA for its commitment to community empowerment and its promotion of inclusion in Hong Kong throughout 2025.



Hong Kong Insurance Award

RGA received the Outstanding Reinsurance Scheme Award at The 2025 Hong Kong Insurance Awards, organized by The Hong Kong Federation of Insurers.



2025 Italy Protection Awards

- Best Reinsurer for Insurers
- Best Reinsurer by Competence and Efficiency

These awards recognize our commitment to client service and are a testament to the knowledge and skill of our collective global workforce.



Gold Award in the Privacy-Friendly Awards 2025

RGA was recognized for the maintenance of strong data governance practices with an award presented by the Office of the Privacy Commissioner for Personal Data in Hong Kong.

# Our Sustainability Approach

At RGA, we drive success by sharing and diversifying risk as our core business model. We identify risks and proactively work to mitigate them. This applies to both the defined risks that we assume as part of our business strategy and to broader risks that could affect our business and our ability to deliver on our mission in the markets in which we operate. We view good governance with clear oversight, accountability, and risk management as foundational to our long-term business model. Within that framework, we set priorities and manage initiatives related to environmental considerations, social responsibility, and business ethics.

Our purpose — to make financial protection accessible to all — guides how we seek to serve clients and other stakeholders over the long term. We aim to deliver sustainable results and long-term shareholder value by considering long-term impacts when we make underwriting, investment, and operational decisions. This includes maintaining responsible corporate practices, supporting our employees through fair and equitable compensation and benefits, and incorporating environmental and social considerations into our relevant business processes.

## Our Sustainability Principles in Practice

RGA's Board of Directors (Board) and management team understand that considering sustainability-related factors in our business activities can help support innovation, prudent risk management and long term resilience across our global operations. Our Sustainability Report outlines our current sustainability initiatives, practices, and objectives across our business. We continue to enhance our reporting as global sustainability regulations and stakeholder expectations evolve.

## Sustainability Principles



### Business Ethics and Responsible Practices

We are committed to sound governance and compliance, responsible business practices, and the highest standards of ethics to achieve business success and enhance long-term shareholder value.



### Responsible Investment Approach

We responsibly integrate sustainability issues into our risk management and investment analysis to make more informed decisions balancing risk and return.



### Sustainable Innovation

We drive innovation through our business and reinsurance practices to provide protection, consider the environmental impacts of our actions, and support the long-term economic resilience of our clients.



### Culture of Care

We foster a company culture that is inclusive and compassionate, in which we support our people with comprehensive benefits, professional development, and wellness and financial wellbeing programs.



### Environmental Stewardship

We strive to understand the impacts of climate change on our business, clients, and industry and to minimize the environmental impact of our operational footprint through energy-efficient and eco-friendly sustainable business practices.

## Leadership Spotlight



Our sustainability strategy is rooted in the role we play in the economy and in the communities where we work. RGA reinforces economic resilience by supporting long-term stability in financial markets while sharing risk exposure to enable greater public participation in insurance. Delivering on our mission requires strong ethical governance and good corporate citizenship, as well as an understanding of our role in society and impact on long-term environmental sustainability.”



**Matt Blakely**  
Vice President  
Corporate Citizenship and Inclusion

Our Sustainability Approach

Stakeholder Engagement

Throughout RGA’s history, we have understood that engaging with our stakeholders — both internal and external — is very important for our long-term business success. We proactively engage with our stakeholders regarding our business and sustainability efforts through a mix of open dialogue, collaboration, and transparent disclosure. We use stakeholders’ valued perspectives to help us prioritize and continually improve our sustainability initiatives and strategy.

In addition to ongoing stakeholder engagement channels, our sustainability strategy centralizes key stakeholder perspectives on topics they designate as important for us to manage in service of their interests. We provide information throughout this report on relevant governance and sustainability initiatives related to defined stakeholder priorities.

| Our Stakeholders                             | Ways We Engage                                                                                                                                                                                                                                                                                                                                                                                             | Key Sustainability Topics Addressed                                                                                                                                                                 |
|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Clients                                      | <ul style="list-style-type: none"><li>Ongoing discussions among our teams, and with current and potential clients</li><li>Communications to our clients highlighting RGA’s values and strengths, including our efforts on sustainability</li><li>New product development in partnership with clients, addressing environmental interests, health needs, and products for underserved populations</li></ul> | <ul style="list-style-type: none"><li>Inclusive practices</li><li>Community engagement and philanthropy</li><li>Responsible investment</li></ul>                                                    |
| Employees                                    | <ul style="list-style-type: none"><li>Digital communications, all-company town halls, team meetings, and team member surveys</li><li>Volunteerism and community support</li><li>Professional development and training</li></ul>                                                                                                                                                                            | <ul style="list-style-type: none"><li>Employee development and wellbeing</li><li>Inclusive practices</li></ul>                                                                                      |
| Investors                                    | <ul style="list-style-type: none"><li>Quarterly earnings calls</li><li>Emails, calls, and in-person meetings</li><li>Participation in conferences and forums</li><li>Annual shareholders’ meeting</li></ul>                                                                                                                                                                                                | <ul style="list-style-type: none"><li>Business ethics and responsible practices</li><li>Climate action</li><li>Inclusive practices</li></ul>                                                        |
| Communities                                  | <ul style="list-style-type: none"><li>Community partnerships and volunteerism</li><li>Philanthropic partnerships</li></ul>                                                                                                                                                                                                                                                                                 | <ul style="list-style-type: none"><li>Community engagement and philanthropy</li><li>Climate action</li><li>Inclusive practices</li></ul>                                                            |
| Partners and Vendors                         | <ul style="list-style-type: none"><li>Privacy Threshold Assessment Questionnaire and associated processes</li><li>Vendor management process</li></ul>                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"><li>Cybersecurity and customer privacy</li><li>Human rights</li><li>Business ethics and responsible practices</li><li>Vendor and third-party management</li></ul> |
| Government Agencies and Political Regulators | <ul style="list-style-type: none"><li>Direct engagement with government officials</li><li>Lobbying and advocacy</li><li>Congressional briefings</li><li>Regulatory comments</li></ul>                                                                                                                                                                                                                      | <ul style="list-style-type: none"><li>Regulation and public policy</li><li>Cybersecurity and customer privacy</li></ul>                                                                             |

Our sustainability strategy centralizes key stakeholder perspectives on topics they designate as important for us to manage in service of their interests.

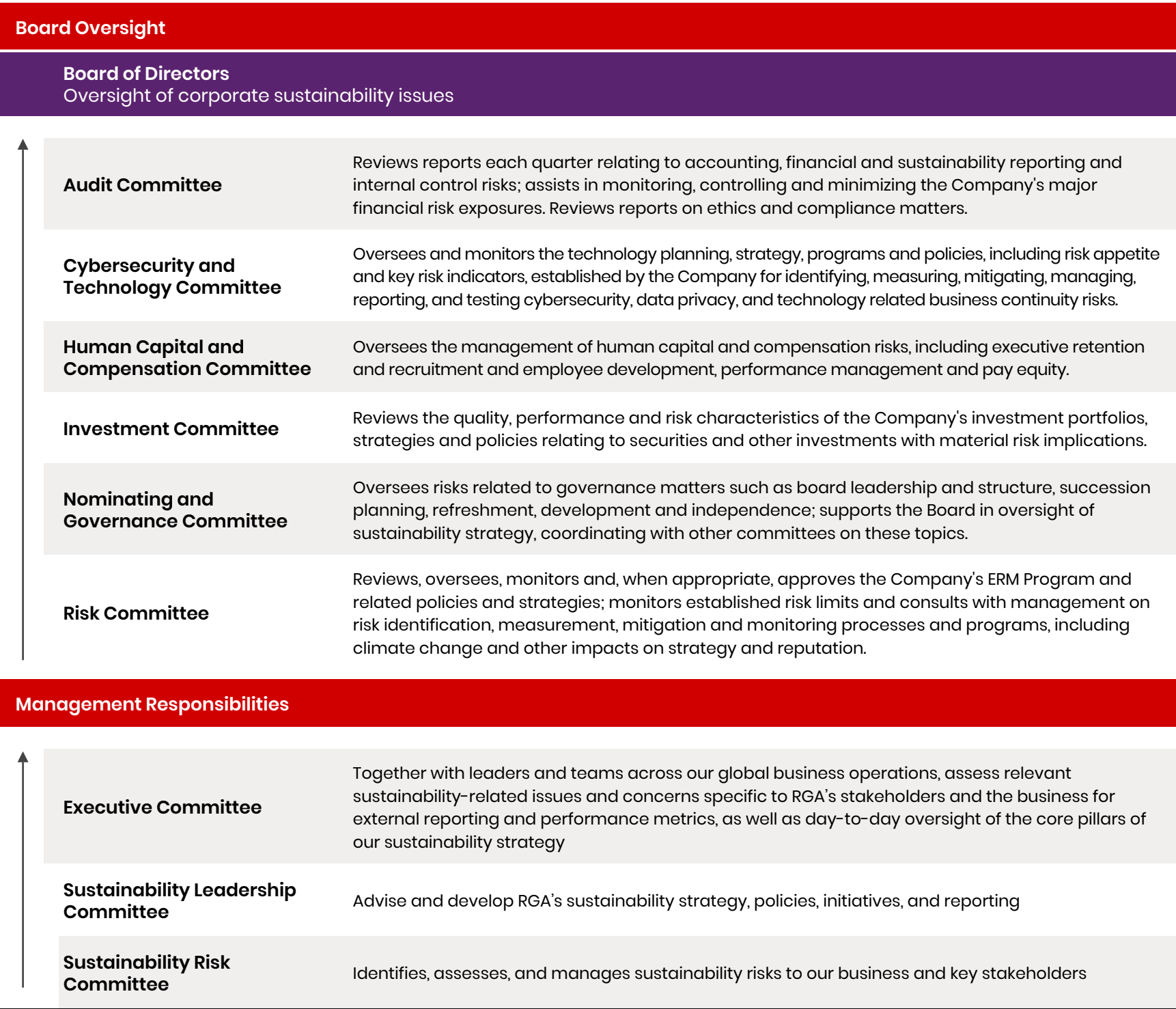
Our Sustainability Approach

Sustainability Governance

We consider environmental and social factors, including climate-related risks and opportunities, as part of our enterprise risk management and long-term business planning. We aim to maintain governance structures, management processes, and internal controls designed to support oversight of relevant risks and opportunities across our operations and strategic planning.

The Board provides oversight of environmental and social factors, including climate-related risks and opportunities, as part of its responsibility for the company’s long-term resilience and risk profile. The Board (either by itself or acting through one or more of its committees) and management committees collectively provide oversight of corporate risks, including sustainability strategy and initiatives. It delegates specific elements of this oversight to its committees. The Nominating and Governance Committee has primary responsibility, within its remit, for overseeing governance-related aspects of sustainability matters and coordinating with other Board and management committees, as appropriate. The remainder of the Board’s committees oversee sustainability-related matters in accordance with their respective functions (Reinsurance Group of America, Incorporated, Definitive Proxy Statement (Schedule 14A) at Board Committee Roles & Responsibilities on page 20 and Board Committee Risk Oversight on page 26, filed with the U.S. Securities and Exchange Commission on April 9, 2026 (SEC File No. 001-11844), for more information, please see our [2026 Proxy Statement](#)). The scope and prioritization of topics are informed by materiality and risk assessments and may evolve over time.

RGA’s Sustainability Governance Framework



The Nominating and Governance Committee of the Board partners with management to provide oversight of RGA’s sustainability strategy and related initiatives. At the management level, RGA’s Sustainability Risk Committee (SRC) oversees the identification and management of sustainability risks to support risk-informed decision-making aligned with RGA’s business strategy. The SRC partners with RGA’s Sustainability Leadership Committee (SLC), which develops and advises on our overall sustainability strategy, policies, and initiatives. These committees include leaders across major functions and office locations to facilitate coordination and oversight of sustainability-related initiatives and risk considerations across RGA’s global operations.

**Integration of Sustainability into Employee Compensation**

RGA’s annual bonus plan for all employees includes an enterprise scorecard that assesses performance against the company’s key strategic priorities, including: (1) elevating the business through portfolio optimization, growth initiatives, and market and client strategy; (2) optimizing the balance sheet through disciplined capital, investment, and financial management; (3) executing with excellence through operating efficiency and effectiveness, including the use of technology; and (4) talent, leadership, and culture objectives.

## 2025 Highlights

### Business Ethics and Responsible Practices



We expanded our understanding of climate impacts across the various geographies to assess the climate-related risks and opportunities in areas beyond the U.S., Canada, and the U.K.

### Responsible Investment Approach

Increased investments in ESG-labeled bonds and other United Nations Sustainable Development Goals aligned investments by \$1.6 billion, reflecting a 23% increase year over year

### Purpose-Driven Philanthropy and Innovation for Societal Impact

# 14,000+

RGA employees logged **over 14,000 hours** of volunteer time in support of global community initiatives throughout 2025

### Culture Matters

# 83%

Achieved an 83% engagement score in our 2025 Employee Engagement Survey

### Environmental Stewardship



# 56

Engaged on material ESG risks with 56 issuers to improve their performance in targeted areas that align with our mission



# ~20,000

Employees dedicated **almost 20,000 hours** to **professional development courses** through RGA's Learning Management System, excluding compliance training

# 74%

74% of on-site employees are located in **buildings with environmental certifications**

# 100%

100% completion rate for ethics- and data protection-related training modules

Enhanced our capabilities to **perform climate stress tests and scenario analyses**, supporting more informed long-term decision-making

# \$4.5M

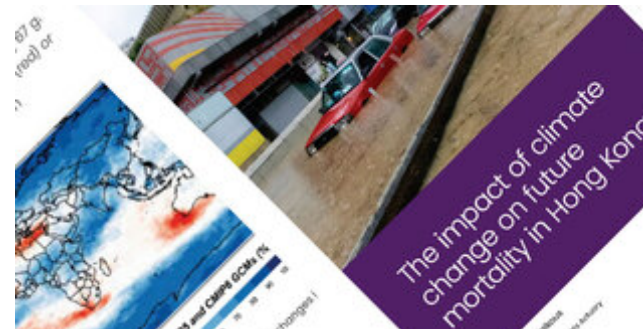
RGA and the RGA Foundation donated \$4.5 million to community organizations globally



Produced research for several countries examining the intersection of climate change and mortality risk, supporting better-informed decision-making around climate change risks.

Adopted Responsible AI Principles to encourage the ethical deployment and use of AI across RGA

Established Sustainability Risk Committee to enhance sustainability governance and risk management.



Introduced more inclusive underwriting guidelines to benefit individuals living with mental health afflictions

Expanded insurance access to underinsured demographics through condition-specific product innovations and alternative distribution channels

# 63%

63% of our global employees engaged in RGA's philanthropic, inclusion, or environmental sustainability initiatives throughout 2025

# 100%

Offset 100% of our 2024 Scope 1 and 2 market-based emissions<sup>2</sup>

2. For purposes of the calculation of the percentage of carbon offsets, finalized prior year emissions are used as 2025 emissions were not yet final when the offsets were procured during 2025. 2024 emissions do not include refrigerants or data center emissions as outlined in the GHG Footprint section.

# About This Report

**RGA's 2025 Sustainability Report reflects our commitment to provide stakeholders with a transparent and holistic view of our sustainability approach and performance. This report covers the progress of our sustainability program during the 2025 fiscal year (FY2025), with data and metrics reflecting the period from Jan. 1, 2025, through Dec. 31, 2025, unless otherwise noted. In some instances, we include information on initiatives continued into 2026, which we have endeavored to note as such. Throughout the report, we also guide readers to additional sources of information on our corporate website and use other website references for convenience. Please see our forward-looking statements at the end of this report for more information.**

We have aligned our report with the Sustainability Accounting Standards Board (SASB) Standards, and we have used the topics related to the Insurance industry and relevant topics from the Asset Management and Custody Activities industry to help ensure that we address the ESG factors most relevant to our business. We disclose information aligned with the Task Force on Climate-Related Financial Disclosures (TCFD) framework for corporate reporting on climate-related risks and opportunities. Both of these standards underpin the sustainability reporting standards of the International Financial Reporting Standards (IFRS) Foundation. We monitor evolving regulatory and standard-setting developments in sustainability reporting and update our disclosures over time, as appropriate.



**RGA has aligned our sustainability initiatives with the following SDGs that we have the power to influence through our business strategy, products, and services.**

We have also identified nine United Nations Sustainable Development Goals (SDGs) that offer the greatest opportunity for impact given their relevance to RGA's business activities and key priority areas. The SDGs are a collection of interlinked global goals designed to be a shared blueprint for peace and prosperity for people and the planet, now and into the future. Certain RGA sustainability initiatives align with specific targets within the SDGs, as set forth in the Appendix to this report. Please refer to the [United Nations Sustainable Development Goals](#) in the Appendix of this report for more information on the applicable SDGs and specific targets.

RGA recognizes the importance of maintaining the accuracy, integrity, and credibility of our sustainability disclosures. We are mindful of the risks of overstating or mischaracterizing our environmental and social performance, and we are committed to avoiding any form of greenwashing. To uphold this commitment, we confirm that all disclosures are grounded in verifiable data, supported by clear methodologies, and subject to internal controls and governance oversight. We continue to strengthen our processes, documentation, and review mechanisms so that our reporting is a good faith representation of our performance, aligns with applicable standards, and provides stakeholders with transparent, decision-useful information.

## RGA's Alignment with Sustainable Development Goals

1 No Poverty



3 Good Health and Well-being



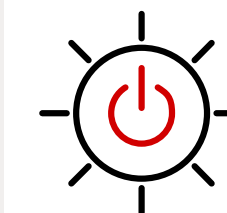
4 Quality Education



5 Gender Equality



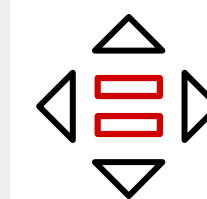
7 Affordable and Clean Energy



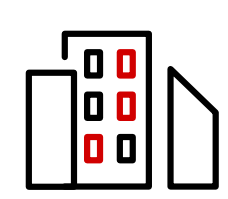
8 Decent Work and Economic Growth



10 Reduced Inequalities



11 Sustainable Cities and Communities



13 Climate Action



The SDGs are a collection of 17 interlinked global goals adopted by the United Nations that are designed to be a shared blueprint for peace and prosperity for people and the planet, now and into the future.

# Business Ethics and Responsible Practices

Integrity is vital to success in the financial services industry. RGA’s responsible business practices reflect our commitment to conducting business reliably and honestly and to pursuing company goals in a manner that engenders trust.

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# Corporate Governance

Effective corporate governance starts at the top, which is why RGA’s Board and management team set the tone for the whole company. We possess a strong ethical culture; a comprehensive Enterprise Risk Management program; robust financial, regulatory, legal, and compliance functions; and social responsibility as elements of governance. These are essential components used to build and implement our long-term strategy, ultimately driving better cost management, risk reduction, and sound decision making, which enable financial sustainability and business success.

## Board Composition and Oversight

RGA’s Board includes highly qualified, experienced, and diverse directors who have deep knowledge of our industry and its risks and opportunities. The Board provides continuous oversight of our governance process and leverages the members’ diverse perspectives, skills, and backgrounds to help ensure our long-term financial success and stability.

## Our Policy Management Framework

RGA believes that sound governance practices and appropriate controls across our business units create long-term sustainable shareholder value. As an important component of RGA’s sustainability efforts, RGA’s policy management framework offers an efficient protocol for the development, approval, revision, and management of policies and guidelines to:

- Promote the adoption and maintenance of necessary global policies and enterprise standards to support RGA’s mission and objectives and meet legal and regulatory obligations.
- Support RGA’s long-term sustainability objectives by incorporating policy governance into broader risk management and decision-making processes.

- Provide a central repository for all policies that apply to any regular or temporary employee, contractor, consultant, or other individual representing or acting on behalf of RGA.
- Maintain consistency and transparency in policy management frameworks and processes.

## Independent Risk and Control Assurance

RGA’s Internal Audit is an independent and objective assurance and advisory function that provides the Board of Directors and the Company’s subsidiary boards with assurance over the effectiveness of governance, risk management, and internal control frameworks. The function operates under a consistent global methodology aligned with the Institute of Internal Auditors’ Global Internal Audit Standards and applies a risk-based, data-enabled, and forward-looking approach to audit planning and execution. Audit coverage is dynamic, prioritizing higher-risk areas while retaining flexibility to respond to emerging risks, changes in risk profile, regulatory developments, and management requests. Audit results and significant control observations are reported to appropriate levels of management, and actions are monitored to resolution.



**RGA’s policy management framework offers an efficient protocol for the development, approval, revision, and management of policies and guidelines.**

# Ethics and Integrity

RGA is an industry leader because we are an innovative and trustworthy partner. Clients and partners know that they can count on RGA to do the right thing, keep our promises, and fulfill our commitments to stakeholders. RGA delivers on this reputation every day, operating with the highest possible standards to foster a culture built on accountability, responsibility, and trust.

RGA’s Global Law & Compliance leads our ethics and compliance program and supports enterprise-wide integrity efforts. It is headed by our Executive Vice President, Chief Legal Officer and Corporate Secretary. At the Board level, the Audit and Risk Committees provide oversight of the company’s legal and compliance programs.

## Code of Conduct

RGA’s Code of Conduct (Code) translates our essential governance elements of honesty, fairness, and respect into practical rules and standards to guide all employees conducting business on RGA’s behalf. The Code serves as a foundation for RGA policies, standards, and procedures, incorporating topics such as:

- Non-retaliation
- Anti-harassment
- Insider trading
- Conflicts of interest
- Global antitrust and fair competition
- Global anti-bribery, anti-corruption, and anti-fraud
- Protection and proper use of intellectual property

## Ethics and Compliance Training

To build a strong culture of integrity and compliance, RGA has comprehensive mandatory training requirements for our employees during initial onboarding sessions and annually thereafter. The training covers the Code’s standards and principles, including human rights and anti-harassment, and requires an individual attestation of compliance. In 2025, 100% of required employees completed this mandatory training. Annually, employees complete an average of 3 hours of mandatory ethics and compliance training. Additionally, relevant employees worldwide undergo required anti-money-laundering (AML) and economic sanctions training.

RGA’s Board also has a responsibility to act with truth, sincerity, and fairness in all decisions. Directors must comply with the Directors’ Code of Business Conduct and Ethics, which serves as a reference for conflicts of interest, confidentiality, and fair dealing.

Ethics and Integrity

Anti-Bribery and Anti-Corruption

RGA has safeguards in place to avoid corruption and bribery related to our business and to maintain our reputation for ethical business practices. RGA’s Global Bribery and Corruption Policy is managed by the Vice President, Global Chief Compliance Officer and provides guidelines that prohibit improper direct or indirect payments, facilitation payments, misclassified corporate expenses, political or charitable donations, bribes, gifts, or other improper conduct to obtain an unfair business advantage. RGA also requires employees to abide by all applicable laws, including the U.S. Foreign Corrupt Practices Act, the U.K. Bribery Act of 2010, and similar laws throughout the world. The Board’s Audit Committee oversees ethics and compliance efforts, including anti-bribery, anti-corruption, and anti-fraud efforts. The full Board is updated quarterly on these topics. Fraud risk assessments are performed regularly, at least on an annual basis.

Anti-Money Laundering and Economic Sanctions

RGA upholds a steadfast commitment to knowing our clients and understanding the businesses with which we engage. Any involvement that could compromise RGA’s integrity, or that lends any appearance of unlawful intent in business dealings, is firmly prohibited. RGA maintains an Anti-Money Laundering Policy that establishes the responsibilities and expectations of our global workforce and affiliates acting on behalf of RGA to prevent activities that might facilitate money laundering, proliferation financing, or the funding of terrorist or criminal activity. RGA’s robust global economic sanctions program, with policies and procedures designed to comply with requirements mandated by applicable sanctions regimes, reinforces our commitment to ethical business practices and supports lawful and compliant business practices.

Human Rights

RGA is committed to respecting human rights in accordance with standards established by the United Nations, the International Labour Organization, and the laws and regulations of the jurisdictions where the company operates. We are dedicated to ensuring transparency in our operations and upholding human rights commitments to mitigate the risk of human trafficking and modern slavery in RGA’s value chain.

RGA’s commitment to human rights is outlined in our Global Human Rights Policy and is based on the following guiding principles, as reinforced by our disclosure obligations pursuant to the U.K. Modern Slavery Act of 2015 and the Australia Modern Slavery Act of 2018.



Learn more at our governance library:

|                                                   |   |
|---------------------------------------------------|---|
| RGA Corporate Governance Library                  | → |
| Corporate Governance Guidelines                   | → |
| RGA Code of Conduct                               | → |
| Directors’ Code of Business Conduct and Ethics    | → |
| Financial Management Code of Professional Conduct | → |
| Global Human Rights Policy                        | → |
| Modern Slavery Act Transparency Statements        | → |
| Board Committee Charters                          | → |



Human Rights Guiding Principles

General Labor Practices

RGA strives to comply with relevant labor laws, regulations, and guidelines, including those related to wages, benefits, hiring, promotion, hours worked, and working conditions.

Diversity and Inclusion

RGA values all the individuals in our diverse workforce, and we recognize the importance of understanding, appreciating, and accepting individual differences.

Forced or Compulsory Labor

RGA does not use or tolerate the use of force, debt-bonded indentured labor, involuntary prison labor, slavery, or any form of human trafficking anywhere in our business.

Workplace Health and Safety

RGA strives to provide and maintain a healthy and safe working environment free from violence, intimidation, or other unsafe or disruptive conditions.

Harassment and Nondiscrimination

At RGA, we believe everyone should be treated with respect, and we do not tolerate workplace harassment, discrimination, or bullying based on a personal characteristic protected by law (e.g., disability, gender, race, religion, age, sexual orientation).

Privacy

RGA respects individual privacy expectations and protects the personal information we collect, use, and disclose in connection with our business.

Ethics and Integrity

Whistleblower Policy

RGA prohibits any form of retaliation against any employee who, in good faith, reports a suspected issue, and the Board is notified of any misconduct concerns. RGA has licensed a third-party vendor to provide a [Speak-Up Hotline](#) that gives employees an anonymous and confidential way to report potential misconduct. The hotline is available 24/7. Depending on local privacy and whistleblower laws, the Speak-Up Hotline may not always allow anonymous comments or may limit reporting topics to accounting, financial, auditing, and bribery matters only. Shareholders, employees, and other interested parties may also share concerns directly with the chair of RGA’s Audit Committee, who is an independent director and not an employee of the company.

Assigned members of Global Law and Compliance evaluate and address all reports submitted via the Speak-Up Hotline. If an investigation of a report is required, the case is assigned to the appropriate team. Reports involving financial misconduct are escalated immediately to the chair of the Audit Committee. All employees are protected by RGA’s non-retaliation policy. As part of our ethical culture, RGA regularly reviews the volume of reports received, types of allegations reported, and outcomes of investigations conducted.



Leading with integrity and accountability

## Code of Conduct



**Learn more about our responsibility to speak up and voice concerns:**

RGA Speak-Up

→

Speak-Up Policy

→

Speak-Up Hotline

→

RGA Code of Conduct

→

Risk Management

Good governance requires and enables proactive risk management. RGA’s risk management processes identify, assess, and mitigate risks, supporting the long-term resiliency and sustainability of our business. Effective risk management enables us to deliver on our mission and better serve the interests of our clients, their policyholders and customers, and regulatory bodies, as well as our investors, employees, and other stakeholders.

Risk Governance and Board Oversight

The Board has ultimate responsibility for overseeing corporate risks as a whole and at the committee and subgroup levels, and each legal entity takes an active and bespoke role in meeting this responsibility. The Board Risk Committee primarily manages enterprise risk and oversees RGA’s Enterprise Risk Management (ERM) program and policies. As part of this function, the Risk Committee receives regular reports and assessments describing critical risk exposures, including quantitative and qualitative assessments and information about breaches, exceptions, and waivers.

At the management level, ERM is principally overseen by the Global Chief Risk Officer, who reports to the Chief Executive Officer and has direct access to the Board through the Risk Committee, with formal reporting occurring quarterly. For more information, please see the Sustainability Governance section and our 2025 Proxy.

Enterprise Risk Management

- RGA’s ERM program includes a well-defined governance structure that allows RGA to effectively:
- Analyze and report risks on an aggregated basis.
  - Monitor risk levels to help ensure they remain within the company’s appetites and limits.
  - Help to ensure that RGA’s ERM objectives are consistently met.

Leadership Spotlight

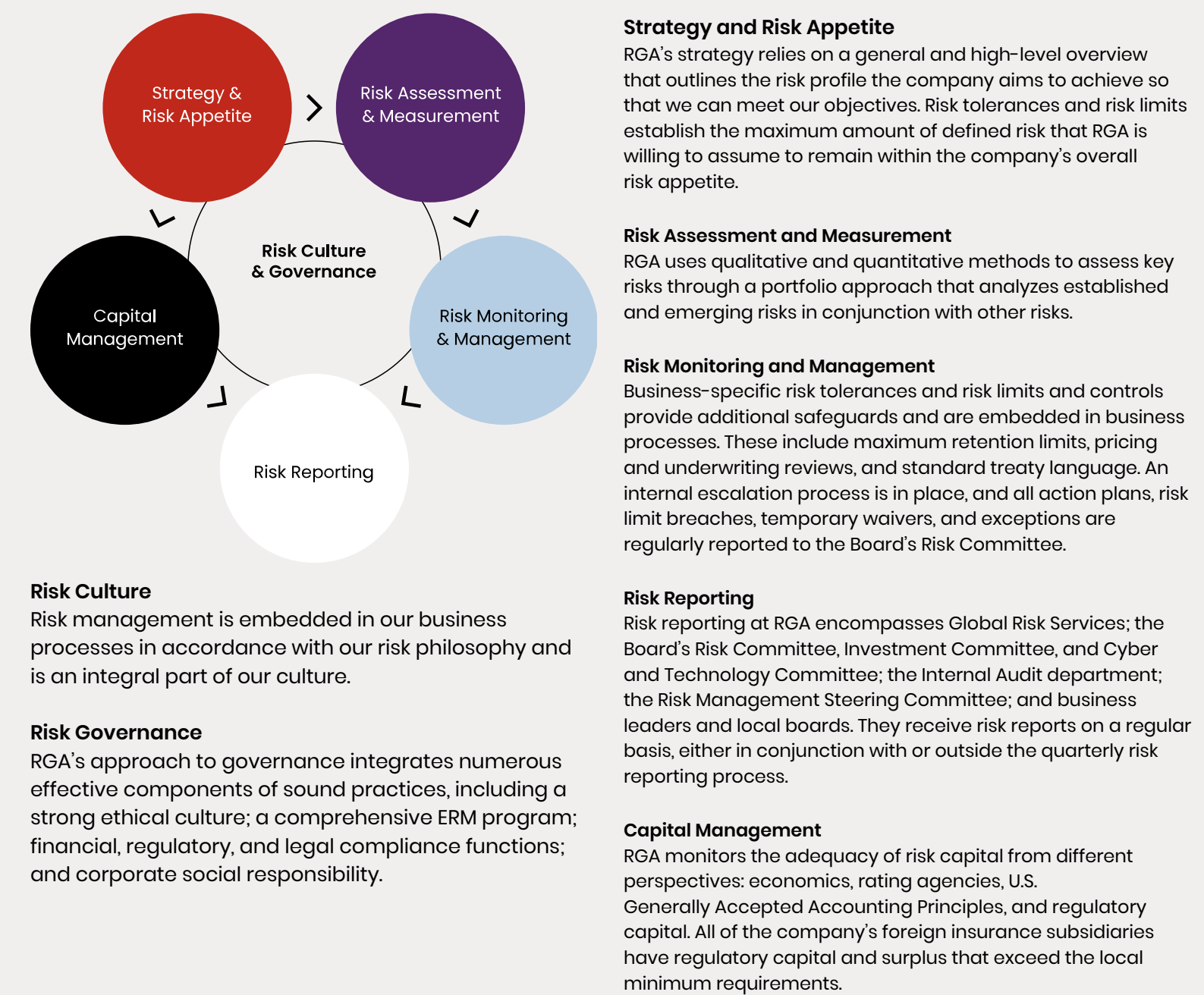
“The impacts of climate change and broader sustainability factors present both risks and opportunities for our business. Assessing the impacts holistically enables risk-informed decisions that are aligned with strategy, capital strength, and long-term value creation, ultimately enhancing our resilience and sustainability.”



**Jonathan Porter**  
Executive Vice President  
Global Chief Risk Officer

Risk Management

RGA’s Enterprise Risk Management Framework



Under this program, risks at RGA are properly identified, assessed, and managed; risk controls are built, maintained, and adjusted as needed; and RGA’s key risk exposures are disclosed to appropriate stakeholders.

Emerging Risk Management

Effective sustainability requires disciplined enterprise risk management. By integrating sustainability considerations into our core risk processes — risk assessment, monitoring, and governance — we strengthen transparency and enable timely, risk-based decisions in a rapidly changing environment. We are committed to enhancing our risk management and governance. In 2025, we continued to advance our emerging risk management framework, which includes several sustainability themes that are central to our corporate purpose and help systematically assess our risk profile.

RGA’s cross-functional Emerging Risks Working Group (ERWG) drives the company’s global Emerging Risks framework by identifying, assessing, and prioritizing emerging risks; supporting enterprise risk preparedness; and recommending responses. It educates and engages the organization, fosters risk awareness, and integrates emerging risks into RGA’s ERM framework, providing thought leadership and governance materials.

The ERWG facilitates an annual global Emerging Risk Survey with key stakeholders to help ensure that a consolidated view of RGA’s emerging risks is obtained. These results inform prioritization and targeted risk mitigation actions. The ERWG identifies the emerging risks that may impact RGA’s strategy and objectives. Enterprise-wide emerging risk identification and management, involving all segments, legal entities, business units, and corporate functions, contribute to the process. Sustainability-related risks that this process has identified include:

- Physical climate risks
- Sustainability-related regulatory and legal risks
- Various harmful environmental factors to health, including pandemics, zoonotic viruses, and PFAS proliferation in the environment
- Societal polarization
- Accelerating global demographic changes

Emerging risks are dynamic and continually evolving — as awareness and understanding grow, what was once categorized as an emerging risk may become a mature, well-established risk. This transformation is driven by increased knowledge, experience, and the development of effective risk management strategies. For RGA, exploring and monitoring emerging risks contributes to our knowledge of biometric risk drivers, which are central considerations for the life and health insurance industry. Through ongoing research published in our [Knowledge Center](#), we help the industry interpret the implications of emerging risk trends and their potential influence on biometric risk profiles. The following examples highlight RGA’s recent work across key emerging risk themes:

Pandemic Risk

Pandemics represent an extreme mortality risk vector that evade geographic containment, and in a warming climate, changing spark and spread risk for disease poses an existential threat to human health.

RGA produced the following pandemic risk research, for underwriting and actuarial audiences, outlining [key dimensions of pandemic risk](#) and [insights to increase societal resilience](#) in their wake.

Per- and polyfluoroalkyl substances (PFAS)

PFAS, also referred to as “forever chemicals,” pose serious threats to the environment and human health. Governments and organizations worldwide are intensifying efforts to monitor, regulate, and reduce the impact of PFAS on public health and the environment.

RGA produced research exploring the [connection between PFAS exposure and various health risks](#).

Climate Risk

Climate-related physical risks — particularly rising temperatures and worsening air quality — are expected to influence mortality and morbidity trends over the long term.

In 2025, RGA produced four country-level research reports on climate impacts to mortality in Canada, Hong Kong, the UK, and the U.S. See the Building Climate Resilience section of this report for more information.

# Data Security and Data Privacy

RGA is committed to promoting a strong culture of data protection. By complying with requirements within the jurisdictions where we operate, RGA maintains fair and lawful data processing practices, provides appropriate technical and organizational security, and respects personal data protection rights. In a world that is increasingly digital and moves at the speed of technology, RGA embraces a proactive-defense approach to cybersecurity threats. This reduces RGA’s exposure to malign cyber threats, strengthening the foundation around which trusting customer relationships are built.

## Governance and Oversight

The program — which balances serving the interests of RGA’s clients and their policyholders and customers; regulatory bodies; our investors; our employees; and other relevant constituents — is integrated into our broader ERM program.

Both the Board and management team have an active and ongoing role overseeing, assessing, identifying, and managing material risks from cybersecurity threats. The Board, directly and through its Risk Committee and Cybersecurity and Technology Committee, oversees RGA’s risk management strategy; cybersecurity, data privacy, and technology risks; and ongoing investments in cybersecurity and technology. The Chief Information Officer, Chief Technology Officer, and Chief Information Security Officer (CISO) provide quarterly updates to the Cybersecurity and Technology Committee regarding cybersecurity and information technology strategy and programs. For more information on our cybersecurity oversight and program, please see our 2025 [Form 10-K](#).

## Data Privacy

RGA is committed to protecting personal information from cybersecurity threats that could compromise the confidentiality, integrity, or availability of the data received through our products and services. RGA protects data privacy and the information received from our clients in the same way we protect our own data and that of our employees. RGA maintains transparent practices regarding the collection, processing, and sharing of information. We never rent, sell, or provide personal data to third parties for purposes other than completing transactions or services.

Learn More:



[RGA’s Privacy and Rights Policy](#) →

## Data and Analytics Ethics Framework

We established a Data and Analytics Ethics Framework to guide data protection and utilization to act in the best interests of clients, business partners, regulators, investors, and individuals, and we provide training on these principles to our global workforce. These principles will be revisited, amended, and updated as the industry, regulatory, and ethical landscapes dictate.



## Data Ethics Principles

### Proper Use of Data Practices

Data utilization prioritizes fairness and equity:

- RGA believes that the ethical acquisition and analysis of data has the power to advance our industry and society at large.
- RGA practices and promotes a culture of ongoing oversight and analysis to ensure that any data attribute being used is not unfairly discriminatory.
- RGA does not knowingly process information obtained through nefarious means or make decisions based on race, religion, sexual orientation, ethnicity, or political beliefs.
- RGA ensures that any party to which we send data, or from which we receive data, upholds a high standard of ethical practices for all data-handling activities.
- RGA does not license or sell any of our client or employee data.
- RGA evaluates all components of the analytics process for fairness, including paying specific attention to monitoring the model outcomes and impact.

### Data Operating Practices

Data management activities ensure privacy and transparency:

- RGA follows a high standard of legal and regulatory requirements while maintaining a global view and attentively considering potential consequences to our stakeholders.
- RGA sets and adheres to a high standard of integrity and care as it pertains to the transmission, storage, use, and auditing of data.
- RGA is dedicated to protecting individuals’ privacy by depersonalizing datasets whenever possible and maintaining secure processes and information systems.
- RGA employs a multilayered series of checks and balances to ensure access to data is on a need-to-know basis and in accordance with the contractual rights of the people in each dataset.
- RGA is transparent with our stakeholders regarding how we handle the data processing activities our business requires.

Data Security and Data Privacy

Responsible AI

RGA recognizes the critical significance of AI, both because of its strategic importance and associated risks. Our AI Governance Policy establishes the expectations of RGA, our employees, and our affiliates for the responsible development, deployment, and use of AI systems. The policy, along with a corresponding Enterprise Standard, are grounded on emerging AI risk management standards, including the International Organization for Standardization (ISO) 42001, the National Institute of Standards and Technology (NIST) AI Risk Management Framework, and the National Association of Insurance Commissioners (NAIC) Model Bulletin on the Use of AI Systems by Insurers. RGA’s Responsible AI Principles guide the company’s practices and are central to our commitment to good AI governance. They include:



**RGA’s AI governance framework enables a comprehensive accounting of AI systems and associated risks, ensuring alignment with global best practice standards and execution at the local level.**

**Safe:** RGA practices responsible development and deployment of AI systems, aiming to prevent harm to people and the environment and ensuring they perform as intended even under unexpected conditions.

**Secure and Resilient:** Safeguarding our customers, partners, and vendors is a top priority. RGA incorporates security and resilience principles into the design of its AI systems to help manage data-breach risk and operational challenges.

**Explainable and Interpretable:** Through documentation and best practices, RGA will seek to understand how and why an AI system reaches a decision.

**Privacy-Enhanced:** RGA will build AI systems that protect personal data and user privacy throughout the data life cycle.

**Fair, with Harmful Bias Managed:** RGA will design and implement AI systems to minimize and manage bias and support equitable treatment for all users.

**Accountable and Transparent:** RGA will maintain accountability for our AI systems and their decisions through clear documentation and transparency in our processes.

**Valid and Reliable:** RGA will perform regular testing and reviews of our AI systems to support consistent and reliable performance.

RGA established a federated AI governance model to oversee the implementation of Responsible AI Principles across the organization. The Data Analytics and AI Oversight (DAAIO) Committee owns the ultimate responsibility for AI governance, setting strategic direction and ensuring alignment with regulatory and ethical standards. The AI Governance Program Office serves as the central coordinating function for AI development and usage, implementing governance processes, monitoring systems compliance, and escalating issues to the DAAIO as needed. Together, these bodies oversee the local-level, frontline teams who execute day-to-day governance activities in alignment with RGA’s standards.

RGA’s AI governance framework enables a comprehensive accounting of AI systems and associated risks, ensuring alignment with global best practice standards and execution at the local level. RGA’s employees and affiliates receive guidance and training to support compliance with company standards around this emerging technology.

Technology Framework and Standards

The cybersecurity and data privacy programs’ underlying controls are based on recognized best practices and standards for cybersecurity and information technology, including the NIST Cybersecurity Framework and Privacy Framework and the International Organization for Standardization ISO 27001 on information security management systems. RGA periodically engages a third party to perform an assessment of the cybersecurity and data privacy risk management program against the NIST frameworks.

Learn More:

RGA’s Privacy and Rights Policy

→

RGA expects and upholds a high standard in personal data protection, receiving approval for our binding corporate rules (BCRs) in the European Union and UK. RGA was the first reinsurer to receive regulatory approval for controller and processor BCRs after the EU’s General Data Protection Regulation was enacted on May 25, 2018, and maintains the vigilance that drove this distinction in all operations. By following the BCR guiding principles in each region, RGA is accountable to regulators for complying with multiple data protection requirements, including ensuring fair and lawful data processing, providing appropriate technical and organizational security, and ensuring respect for individuals’ data protection rights.

Cybersecurity Preparedness

RGA constantly makes investments to adapt to the changing threat landscape and protect our data and operations from various cybersecurity risks, including phishing, malware, ransomware, and data theft. The Global Security Office (GSO), in conjunction with external partners and strategic advisers, is responsible for planning, scoping, and executing numerous technical security assessments, including annual web application, network security, and penetration testing.

Incident Preparedness and Response

RGA utilizes third-party partners, including leading national and international companies specializing in cybersecurity and software development, to supplement its Security Operations team, to monitor its global cybersecurity environment, and to coordinate the investigation and remediation of alerts. RGA also engages third-party partners to assist in evaluating and testing our cybersecurity infrastructure.

Data Security and Data Privacy

Security Awareness Training

All global employees are required to complete global data protection training to support compliance across RGA’s cybersecurity and data privacy policies and to review the more common security threats and how to detect them. This training is required for newly hired associates and annually thereafter, including periodic phishing exercises. In 2025, we enhanced our security training with updates to reflect the latest cyber-threat environment and enhanced role-based training to reinforce protection in key parts of the business. The company achieved a 100% completion rate of the required 2025 data protection training by our active global employees. The GSO, which reports to the CISO, reviews and updates training programs at least annually.



100%

We achieved a 100% completion rate of the required 2025 data protection training by our active global employees.

Vendor Management

**RGA recognizes that vendor relationships play a role in our ability to build and retain client trust. As a result, all new and existing vendors are expected to place a high value on RGA’s core values.**

The Global Procurement Policy provides requirements related to RGA vendors and is applicable globally to employees who are involved in the acquisition of goods and services and/or the management of our vendor relationships. The policy outlines the governance protocols for responsible management of vendor risks throughout the vendor management life cycle, from identifying the need for vendor products or services to termination of vendor relationships. The Third-Party Risk Management (TPRM) team works with Global Procurement to design tools and guidance for vendor risk assessment. Global Procurement designs the processes to facilitate vendor managers’ completion of required due diligence activities and assesses each vendor’s security, privacy, business continuity, and financial reporting risk exposures.

Vendor Code of Conduct

The [RGA Vendor Code of Conduct](#) establishes expectations for RGA’s suppliers and business partners, outlining RGA’s standards for responsible conduct consistent with the company’s commitments to risk management and sustainability. The Vendor Code of Conduct provides guidelines in the areas of human and labor rights consistent with RGA’s Global Human Rights Policy, measures to uphold strong ethical standards in corporate behavior, protocols to effectively manage data privacy and security in accordance with regulation, and decision-making that considers risks to health and safety and environmental impact.

Resilience and Third Parties

Operational resilience is critical to honoring client trust and maintaining business activities in times of stress and crisis. RGA’s global operational resilience and third-party management programs enable company leaders to understand RGA’s exposures associated with sustaining reliable operations, as well as selecting and managing services provided by third parties. The company’s global operational resilience process enables employees to identify potential impacts that threaten operations by providing the framework, policies, and procedures for how the company will maintain resilience within the defined impact tolerances. The TPRM team is ultimately responsible for overseeing third-party risk and managing exposure. RGA’s global third-party management program provides tools, including the TPRM Framework, Policy, and Standards, to limit risk, drive service excellence, and control costs. Through the program, employees receive guidance and identify, qualify, negotiate with, contract, select, and onboard candidates, and monitor and manage third-party performance.

# Government Affairs and Advocacy

RGA advocates for solutions to issues that are directly relevant to the insurance and reinsurance industry and to the Company. These issues include those that affect the availability and pricing of the products and services RGA provides as part of its mission to make financial protection accessible to all. This advocacy includes political activity and contributions, always made as a measure of managing risk.

## Our Approach to Advocacy Activities

When appropriate, RGA actively participates in lobbying at both the state and federal levels to protect insurance and reinsurance companies’ rights and in the pursuit of staying competitive in global markets. Internationally, RGA works with trade associations to follow and address issues regarding market access and trade, data transfer, and other issues that impact how the company does business in foreign jurisdictions.

## Political Activities and Contributions

RGA has a Political Contributions and Activities Reporting Procedure and Political Activity Policy Statement that guide our approach and codify our responsibilities to support accurate and compliant reporting of any political activities or contributions associated with RGA.

RGA operates the RGA Federal Political Action Committee (RGA PAC), a nonpartisan PAC organized under U.S. federal election laws that receives voluntary contributions from members. The PAC contributes to individual candidates pursuant to federal election laws.

## Governance and Oversight

The members of the RGA PAC are employees of RGA who voluntarily elect to engage in and contribute to the PAC. The RGA PAC Board comprises employees who are members of the PAC and oversee its activities. This oversight consists of regular reviews of RGA PAC’s political and lobbying policies and political contributions. The RGA PAC Board also oversees the company’s ongoing political strategy as it relates to overall public policy objectives for the next year and provides guidance to the PAC.

## Political Contributions

The RGA PAC files contributions and expenditure reports with the Federal Election Commission pursuant to U.S. federal regulations. Under federal law, RGA may not contribute corporate funds or make in-kind contributions to candidates for federal office or to national party committees. In appropriate circumstances, the RGA PAC may contribute to the federal PACs of industry trade associations in which it participates.

In addition to the contributions made by the RGA PAC, RGA makes contributions and pays dues to commercial, insurance, and reinsurance trade associations. These associations are permitted to contribute to federal- and state-level individual candidates who understand the issues most important to the industry, the company, and RGA clients. RGA does not make political contributions to candidates for public office in foreign countries. In accordance with its Charitable Giving Policy, RGA does not provide contributions in support of political candidates, political organizations, or lobbyists, either directly or indirectly, through its employee corporate matching program.

## RGA’s 2025 Politically Related Expenditures and Government Relations Activities

| 2025 Politically Related Spending                                                                                            | (in thousands) |
|------------------------------------------------------------------------------------------------------------------------------|----------------|
| Total corporate political contributions                                                                                      | \$0            |
| Total independent political expenditures made in direct support of or opposition to a campaign                               | \$0            |
| Total payments to trade associations that engage in lobbying (membership dues)                                               | \$604          |
| Portion of trade association payments that were designated for lobbying activities                                           | \$88           |
| Total payments to other tax-exempt organizations, such as 501(c)(4)s, that the recipient may use for political purposes      | \$0            |
| Payments made to influence the outcome of ballot measures                                                                    | \$0            |
| Total lobbying expenditures, as reported on Form LD-2 disclosures filed under the Lobbying Disclosure Act of 1995, Section 5 | \$590          |
| 2025 Financial Assistance from Government                                                                                    |                |
| Financial assistance from the government                                                                                     | \$0            |

# Responsible Investment Approach

At RGA, responsible investing means making decisions that consider all relevant factors, ensuring that we see financial returns and remain good stewards of the world around us. This requires us to adhere to an investment philosophy and process that embeds environmental, social, and governance (ESG) considerations into the financial assessment of companies as part of the decision-making process for investments we hold, those we are considering, and those we’ve chosen to divest as a long-term fixed income investor. We incorporate fundamental research on both financial metrics and ESG factors, including each company’s approach to sustainability, governance, risk management, and other social and environmental factors. This approach reduces long-term risk and aligns with our investment objectives and purpose.

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# Our Responsible Investment Philosophy

As part of RGA’s Sustainability Strategy, our Responsible Investments approach seeks to integrate sustainability factors as part of our investment decision-making and risk management process. Adopting a holistic forward-looking view of ESG risk factors complements our conservative underwriting strategy across the public corporate bond portfolio and can improve risk-adjusted returns by mitigating downside risk, as well as investing in more projects with sustainability characteristics consistent with our investment mandate.

RGA is committed to integrating sustainability factors into our investment process to support investment decisions that better identify and manage material risks and opportunities to help improve our risk-adjusted returns. RGA’s Investment team incorporates various considerations throughout our fundamental credit research process into potential investee companies to strengthen our risk assessment, business model analysis, and issuer engagement activities. These measures inform our decision-making around a company’s balance sheet strength, profitability, and long-term value creation.

RGA pursues a responsible investment strategy across a range of asset classes within our portfolio<sup>3</sup>. RGA’s investment portfolio supports the long-term commitments we have made to our clients. To live up to this responsibility, maintaining our financial strength through a rigorous investment process that integrates ESG analysis is important to both our business objectives and our corporate purpose to make financial protection accessible to all. Integrating sustainability risk metrics into our credit research process incorporates factors that impact the long-term creditworthiness and external credit ratings of our investee companies. The majority of holdings are fixed income securities, which are managed by applying our disciplined approach to fundamental credit underwriting across a high-quality and broadly diversified portfolio by sector and issuer.

### Governance and Oversight

The Chief Investment Officer (CIO) leads RGA’s Investment team, directing the company’s investment policy and strategy and managing our global asset portfolio. RGA’s ESG philosophy, process, and oversight is led by the Senior Vice President, Head of Global Credit, Strategic Lead — ESG Investments, who reports to the CIO and is responsible for all internally managed public fixed income credit assets in the portfolio.

Investment decisions that could adversely affect the carbon intensity trajectory of RGA’s portfolio may be subject to review by our Carbon Risk Management Committee. The committee, which is accountable to the CIO, considers information regarding both existing and new investments for investee companies displaying higher climate transition risks. This is determined using a variety of information, including Sustainalytics’ Carbon Risk Ratings where issuers are assessed as having a “High” and “Severe” Carbon Risk Rating. We supplement this data with our own research and issuer-specific analysis, where appropriate. Sustainalytics’ Carbon Risk Ratings methodology assesses an investee company’s management of carbon emissions and transition risk, where investee companies with “High” and “Severe” Carbon Risk Ratings are assessed by Sustainalytics as having comparatively weaker management of carbon emissions and transition risk compared to sector peers. Upon review, the Carbon Risk Management Committee may consider recommending further action to be taken on these investee companies such as reducing or restricting additional investment. The Carbon Risk Management Committee includes members of the Investment team and is chaired by the Senior Vice President, Head of Global Credit, Strategic Lead — ESG Investments.

RGA continues to meet its goal of increasing its book value of Responsible Investments to both add value to the portfolio and support activities promoting more sustainable and healthier outcomes which contribute positively to the wellbeing of communities.

3. RGA considers the fixed maturity securities asset class for the responsible investment strategy. The total fair value of RGA’s fixed maturity securities at year-end 2025 and 2024 were \$101.8 billion and \$77.6 billion, respectively. In addition, the total book value of RGA’s fixed maturity securities at year-end 2025 and 2024 were \$107.3 billion and \$82.9 billion, respectively. Please see RGA’s 2025 Form 10-K, Note 11: “investments,” Fixed Maturity Securities Available-for-Sale on pages 126–127 for information relating to our investments in fixed maturity securities by type as of Dec. 31, 2025, and Dec. 31, 2024. In addition, RGA’s responsible investment strategy considers Lifetime Mortgages (\$1.197 billion total) and Funds or Limited Partnership Investments (\$3.7 billion total) where the underlying investments serve the financial protection goal.

4. EMEA means Europe, the Middle East, and Africa.

# Responsible Investment Due Diligence

**Sustainability factors can be a key part of evaluating a company's long-term viability, profitability, and potential investment return. RGA believes that ESG factors, specifically governance, can indicate risk management concerns, and longer-term environmental trends such as climate change are not always appropriately captured or priced into public markets. They are an important part of our investment decision-making process, along with traditional financial and business risk factors. Through the integration of sustainability factors into our fundamental research process, we mitigate risk, identify potential opportunities for outperformance, and encourage more sustainable economic and social outcomes.**

## Incorporating Sustainability Criteria into Corporate Bond Investment Decisions

As long-term investors, we believe that good governance practices and a commitment to corporate responsibility by corporate bond issuers can enhance investment opportunities and performance while protecting investor value. As credit rating agencies continue to emphasize the importance of ESG factors as part of their ratings methodology, having a forward-looking view of risks provides insight into the potential trajectory of ratings in sectors with high carbon transition risk or other social and governance risk factors.

RGA takes a fundamental sector-by-sector and investment-by-investment approach to evaluate both the current ESG risk factors we observe in our investee companies and the positive impact from their efforts to transition to more sustainable business models with better long-term upside and lower risk profiles.

For example, when analyzing a company's environmental risks and opportunities, we may assess forward-looking climate transition risk and identify the risks associated with laggards within sectors. In addition, we identify opportunities to invest in leaders who are proactively managing their carbon footprints and adopting business models in response to climate change. For social risk factors, we may assess the impact of reputational risk on a company's business

prospects from reports of human rights violations or restrictive or discriminatory labor practices. For governance risk factors, we review the strength of an organization's enterprise-wide risk management framework, their track record in legal and regulatory compliance, and the quality of disclosure and reporting. All of these can be leading key risk indicators of future developments that may negatively impact a company's creditworthiness and valuation. Adopting a holistic risk management assessment of risks complements RGA's disciplined credit underwriting process across all asset classes we invest in.

## Active Engagement with Issuers

Engaging with internally managed investee companies where we identify material ESG risk provides us with the opportunity to share our concerns and assess management's ability and intent to manage and address these risk issues. As fixed income investors, RGA utilizes different forums for engaging with issuers, where appropriate, to raise material ESG risk considerations and seek additional disclosure. Our engagement process is shaped by the nature of our investment, the opportunities we have to engage with management, and the coverage of those issuers through our partnership with Sustainalytics and its Material Risk Engagement platform. Sustainalytics' engagement officers may have additional access to and influence with senior leadership at these certain issuers through their engagement program than RGA typically does with such issuers.

The Investment team engages with investee companies through other means. RGA has joined calls with issuers convened by Sustainalytics, read transcripts and meeting minutes of formal engagement activities between Sustainalytics and our investee companies, and followed up with the dedicated engagement officers with specific questions on the ESG issues we have concerns about. For large issuers in the public markets, engagement by fixed income investors can be more effective via collaboration with other investors. In these instances, we seek to use the Material Risk Engagement platform where coverage permits. We also engage bilaterally with public issuers and in group



Engaging with internally managed investee companies where we identify material ESG risk provides us with the opportunity to share our concerns and assess management's ability and intent to manage and address these risk issues.

meetings with other investors in multiple forums as part of our ongoing credit research investment decision-making process. With potential private placement issuers, for which investors have more access to management as part of the transaction due diligence process, we use this forum to engage more closely with the issuer than is typically feasible with companies that predominantly issue in the public corporate bond markets. On occasion, collaborating with other potential investors for issuers with high carbon transition risk has resulted in improvements in the issuer's climate strategy.

## Key Advancements in 2025

RGA remains committed to expanding our investment portfolio to both fuel business growth and support healthier, more sustainable communities. Our Investment team continued to advance our strategic ESG investment approach during 2025 by:

### Using Advanced Climate Risk Stress-Testing Capabilities

RGA partnered with a third-party expert to enhance our capabilities to conduct quantitative climate risk stress testing on our investment portfolio, enabling insight into the proliferation of physical and transition climate-related risks under a variety of potential future climate scenarios across various asset classes. This stress testing focuses particular attention on high-risk sectors. The output generated by climate stress testing informs a deeper understanding of the climate risk exposure of the portfolio, and compliance with emerging regulatory requirements on climate-related risk disclosures.

### Enhancing Quality of Carbon Intensity Data

RGA continues to improve our internal database, which serves as a centralized repository for ESG metrics to support analysts in investment decision-making.

### Enhancing ESG-Related Issuer Engagement

During 2025, our Investment team engaged with 56 issuers. This was a combination of Sustainalytics' material risk engagements with issuers displaying higher ESG risks and external engagements conducted by RGA, including issuers that may not be covered by Sustainalytics. Cumulatively, since the base year of 2022, RGA has undertaken engagements with 97 individual issuers. This includes engagements both via Sustainalytics and external engagements.

Responsible Investment Due Diligence

Delivering on ESG Investment Philosophy and Targets

In 2022, RGA established our ESG-integrated investment process and targets to create a goal-oriented, execution-driven approach to support progress towards our Responsible Investments priorities in the areas outlined here. Based on our current internal tracking of issuer disclosures through their last reporting date as of the most recent year-end, we are on track to achieve our targets by year-end 2026.

| ESG Goals                      | 2022–2026 ESG Investment Targets                                                                                                                                                                     | 2025 Progress                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Carbon intensity               | Achieve a 20% reduction in carbon intensity of the public corporate bond portfolio <sup>5</sup> by the end of 2026, and develop methodology to measure carbon intensity for private corporate assets | Achieved a cumulative 20% reduction in carbon intensity of the public corporate bond portfolio versus the base year 2021                                                                                                                                                                                                                              |
| Responsible investments        | Increase green and social investments that align with targeted SDGs                                                                                                                                  | Increased ESG-labeled bonds and other United Nations SDG-aligned investments by \$1.6 billion, a 23% increase year over year                                                                                                                                                                                                                          |
| Exposure in tobacco investment | Eliminate investments in tobacco                                                                                                                                                                     | Eliminated tobacco investments in 2022                                                                                                                                                                                                                                                                                                                |
| Climate risk assessment        | Create a system for climate risk assessment for investments in the U.K. in 2022 and global analysis in 2023                                                                                          | In 2025, enhanced the qualitative climate risk assessment with the onboarding of a quantitative climate stress testing platform that allowed us to perform climate stress tests under various climate pathways that allows a more comprehensive assessment of transition and physical risks and their potential impacts on RGAs investment portfolio. |
| Investee engagement            | Proactively engage with investees deemed to be material ESG risks                                                                                                                                    | During 2025, our Investment team engaged with 56 issuers. This was a combination of Sustainalytics' material risk engagements with issuers displaying higher ESG risks and external engagements conducted by RGA, including issuers that may not be covered by Sustainalytics.                                                                        |

5. For purposes of the calculation, public corporate bonds may include 144a and Reg S securities, other corporate related exposures that include certain Corporate entities that are owned by Government or Government related entities, Preferred Stock and short term securities, but exclude credit derivatives and other private debt securities.

Leadership Spotlight

“In 2025, our portfolio delivered strong performance driven by disciplined execution and a clear, forward-looking investment philosophy. By embedding responsible investment principles into our due diligence process, we deepen our understanding of issuer resilience and strengthen our ability to protect sustainable long-term value. Conducting our inaugural quantitative climate risk scenario analysis deepened our capabilities for measuring and managing climate risk across the portfolio. This integrated approach supports a more stable growth trajectory for our portfolio and positions RGA well for the years ahead.”



Amy Gibson  
Senior Vice President  
Head of Global Credit

# Carbon Risk Management Framework

RGA aims for a material reduction in the carbon intensity of our investment portfolio through the current 2022–2026 strategic plan — a target reduction of 20% in Scope 1 and Scope 2 emissions from the public corporate bond portfolio by 2026 as compared to the 2021 baseline portfolio.<sup>5</sup> To deliver this, we have implemented a climate risk management framework as part of our ESG investment process for managing our medium-term overall exposure to issuers that screen poorly in terms of emissions trajectory.

## Integration of Environmental Data into Investment Decision-Making

RGA’s Carbon Risk Management Committee helps to ensure investment decisions are aligned with the company’s carbon intensity reduction target for our portfolio, guiding our governance framework to manage carbon-related investment risks and focus on material climate risk exposures. Since reported carbon emissions data is lagging and backward looking, the team leverages third-party Carbon Risk Ratings from Sustainalytics as a guide to how future emissions risks are understood and managed in a forward-looking manner. Reinforced by the qualitative and quantitative analysis of the RGA Credit Research team and by data from third-party ESG rating agencies, our climate risk management framework continues to provide RGA with the flexibility to invest in those companies with high carbon emissions to help finance their transition to a lower-carbon-intensive business model.

The Carbon Risk Management Committee evaluates investment positions in issuers with “High” or “Severe” carbon risk, with a particular focus on certain issuers in the energy and emerging markets sectors with high climate-transition risk profiles, to assess whether the company’s emissions-reduction strategy is credible. In these instances, the Carbon Risk Management Committee may put additional

restrictions in place requiring evidence of greater progress at these investee companies prior to additional investment or reduce our exposure if we are not being adequately compensated for this additional credit risk factor. Regular monitoring and reviews help ensure that investment positions in high-risk companies remain justified and that such companies deliver on their emissions-reduction strategies.

## RGA Portfolio Decarbonization Progress

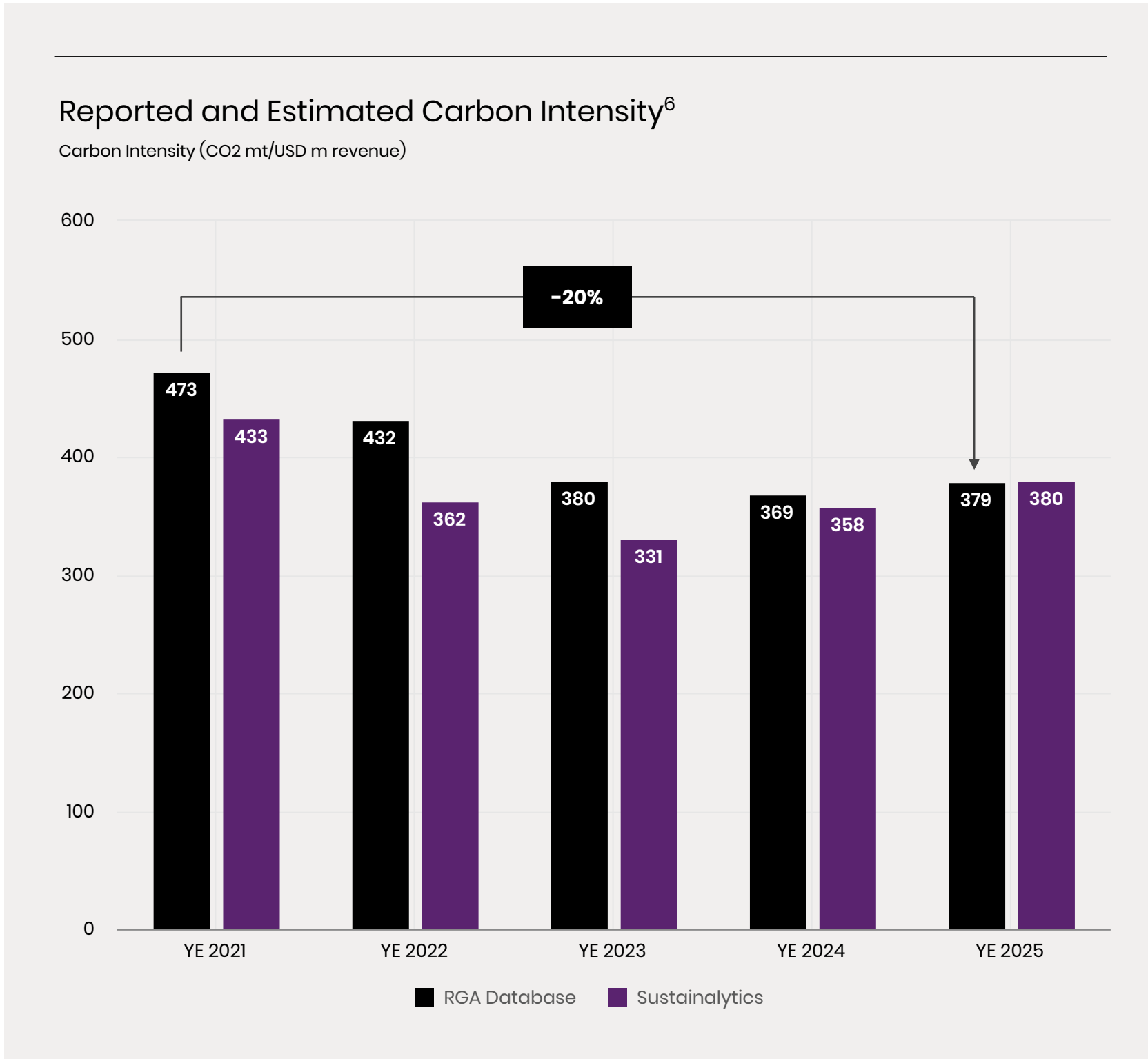
We delivered a 20% cumulative reduction in the carbon intensity of our portfolio against the four-year period between Dec. 31, 2021, and Dec. 31, 2025, as calculated using RGA’s internal database. We achieved this reduction primarily as a result of our investment in some issuers with stronger climate transition plans that reduced their carbon intensity year on year.

20%

We achieved a cumulative 20% reduction in the carbon intensity of the public corporate bond portfolio over the four-year period ending Dec. 31, 2025, versus the base year of 2021.

5. For purposes of the calculation, public corporate bonds may include 144a and Reg S securities, other corporate related exposures that include certain Corporate entities that are owned by Government or Government related entities, Preferred Stock and short term securities, but exclude credit derivatives and other private debt securities.

6. The RGA carbon intensity database utilizes the Sustainalytics data coupled with data from RGA’s expanded coverage from internal analytical research processes.



# Achieving Impact Through Our Investments

As part of RGA’s long-term investment strategy, we seek opportunities to invest in companies that maintain robust governance practices and that deliver a positive impact on the environment and society, as there is strong alignment between good governance and financially sustainable business models. RGA’s focus areas include decarbonization, climate risk, and social impact. This approach supports our mission and purpose while delivering strong, sustainable investment returns for our business and our clients.

### Aligning with UN SDGs

RGA tracks our allocation to assets that align with six United Nations Sustainable Development Goals (SDGs) that we believe most closely reflect RGA’s corporate mission. We believe that our investment portfolio will positively influence these goals by advancing initiatives related to financial protection, health, education, social housing, clean energy, and the climate, as outlined in the following table.

\$8.7B

The total book value of Responsible Investments was \$8.7 billion — a \$1.6 billion, or 23%, increase over year-end 2024.

| UN SDGs                                                                                                                                                                                                                          | Description                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><div>No Poverty</div><div><div>1</div><div>No Poverty</div></div><div></div></div>                                                        | <div>Financial Protection</div> <ul style="list-style-type: none"><li>• U.K. lifetime mortgages</li><li>• Fund or limited partnership investments with underlying financial protection goal</li></ul>                                                                       |
| <div><div>Good Health and Well-being</div><div><div>3</div><div>Good Health and Well-being</div></div><div></div></div>                        | <div>Health</div> <ul style="list-style-type: none"><li>• Municipal hospitals</li><li>• Not-for-profit healthcare</li><li>• Medical research</li></ul>                                                                                                                      |
| <div><div>Quality Education</div><div><div>4</div><div>Quality Education</div></div><div></div></div>                                        | <div>Education</div> <ul style="list-style-type: none"><li>• Public student loans</li><li>• Municipal educational establishments</li><li>• Universities</li></ul>                                                                                                           |
| <div><div>Sustainable Cities and Communities</div><div><div>11</div><div>Sustainable Cities and Communities</div></div><div></div></div>     | <div>Social Housing</div> <ul style="list-style-type: none"><li>• Municipal affordable housing</li><li>• U.K. housing associations</li><li>• Certain residential mortgage-backed securities, commercial mortgage-backed securities, and commercial mortgage loans</li></ul> |
| <div><div>Affordable and Clean Energy and Climate Action</div><div><div>7</div><div>Affordable and Clean Energy</div></div><div></div></div> | <div>Clean Energy and Climate</div> <ul style="list-style-type: none"><li>• Renewable energy utilities</li><li>• Certain local authority projects</li><li>• Green bonds</li></ul>                                                                                           |

Our SDG-aligned investment portfolio includes a combination of five different types of ESG-labeled bonds and investments with issuers whose purpose supports these six core UN SDGs but who have not issued specific ESG-labeled bonds, such as certain asset-backed securities, municipals, or other fund investments that align with RGA’s mission to provide financial protection for all. The five types of ESG-labeled bonds RGA currently holds are:

**Green Bonds.** Proceeds will be specifically earmarked to raise money for climate-related and environmental projects.

**Social Bonds.** Proceeds will be applied to projects that promote improved social welfare and positive social impact for underprivileged, low-income, marginalized, excluded, or disadvantaged communities.

**Sustainability Bonds.** Proceeds will be used for projects dedicated to environmentally sustainable outcomes (a combination of green and social activities).

**Sustainability-Linked Bonds.** The structural characteristics of the bond are based on whether the issuer achieves specific sustainability metrics within a given time period. If the borrower does not meet these goals, they will be assessed a penalty in the form of a higher coupon, payable to investors.

**Transition Bonds.** Proceeds will be used to fund a firm’s transition toward a reduced environmental impact or lower carbon emissions. The project or issuer does not have to be classified as “green,” but the issuer must use the proceeds for climate-transition-related activities.

Achieving Impact Through Our Investments

RGA’s Investments Aligned with UN SDGs Summary

(\$ millions)

| Responsible Investments                              | Sum of Book Value<br>as of Dec. 31, 2023 | Sum of Book Value<br>as of Dec. 31, 2024 | Sum of Book Value<br>as of Dec. 31, 2025 |
|------------------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|
| Green Bonds                                          | \$851                                    | \$1,650                                  | \$2,203                                  |
| Social Bonds                                         | 78                                       | 149                                      | 185                                      |
| Sustainability Bonds                                 | 378                                      | 763                                      | 915                                      |
| Sustainability-Linked Bonds                          | 239                                      | 370                                      | 495                                      |
| Transition Bonds                                     | 0                                        | 8                                        | 8                                        |
| Total ESG-Labeled Bonds                              | 1,546                                    | 2,940                                    | 3,806                                    |
| Other investments aligned with RGA’s<br>core UN SDGs | 4,011                                    | 4,182                                    | 4,940                                    |
| Grand Total                                          | \$5,557                                  | \$7,122                                  | \$8,746                                  |



We believe that our investment portfolio will positively influence these goals by advancing initiatives related to financial protection, health, education, social housing, clean energy, and the climate

Our Investments in Action for Climate and Society

In investment activities aligned to select SDGs, RGA continues to focus on financing companies and projects that yield a positive impact on specific social and environmental conditions in communities across the globe combined with financial performance. Consistent with RGA’s ESG investment philosophy, we directed investments to those companies undertaking sustainability and social impact projects with proceeds received from their green and sustainable bonds.

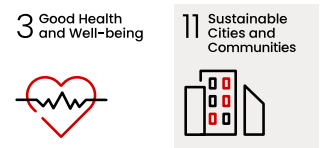
Highlights: Delivering Positive Impacts on Environmental and Social Areas



Affordable Housing Development in the UK

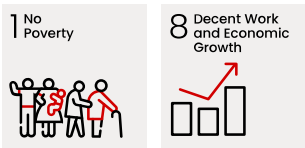
RGA invested in a new bond issued by one of the 10 largest UK housing associations based on number of homes. As a housing association, this issuer makes housing available below market rents to qualifying residents. Typically, these are with a receipt of government welfare benefits. This housing association is active in building new affordable housing as well as in retrofitting existing housing stock to meet energy efficiency performance guidelines for residential rental properties in line with the UK government’s Energy Performance Certificate program. To support financing for these objectives, the issuer brought these bonds to the pound sterling corporate bond market as part of its sustainable finance program.

Achieving Impact Through Our Investments



Enabling Sustainable, Resilient Homes Through Lifetime Mortgages

Lifetime mortgages (LTMs) play a meaningful role in RGA’s responsible investment strategy by supporting positive social and environmental outcomes. Through LTMs, older homeowners are able to safely access their accrued equity while remaining in their homes. The LTMs help fund essential improvements that enhance comfort, reduce energy bills, and support aging in place. As the UK works toward net-zero targets, LTMs increasingly provide a pathway for customers to undertake energy efficiency upgrades that lower household emissions. The asset class offers attractive long-term, stable cash flows for investors while contributing to a more sustainable housing stock, demonstrating how financial innovation can advance real-world impact.



Investing in Sustainable Development in Spain

RGA invested in a social bond at a large domestic bank in Spain. The bank will mobilize €100 billion to build a greener economy and support economic and social development through its board-approved and well-established 2025–27 sustainability plan. The plan is underpinned by targets that include achieving 17% of financial income generated from sustainable financing; engaging with 90% of the bank’s high-emitting corporate holdings to support and finance their climate transitions; meeting annual net-zero goals aligned with 2030 decarbonization pathways; and supporting 150,000 students, self-employed individuals, and entrepreneurs to develop their employability and improve their access to employment.



Sustainability-Linked Bond Supporting the Energy Transition

We invested in a sustainability-linked bond issued by one of the largest integrated utility providers globally, headquartered in Europe, and a long-established leader in the energy transition. The company has made strong progress in shifting its business toward cleaner energy, with renewables and zero-emission sources now making up most of its power generation. Because its operations are already closely aligned with the energy transition, the company has stated it no longer needs to issue new green or sustainability-linked bonds, but the company still reports against the targets attached to its existing ones. These targets focus mainly on reducing greenhouse-gas emissions and supporting the company’s goal of reaching net-zero emissions by 2040, with interest rates on the bonds increasing if progress falls short. We view the company’s sustainability track record as credible, supported by long-standing investment in low-carbon technologies and transparent annual reporting

# Innovation for Societal Impact

RGA leverages our position in the market to support positive societal impact through innovation. As the industry evolves, RGA continues to find ways to expand the surety that insurance provides, improving lives while growing business. Increasing insurance’s role in improving quality of life is a social imperative core to our value proposition as a business and to our mission of making financial protection accessible to all.

RGA employs creative, innovative solutions and forges beneficial partnerships that allow it to create affordable and accessible products that serve the financial protection needs of millions of individuals and families around the world. RGA partners with insurers to support the development of life and health insurance products that have a positive impact in addressing unprecedented global challenges and protecting social welfare.

Regional offices lead the development of product strategies, which are customized based on local market and individual client needs. Various functions, such as underwriting, medical, business development, marketing, and actuarial, support the process. In 2025, we delivered on multiple initiatives driving societal impact, such as:

- Expanding access to protection by partnering with insurers to support the development and launch of new insurance offerings covering underserved populations and conditions
- Inclusive underwriting to better represent and assess the needs of historically underinsured conditions
- Thought leadership exploring key topics related to policyholder wellness

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| Expanding Access for Underinsured Demographics                       | 33 |
| Inclusive Underwriting                                               | 33 |
| Thought Leadership on Wellness                                       | 34 |



# Expanding Access to Financial Protection for Underserved Populations

Insurance need gaps that affect hundreds of millions globally create opportunities for insurers to develop innovative, inclusive solutions that grow business while helping underserved customers. Seniors, women, children with developmental disorders, and people who deal with chronic medical conditions are among the populations for whom there is a significant protection gap. RGA focuses on designing and adapting products to meet the needs of these underserved populations, making sure the products are accessible for those who might otherwise face social or financial barriers to insurance. In addition, RGA supports the launch of products through alternative distribution partners (e.g., retailers and digital platforms), expanding the insurance customer base and giving more people access to protection.

## Alternative Distribution Methods to Expand Access



### Protection at the Checkout

In the UK, RGA partnered with a major retailer and an insurance provider to launch a new term life insurance product for the retailer's customers. Customers can access cover through a fully digital application journey, supported by in-store promotion across the country. This type of partnership expands reach beyond traditional agent, broker, and bancassurance channels, by embedding insurance within everyday customer journeys, helping to increase awareness and access to protection.

## Expanding Coverage for Critical Illnesses



### Strengthening Protection for Cancer-Affected Households

In late 2024, RGA partnered with an Italian insurer to introduce a critical-illness rider covering six conditions, including cancer. Under Italy's Right to Be Forgotten (RTBF) legislation, insurers cannot use past cancer history for underwriting once a survivor has reached the legally defined remission window and has completed treatment without recurrences. In response, RGA recommended delivering the cancer protection component as a scaled benefit, enabling the insurer to offer more sustainable coverage.



### Enabling Lower Premiums for Critical Illnesses

RGA supported two insurers in New Zealand in launching critical-illness products designed to provide coverage for higher-severity stages of common conditions. By differentiating the scope of coverages, these products offer significantly lower premiums, making protection more affordable and accessible for a broader range of customers.



### More Affordable Early Cancer Detection Coverage

RGA works with insurance providers in the U.S. to make multi-cancer early detection (MCED) tests more affordable for policyholders. RGA covers part of the cost for MCED tests, so more individuals have access to this precautionary measure as part of comprehensive health screening and preventive care.

**RGA recommended delivering the cancer component as a scaled benefit, enabling the insurer to offer broader and more sustainable coverage.**

## Expanding Access for Underinsured Demographics



### Greater Coverage for Seniors During and After a Critical Cardiovascular Illness

RGA helped introduce a critical illness product targeted at seniors in partnership with an insurance company in Taiwan that covers five cardiovascular-related critical illnesses (CIs): stroke, heart attack, bypass, heart valve surgery, and aorta surgery. In addition to a lump-sum payout upon the initial diagnosis of a CI, the product provides policyholders an annuity following the CI diagnosis, with a maximum of 10 annual payments, which benefits seniors the most, as they have a higher likelihood of suffering cardiac-related critical illnesses.



### Broad CI Protection including Coverage for Juveniles

RGA launched a CI product in partnership with an insurance company in Italy with coverage for 22 CIs. The product delivers broader protection than what is typically available in the Italian market including early cancers as well as conditions which are juvenile specific. The plan also provides short-term care benefits for some adult CIs, with a lump-sum payout for policyholders who lose their independence in at least 4 out of 6 activities of daily living as the result of certain CIs. This increases the CI sum insured by 20%.



### Whole-Life Cancer Product with High Entry Age

RGA offers a whole-life cancer insurance plan in Taiwan in partnership with a local insurance company. With this product, policyholders receive lifetime protection with flexible 10-, 15-, or 20-year premium payment options. It accepts policyholders up to age 70, providing protection to the seniors who may not have been able to obtain coverage in the past. The policy pays lump-sum benefits for the first diagnosed cancer, whether it is early stage, mild, or severe. The policy also provides an additional cancer allowance after the policyholder has already received a first-time cancer benefit, designed to help if cancer recurs or continues, reducing the financial impact of long-term cancer treatment.

## Inclusive Underwriting

It is often the people who most need insurance protection as a result of health challenges or crises who are the least able to get it. RGA is actively working to offer meaningful options to people who have existing risk factors or conditions, which would traditionally make it difficult to get coverage, by collaborating with partners around the world to develop products that give the security insurance provides. As part of our mission to make financial protection accessible to all, we aim to provide affordable and useful coverage to underserved populations, growing our impact and our business.

### Advancing Mental Health in Insurance

RGA recognizes the insurance industry's unique opportunity to drive improvements in how we support people's mental health. In 2025, we introduced the Advancing Mental Health in Insurance Resource Hub to promote advocacy, education, and research. Leveraging the tools that exist in this hub, access to mental health resources will increase throughout the insurance industry. RGA's commitment to supporting mental health includes:

- Global Underwriting Manual updates that integrate the latest research and data to improve coverage eligibility and decision-making
- New training modules focused on mental health awareness, designed to build industry-wide capabilities and confidence in navigating complex mental health scenarios
- Curated resources that reflect the most current thinking in mental health, helping insurers stay informed and responsive

Updated Underwriting Guidelines

Under the updated guidelines, RGA works to developing underwriting philosophy that is inclusive and expands access while maintaining the integrity of risk selection. This reflects a growing awareness that traditional underwriting approaches may inadvertently disadvantage individuals with histories of mental health afflictions. The move toward simplicity and inclusivity aligns with industry trends in improving accessibility to mental health resources and reducing stigma around mental health struggles.

In 2025, we updated guidelines for the following conditions in our Global Underwriting Manual:

- autism spectrum disorder
- bipolar disorder
- feeding and eating disorders
- use of hallucinogens
- frailty

The updates simplify risk classifications, incorporate new mortality and morbidity insights, and tailor exclusion language and benefits. Together, these enhancements improve underwriting and claims assessment while better reflecting the nuances of diagnosing, treating, and living with these conditions.

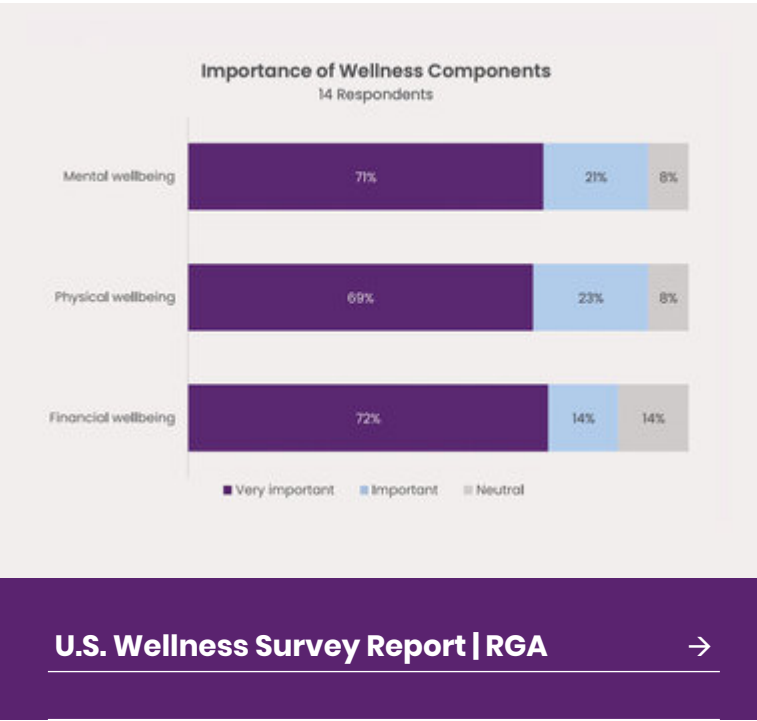
Thought Leadership on Wellness

RGA consistently conducts research to enhance the insurance industry’s understanding of key topics across the breadth of its current offerings. This research includes analysis of industry trends, feedback from stakeholders, surveys, and support for internal innovation proposals. Much of this research is dedicated to exploring and developing products that support people well into retirement, helping to enable wellness at all stages of life.

RGA U.S. Wellness Survey

RGA surveyed 44 U.S. life and health insurance carriers in 2025 to assess wellness program adoption and trends across the industry. Wellness offerings are designed to improve longevity and quality of life, support chronic condition management, improve health habits, strengthen customer engagement, and ultimately reduce the number of policyholders who have to file claims, with the long-term goal of reducing the incidence and cost of claims. The results reveal a wellness landscape actively in transition. More than half of all insurers offer wellness programs or have them in development, noting that they consider wellness a top or moderate priority. However, nearly half have no plans to implement a similar program, while a small minority discontinued their wellness programs, and few view wellness as a core strategic priority.

More than half of all the survey respondents offer programs designed to improve healthcare outcomes, including preventive screenings and care, nutrition support, fitness education, and help quitting smoking. Physical activity tracking, mental health support, and financial wellness were the areas that received the most support, while emerging areas include caregiver assistance and bereavement services, which alleviate caregiving burdens, enhance wellbeing, and reduce downstream health and claims costs.



Almost half of survey respondents offer wellness benefits to their customers, with rewards and premium discounts as the most-used incentive structures.

The majority of wellness platforms are outsourced solutions rather than proprietary systems, while mobile applications and web portals are also popular technology options. Engagement, as opposed to health outcomes and customer satisfaction, was the primary metric tracked in the survey as a key performance indicator, and better alignment between wellness goals and metrics is needed to demonstrate return on investment (ROI) and program impact. Budget and resource constraints, demonstrating ROI, and customer engagement are primary hurdles respondents cited in implementing wellness programs, and reliance on third-party providers is often driven by concern about costs. Respondents reported a demand for reinsurer support to provide strategic guidance on best practices, future-state planning, program design, and pricing support for wellness.

Securing Retirement Readiness in Greater Asia

Asia continues to experience a rapid demographic shift in average age, with older populations placing increasing pressure on retirement systems and individual financial security. There is growing concern about longevity risk and healthcare costs because of this shift. Understanding how individuals plan for and sustain retirement is more critical than ever.

RGA jointly commissioned a Greater Asia research project with the Society of Actuaries (SOA) to study the retirement market in Asia, looking at the current state and future opportunities. Key focus areas included retirement planning behaviors, financial awareness, risk perceptions, income sources, and confidence in long-term preparedness. The study broke respondents into life stage segments—prime age workers, pre-retirees, and retirees—allowing for generational comparisons.

The findings provide valuable insights for policymakers, financial institutions, and individuals working to enhance retirement security. The report also identifies emerging opportunities for insurance companies to develop new products that address the growing demand for retirement and financial protection solutions.

Greater Asia Retirement Survey | SOA

→

# Our Purpose-Driven Philanthropy Strategy

At RGA, we are proud to support many causes around the world with our charitable giving and employee volunteerism. RGA and our philanthropic arm, the RGA Foundation, focus these efforts on five main areas:

- **Health and Longevity:** Illness prevention education, treatment support, caregiver support, and reduction of health disparities found in the analysis of the leading causes of mortality
- **Opportunity Pipeline:** Educational outreach, scholarship programs, and student programming for math, medicine, technology, and finance, especially for underrepresented groups
- **Financial Protection:** Programs providing financial literacy, financial education, or career readiness training
- **RGA in the Community:** Programs supporting RGA volunteers in education, health, or environmental sustainability

- **Disaster Response:** Emergency support for communities

The insurance industry supports families in their times of greatest need, and RGA is proud to be a global leader in the industry. In everything we do, RGA strives to live up to our purpose: to make financial protection accessible to all.

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# Charitable Giving

Direct financial contributions, both through corporate giving and matching employee contributions, are one of the most effective ways we can support the health of the communities where we live and work and further our purpose of making financial protection accessible to all.

In 2025, RGA and the RGA Foundation made approximately \$4.5 million in donations to community organizations around the globe. This includes direct support for programs aligned with our priority philanthropic areas as well as contributions to match employee personal giving and donations through the Dollars for Doers program.

\$4.5M

donated to community organizations around the globe

## Health and Longevity



### American Heart Association (U.S.)

RGA raised over \$106,000 for the St. Louis chapter of the American Heart Association (AHA) through our participation in the annual Heart Walk to raise funds for initiatives combating heart disease and stroke. RGA’s total donation made us the second-highest contributor to the event, which was reinforced by the 77 RGA walkers who participated. The AHA uses the funds for programs such as training and research at local institutions, as well as funding the distribution of CPR kits.

## Financial Protection



### Aquí Nadie se Rinde (Mexico)

In Mexico, access to affordable medical care following a childhood cancer diagnosis can be limited, making the support provided by dedicated organizations especially impactful for families. Aquí Nadie se Rinde (ANSeR) is a Mexican nonprofit organization that provides comprehensive support to these families through a wide range of assistance programs. These include funding for bone marrow transplants, medications, and chemotherapy treatments, as well as essential resources such as food baskets, shoes, and school supplies. ANSeR also offers workshops that help participating parents generate income and strengthen long-term family stability.

Since 2020, RGA has partnered with ANSeR to provide financial support and in-kind donations, including shoes, food, medications, chemotherapy funding, paint, and facility improvements. These enhancements support spaces where children receive therapy and participate in recreational and developmental activities. RGA has also sponsored the annual ANSeR Race, a key fundraising event and, in 2025, matched every race registration purchased by RGA employees.

In 2025, RGA volunteers participated in ANSeR Fest to commemorate International Childhood Cancer Day by hosting workshops and games for families. RGA also donated backpacks filled with school supplies to hospitals serving ANSeR patients, contributed food baskets to supported families, and decorated ANSeR facilities for Day of the Dead to help celebrate and preserve Mexican traditions.



### Deadly Science (Australia)

Deadly Science is an Australian organization that supports the science, technology, engineering, and math education and resources for Aboriginal and Torres Strait Islander students in Australia. Deadly Science started in response to the discovery that remote schools in Australia serving predominantly Indigenous students, many of whom were already disadvantaged, were often critically under-resourced. The organization works to provide equipment, teachers, and training/mentoring to these schools, as well as creating pathways into the workplace for these students through education. RGA sponsored the Deadly Science Awards, which were presented to several students who received a certificate, a glass award, a portable microscope, and a set of *Australian Geographic* books. RGA’s donation went toward the award, as well as toward the broader work completed by the organization, which delivered books, boxes of educational resources, Lego kits, and telescopes to more than 800 schools and 34,000 learners across Australia, many of whom otherwise would not have had access to these opportunities.

## Charitable Giving

## Financial Protection

**United Way (U.S. and Canada)**

Every fall, RGA holds a United Way community campaign with a dollar-for-dollar match funded through the RGA Foundation. Combined with RGA's company match, employees in the U.S. and Canada raised more than \$1 million to support local charities through United Way.

## Opportunity Pipeline

**RGA Foundation Scholarships (U.S.)**

The RGA Foundation provides access to educational opportunities within our local communities. It is a pillar of the RGA Foundation's work to foster communities that are financially protected. In 2025, we fulfilled over \$135,000 in commitments to five institutions in educational scholarships to provide recipients, the majority of whom belong to underrepresented groups, access to education that leads to successful careers.

**Supporting Mobility for Underserved Youth (South Africa)**

RGA continued to support Christel House in South Africa by volunteering at an annual event designed to give students in their final year of high school practical experience as they prepare to enter the workforce. Participants create their own resumes and cover letters to apply for jobs, gaining valuable insight into the application process. During the event, RGA team members, along with volunteers from various other companies, conduct mock interviews with the learners and provide constructive feedback. The experience is highly rewarding for all involved, particularly those who engage with the students.

Following the volunteer event, RGA South Africa donated to support Christel House's high school expansion project, which will facilitate building additional classrooms and increase the number of learners at the school. Christel House is dedicated to delivering high-quality education to students from underprivileged communities who may not otherwise have access to such resources. In addition to academic instruction and career readiness opportunities, the school offers counseling, health services, sports, arts, and daily meals, ensuring a well-rounded support system for its students. Students at this school receive education and experience that play an invaluable role in supporting them in securing their futures, which goes hand in hand with our mission.



# 200+

Over 200 social service and charitable agencies receive support from RGA and the RGA Foundation.

Charitable Giving

RGA in the Community



Samaritans (UK and Ireland)

As one of its 2025 Charities of the Year, RGA UK and Ireland selected Samaritans, a charity that offers a hotline service for individuals in need of emotional support, supporting efforts to prevent suicide and champion mental health advocacy. Samaritans volunteers operate hundreds of locations across the UK and Ireland. They offer their time to help to deliver around-the-clock emotional support service to callers, from answering telephones and emails to fundraising, generating publicity, and helping with administration.

FoodForward (South Africa)

RGA staff had the opportunity to volunteer at various FoodForward warehouses, in addition to RGA donating financially. FoodForward addresses multiple needs, including food banking that reduces carbon emissions, food and nutrition support, and disaster response initiatives that provide essential food and water across South Africa.

Disaster Response



Aid in Response to Fires (Hong Kong)

Care is at the heart of RGA’s culture. To support families affected by the deadly Hong Kong fire, the global RGA Foundation made over \$52,000 in corporate donations to Red Cross and Oxfam Hong Kong, strengthening relief and recovery efforts to the local community. RGA’s local Hong Kong team also drove meaningful local initiatives:

- RGA worked closely with clients to simplify the claims process for fire-affected cases, ensuring faster support for those impacted.
- RGA donated recycled laptops via Caritas Hong Kong to support individuals in temporary housing and help bridge gaps in digital access for the people living there.
- RGA launched a year-end Salvation Army “Share the Love” donation drive with a Hong Kong office collection box for clothing and household items.
- RGA shared a list of organizations supporting Hong Kong fire relief with employees who are eligible to receive matching gifts via the RGA corporate donation matching program.

Longer Life Foundation

The Longer Life Foundation (LLF) funds early-stage scientific research on topics of importance to the insurance industry and public health. This collaboration between RGA and Washington University is a key component of RGA’s corporate philanthropy efforts under the component of RGA and RGA Foundation’s efforts to improve health and longevity, aligning with core themes related to our business. The LLF has helped fund research related to drivers of mortality and morbidity, looking at ways to combat serious illnesses like cancer and cardiovascular disease.

Since LLF’s founding in 1998, RGA has contributed \$9.9 million to fund more than 172 research grants, resulting in approximately 182 peer-reviewed publications thus far. These projects are a foundational element in the fight against life-threatening illness, showing proof of concept from which researchers can take their proposals to the next level with larger institutions, where the impact of our initial investment is multiplied. All research results are published and made publicly available. For more information about LLF, please visit its website at [longerlife.org](https://longerlife.org).

Leadership Spotlight

“A significant portion of health and, by proxy, morbidity and mortality are related to factors outside of the healthcare system. These are termed social determinants of health (SDOH) and addressing them is imperative to improvements in longevity for populations, as a whole. It is with this in mind that the Longer Life Foundation has broadened its interest to include studies that consider the SDOH and that may impact the St. Louis community around us.”



Dr. Preeti Dalawari  
Vice President and Medical Director, RGA  
Managing Director, Longer Life Foundation

# Employee Community Engagement

Our team is on the ground throughout each year, giving their time and energy to make their communities a better place to live for everyone, and we want to make sure they have all the support they need to continue that work. RGA Cares is a single destination where employees can find details on RGA's Volunteer Time-Off program, locate volunteer opportunities, track personal volunteerism, and create and manage team volunteer projects. Employees can make charitable contributions through the site and apply for the RGA Matching Gift Program, which will match up to \$1,500 in giving per employee per year.

Since the launch of the RGA Cares program, employee contributions, RGA matching grants, and volunteer participation have increased every year. Over 650 employees participated in the Matching Gift Program. Overall, more than 63% of employees participated in sustainability, charitable outreach, volunteerism, and/or inclusion activities in 2025, logging over 14,000 volunteer hours in support of global community initiatives.

## Community Engagement



### Dollars for Doers

RGA's Dollars for Doers program offers \$20 for every hour one of our teammates spends volunteering with a charity of their choice. Since the program's launch in 2023, RGA employees have directed over \$170,000 in Dollars for Doers donations to over 750 charities. Through this unique initiative, we magnify the impact of our team's charity, allowing them to contribute financially to the causes that matter most to them, as well as through direct action.



### Community Outreach Awards

RGA supported employee community engagement initiatives through the 2nd Annual Community Outreach Awards in 2025 to enable employees to recognize their colleagues for their outstanding contributions to their communities, the environment, and inclusion. The Volunteer and Project of the Year Awards recognize employees' dedication to social impact work, while the DEI Change Agent Award (individual and team) and the DEI Champion Award (individual) acknowledge and celebrate exemplary leadership in advancing diversity, equity, and inclusion (DEI) within RGA.



### Dress for Success Toronto

In September, colleagues at the RGA Toronto office supported Dress for Success during its Beyond the Suit preparation day, gaining insight into the organization's mission to help women achieve economic independence through professional development, not just clothing. Dress for Success provides career-readiness services such as resume support, interview coaching, job search guidance, and networking opportunities, offering a holistic approach to workforce reentry. Volunteers priced clothing items for the upcoming Beyond the Suit fundraising event and carefully assembled donated products into gift bags for auction. These efforts directly supported the organization's annual fundraiser, helping generate resources to sustain its programs. The experience highlighted how Dress for Success empowers women by building confidence, skills, and opportunity through clothing.

## Health and Longevity



### Shine On! Kids: Fighting Childhood Cancer in Japan

At RGA Japan, we recognize the power of a holistic approach to the healing process. Emotional and physical support beyond medical treatments improves outcomes and makes the journey to healing easier, especially for children facing cancer or other serious illnesses. In December 2025, RGA invited Shine On! Kids to host a medical facility dog training day in the RGA Japan office, showcasing the significance of the dogs' work supporting the emotional wellbeing of young patients. Since 2021, RGA has provided ongoing support to Shine On! Kids and the extraordinary work it does.

Employee Community Engagement

Health and Longevity



Pedal the Cause (U.S.)

Pedal the Cause is an annual St. Louis cycling event that raises funds for cancer research at Siteman Cancer Center and St. Louis Children’s Hospital. The event brings employees together to get active, helping to build healthier communities both on the ground and through our fundraising. Through our continued annual participation, RGA and our employees have contributed more than \$660,000 to Pedal the Cause through corporate event sponsorship and employee fundraising.

Opportunity Pipeline



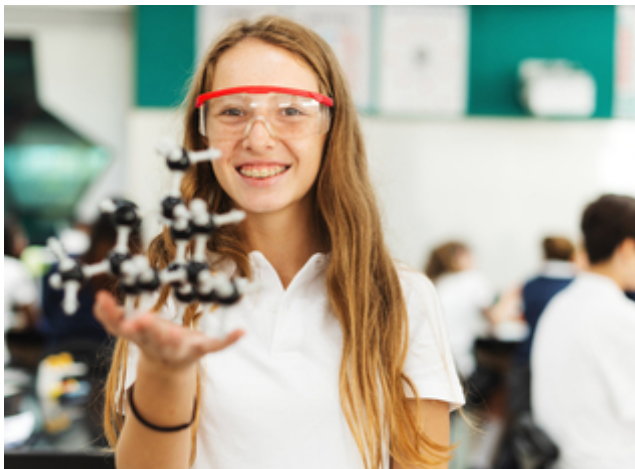
NPO STEM Career Path Project for Girls (Japan)

NPO’s mission is to encourage and support girls in junior and senior high schools so they are better able to learn and develop their future career paths in the fields of science and technology across the wide range of research fields. RGA supported NPO’s Summer School or career education programs for girls from all over Japan by offering an additional program to highlight the occupations of actuaries and underwriters to the parents of participants, in addition to assisting career counseling sessions for students while in the program.



Job Shadowing (South Africa)

RGA South Africa staff welcomed several high school learners into the office for its annual Job Shadowing Day, where students from nearby communities can gain exposure and insight in a local professional setting. The students paired with mentors from within the Valuations, Pricing, and Finance departments. Each department presented on its field of work, along with the relevant study paths required to enter those careers. This initiative equips future professionals with valuable insight when selecting the institutions and fields of study to further their careers after completing school.



Empowering Students with Career Mentoring (UK)

This year in London, RGA continued its partnership with a local sixth form college, pre-university, to provide mentoring and career guidance to a group of underserved students in preparation for university applications. Students considering studying science, math, insurance, and finance subjects received one-on-one guidance and mentorship from an RGA employee to help guide their journeys and support the development and direction of their early careers.

Financial Protection



Museo de la Cultura del Seguro (Mexico)

In Mexico, awareness and education are the greatest barriers for our industry to build a stronger market presence and a better understanding of insurance products among the Mexican population.

In 2025, RGA joined the Museo de la Cultura del Seguro, the Museum of Insurance Culture, as a founding partner through a donation made by the RGA Foundation. The museum was inaugurated in June 2025 and officially opened its doors to the public in Mexico City in August.

This initiative aims to engage schools in raising awareness among students about insurance culture in Mexico. In 2026, RGA will continue supporting this initiative while also participating in other volunteer activities.

Employee Community Engagement

Leadership Spotlight

“Our culture of care is one of RGA’s greatest strengths, and nowhere is it more visible than in the way our employees show up for their communities. The high levels of volunteerism and charitable giving we see each year reflect a deep, shared commitment to making a meaningful difference. It’s a privilege to help channel that generosity into lasting impact.”



**John Hayden**  
Executive Vice President, Controller  
President, RGA Foundation

RGA in the Community



**Troc Solidaire Romainville Association**

In May, colleagues from across Continental Europe teamed up in an all-team event to prepare meals that were distributed by the Troc Solidaire Romainville Association in Paris to people in need.



**Senses Residential**

In October, colleagues at the RGA Dubai office volunteered at a charity event at Senses Residential and Day Care for Special Needs, the first residential care facility in the Middle East for children with disabilities or special needs. Volunteers assisted special educators in classroom time, musical participation, and sports activities, all with the aim of helping children develop new skills and improve their abilities. RGA also made a donation to support Senses in continuing its important work.



**Habitat for Humanity**

As part of its community engagement efforts, the RGA team volunteered with Habitat for Humanity in Sydney, by spending time assisting with cleaning, painting, and maintenance work at one of Habitat for Humanity’s homeless shelters. RGA also made a donation in connection with this volunteer effort to support Habitat for Humanity’s work in the community.

63%

Overall, more than 63% of employees participated in sustainability, charitable outreach, and/or DEI activities in 2025, logging over 14,000 volunteer hours in support of global community initiatives.

# Culture Matters

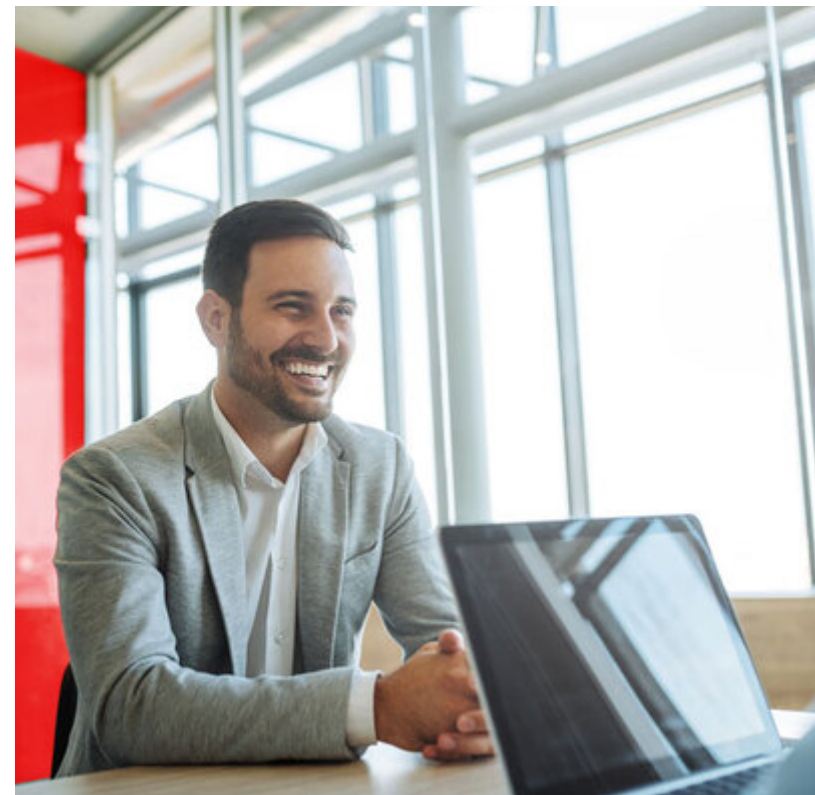
At RGA, you'll find a respectful, open environment that celebrates curiosity, fosters autonomy, prioritizes wellbeing, and helps to ensure that all employees are empowered to succeed. The outstanding culture at RGA is key to delivering long-term success and making financial protection accessible to all.

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# Our Care Approach

Our culture is one of our greatest competitive advantages. It fuels RGA’s ability to attract, develop, and retain outstanding talent, making RGA a better place to work for our employees, who drive us to consistently outperform our competition. Through thoughtful advancement and delivery of programs that nurture and develop our talent, we cultivate capabilities and skills that drive future business growth and deliver an exceptional employee experience. We remain committed to prioritizing an inclusive workplace, strengthening organizational resiliency, and preserving the unique culture that sets RGA apart. We are proud that more than 20% of new hires come from referrals by current employees, and more than 30% of open positions are filled internally, reflecting our success in building a rewarding work experience.

In 2025, RGA continued to focus on constant improvement for our employees and our stakeholders by refining internal processes, adapting to change, and achieving clear results in priority areas. We made progress in every strategic area, which helped build a stronger foundation for long-term growth and increased organizational value.



30%+

More than 30% of open positions are filled internally.

## Total Rewards

RGA’s total rewards philosophy focuses on our employees’ financial, physical, social, and emotional wellbeing; empowers employees to be authentic; enhances our unique culture; balances value and risk; and prioritizes responsiveness to employee feedback. We support employee wellbeing through a combination of global compensation programs, local market benefits programs, leave policies, and employee education initiatives.

Our compensation programs, comprising salary and short- and long-term incentives, strike a balance between external market competitiveness and internal equity, in line with local market variations. We achieve this balance by applying consistent program standards globally while targeting compensation at locally competitive levels.

RGA’s benefits programs are an integral component of our total rewards package. We align benefits with local market practices and include healthcare and wellness, retirement and savings, education assistance, flexible work arrangements, employee assistance programs, and parental leave, among others.

In 2025, RGA introduced an Employee Stock Purchase Plan, making it available to employees in six countries. This established the foundation for a broader global rollout in 2026 where administrative and regulatory frameworks permit. RGA provides eligible employees with the opportunity to invest in company stock with the added benefit of a competitive company match; for every four shares purchased, RGA will contribute one additional share.

RGA made additional enhancements in 2025 to its benefits offering in several markets to continually provide a competitive package that is attractive to current and future employees in every market where RGA operates. These include new regional offerings like expanded financial and insurance protections, parental leave, and retirement benefits. RGA constantly strives to care for our employees’ financial, mental, and physical wellbeing both during their careers and into retirement.

## Prioritizing Wellbeing

RGA recognizes the pressures that come with high-performance expectations and organizational growth. With this in mind, RGA’s Global Human Resources team designed a three-phased wellbeing strategy: (1), raising awareness and sharing knowledge through clear communication; (2), empowering leaders to engage in meaningful conversations and take actionable steps to renew team energy; and (3), driving organizational change by reducing unnecessary work and promoting automation and continuous improvement. The RGA Wellbeing Toolkit was developed to help people leaders have wellbeing-focused conversations and includes several means of supporting employees in their pursuit of a healthy balance as they address the demands of work and the rest of their lives. RGA leveraged specific feedback gathered in the 2025 Employee Engagement Survey and held capability-building sessions with people leaders to roll out the Wellbeing Toolkit with their direct reports. RGA designed these initiatives to help employees rest and recharge, support sustained energy, and foster a supportive culture in which leaders actively model positive wellbeing behaviors.

# Talent Attraction

**RGA's Talent Acquisition teams maintain a robust talent pipeline to support our future growth. To make sure that talent is never a limiting factor in growth, RGA expanded its engagement with internal and external talent communities and worked to fortify the development and resiliency of its talent pipeline.**

Throughout 2025, RGA's talent strategies remained closely aligned with its business objectives, with an emphasis on driving future enterprise growth. This strategic approach enabled RGA to build capacity for attracting exceptional talent, resulting in a 13% year-over-year increase in hiring last year, the latest success in rapid hiring of good people. More than 20% (1 in 5) of new hires at RGA came from an employee referral, reflecting dedicated employee engagement and an attractive workplace environment. Further, internal mobility reached 30%, showing the strong internal development opportunities available to RGA's workforce.

## New Hire Onboarding Experience

Instilling pride in our new hires is important, from the very beginning of their career journeys at RGA. This starts with an optimized new-hire onboarding process so employees feel valued even before their official start date.

RGA's onboarding process includes the following key elements:

- An engaging Day One orientation that equips them with essential IT information and introduces them to RGA's culture and winning mindset, benefits details, and general tips to help them settle in.
- Senior leaders at RGA provide new hires with a comprehensive overview of RGA's history, current state, and future vision.
- New hires receive 100 points (equal to 100 U.S. dollars) to use in the RGA swag store so they can outwardly express their RGA pride on their first day.

- RGA designs workshops to familiarize new hires with company culture and to demonstrate how they can embody the principles of RGA's winning mindset through their actions and behaviors.
- RGA's Insights Discovery development and training process generates a personality assessment and preference model for new hires. Based on the work of Dr. Carl Jung, the assessment provides a four-color output that is easy to understand and highlights communication styles, optimal work environment preferences, and best practices for communicating with colleagues and management. Employees share their results, which uncover development opportunities in areas of strength and developmental opportunities, with their teams to highlight the value that each individual brings to the company.

One of RGA's key improvements made in 2025 was a 50% reduction in new-hire e-learning time, streamlining the essential training experience. RGA also introduced a global Day One Orientation template, ensuring that new hires receive both standardized quality and localized support across our global operations. New hires now experience a streamlined, consistent onboarding process that gets them productive more quickly while feeling welcomed and supported.

## Internship Program

RGA's internship program continued in 2025, giving students early career experiences that shape the direction of their professional lives. An internship at RGA is more than a learning opportunity—interns are embedded in meaningful and visible functional work from Day One. RGA employees support the professional growth and development of interns through technical training and by providing exposure to industry workshops. Interns are engaged in RGA's culture, are invited to take part in intern socials, service events, and team outings; and enjoy many of the perks of our offices.



In 2025, RGA hosts summer internship programs supporting key business functions, converting multiple interns to full-time RGA employees.

## Flexible Work Arrangements

RGA supports employees' efforts to achieve a healthy work-life balance by offering a family-friendly culture and flexible work arrangements. WorkWise is RGA's global approach to flexible work that prioritizes business requirements while supporting personal work styles and promoting employee wellbeing. The WorkWise program enables employees to work on-site, remotely, or in a hybrid environment at many of our sites and provides them with the support they need to succeed.

We also have a Work Away From Home program that enables employees to work from another city, state, province, or country for a temporary period of time, in accordance with both company policy and legal guidelines. This enables the flexibility for employees to travel, visit loved ones, or explore new places for longer-term periods without using paid time off or missing a beat at work.

# 20%+

**More than 20% of new hires at RGA came from an employee referral.**

## Workplace Health and Safety

RGA is committed to maintaining a healthy and safe workplace environment. Our Workplace Health and Safety Policy outlines the following:

- RGA does not tolerate any workplace violence committed by or against employees. Employees are prohibited from making threats or engaging in violent activities in the workplace.
- RGA prohibits the unlawful distribution, dispensation, possession, or use of illegal drugs or controlled substances on RGA premises.
- RGA will investigate all reported health and safety violations and disclose information obtained to others only on a need-to-know basis. At the conclusion of the investigation, RGA will take appropriate corrective action.

This policy empowers RGA employees to care for one another, practice good judgment, and understand when to speak up. For more information, please see our [Code of Conduct](#).

# Learning and Development

At RGA, we believe development is an ongoing process that lasts for an entire career, and we focus on offering the right learning, at the right time, in the right way. Our learning and development strategy is designed to deliver meaningful, relevant programs and resources to enable us to collectively achieve our purpose of making financial protection accessible to all. To help our team members succeed, we give them tools in a digestible and accessible manner, ensuring that the program content and delivery is as streamlined as possible, aligned with our objectives, and connected to our key talent initiatives.

In 2025, RGA’s workforce successfully completed an aggregate of 16,503 hours of compliance and data security training courses. Additionally, 19,768 hours were dedicated to professional development courses through our Learning Management System, excluding mandatory compliance trainings. Furthermore, RGA’s Development Programs, including Growth Mindset initiatives, accounted for 12,115 training hours.

20K

RGA employees completed almost 20,000 hours of professional development training in 2025.

## Advanced Leadership Development Programs

Throughout RGA, we continued to foster a culture of development at all levels, emphasizing ongoing conversations and feedback to strengthen our talent bench. In 2025, more than 1,000 employees participated in development programs, reflecting a commitment to broadening leadership capabilities within the workforce. Development programs in 2025 included:

**Enterprise Leadership Development Program (ELDP):** The ELDP is an 18-month immersive program that provides a comprehensive training experience to develop strategic leaders, an essential component of RGA’s future growth. The program encourages the development of long-term strategies for engaging and leading a highly productive and motivated global workforce.

**Senior Leadership Development Program (SLDP):** We created the SLDP specifically for our senior leaders, with a focus on the dynamic process of creating and implementing strategy. Participants, selected by a nomination process, spend five days training on-site. This training is enriched by virtual follow-up sessions that delve into timely and relevant company topics. We designed the program to equip RGA’s senior leaders with the tools they need to steer the company forward.

For more than a decade, RGA’s partnership with Ivey Business School at Western University in London, Ontario, has been instrumental in advancing both the ELDP and the SLDP. Ivey, renowned for its world-class business education and leadership training, provides RGA’s leaders with transformative learning experiences that emphasize real-world relevance and strategic thinking. Participants consistently praise the program, highlighting the exceptional presenters, well-structured sessions, and valuable networking opportunities. The Ivey Business School offers a range of programs that align with RGA’s commitment to excellence and innovation in leadership development.

## Early Leadership and Managerial Training

**Management Essentials Development Program (MEDP):** The MEDP is an open-enrollment initiative designed specifically for team members who lead people. Each virtual module lasts three hours. The RGA Organizational Development team determines the topics at the beginning of the year to strategically align with and support RGA’s business and HR strategy.

**New Leader Development Curriculum (NLDC):** The NLDC is a specialized subset of the MEDP, targeting all new people leaders, whether they are newly promoted or new to the company. The program consists of 10 virtual modules, each three hours long, that cover essential topics critical to new managers’ success. Participants are automatically enrolled based on their new manager status. Both the MEDP and the NLDC curriculums are sourced through Development Dimensions International (DDI) and delivered by internal DDI-certified facilitators.

**New Graduate Development Program (NGDP):** The NGDP is tailored specifically for new hires who have graduated from college or university within the past 12 months and have little to no previous work experience. Leadership and internal subject matter experts deliver this two-year cohort program, which focuses on the business of reinsurance, how RGA is structured, and personal development skills.

## Leadership Spotlight

“

Three things power the execution of our strategy and allow us to deliver on our purpose: talent, culture, and leadership. When our leadership shapes and role models an environment where employees feel supported, empowered, and connected to our purpose, we co-create the conditions for shared success. The commitment our people show to living our culture strengthens our long-term momentum and enables us to support the needs of our clients with collaboration and excellence.”



Ray Kleeman  
Executive Vice President  
Chief Human Resources Officer

## Learning and Development



# 31%

As of year-end 2025, 31% of the participants from the first GTAP cohort saw their careers progress through either promotions or new transfer opportunities.

### Development for Technical Professionals

**Professional Development Learning Curriculum (PDLC):** The PDLC is specifically designed for senior-level, high-performing employees. This four-day, on-site program focuses on enhancing technical professionals' communication and influence skills. Participation is by nomination only, ensuring that the most promising individuals are selected for this impactful development opportunity.

RGA works with Australian-based Milan Partners in delivering the PDLC. Milan Partners specializes in helping individuals become better communicators and influencers. Their training programs focus on advanced communication skills, enabling our technical employees to effectively convey complex information and engage stakeholders even without formal authority.

**Global Actuarial Development Program (GADP):** The GADP provides actuarial employees with exposure to senior leaders within the organization. The program fosters self-development, preparing participants, who are selected by nomination, for transitions into senior roles. Participants meet virtually every month for the two-year duration of the program, as well as having one in-person meeting.



**A new initiative providing quarterly capability-building support sessions between employees and their leadership enabled continuous feedback on performance and allowed focused conversations to evolve employee development throughout the year.**

### Global Talent Accelerator Program (GTAP)

In 2025, RGA introduced the Global Talent Accelerator Program to empower employees through a structured development program that aims to accelerate growth in three key areas: professional effectiveness, business acumen, and corporate visibility. Through the GTAP, we foster a collaborative learning environment where RGA colleagues from across the world come together to share insights and broaden their perspectives. The program's peer-learning approach enhances participant skill sets and equips them with the tools necessary to accelerate their careers. The 2025 cohort included 32 employees, and as of year-end 2025, 31% of the participants in the first cohort saw their careers progress through either promotions or new transfer opportunities. This is an encouraging indication of the program's effectiveness in developing talent and enhancing employee engagement. Through programs like GTAP, RGA invests in the growth of our employees and fosters a culture of continuous learning and development that strengthens our organizational capabilities, ensuring a robust pipeline of skilled professionals ready to take on future challenges.

### Performance Recognition

In 2025, RGA advanced its performance and rewards strategy to drive stronger alignment between individual contributions and business outcomes, putting a spotlight on employee recognition. RGA's enhanced Performance and Rewards Framework introduced resources that enable greater differentiation for individual employees and transparency in compensation decisions, ensuring that compensation and rewards accurately reflect employee achievements and calibration discussions. The Annual Bonus Plan that RGA rolled out last year leverages a clear multiplier model connected to performance tiers, creating a direct link between performance outcomes and rewards.

Throughout the year, RGA streamlined annual performance review processes to improve the employee experience, making it easier for team members to document achievements and track progress toward goals. This included encouraging regular, meaningful conversations between employees and their leaders, which furthered individual development and growth and improved company performance overall. Additionally, a new initiative providing quarterly capability-building support sessions between employees and their leadership enabled continuous feedback on performance and allowed focused conversations to evolve employee development throughout the year. This approach not only inspires higher performance across the organization but also creates more impactful moments for our employees.

# Global Employee Engagement

In 2025, RGA refreshed and redesigned the Employee Engagement Survey to better assess cultural priorities, achieving a record 92% participation rate and an engagement score of 83%, exceeding both finance industry norms and global benchmarks. This survey highlighted strengths in inclusiveness, flexibility, and cultural understanding while providing valuable insights to improve leader effectiveness, organizational resiliency, and wellbeing support.

RGA's biennial, anonymous Global Employee Engagement Survey remains a cornerstone for understanding employee sentiment and satisfaction. The survey included a specialized engagement index to capture how employees think, how they feel, and how they act — key indicators of engagement that drive retention, performance, innovation, and client satisfaction.

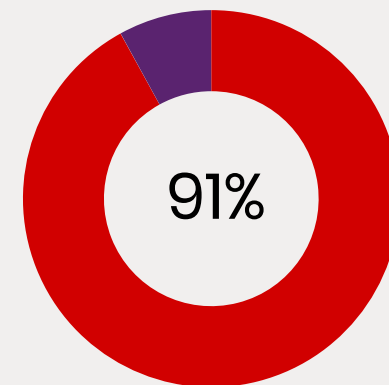
The top-scoring dimensions in last year's survey were Culture and Strategy, highlighting RGA's strengths in living our values, embracing diverse backgrounds and opinions, and maintaining a client-centric approach. Employees continue to find strength in RGA's commitment to valuing diverse perspectives, respecting varied opinions, and treating people with dignity. RGA's DEI index comprises six survey items with an 86% favorable score. This remains 7 points above the global norm, an area of continued strength. Employees also rated Workplace Flexibility highly, specifically highlighting that they appreciate hybrid work arrangements and the company's ability to adapt to change. Comments from the free response section of the 2025 Engagement Survey highlight RGA's strong culture that balances growth and care and highlight the company's ability to provide flexibility while remaining innovative and aligned with strategic priorities. RGA's strong scores in the Culture and Strategy dimensions underscore this sentiment.

RGA's 2025 Employee Engagement Survey results inspire optimism for the company's future, reflecting strong performance and rebounding engagement. Leadership remains committed to translating employee input into meaningful action, ensuring we remain true to who we are and amplify our cultural strengths as we move forward.

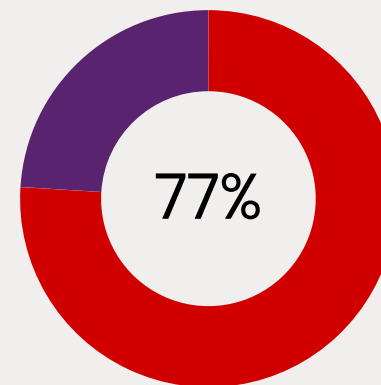
## 2025 Employee Engagement Survey

### Survey Highlights (% favorable)

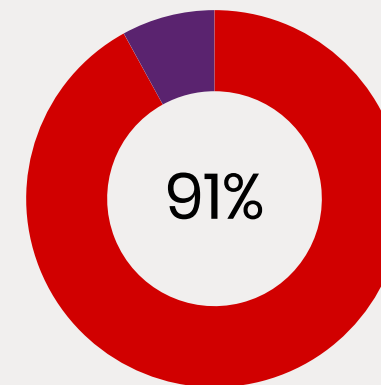
My Manager Lives RGA Values



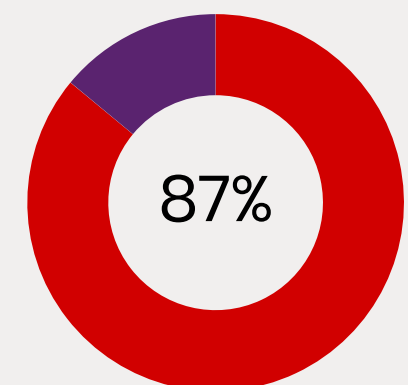
Career Goals Can Be Met at RGA



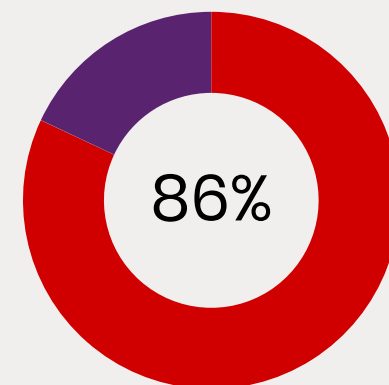
Treated with Respect and Dignity



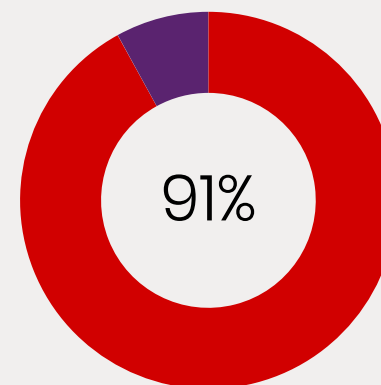
Sense of Belonging



I Feel Good About the Way RGA Contributes to the Community



RGA Provides the Flexibility Needed to Be Effective and Productive



Employee Participation

92%

Engagement Score

83%

# Cultivating an Inclusive Culture

Employees are at the heart of RGA's business, and we are committed to creating a culture in which we can build success. An inclusive environment engages employees; helps attract a wide pool of talent so that we can hire the best people globally; and fosters a workplace in which we can hear, share, and leverage insights from all to best represent the customers we serve. Creating an inclusive workplace culture is important to company growth and integral to enterprise strategic success.

At RGA, our people are accepted and embraced for who they are, which leads to a more satisfying workplace, demonstrated by a high employee retention rate and strong global employee engagement scores that continue to trend positively. Diversity of people, coupled with a psychologically safe work environment, enables a wider variety of ideas and more creative solutions that are representative of our entire client base. This, in turn, leads to better processes, better products, and ultimately, better results for RGA's clients and the people they serve.



**Cultivating an inclusive culture generates a positive impact on multiple dimensions of our business.**

## People

We are a team of unique people, working together to build something truly special. We believe in treating everyone with dignity and respect — in honoring one another and the experiences that we each bring to the table.

## Performance

We believe that richly diverse teams in inclusive environments yield success. In the case of cultural diversity, McKinsey's research shows that top-quartile companies with diverse teams outperformed competitors by 36%. We value differences among our employees and view diversity as a distinct advantage.

## Purpose

We strive for diversity in our teams, equity in our practices, and inclusion in our culture. It is a bold aspiration for creating a better industry, better communities, and a better society — just as our purpose suggests.



**We believe that inclusion helps drive meaningful engagement with our team, strengthens the ties between our team members, and creates a culture that inspires successful business outcomes.**

## Oversight and Accountability

RGA's purpose — to make financial protection accessible to all — is only possible with a talented and diverse global workforce and a culture in which all employees can reach their full potential. We believe that inclusion helps drive meaningful engagement with our team, strengthens the ties between our team members, and creates a culture that inspires successful business outcomes. We hold ourselves accountable for steering inclusion in a way that benefits all employees and the company.

RGA's 2025 inclusion programs evolved how diversity, equity, and inclusion are embedded across the enterprise. By streamlining governance, expanding global Employee Resource Groups (ERGs), and driving participation, inclusion serves as a strategic lever for engagement, innovation, and operational excellence. These efforts have not only increased representation and employee involvement but also empowered positive cultural change and business impact, enabling the organization to continually boost the employee experience and achieve its enterprise ambitions.

RGA's long-standing commitment to an inclusive workplace starts at the leadership level. Our Global Inclusion Council is connected to our Executive Committee (EC) via an EC member who serves as the council's executive sponsor. The 2025 executive sponsor was the Executive Vice President, head of EMEA. The Regional Inclusion Councils, made up of a diverse group of employees across the organization, help drive action at the local level. Through this structure, we maintain global accountability and local relevance for inclusion efforts.

The purpose of the Regional Inclusion Councils is to:

- Guide the implementation of RGA's global inclusion strategy to align enterprise outcomes.
- Provide guidance and decision-making authority.
- Hold people leaders accountable for achieving inclusion aspirations and outcomes.

Cultivating an Inclusive and Equitable Culture

Leadership Spotlight

“Our inclusive culture has become a strength of our organization worldwide. By supporting employees in bringing their full identities to work, we unlock a broader range of perspectives and capabilities that directly enhance our performance. These efforts not only reinforce a culture where talent can thrive, but they also strengthen our ability to innovate, adapt, and deliver value across the insurance industry. At RGA, inclusion is both a core value and a strategic advantage.”



Sunil Sharma  
Chief Executive Officer  
RGA India

Ensuring Equitable Pay

RGA has long been committed to ensuring equal pay for equal work. In 2025, we engaged a third-party consultant to complete our eighth annual company-wide study on pay equity, which analyzed the pay practices for employees at all U.S. locations and at non-U.S. locations with more than 50 employees (collectively representing approximately 95.6% of the RGA workforce worldwide). The results showed that women at RGA are paid 98.1% of what men are paid on a salary basis when comparing pay levels for similar roles. In addition, in the U.S., when using the same comparisons, non-white employees are paid 100.9% of what white employees are paid, on average. We are proud of our results and are committed to continuing to improve pay equity by expanding opportunities for all employees to grow and by diversifying our leadership pipeline through mentoring and leadership development.

Creating an Inclusive Workplace

Through intentional programs and practices, we build a culture that drives success for our employees, our company, and the broader insurance industry.

In 2025, RGA ran both global and regional campaigns that drove awareness of key employee communities within our workforce and supported the cultivation of an inclusive and vibrant workplace culture. In 2025, these campaigns celebrated cultural diversity, international women’s day, and mental health awareness. These initiatives reinforce our global mindset and grow appreciation for one another’s cultural backgrounds. Our ERGs and regional offices hosted many events and initiatives supporting visibility for all demographics on our team on the basis of culture, gender, and identity.

RGA Sponsors 11th Annual Dive In Festival



In our industry, RGA was a global sponsor for the 2025 Dive In Festival, a leading insurance industry culture and talent initiative that culminates in a three-day festival hosted in countries around the world. At the event, experts across RGA’s global operations participated in presentations and panels alongside industry peers to advance innovations in inclusion and wellbeing initiatives.

Attracting Diverse Talent

RGA’s Talent Acquisition teams maintain a talent pipeline that supports the development of a diverse workforce that drives future success. Throughout 2025, RGA maintained partnerships with nonprofits, academic institutions, and industry associations to amplify our ability to attract diverse talent. Several of the organizations that RGA partners with support the attraction of highly talented and diverse individuals:



Abacus Actuaries



International Association of Black Actuaries



American Property Casualty Insurance Association



National Black MBA Association



Gamma Iota Sigma



Organization of Latino Actuaries

Cultivating an Inclusive and Equitable Culture

DEI Company of the Year



RGA was recognized at the Hong Kong Business Management Excellence Awards 2025, taking top honors for CSR Initiative of the Year – Life Insurance and Diversity and Inclusion Initiative of the Year – Life Insurance. The Hong Kong Business Management Excellence Awards highlight top leaders, innovators, and teams whose efforts have driven remarkable business success. The awards program recognizes excellence in leadership, innovation, and strategic management, which play a pivotal role in companies’ growth.

Inclusive Curriculum

RGA requires training on topics such as unconscious bias and respect in the workplace for all new hires, and we have integrated inclusion training into leadership development offerings. Outside of these trainings, RGA has a micro-learning platform available for employees to help build awareness of inclusive workplace practices and capabilities. RGA’s culture, in which every employee feels valued at all levels of the organization, enables us to enhance productivity and more effectively meet our business objectives.

Employee Resource Groups and Committees

ERGs are voluntary, employee-led groups that bring together people who share common interests, backgrounds, and/or demographic characteristics. ERGs provide a space for individuals to share perspectives and help to guide the evolution of RGA’s culture within each global region where we operate, and participation is encouraged regardless of background or identity. ERGs also support business innovation and leadership development, contribute to increased retention, and attract diverse talent.

In 2025, RGA transitioned from regional networks and committees to eight global ERGs to improve operational efficiency and coordination and to expand global reach. Last year, 20% of RGA employees participated in an ERG, up from 17% in 2024. Further, in a commitment to recognize the outstanding contribution of ERG leaders as culture carriers within our company and encourage their continued growth, we sponsored a leadership training experience for a cohort of these individuals in the Radius Employee Network Leadership Programme.

RGA’s Global ERGs



EveryMind

We create a thriving workplace for every mind.

Women in Network (WIN) & Allies

We spearhead gender equality in the workplace.

Caregivers Connection

We honor compassion and resilience in every role of caregiving.

Pride & Allies

We create a welcoming workplace for LGBTQ+ identifying professionals and the allies.

InterFaith

We bridge beliefs for mutual understanding and respect.

Working Parents

We balance careers and family for a supportive future.

Asia Pacific Professional Network (APPN)

We elevate the diverse voices of Asian-Pacific professionals.

Mosaic

We empower the diverse voices of Black, Indigenous, and Hispanic professionals.

# Environmental Stewardship

RGA remains steadfast in our intention to forge a sustainable future for our business, for our partners, for society, and for the environment. Environmental sustainability is a critical dimension of good policy because it supports the long-term resilience of the company and the broader insurance industry. Through environmental stewardship and integrating climate considerations into business activities, RGA is well positioned to leverage opportunities and manage related risks throughout its business and value chain. As human and environmental health are inextricably connected, managing the risks and impacts associated with environmental factors better positions RGA to fulfill its mission of making financial protection available to all.

|                                                 |    |
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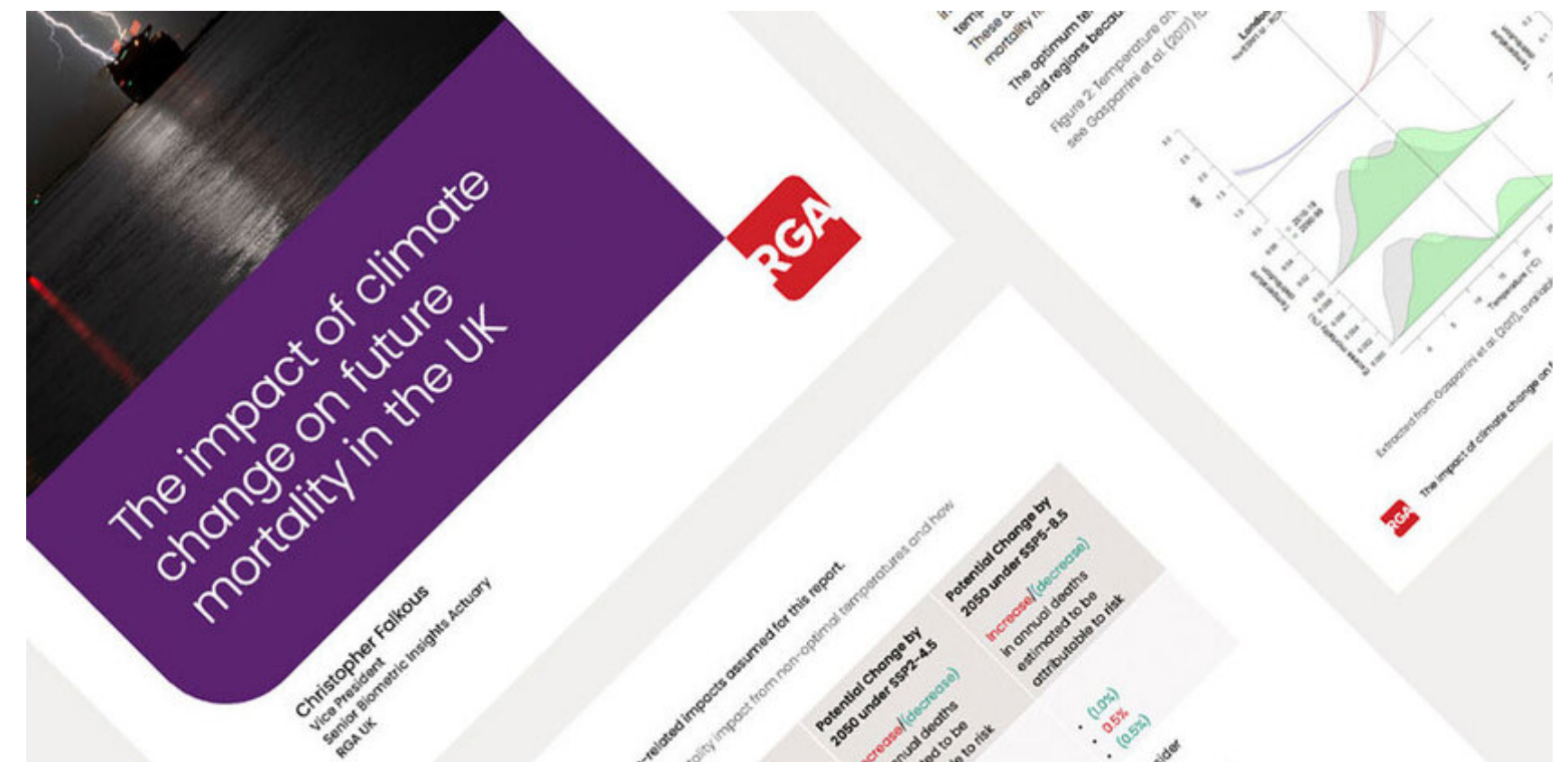
# Building Climate Resilience

The impacts of climate change can be obvious and substantial, or they can be subtle and nuanced. RGA recognizes that to sustainably share risk and alleviate the financial burden on its clients, it must continually strengthen organizational resilience against the varied effects of climate change. RGA is committed to pursuing a strategy that addresses relevant climate risks and actively drives reduced emissions. Not only does this mitigate future risks posed by a warming climate but also reinforces RGA's role in supporting the communities and institutions it serves.

In 2025, RGA achieved its goal of net-zero Scope 1 and 2 greenhouse gas (GHG) emissions throughout its global operations, one year ahead of the 2026 target. This was achieved by investing in verified, high-quality carbon credits that offset emissions.

Looking ahead, we expect to continue our journey of increasing efficiency in all business operations while maintaining net-zero Scope 1 and Scope 2 GHG emissions as further described on page 57. As a part of these efforts, RGA signed a new renewable energy agreement covering our headquarters' energy use for 2026, supporting our ongoing commitment to reducing our operational impact.

In recent years, RGA advanced its alignment with the Task Force on Climate-Related Financial Disclosures (TCFD) framework and leveraged these recommendations to guide its climate resilience efforts. RGA's alignment with TCFD recommendations exemplifies the company's commitment to incorporating climate risks and opportunities into corporate governance and business activities as appropriate. Please refer to the [Appendix](#) of this report for more information.



## Thought Leadership for Societal Climate Resilience

RGA conducts research and produces reports to deepen its understanding of how climate risks impact mortality, informing the broader insurance industry and educating the general population on the connection between planetary and human health. In 2025, this research included four new reports on climate impacts in [Canada](#), [Hong Kong](#), the [UK](#), and the U.S.

These reports focus on how climate change might affect age-standardized population mortality rates in the respective geographical regions through 2050, assuming an average temperature rise of approximately 2 degrees Celsius relative to the pre-industrial average over 1850–1900. Specifically, they predicted the impact on mortality rates from factors driven by climate change, including temperature changes and heat stress, air pollution, extreme weather and natural disasters, food insecurity, and disease vectors.

The Hong Kong research found that currently quantifiable risks would potentially lead to an approximate 3% decrease in age-standardized mortality by 2050, driven mostly by deaths from air pollution and directly from higher temperatures. However, in the UK, the research found that these same risks would potentially lead to an approximate 1.5% decrease in mortality, as increases in death from air pollution and other factors would be offset by a reduction in cold-related deaths. In Canada, currently quantifiable risks would potentially lead to an approximate 1% increase in mortality by 2050, driven mainly by an increase in deaths from air pollution linked to wildfires. In all regions, the reports noted that unpredictable effects could have a substantial impact on mortality rates that are impossible to accurately quantify.

RGA will continue to sponsor and produce research exploring the effects of climate change on human health to advance the industry's comprehension of climate-related risks for more informed underwriting and more resilient financial markets.

# Greenhouse Gas Footprint

So we can understand our GHG footprint and measure the impact of ongoing reduction efforts, we use a third-party carbon calculation tool to measure Scope 1, 2, and 3 (air travel only) GHG emissions.

Overall, Scope 1 and 2 emissions increased from 2024 to 2025 due to inclusion of refrigerants and data center properties in the 2025 emissions inventory. Scope 3 emissions associated with air travel decreased from 2024 to 2025, mainly due to the updated Department for Environment Food and Rural Affairs (DEFRA) emissions factors used. The 2025 DEFRA factors decrease emissions per passenger-kilometer compared to previous years.

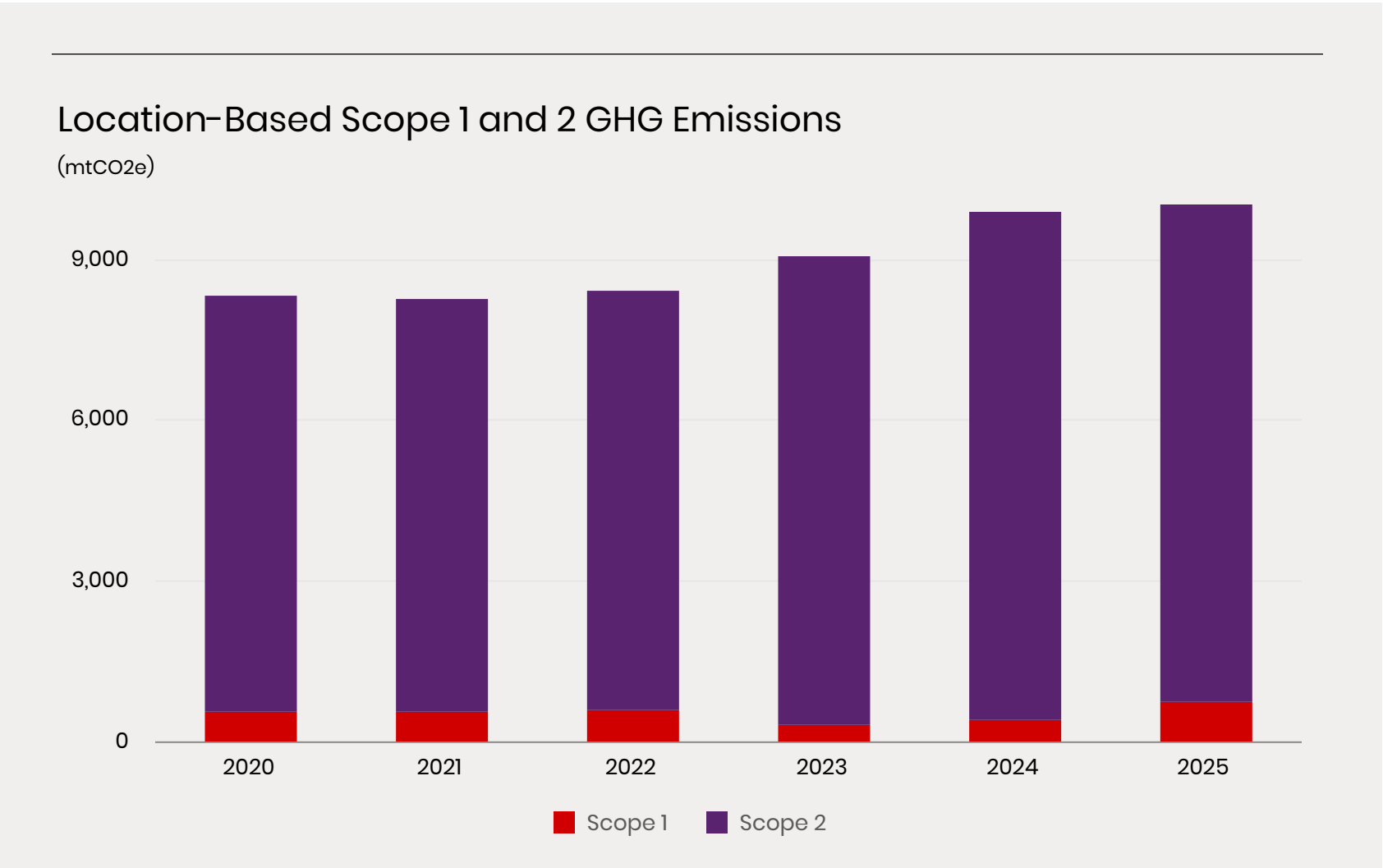
RGA calculates emissions using quantification methodologies drawn from the Greenhouse Gas Protocol developed by the World Resources Institute and World Business Council for Sustainable Development (GHG Protocol). For accurate, complete reporting of GHG emissions, RGA uses primary data to calculate GHG emissions when possible and, when data is not available, uses well-established estimation methods to determine remaining emissions. RGA prioritizes using emissions factors from reputable sources, such as industry standards and government agencies. We use Environmental Protection Agency emissions factors for locations within the U.S.

For facilities outside of the U.S., we use International Energy Agency emissions factors or reliable country- or region-specific governing bodies. We also leverage Association of Issuing Bodies residual mix market-based emissions factors for facilities in member countries. These sources are known for their credibility and adherence to rigorous methodologies. Furthermore, we utilize the most recent Intergovernmental Panel on Climate Change AR6 global warming potentials to calculate carbon dioxide equivalents for relevant GHGs. While there is no independent third-party verification of our global emissions, RGA follows the process stated above, and there is an internal review process for our emissions calculations.

RGA aligns the selection and use of emissions factors to reflect the most current data available in our third-party carbon calculation tool. We aim to review and update our emissions factors at least annually.

For Scope 3: Category 6, Business Travel (air travel only), we accounted for distance traveled and airfare class using DEFRA emissions factors. For more information on our management of emissions related to our investments, see the [Responsible Investment Approach](#) section.

| Scope 1, 2, and 3 emissions                                      | 2020  | 2021  | 2022  | 2023 <sup>7</sup> | 2024 <sup>7,8</sup> | 2025 <sup>9,10</sup> |
|------------------------------------------------------------------|-------|-------|-------|-------------------|---------------------|----------------------|
| Scope 1 Total (mtCO2e)                                           | 571   | 590   | 603   | 336               | 422                 | 768                  |
| Scope 2 Location-Based Total (mtCO2e)                            | 7,770 | 7,684 | 7,829 | 8,735             | 9,478               | 10,532               |
| Scope 2 Market-Based Total (mtCO2e)                              |       |       |       | 8,825             | 9,581               | 10,634               |
| Scope 1 and 2 Location-Based Total (mtCO2e)                      | 8,341 | 8,274 | 8,432 | 9,071             | 9,900               | 11,300               |
| Scope 1 and 2 Market-Based Total (mtCO2e)                        |       |       |       | 9,161             | 10,003              | 11,402               |
| Scope 3: Category 6, Business Travel – Air Travel Only (mtCO2e)  | 1,561 | 273   | 4,596 | 11,235            | 12,587              | 7,924                |
| Location-Based Scope 1 and 2 Intensity per Employee (mtCO2e/FTE) | 2.3   | 2.4   | 2.2   | 2.3               | 2.4                 | 2.6                  |
| Market-Based Scope 1 and 2 Intensity per Employee (mtCO2e/FTE)   |       |       |       | 2.3               | 2.4                 | 2.7                  |



7.

In 2024, RGA expanded coverage of Scope 1 and Scope 2 calculations to include its real estate portfolio where the company has operational control. RGA recalculated its 2023 values to account for these buildings.

8.

In 2024, RGA expanded coverage of its Scope 3 Business Travel – Air Travel to include all global locations. Where recalculations for historical metrics occurred, RGA leveraged the most recent emissions factors, which may result in a change from the previously reported figure.

9.

In 2025, RGA added refrigerants into Scope 1 emissions calculation and data center operations into Scope 2 emissions calculation, which may reflect as a relative increase in emissions in those categories compared to previous years.

10.

Scope 3 air travel calculations utilize the UK Defra GHG emission conversion factors published on June 10th, 2025. The Defra emissions factors decreased from 2023 to 2025 which resulted in overall decreased scope 3 emissions. If 2023 factors were used in 2025, the emissions would be comparable year over year.

# Managing Our Environmental Footprint and Impact

We strive to reduce and optimize the environmental footprint of all our operations, with impact management programs focused on energy efficiency, emissions reduction, and waste minimization. Sustainability committees at both the leadership and the local levels integrate sustainability considerations into RGA’s operations.

## Green Buildings

RGA carefully selects and manages its global offices to support a safe and environmentally responsible work environment for its teams. In the U.S., a pre-leasing environmental and safety assessment process for any new site supports all location decisions consider environmental and social factors before we commit. RGA utilizes a sustainability and safety questionnaire to identify preexisting landlord sustainability efforts and highlight areas for tenant collaboration toward shared goals. In 2025, we developed green lease standards that encourage consideration of properties that hold recognized environmental certification and/or that provide sustainability data to support monitoring of our performance.

In 2025, RGA completed an initiative analyzing local certifications of its buildings portfolio in an effort to understand additional building credentials that align with the company’s green buildings standards. This project resulted in a deeper and more comprehensive understanding of building attributes outside of those already certified to well-known building standards and identified opportunities for which local standards might satisfy company requirements for environmental performance. Approximately 74% of our on-site employees work in a building with sustainability credentials.

## RGA Headquarters

The RGA headquarters is a LEED Gold-certified facility built with energy management in mind. The building’s sophisticated automation system collects metrics from hundreds of data points, signaling potential inefficiencies or concerns and automatically tweaking or overriding programmed system functions to optimize operations for maximum energy, economic, and environmental efficiencies.

This system allows us to monitor and control functions and present data in a highly visual, easy-to-read graphic user interface. This system, along with the facility’s other sustainability features, creates a cleaner, more efficient building environment that supports business continuity, contributes to increased productivity, delivers financial returns, and reduces environmental impact. We also offer electric vehicle charging stations at our headquarters to facilitate low-emission employee commuting.

## Green Building Certifications

| LEED                          | 10 |
|-------------------------------|----|
| Platinum                      | 6  |
| Gold                          | 2  |
| Certified                     | 2  |
| WELL                          | 3  |
| WELL CORE Gold                | 2  |
| WELL CORE and SHELL Compliant | 1  |
| OTHER CERTIFICATION           | 6  |

## RGA Headquarters Highlights



RGA incorporates the campus buildings into the landscape in a manner that minimizes the impact on local ecosystems. Some notable features include the following:

- The window shade system automatically adjusts to solar demand changes.
- Private offices and restrooms are furnished with motion sensors to reduce electricity demands.
- Energy-efficient LED lighting is used in private offices and copy areas.
- A state-of-the-art HVAC system maximizes energy, economic, and environmental efficiencies.
- The Prairie ecosystem serves as a natural carbon sink, sequestering 1-2 metric tons of carbon per acre per year.
- Prairie habitat supports and restores native biodiversity.
- Prairie grass species support the monarch butterfly population, which assists pollination.
- The rainwater collection system utilizes bioretention ponds to naturally filter and clean water runoff.
- Native plants help reduce risk of floods.

## RGA HQ Native Prairie Walk and Learn

In 2025, RGA offered a walk and learn event on the 8-acre natural prairie ecosystem where our headquarters is located in Chesterfield, Missouri. Led by a naturalist from the Missouri Botanical Garden’s Shaw Nature Preserve, the guided walk focused on the identification of native plants that populate the prairie and how they benefit local biodiversity, on the property and in the area where local employees live. We also educated employees on the sustainability attributes of our headquarters location, detailing how the building and the company’s operations interact with and support the local environment. The event was organized by our employee-driven St. Louis Sustainability Committee and helped cultivate employee awareness and understanding of the intentionality of our headquarters’ features, serving as an example of how responsible stewardship is embedded in everything we do.



Managing Our Environmental Footprint and Impact

Leadership Spotlight

“

As we continue achieving our net-zero goals, our global facilities strategy is focused on improving building efficiency and reducing operational emissions. We are also creating environments that support both sustainability and employee wellbeing while prioritizing future office leases in sustainably certified buildings. Specifically at RGA’s headquarters, we leverage smart building technologies and expand employee engagement with our native prairie to further support environmental stewardship and increase biodiversity.”



Anne Marie Forkan  
Vice President  
Facilities

Sustainability Within Our Café

RGA partnered with Bon Appétit to offer an on-site café and catering service at its headquarters. Bon Appétit has long been a role model for responsible sourcing in the food service industry due to its dedication to reducing its climate impacts, working directly with farmers and ranchers and empowering farmworkers. RGA’s alignment with and continued pursuit of these shared values through our partnership with Bon Appétit has led to measurable impacts at our office and in the local community. These impacts include:

- Sourcing 100% Fair Trade Certified coffee and 99% Fair Trade Certified tea for our on-site café
- Buying seafood according to Monterey Bay Aquarium guidelines
- Purchasing wholesome produce with aesthetic imperfections that would otherwise go to waste
- Choosing 97% of our paper products from FSC-certified sources
- Opting for more sustainable tableware options, such as compostable boxes, cups, and straws

Through this partnership with Bon Appétit, we limit food overproduction while maintaining the high quality of the food served. To minimize waste, all catering orders are reviewed daily, and as much preparation as possible is done in-house. RGA tracks all food waste using third-party software, performs daily food orders, and conducts weekly inventories. Spent cooking oil is reclaimed for industrial purposes, such as biofuel.

Waste Minimization

RGA’s efforts in waste reduction, diversion, and recycling have driven positive outcomes, especially in the critical area of reducing plastic contamination in our environment. Training employees across U.S. locations related to proper disposal of recyclable or compostable items and offering alternatives that can be composted contributed to a notable reduction in non-recyclable and single-use plastics at RGA sites. Increases in electronic filing and other digital alternatives drove a reduction in paper usage.

Additionally, at our St. Louis headquarters, we implemented a battery recycling initiative in 2025, to encourage the responsible disposal of this potentially hazardous waste stream at our office and from employees’ homes. We added battery recycling receptacles on all floors of the headquarters building.

The success of these various approaches to waste reduction in the U.S. led RGA to push the efforts globally, with similarly positive results. In 2025, RGA continued its global efforts to grow and reinforce beneficial waste management practices across all offices and locations. This included a training component, fostering positive engagement with employees on waste management and recycling topics, and a dedicated effort to create clear waste diversion signs and place them in high-traffic areas. Several RGA locations took advantage of this initiative to improve waste management and measurement practices. For example, the Hong Kong office tracks waste in detail and creates monthly monitoring reports.



97%

Ninety-seven percent of our paper products come from FSC-certified sources.

Managing Our Environmental Footprint and Impact

Engaging Employees in Environmental Sustainability

Local Sustainability Committees

RGA’s local sustainability committees help connect employees who share the company’s commitment to responsible environmental stewardship with regional efforts across RGA locations that advance sustainability and positive environmental impact. Regional efforts focus on local office sustainability, employee engagement and volunteering opportunities related to sustainability, and location-specific training and learning programs.

Local sustainability committees are currently active in many of the regions where RGA operates, including the U.S., the UK, Japan, Canada, Australia, and Hong Kong.

Global Tree Planting Events

A key focus for our local sustainability committees in 2025 was local tree planting in areas around our office locations. We paired off-site tree-planting outings with educational materials and sessions to highlight the many benefits of trees to local communities and environments, including carbon sequestration and the protection of native plants, which helped connect employees to nature in their communities. Tree planting events took place at our St. Louis headquarters and our, North Carolina office, across our Canadian locations, and in London.

100

We planted 100 native oak trees in Jefferson Barracks Park in partnership with a local nonprofit, Forest ReLeaf, and St. Louis County Parks.

Spotlight: UK Sustainability Lunch and Learn



RGA’s UK Sustainability Committee welcomed a distinguished academic expert from a leading public health institution to the London office for an insightful lunch-and-learn session focused on climate-risk analysis.

Recent advancements in ongoing research were presented, illustrating the utilization of innovative technologies to address existing data gaps in climate impact analysis. The research conducted evaluates and models the impact of climate change on mortality trends, emphasizing the connection between planetary health and the wellbeing of the population.

Following the presentation, Chris Falkous, Vice President, Senior Biometric Insights Actuary, shared practical applications of such research within RGA’s climate analysis framework. Chris presented key findings on climate change impacts across several key markets, including the U.S., the UK, Canada, South Africa, and Hong Kong.

Charlie Mathews, Senior Analyst, Sustainability Risk, emphasized RGA’s commitment to comprehensive climate risk assessment. “RGA recognizes the importance of understanding the actual and potential material impacts of climate-related threats and opportunities on our business, strategy, and planning. We evaluate these across the short, medium, and long term so relevant risks are proportionately mitigated and opportunities are maximized throughout our planning process.” This session was used to introduce the company’s Climate Scenario Analysis Working Group, a cross-functional initiative comprising members from the Investment, Risk, Pricing, Global Medical, Global Research and Development, and Sustainability teams who assess the materiality and evaluate the potential effects of climate-related risks to RGA and its markets by running various scenarios across multiple time horizons.

Managing Our Environmental Footprint and Impact

Carbon Offsets

RGA strives to reduce or offset Scope 1 and Scope 2 GHG emissions across its global operations. Operational emissions include all owned and leased offices and facilities occupied by RGA employees worldwide, data centers utilized for RGA equipment, and real estate investment properties. In 2025, RGA achieved its goal of net-zero Scope 1 and Scope 2 (market-based) GHG emissions across its global operations. RGA currently measures and addresses emissions on an annual basis with a focus on annual emissions neutrality rather than reductions relative to a historical baseline. RGA annually calculates Scope 2 emissions using both market-based and location-based methodologies, in alignment with the GHG Protocol, with Scope 2 emissions including purchased electricity as well as purchased heating, cooling, and steam. The net-zero claim applies solely to Scope 1 and Scope 2 (market-based) emissions and is achieved through the purchase of verified, high-quality carbon offsets, which represent 100% of the net-zero mitigation approach. Offsets are only purchased after RGA’s total annual prior-year emissions are calculated and undergo an internal review process, which calculates offsets against RGA’s carbon emissions, and RGA receives independent third-party verification of the carbon offset projects it acquires or purchases as further discussed on this page.

In 2025, RGA offset 10,004 tons of CO2 through the following offset projects.

Our Carbon Offset Projects

|                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                     |                                                                                                                                                                                                                                                                               |                                                                                     |
|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Offset project name as listed in the registry or program           | Heartland Methane Abatement and Land Restoration Project                                                                                                                                                                                                                                                                                                                                                                 |  | IESI-Trinity Timber Ridge Landfill Methane Abatement                                                                                                                                                                                                                          |  |
| Project description                                                | Plug orphaned oil and gas wells on cattle-grazing ranches to permanently abate methane leaks and to restore the land to usable conditions. Orphaned wells do not have an owner or are left unmanaged, which can cause significant environmental issues. The project developer, Rebellion Energy Solutions, is a woman-led business that has deep expertise in mitigating the climate impact of the oil and gas industry. |                                                                                     | Capture methane produced during organic waste decomposition at the Timber Ridge landfill by installing advanced engineered turf liner. The captured methane is then used as fuel for future energy projects. Landfills produce high quantities of this potent greenhouse gas. |                                                                                     |
| Project location                                                   | Oklahoma, United States                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                     | Missouri, United States                                                                                                                                                                                                                                                       |                                                                                     |
| Registry                                                           | ACR                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                     | CAR                                                                                                                                                                                                                                                                           |                                                                                     |
| Project identification number/registry ID                          | ACR 890                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                     | CAR 838                                                                                                                                                                                                                                                                       |                                                                                     |
| Offset project type                                                | Avoidance – Industrial Process Emissions                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                     | Avoidance – Landfill Gas Capture/Combustion                                                                                                                                                                                                                                   |                                                                                     |
| Verifying body                                                     | GHD                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                     | First Environment, Inc.                                                                                                                                                                                                                                                       |                                                                                     |
| Business entity selling offset                                     | Cloverly                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                     | Cloverly                                                                                                                                                                                                                                                                      |                                                                                     |
| Accountability measures                                            | ACR protocol, Third-party verification, Additionality testing, Transparent public registry, Ongoing monitoring and reporting, and Regular protocol review & updates                                                                                                                                                                                                                                                      |                                                                                     | Additionality & eligibility, Monitoring & measurement, Quantification rules, Data integrity & substitution, and Reporting & verification                                                                                                                                      |                                                                                     |
| Protocol used to estimate emissions reductions or removal benefits | Methodology for the Quantification, Monitoring, Reporting and Verification of Greenhouse Gas Emissions Reductions and Removals from Plugging Orphan Oil and Gas Wells in the U.S. and Canada                                                                                                                                                                                                                             |                                                                                     | Climate Action Reserve US Landfill Project Protocol Version 6.0                                                                                                                                                                                                               |                                                                                     |
| Quantity of offsets purchased                                      | 3,552 CO2e                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                     | 6,452 CO2e                                                                                                                                                                                                                                                                    |                                                                                     |

# Appendix

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# Sustainability Accounting Standards Board (SASB)

We have aligned our report with the SASB Standards, now part of the International Financial Reporting Standards Foundation, related to the Insurance (FN-IN) and relevant topics from the Asset Management and Custody Activities (FN-AC) industries so we address the ESG factors most relevant to our business. According to the SASB Materiality Map, the following categories are most relevant to companies in our industry.

| Sustainability Disclosure Topics and Accounting Metrics: Insurance                      |                                                                                                                                                                                      |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                            |
|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| Topic                                                                                   | Accounting Metric                                                                                                                                                                    | SASB Code    | 2025 Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Report Reference                                                                                                                           |
| Transparent Information and Fair Advice for Customers                                   | Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product-related information to new and returning customers | FN-IN-270a.1 | RGA reported any material monetary losses as a result of legal proceedings in Part I, Item 3 – Legal Proceedings in RGA’s 2025 Form 10-K, page 37. As of Dec. 31, 2025, RGA had no material litigation.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | For more information, please see the <a href="#">Business Ethics and Responsible Practices</a> section of this 2025 Sustainability report. |
|                                                                                         | Complaints-to-claims ratio                                                                                                                                                           | FN-IN-270a.2 | Metric is not relevant to RGA, which is primarily a business-to-business (B2B) company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                            |
|                                                                                         | Customer retention rate                                                                                                                                                              | FN-IN-270a.3 | Metric is not relevant to RGA, which is primarily a B2B company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                            |
|                                                                                         | Description of approach to informing customers about products                                                                                                                        | FN-IN-270a.4 | Metric is not relevant to RGA, which is primarily a B2B company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                            |
| Incorporation of Environmental, Social, and Governance Factors in Investment Management | Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies                                    | FN-IN-410a.2 | RGA is committed to investment decision-making that integrates ESG factors to bolster more sustainable social outcomes and improved risk-adjusted returns through evaluating longer-term sustainability risks and opportunities. Our responsible investment process integrates ESG factors to inform our strategy and objectives aimed at driving sustainable economic development and innovation. As fixed-income investors, our Investment team uses various sustainability considerations throughout our fundamental research process to strengthen our risk assessment, business model analysis, and issuer engagement activities that inform our decision-making around a company’s balance sheet strength, profitability, and long-term value creation. As part of our responsible investment strategy, RGA has chosen to increase our allocation to assets that align with the six United Nations Sustainable Development Goals (SDGs) that we believe most closely reflect RGA’s corporate mission. We believe that our investment portfolio may positively influence these goals by advancing initiatives related to financial protection, health, education, social housing, clean energy, and the climate. | For more information, please see the <a href="#">Responsible Investment Approach</a> section of this 2025 Sustainability report.           |

Sustainability Accounting Standards Board (SASB)

| Sustainability Disclosure Topics and Accounting Metrics: Insurance |                                                                                                                                                                                                                               |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                 |
|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Topic                                                              | Accounting Metric                                                                                                                                                                                                             | SASB Code    | 2025 Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Report Reference                                                                                                                |
| Policies Designed to Incentivize Responsible Behavior              | Net premiums written related to energy efficiency and low-carbon technology                                                                                                                                                   | FN-IN-410b.1 | Metric is not relevant to RGA, which is primarily a life and health reinsurance company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | For more information, please see the <a href="#">Innovation for Societal Impact</a> section of this 2025 Sustainability report. |
|                                                                    | Discussion of products or product features that incentivize health, safety, or environmentally responsible actions or behaviors                                                                                               | FN-IN-410b.2 | RGA's wellness-linked protection products encourage, measure, and reward healthy behaviors. Based on their wellness performance, customers can receive various benefits, including premium discounts or other rewards. Insureds receive value beyond insurance protection, with reduced premiums and better health outcomes; insurers receive additional evidence to evaluate risk, a more engaged customer base, and improved health and longevity among policyholders. Customers and insurers alike understand and appreciate the tangible benefits that wellness programs bring by incentivizing healthy behaviors and lifestyle choices. |                                                                                                                                 |
| Financed Emissions                                                 | Absolute gross financed emissions, disaggregated by Scope 1, Scope 2, and Scope 3                                                                                                                                             | FN-IN-410c.1 | RGA does not currently disclose absolute gross financed emissions and may explore doing so in future reports.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                 |
|                                                                    | Gross exposure for each industry by asset class                                                                                                                                                                               | FN-IN-410c.2 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                 |
|                                                                    | Percentage of gross exposure included in the financed emissions calculation                                                                                                                                                   | FN-IN-410c.3 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                 |
|                                                                    | Description of the methodology used to calculate financed emissions                                                                                                                                                           | FN-IN-410c.4 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                 |
| Physical Risk Exposure                                             | Probable Maximum Loss (PML) of insured products from weather-related natural catastrophes                                                                                                                                     | FN-IN-450a.1 | Metric is not relevant to RGA, which is primarily a life and health reinsurance company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                 |
|                                                                    | Total amount of monetary losses attributable to insurance pay-outs from (1) modelled natural catastrophes and (2) non-modelled natural catastrophes, by type of event and geographical segment (net and gross of reinsurance) | FN-IN-450a.2 | Metric is not relevant to RGA, which is primarily a life and health reinsurance company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                 |
|                                                                    | Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of entity-level risks and capital adequacy                                  | FN-IN-450a.3 | Please see the Task Force on Climate-Related Financial Disclosures (TCFD) table for information about how climate-related risk management is incorporated into RGA's business practices.                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                 |

Sustainability Accounting Standards Board (SASB)

| Sustainability Disclosure Topics and Accounting Metrics: Asset Management and Custody Activities |                                                                                                                                                                                                                                        |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                            |
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| Topic                                                                                            | Accounting Metric                                                                                                                                                                                                                      | SASB Code    | 2025 Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Report Reference                                                                                                                           |
| Systemic Risk Management                                                                         | Exposure to derivative instruments by category: total exposure to noncentrally cleared derivatives, total fair value of acceptable collateral posted with a central clearinghouse, and total exposure to centrally cleared derivatives | FN-IN-550a.1 | RGA utilizes derivative financial instruments to protect against possible changes in the fair value of our investment portfolio as a result of interest rate changes; to hedge against risk of changes in securities’ purchase prices; to hedge against liabilities associated with the reinsurance of variable annuities with guaranteed living benefits; to reduce the risk associated with foreign currency fluctuations; and to manage the portfolio’s effective yield, maturity, and duration. RGA uses both exchange-traded and centrally cleared and customized over-the-counter derivative financial instruments. RGA manages our credit risk related to over-the-counter derivatives by entering into transactions with creditworthy counterparties, maintaining collateral arrangements, and using master agreements that provide for a single net payment to be made by one counterparty to another at each due date and upon termination. For information regarding derivative instruments, please see Note 12 – Derivative Instruments in the Notes to Consolidated Financial Statements of RGA’s 2025 Form 10-K, page 135.                                                                                   | For more information, please see the <a href="#">Business Ethics and Responsible Practices</a> section of this 2025 Sustainability report. |
|                                                                                                  | Total fair value of securities lending collateral assets                                                                                                                                                                               | FN-IN-550a.2 | Please see the Investments section of RGA’s 2025 Form 10-K, page 130.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                            |
|                                                                                                  | Description of approach to managing capital- and liquidity-related risks associated with systemic non-insurance activities                                                                                                             | FN-IN-550a.3 | <p>The Board has an active and ongoing role in overseeing corporate risks, as a whole and at the committee and subgroup level. The Board primarily oversees enterprise risk through its Risk Management Steering Committee (RMSC), which oversees the management of the Enterprise Risk Management (ERM) program and policies. RGA has a qualitative climate risk appetite statement to manage and reduce the environmental impact of RGA’s operational footprint. RGA is currently building the relevant metrics and targets to operationalize our climate risk appetite statement. We have a well-defined risk governance structure that is essential to our overall risk management strategy. Our ERM program is responsible for:</p> <ul style="list-style-type: none"><li>Analyzing and reporting our risks on an aggregated basis</li><li>Facilitating monitoring to help ensure risks remain within our appetites and limits</li><li>Ensuring, on an ongoing basis, that RGA’s ERM objectives are met</li></ul> <p>This program assumes that risks are properly identified, assessed, and managed; risk controls are in place; and key risks to which RGA is exposed are disclosed to appropriate stakeholders.</p> |                                                                                                                                            |

Sustainability Accounting Standards Board (SASB)

| Sustainability Disclosure Topics and Accounting Metrics: Asset Management and Custody Activities     |                                                                                                                                                                                                                          |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                            |
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| Topic                                                                                                | Accounting Metric                                                                                                                                                                                                        | SASB Code    | 2025 Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Report Reference                                                                                                                           |
| Transparent Information and Fair Advice for Customers                                                | Number and percentage of licensed employees and identified decision-makers with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings | FN-AC-270a.1 | RGA reported any material monetary losses as a result of legal proceedings in Part I, Item 3 – Legal Proceedings in RGA’s 2025 Form 10-K, page 37. As of Dec. 31, 2025, RGA had no material litigation.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | For more information, please see the <a href="#">Business Ethics and Responsible Practices</a> section of this 2025 Sustainability report. |
|                                                                                                      | Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product-related information to new and returning customers                                     | FN-AC-270a.2 | RGA reported any material monetary losses as a result of legal proceedings in Part I, Item 3 – Legal Proceedings in RGA’s 2025 Form 10-K, page 37. As of Dec. 31, 2025, RGA had no material litigation.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                            |
|                                                                                                      | Description of approach to informing customers about products and services                                                                                                                                               | FN-AC-270a.3 | Metric is not relevant to RGA, which is primarily a B2B business.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                            |
| Employee Diversity and Inclusion                                                                     | Percentage of gender and diversity group representation for executive management, nonexecutive management, professionals, and all other employees                                                                        | FN-AC-330a.1 | As of Dec. 31, 2025, women made up 48% of RGA’s global workforce, and people of color made up 23% of the U.S. workforce.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | For more information, please see the <a href="#">Culture Matters</a> section of this 2025 Sustainability report.                           |
| Incorporation of Environmental, Social, and Governance Factors in Investment Management and Advisory | Amount of assets under management, by asset class, that employ integration of environmental, social, and governance (ESG) issues, sustainability-themed investing, and screening                                         | FN-AC-410a.1 | As of year-end 2025, the total book value of our SDG-aligned investments, comprising both ESG-labeled bonds and the other asset classes aligned with our six chosen SDGs as further described on page 70, was \$8.7 billion — a \$1.6B, or 23%, increase over year-end 2024.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | For more information, please see the <a href="#">Our Responsible Investment Philosophy</a> section of this 2025 Sustainability report.     |
|                                                                                                      | Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment or wealth management processes and strategies                                                              | FN-AC-410a.2 | RGA is committed to investment decision-making that integrates ESG factors to bolster more sustainable social outcomes and improved risk-adjusted returns through evaluating longer-term sustainability risks and opportunities. Our responsible investment process integrates ESG factors to inform our strategy and objectives aimed at driving sustainable economic development and innovation. As fixed-income investors, our Investment team uses various sustainability considerations throughout our fundamental research process to strengthen our risk assessment, business model analysis, and issuer engagement activities that inform our decision-making around a company’s balance sheet strength, profitability, and long-term value creation. As part of our responsible investment strategy, RGA has chosen to increase our allocation to assets that align with six UN SDGs that we believe most closely reflect RGA’s corporate mission. We believe that our investment portfolio may positively influence these goals by advancing initiatives related to financial protection, health, education, social housing, clean energy, and the climate. |                                                                                                                                            |

Sustainability Accounting Standards Board (SASB)

| Sustainability Disclosure Topics and Accounting Metrics: Asset Management and Custody Activities |                                                                                                                                                                                                                                         |              |                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                            |
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| Topic                                                                                            | Accounting Metric                                                                                                                                                                                                                       | SASB Code    | 2025 Response                                                                                                                                                                                                                                                                                                                                 | Report Reference                                                                                                                           |
| Financed Emissions                                                                               | Absolute gross financed emissions, disaggregated by Scope 1, Scope 2, and Scope 3                                                                                                                                                       | FN-AC-410b.1 | RGA does not currently disclose absolute gross financed emissions but may explore doing so in future reports.                                                                                                                                                                                                                                 |                                                                                                                                            |
|                                                                                                  | Total amount of assets under management (AUM) included in the financed emissions disclosure                                                                                                                                             | FN-AC-410b.2 |                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                            |
|                                                                                                  | Percentage of total assets under management (AUM) included in the financed emissions calculation                                                                                                                                        | FN-AC-410b.3 |                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                            |
|                                                                                                  | Description of the methodology used to calculate financed emissions                                                                                                                                                                     | FN-AC-410b.4 |                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                            |
| Business Ethics                                                                                  | Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anticompetitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations | FN-AC-510a.1 | RGA reported any material monetary losses as a result of legal proceedings in Part I, Item 3 - Legal Proceedings in RGA's 2025 Form 10-K, page 37. As of Dec. 31, 2025, RGA had no material litigation.                                                                                                                                       | For more information, please see the <a href="#">Business Ethics and Responsible Practices</a> section of this 2025 Sustainability report. |
|                                                                                                  | Description of whistleblower policies and procedures                                                                                                                                                                                    | FN-AC-510a.2 | RGA has licensed a third-party vendor to provide a Speak-Up Hotline that gives employees an anonymous and confidential way to report potential misconduct. The hotline is available 24/7. RGA prohibits any form of retaliation against employees who, in good faith, report a suspected issue. The Board is notified of misconduct concerns. |                                                                                                                                            |

# United Nations Sustainable Development Goals (SDGs)

The SDGs address challenges of poverty, inequality, climate change, environmental degradation, peace, and justice. The index indicates where outcomes of our business and philanthropic efforts align with select SDGs and their underlying criteria (i.e., targets). The SDGs and underlying criteria do not dictate our sustainability strategy or philanthropic planning.

| Sustainable Development Goals                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                        |
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| <div><div><div>1</div><div>No Poverty</div></div><div></div></div> <div>End poverty in all its forms everywhere</div>                                                                                                                      | <div><div><div>3</div><div>Good Health and Well-being</div></div><div></div></div> <div>Ensure healthy lives and promote wellbeing for all at all ages</div>                                                                                                                                                                                                                                                                                                                                                                | <div><div><div>4</div><div>Quality Education</div></div><div></div></div> <div>Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all</div>                                                                                                                                                               | <div><div><div>5</div><div>Gender Equality</div></div><div></div></div> <div>Achieve gender equality and empower all women and girls</div>                                                                                                                                                                          |
| How RGA Contributes                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                        |
| <p>As part of our policy guiding our responsible investments, we include investments that achieve social impact and climate risk mitigation. This is reflected in our investments in UK Lifetime Mortgages and limited partnership investments with underlying financial protection goals.</p> <p>[Targets 1.2 and 1.5]</p> | <p>The RGA-sponsored Longer Life Foundation (LLF) supports important early-stage medical research aimed at increasing longevity and wellbeing and reducing premature mortality.</p> <p>As part of RGA's mission to make financial protection accessible to all, we support people who have existing risk factors or conditions by developing solutions that enable more affordable coverage. Additionally, as part of RGA's Responsible Investment Approach, RGA includes investments that support municipal hospitals, not-for-profit healthcare, and medical research.</p> <p>[Targets 3.4, 3.b and 3.8]</p> | <p>RGA colleagues supported quality education through various initiatives aimed at providing equal access to vocational education, increasing the volume of young people with employable skills, and eliminating gender disparity in education.</p> <p>As part of RGA's Responsible Investments Approach, RGA invests in public student loans, municipal education establishments, and universities.</p> <p>[Targets 4.3, 4.4 and 4.5]</p> | <p>RGA is committed to implementing company policies and fostering a company culture that encourages gender equity at all levels and does not tolerate gender-based discrimination.</p> <p>Women represent 48% of our total workforce. Furthermore, RGA's third-party consultant found that RGA is near pay equity, with women being paid 98.1% of what men are paid.</p> <p>[Targets 5.1 and 5.5]</p> |
| Report Section                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                        |
| <a href="#">Responsible Investment Approach</a>                                                                                                                                                                                                                                                                             | <a href="#">Innovation for Societal Impact</a><br><a href="#">Responsible Investment Approach</a><br><a href="#">Our Purpose-Driven Philanthropy Strategy</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <a href="#">Our Purpose-Driven Philanthropy Strategy</a><br><a href="#">Responsible Investment Approach</a>                                                                                                                                                                                                                                                                                                                                | <a href="#">Corporate Governance</a><br><a href="#">Cultivating an Inclusive and Equitable Culture</a>                                                                                                                                                                                                                                                                                                 |

United Nations Sustainable Development Goals (SDGs)

| Sustainable Development Goals                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| <div><div>7</div><div>Affordable and Clean Energy</div><div></div></div> <div>Ensure access to affordable, reliable, sustainable, and modern energy for all</div>                                                                                                                                                                                                  | <div><div>8</div><div>Decent Work and Economic Growth</div><div></div></div> <div>Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all</div>                                                                                                                                                                                                                                                                                                                                 | <div><div>10</div><div>Reduced Inequalities</div><div></div></div> <div>Reduce inequality within and among countries</div>                                                                                                                                                                                                                                                                                                                                                                                             | <div><div>11</div><div>Sustainable Cities and Communities</div><div></div></div> <div>Make cities and human settlements inclusive, safe, resilient, and sustainable</div>                                                                                                                                                                                                                                                                                                                                                                                        | <div><div>13</div><div>Climate Action</div><div></div></div> <div>Take urgent action to combat climate change and its impacts</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| How RGA Contributes                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p>RGA invests in ESG-labeled bonds, including Sustainability-Linked Bonds (SLBs) that target increased renewable and cleaner energy production as KPIs.</p> <p>RGA has committed to continually measuring our footprint and decreasing our carbon reliance, building organizational resilience to the impacts of climate change.</p> <p>[Targets 7.2 and 7.3]</p> | <p>RGA prioritizes the professional growth of our employees, providing performance recognition and career development opportunities.</p> <p>RGA is committed to the eradication of forced labor and the protection of human rights. We set ethical standards for all vendors and third-party partners to enable compliance.</p> <p>RGA has developed insurance offerings that contribute positive social outcomes in line with our purpose to expand access to financial protection to all people.</p> <p>[Targets 8.5, 8.7, 8.8 and 8.10]</p> | <p>To create a culture in which all employees can reach their full potential, we have a global strategy and accountability framework for, and global governance of, our inclusion principles. RGA cultivates an inclusive and equitable culture that promotes social, economic, and political inclusion, irrespective of age, sex, disability, race, ethnicity, origin, religion, or economic or other status and that aims for equal opportunity and reduced outcome inequalities.</p> <p>[Targets 10.2 and 10.3]</p> | <p>RGA supports social housing via investing in UK housing associations, municipal affordable housing, and certain residential mortgage-backed securities, commercial mortgage-backed securities, and commercial mortgage loans.</p> <p>A pillar of our purpose-driven philanthropy strategy is supporting emergency response efforts to natural disasters in our communities. In 2025, these efforts included donations and initiatives that supported disaster relief and recovery efforts after deadly fires in Hong Kong.</p> <p>[Targets 11.1 and 11.5]</p> | <p>Through our keen awareness of climate-related risks and with an eye toward mitigating potential climate impacts on our operations and business functions, RGA is taking action to prepare for the physical impacts of climate change and to continue aligning with the transition to a low-carbon economy as appropriate for our business strategy. RGA invests in renewable energy utilities and projects to deliver more sustainable energy solutions. RGA publishes research related to how a changing climate impacts issues such as health and mortality risk.</p> <p>[Targets 13.1 and 13.3]</p> |
| Report Section                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><a href="#">Responsible Investment Approach</a></p> <p><a href="#">Environmental Stewardship</a></p>                                                                                                                                                                                                                                                            | <p><a href="#">Learning and Development</a></p> <p><a href="#">Cultivating an Inclusive and Equitable Culture</a></p> <p><a href="#">Vendor Management</a></p> <p><a href="#">Innovation for Societal Impact</a></p>                                                                                                                                                                                                                                                                                                                           | <p><a href="#">Cultivating an Inclusive and Equitable Culture</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <p><a href="#">Our Purpose-Driven Philanthropy Strategy</a></p> <p><a href="#">Responsible Investment Approach</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p><a href="#">Building Climate Resilience</a></p> <p><a href="#">Responsible Investment Approach</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

# Task Force on Climate-Related Financial Disclosures (TCFD) Alignment

RGA’s continued alignment with TCFD recommendations — now incorporated into International Financial Reporting Standards Foundation Sustainability Standards — demonstrates our ongoing commitment to understanding and managing the actual and potential impacts of climate change on our business, strategy, and outlook. We have included the following disclosures in line with the TCFD framework, which are applicable for all global entities of RGA, Inc.

| Governance                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                  |
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| Disclose the company’s governance around climate-related risks and opportunities.               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                  |
| TCFD Recommendation                                                                             | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                  |
| a) Describe the board’s oversight of climate-related risks and opportunities.                   | The Board and executive leadership oversee environmental and social factors, including climate-related risks and opportunities as a cross-cutting risk as part of long-term value creation and business resilience. The Board (either by itself or acting through one or more of its committees) and management committees collectively provide oversight of RGA’s corporate risks, including sustainability strategy and initiatives as further described in Sustainability Governance on page 10. The Board has an ongoing role in overseeing the management of corporate risks, both as a whole and at the committee and subgroup levels. Of note, approximately 73% of our Board has knowledge of and experience with sustainability issues, trends, disclosures, practices, business models, and strategies. |                                                                                                                                                  |
|                                                                                                 | The Board committees provide oversight of climate-related risks and opportunities, including with respect to RGA’s operations, investments, and insurance underwriting activities, as they pertain to their respective remits (Reinsurance Group of America, Incorporated, Definitive Proxy Statement (Schedule 14A) at Board Committee Roles & Responsibilities on page 20 and Board Committee Risk Oversight on page 26, filed with the U.S. Securities and Exchange Commission on April 9, 2026 (SEC File No. 001-11844), for more information, please see our <a href="#">2026 Proxy Statement</a> ).                                                                                                                                                                                                         |                                                                                                                                                  |
|                                                                                                 | Audit Committee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Financial and sustainability reporting, significant legal and regulatory matters, and ethics and compliance policies                             |
|                                                                                                 | Investment Committee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Investment policies, practices, programs, and strategies, and investment portfolio quality, performance, and risk characteristics                |
|                                                                                                 | Nominating and Governance Committee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Corporate governance, Board refreshment, leadership development, and Board support for its oversight of sustainability issues                    |
|                                                                                                 | Risk Committee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Enterprise risk management (ERM), including climate change and impacts on RGA’s overall business, operations, compliance, reputation, and ethics |
| RGA has a qualitative climate risk appetite statement as part of its risk management framework. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                  |

Task Force on Climate-Related Financial Disclosures (TCFD) Alignment

| Governance                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
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| Disclose the company’s governance around climate-related risks and opportunities.                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
| TCFD Recommendation                                                                              | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |
| b) Describe management’s role in assessing and managing climate-related risks and opportunities. | <div><p>Management and executive leadership work in lockstep with the Board to assess and manage climate-related risks and opportunities. The following management-level committees and working groups play an important role in climate oversight:</p><ul style="list-style-type: none"><li><b>Executive Committee:</b> RGA’s Executive Committee assesses relevant sustainability-related issues and concerns specific to RGA’s stakeholders and the business. Responsibilities include day-to-day oversight of the core pillars of our sustainability strategy in coordination with leaders and teams across our global business operations. The Executive Committee also oversees external reporting and performance metrics.</li><li><b>Sustainability Leadership Committee:</b> The Sustainability Leadership Committee develops, champions, and advises on our overall sustainability strategy, reporting readiness, disclosure controls, policies, and initiatives, including climate initiatives. The committee is composed of more than a dozen leaders from all major functions and geographies who are well positioned to integrate and oversee sustainable business practices across our global operations.</li><li><b>Risk Management Steering Committee:</b> Primary oversight of enterprise risk sits with RGA’s Risk Management Steering Committee (RMSC), which oversees the ERM program and policies — climate risk is embedded in our ERM framework as a cross-cutting risk. The RMSC, made up of leaders within the company, provides oversight and advises the Global Chief Risk Officer on the company’s global ERM framework, activities, and issues. The RMSC is also accountable for RGA’s strategic risk exposures, including climate, the external environment, and regulatory risk. The RMSC regularly updates the Risk Committee of the Board with reports, including qualitative and quantitative assessments describing key risk exposures. RGA has five other management-level risk committees in addition to the RMSC, all of which consider climate risk within their responsibilities.</li><li><b>Sustainability Risk Committee:</b> Established in 2025, the Sustainability Risk Committee (SRC) supports RGA’s Risk Management Steering Committee on sustainability and ESG matters. The SRC works with other risk committees and RGA’s Sustainability Leadership Committee to improve how sustainability risks are identified, assessed, and managed, resulting in better risk-informed decisions in alignment with RGA’s business strategy. Meeting quarterly, SRC members include senior leaders and relevant experts from across the organization.</li></ul></div> <div><ul style="list-style-type: none"><li><b>Climate Scenario Analysis Subcommittee:</b> RGA’s Climate Scenario Analysis Working Group (CSWG), a subcommittee of the SRC, helps to ensure climate analysis is embedded in governance and risk management. The CSWG oversees our climate scenario analysis-related efforts in partnership with RGA’s Global Risk and Strategic Enablement team and cross-functional subject matter experts. This group includes members of our risk, investments, and medical teams.</li><li><b>ESG Investment Group:</b> Our ESG Investment Group works closely with risk teams across the organization to define processes and policies related to ESG and sustainable investments across our various investment teams.</li></ul><p>RGA’s Vice President of Corporate Citizenship and Inclusion works in coordination with the aforementioned groups and is responsible for the day-to-day monitoring and management of selected climate-related issues. Other management-level positions with climate-related responsibilities include leaders from Risk, Innovation, Sustainability, Investments, Legal, Finance, and Operations, who together with the Board manage and oversee RGA’s climate-related risks, opportunities, and strategy.</p></div> |  |

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| Disclose the actual and potential impacts of climate-related risks and opportunities on the company’s businesses, strategy, and financial planning where such information is material. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| a) Describe the climate-related risks and opportunities the company has identified over the short, medium, and long term.                                                              | <p>As a reinsurance company, RGA recognizes the importance of understanding the actual and potential substantive impacts of climate-related risks and opportunities on our business, strategy, and planning. We evaluate risks and opportunities across the short, medium, and long term so that relevant risks are mitigated and opportunities are maximized throughout our planning process.</p> <p><b>Time Horizons</b><br/>RGA assesses climate-related risks and their impacts over short-, medium-, and long-term time horizons. Time horizons associated with climate-related risks and opportunities align with the expected completion of the Paris Agreement’s 2050 energy transition and are defined as follows:</p> <ul style="list-style-type: none"><li>• <b>Short term</b> (up to five years)</li><li>• <b>Medium term</b> (more than five years to 10 years)</li><li>• <b>Long term</b> (more than 10 years)</li></ul> <p>RGA recognizes that the material impact of physical risks on assets, as well as their related impacts on mortality and morbidity, are most likely to be experienced in a time frame beyond that of the Paris Agreement’s 2050 energy transition ambition. RGA accounts for the changing risk drivers and impacts across these horizons in our analysis to inform a comprehensive forecast of climate-related risks and opportunities.</p> <p><b>Risks</b><br/>Climate change is not a new risk within the insurance industry. It is one important change factor affecting both sides of the balance sheet, in effect modifying and/or accelerating known risks. It is global in nature, and while it affects all regions, its impacts vary in different parts of the world.</p> <p>RGA’s holistic approach considers physical and transition risks and their interactions at different time horizons in the short, medium, and long term. It considers both sides of the balance sheet, as well as interactions across business functions and decision feedback loops, to assess the potential relevance and significance of risks and inform future actions to address them.</p> <p><b>Insurance Liabilities:</b> Climate-related risks are physical or transition risks that have the potential to materially increase the future claims payable by RGA.</p> <p>RGA has a diversified business profile. As of the end of 2025, the biometric risk distribution based on internal capital models before diversification was 61% mortality, 24% morbidity, and 15% longevity. RGA’s short- and medium-term business and business with regularly reviewable premiums has low climate-related risk. This is because the impacts of climate change manifest gradually, and RGA has the ability to adjust its underwriting and pricing practices to counter these impacts.</p> | <p>Over the longer term, climate-related risks have the potential to increase or decrease RGA’s future claims on mortality, morbidity, and longevity business. This longer-term climate-related risk varies by market.</p> <p><b>Mortality:</b> RGA’s key mortality markets are the U.S., Canada, and the UK. We have carried out deep-dive research into these three key mortality markets, as well as Hong Kong and South Africa, which together cover around 80% of RGA’s mortality business. The research attempts to quantify the potential impact of climate-related risks on population mortality rates in 2050 under the SSP2-4.5 scenario. This research has identified that:</p> <ul style="list-style-type: none"><li>• Not all climate-related risks can be quantified based on currently available research.</li><li>• Of the climate-related risks that can be quantified for mortality business, the two key risks are increasing average temperatures and changes in air pollution.</li><li>• The air pollution impact varies by market based on the balance between policies to improve air quality that are linked to the transition to a lower-carbon economy and the increasing risk of wildfires.</li><li>• Policies linked to the transition to a lower-carbon economy could have a material positive impact through improved diet and increased active travel, but these would be difficult to achieve.</li><li>• Risks that cannot currently be quantified but that could have a material negative impact include food and water security and the economic impacts of transition policies and extreme weather.</li><li>• Many climate-related risks are expected to have an immaterial negative direct impact on mortality, including droughts, floods, vector-borne diseases, storms, storm surges, and sea-level rise.</li></ul> <p><b>Morbidity:</b> RGA’s key morbidity markets are Hong Kong and South Korea. We have carried out deep-dive research on Hong Kong, which covers around one-quarter of RGA’s morbidity business. This research attempts to quantify the potential impacts of non-optimal temperatures and air pollution on key causes of critical illness claims in Hong Kong by 2050 under the SSP2-4.5 scenario. This research identified that only the expected reduction in long-term exposure to PM2.5 air pollution would have a material impact on overall critical illness claims in Hong Kong.</p> <p><b>Longevity:</b> RGA’s key longevity markets are the UK and Netherlands. As noted above, we have carried out deep-dive research into the potential impact of climate-related risks on population mortality rates in the UK. Work is ongoing to identify how the impacts of increasing average temperatures and changes in air pollution are expected to vary by age in the UK.</p> |

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| <div>continued</div> <div>a) Describe the climate-related risks and opportunities the company has identified over the short, medium, and long term.</div>                              | <div><b>Other climate-related risks:</b> There are several climate-related risks that we have identified for which further research is needed before we can quantify their potential impact on RGA's business. These include:</div> <div><ul style="list-style-type: none"><li>Climate-related migration and the potential impact on public services such as health and social care</li><li>Climate tipping points</li><li>Actions linked to climate change, such as deforestation, that bring humans and animals closer into contact, which increases the risk of zoonotic disease transmission and future pandemics</li><li>The impact of adaptation efforts we will likely see as society works to lessen the impact of negative climate-related risks</li></ul></div> <div><b>Investment Portfolio:</b> RGA assesses the physical and transitional climate risks associated with the companies we invest in.</div> <div>The impacts on countries, economies, societies, and communities are the key components of this risk materiality analysis.</div> <div><b>Physical Risk:</b> Both acute physical risks stemming from the increased frequency and severity of extreme weather events and chronic physical risks resulting from changing temperature and precipitation patterns lead to various degrees of asset damage and impact for companies, including:</div> <div><ul style="list-style-type: none"><li>Production facilities</li><li>Human capital</li><li>Adjacent infrastructure</li><li>Supply chains (indirectly)</li></ul></div> <div>These all result in productivity loss and stranded asset risk. The impact of physical climate risks to investors varies depending on the type of physical hazard, geolocation of the assets, and industry of the assets. The sectors most vulnerable to multiple physical hazards over time are energy, metals and mining, and utilities. The hazards are diverse, and they include:</div> <div><ul style="list-style-type: none"><li>Flooding</li><li>Extreme heat</li><li>Extreme wind and cyclones</li><li>Forest fires</li><li>Coastal erosion and inundation</li><li>Rise in sea levels</li><li>Freeze-thaw</li></ul></div> |  |

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| <div><div>continued</div><div>a) Describe the climate-related risks and opportunities the company has identified over the short, medium, and long term.</div></div>                    | <div><div><div><div><div>Opportunities</div><div>As an organization, we fully embrace the concept of sustainability and our corporate responsibility. As such, we aim to manage the carbon footprint of our own operations and explore opportunities to support a more sustainable future.</div></div><div><div>Investments:</div><div>RGA believes that the most responsible investment philosophy and the one that delivers the best long-term risk-adjusted returns for our stakeholders is to support and encourage the overall energy transition of the global economy. This should mitigate the most detrimental impacts of climate change on the planet and the associated societal breakdown and loss of biodiversity. As countries transition toward less-carbon-intensive economies, this provides RGA with opportunities to tilt the investment portfolio toward companies that are leaders in managing climate risk, developing new technology, or reengineering business models and processes (or a combination of the above) that will help abate activities most harmful to the environment and local communities. Aligned with RGA’s purpose of making financial protection accessible to all, we are committed to supporting investments in the following SDG-aligned areas:</div></div></div><div><div><div>SDGs</div><div><div><div><div><div>1 No Poverty</div><div></div></div><div><div>3 Good Health and Well-being</div><div></div></div><div><div>4 Quality Education</div><div></div></div><div><div>11 Sustainable Cities and Communities</div><div></div></div><div><div>7 Affordable and Clean Energy</div><div></div></div><div><div>13 Climate Action</div><div></div></div></div></div><div><div>RGS Focus Area</div><div><div>Financial Protection</div><div>Health</div><div>Education</div><div>Social Housing</div><div>Clean Energy</div><div>Climate Action</div></div></div><div><div>By carefully considering potential energy transition implications and our social purpose as an organization, RGA believes that the most responsible investment philosophy is one that targets decarbonization of our corporate bond portfolio, taking into consideration economic and social impacts, regional differences, and the various stages of countries and sectors of the economies with different degrees of technological innovation. The approach we have adopted is holistic, which allows our sector specialists to evaluate all future climate-related risks and opportunities of a company’s transition within their area of expertise.</div></div></div></div></div></div></div> |  |
|                                                                                                                                                                                        | <div><div><div>Products and Partnerships:</div><div>RGA has the opportunity to work with clients to support green products and develop partnerships that promote environmental sustainability. In this context, green products refer to life and health insurance products with features that support the transition to a low-carbon economy and the protection of natural resources. Such products may direct a portion of the insurance premiums toward environmental projects, investments, or causes. Alternatively, they may reward policyholders who adopt eco-friendly behaviors or choices, such as using public transport and driving electric vehicles, or buying foods that have a low carbon footprint. For example, RGA supported an insurer to launch a whole-life participating insurance plan in Hong Kong offering sustainable investment options, including, but not limited to, investments in green bonds, renewable energy, energy transition, sustainable building, clean transportation, water and waste management, and social infrastructure projects. Through this partnership, RGA advances the availability of corporate social responsibility and sustainable investment options.</div></div><div><div>Operations</div><div><div>Green Buildings:</div><div>RGA values safe and environmentally friendly building practices. Approximately 74% of on-site employees are located in buildings with environmental certifications.</div></div><div><div>RGA’s headquarters is a LEED Gold-certified facility built with energy management in mind. The building’s sophisticated automation system collects metrics from hundreds of data points, signaling potential inefficiencies and automatically tweaking or overriding programmed system functions to optimize operations for maximum energy, economic, and environmental efficiencies.</div></div><div><div>Waste Reduction:</div><div>Preserving our environment is more important than ever, and waste reduction and recycling play a key role in keeping it clean. We have been successful in reducing a large quantity of non-recyclable plastics, providing compostable alternatives, and reducing paper use through electronic filing.</div></div></div></div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |

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| b) Describe the impact of climate-related risks and opportunities on the company’s businesses, strategy, and financial planning.                                                       | Climate impacts and initiatives are incorporated into many aspects of our forward-looking activities, as demonstrated through our targets, commitments, products, and investments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                                                                                                        | <b>Products</b><br>RGA is exploring options to develop new sustainability and climate-change-linked products to continue our tradition of making an impact through our products and partnerships (as highlighted above and in our Innovation for Societal Impact section).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                                                                                                        | <b>Operations</b><br>RGA has set targets to reduce our environmental impact. These targets, outlined in the Metrics and Targets section of this TCFD table, have been incorporated into our larger business strategy and financial planning. Specifically, we have incorporated funding for GHG management measures and offset purchases into our annual budgets.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                                                                                                        | <b>Investments</b><br>In addition to economic and financial considerations, we evaluate and incorporate ESG criteria, including climate considerations, when making investment decisions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                                                                                                        | <b>Incorporation of ESG Factors:</b> ESG factors are an important part of our research, analysis, and ongoing monitoring of our corporate bond investments. We believe that good governance practices and a commitment to corporate responsibility by bond issuers can enhance investment opportunities and positively impact long-term investment performance. RGA also believes that long-term sustainability concerns impact both investors and society and should thus be considered when making investment decisions. Incorporating ESG factors helps us understand a company’s long-term viability, profit potential, and return on investment, and these factors are key components of RGA’s investment research and decision-making.                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                                                                                                        | <b>Portfolio Credit Ratings:</b> Our overall top-down and bottom-up analysis suggests that across credit markets and geographies, the significant long-term climate-transition risks are not yet fully reflected in the expected dispersion of credit spreads between leaders and laggards across sectors. In contrast, however, credit rating agencies have already updated their methodologies to incorporate these emerging risks of stranded assets and increased climate-adjusted probabilities of default in their rating analyses. As prudent long-term investors, we seek out opportunities to proactively allocate new investments to climate-transition leaders and those companies showing the greatest improvement. In the same way, via our Carbon Risk Management Framework, during 2025 we enhanced our review process via a data-led assessment across a broad range of to monitor issuers in certain sectors with elevated climate-transition risk. The process focused on identifying whether the progress promised against our investee companies' climate risk and our carbon intensity | reduction targets were borne out by the data, with a potential to reduce our exposure to those that are not delivering in this area. This mitigates the downside risk of a negative repricing of climate-transition laggards. Additionally, this mitigates any associated credit rating downgrade risk and longer-term increased probability of default if business models do not adapt to a new lower carbon-intensive operating environment.<br><br><b>Carbon Intensity:</b> As set out in the Responsible Investment Approach section, we adopted a target to reduce the carbon intensity of the public corporate bond portfolio by 20% between 2022 and 2026.<br><br>To measure decarbonization within our portfolio, we assess the weighted average carbon intensity (WACI) when data is available. The formal definition of WACI is outlined in the glossary. We are working to establish methodologies to estimate the parts of the portfolio for which we do not have verifiable data, such as some U.S. private placement issuers and private corporate assets.<br><br><b>Investee Risk Assessment:</b> We evaluate the emissions footprints of our investee companies and also the forward-looking assessment of how the companies’ management is acknowledging and mitigating that transition risk. For the forward-looking assessment, our main tool is the Carbon Risk Ratings provided by Sustainalytics. We also assess the company’s existing climate risk reduction policies and decarbonization targets, its emissions track record and future trajectory, and any active changes to the business model and capital reallocated to the energy transition via our Carbon Risk Management Framework.<br><br><b>Monitoring and Actions:</b> Companies in certain high-carbon sectors with High or Severe Sustainalytics Carbon Risk Ratings are subject to additional monitoring of progress and investment analysis. In addition, we utilize the Sustainalytics Material Risk Engagement platform to engage with some of our investee companies that have a High or Severe ESG Risk Rating, including those in which we see a lack of progress on transition and emissions reduction targets. If we observe a deterioration in Carbon Risk Ratings over time and a reversal of emissions trajectories and signs that management is not responsive to the broader collective engagement via our third-party vendor, we can actively manage the portfolio to address these risks. Actions can include suspending future investments in these companies, reducing our exposure, or fully divesting the position. These management actions provide opportunities to pivot toward companies that have demonstrated a commitment to meet emissions reduction targets and manage their carbon footprints more proactively. |

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| Strategy                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| c) Describe the resilience of the company’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.                                | <div><p>RGA is committed to the continuity of services as part of who we are and the value we offer our clients.</p><p>RGA’s global business continuity and operational resilience program enables our leaders to understand our exposure to disruptions in advance and take steps to mitigate their likelihood and impact. Our global policy, frameworks, training, and tools empower leaders to limit disruptions to within impact tolerances. Through our ERM function, we review and update our business continuity plans and preparedness protocols periodically, gaining input from internal and third-party specialists.</p><p><b>Impact Uncertainty</b></p><p>RGA continues to research the long-term health effects of climate change. Our commitment to research in this space enables us to anticipate climate impacts and adapt accordingly. Life and health reinsurance is a long-term business, and impact assessments are still in the early stages of assessing and understanding risks. Impacts on RGA’s assets are expected to be conditioned by transition risks, which are more likely to materialize more rapidly than extreme physical impacts from climate change. These impacts are uncertain, as the speed of change, success of policy and programmatic implementation, and economic and large-scale health events could negatively affect RGA’s core insurance business.</p><p><b>Climate Stress Testing</b></p><p>To understand the impact of those risks on our balance sheet, it is necessary to perform a comprehensive stress-testing exercise to model the impacts of climate change on our business under different temperature pathways using our climate scenario analysis.</p><p>In 2025, RGA’s Climate Scenario Analysis Working Group (CSWG), in partnership with RGA’s Global Risk team, continued to deepen our enterprise-wide climate scenario analysis and stress-testing capabilities. The assessment focused on the time-related impacts of physical risks and transition risks on both sides of the balance sheet. In addition to conducting a climate scenario analysis at the enterprise level, the group also completed assessments at various legal entities to meet evolving local disclosure and regulatory requirements.</p><p>A significant advancement in 2025 was undertaking the first quantification of valuation impact on the investment portfolio using the newly onboarded climate risk scenario tool by our selected data vendor in 2024. The climate scenario assessment followed a qualitative methodology consistent with the guidance given by the European Insurance and Occupational Pensions Authority (EIOPA).</p></div> <div><p><b>Climate Change Scenarios</b></p><p>RGA has taken the approach of leveraging climate change scenarios from various regulatory standard setters and evaluating the impacts of these scenarios on RGA on a holistic basis. RGA continues to review its climate scenario selection so it remains current and appropriate for the company’s business. To better capture the less severe and more severe global warming pathways, we used the following two Global Reference Scenarios provided by the Intergovernmental Panel on Climate Change (IPCC):</p><ol style="list-style-type: none"><li><b>Scenario SSP2 RCP 2–4.5:</b> Global temperature rise by 2.7°C by the end of the century relative to 1850-1900</li><li><b>Scenario SSP5 RCP 5–8.5:</b> Global temperature rise by 4.4°C by the end of the century relative to 1850-1900</li></ol><p>For the full transition risk assessment, we followed the referenced scenarios developed by the <a href="#">Network for Greening the Financial System</a> (NGFS).</p><ul style="list-style-type: none"><li><b>Net Zero 2050:</b> Ambitious climate policies are introduced immediately. Net CO2 emissions reach zero around 2050, giving at least a 50% chance of limiting global warming to below 1.5°C by the end of the century, with limited overshoot in earlier years. Physical risks are relatively low, but transition risks are high.</li><li><b>Current Policies:</b> Only currently implemented policies are preserved. Emissions grow until 2080. Global warming of 1.5°C could be reached in the 2030s, 2°C around 2050, and 3°C around 2100. This would likely result in deteriorating living conditions in many parts of the world.</li><li><b>Delayed Transition:</b> Global emissions are expected to stay steady through 2030, requiring robust policies to keep warming under 2 °C. This leads to both higher transition and physical risks than the Net Zero 2050 and Below 2 °C scenarios.</li></ul><p>In 2025, RGA used a quantitative methodology for the first time for both the asset and liabilities sides of the balance sheet to evaluate climate change’s impact on RGA. In addition, as it is becoming a widespread practice within the industry, RGA selected and used a base climate scenario in its analysis. Out of the seven NGFS scenarios available under these criteria, NGFS Delayed Transition was expected to be more prudent for RGA’s business, as it was anticipated to have the greatest impact on the asset side due to the modeled increase in carbon price. RGA will annually review its choice of base climate scenario as new information unfolds.</p></div> |  |

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| <div><div>continued</div><div>c) Describe the resilience of the company's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.</div></div> | <div><p><b>Assets:</b> In 2025, RGA selected and onboarded the platform and services of a leading climate risk modeling vendor to enhance the quantification of climate-related financial impacts under any regulatory long-term climate scenarios. The model incorporates climate-adjusted probability of default, implied rating migration, and issuer-level credit dynamics, together with macroeconomic variables such as gross domestic product, inflation, and base interest rate projections that reflect central bank reaction functions under different climate pathways. Corporate bonds are assessed through a climate-enhanced Altman-based framework, and sovereign bonds through National Institute Global Econometric Model (NiGEM)-driven macroeconomic shocks. For commercial real estate loans (CMLs), we adopted a hybrid approach combining macro inputs of our third-party tool with RGA's internal CML stress-testing framework. For lifetime mortgages (LTMs), we leveraged external modeling from a specialist third-party climate risk data provider for that asset class. This approach provides full quantitative coverage of public corporates, sovereigns, and real estate, amounting to 64% of total assets, with the remainder assessed qualitatively.</p><p>Under the NGFS Delayed Transition scenario, the analysis indicates that the portfolio experiences a broad but orderly repricing effect driven primarily by transition-related credit deterioration, supported by second-round macroeconomic pressures such as higher inflation and tighter monetary policy. These transition effects stem from the accelerated implementation of energy transition policies introduced after 2030 and higher carbon prices. Corporate bond valuations are mostly affected, particularly in carbon-intensive and long-duration sectors such as utilities and fossil fuels, while sovereign impacts are more moderate and largely influenced by interest rate adjustments rather than credit fundamentals. Real estate exposures experience relatively limited impacts, primarily reflecting interest rate transmission rather than direct climate-driven credit changes and the relatively short duration of the majority of these loans. These findings are consistent with the sectoral transition exposure identified through Statistical Classification of Economic Activities in the European Community (NACE) mapping, which highlights that around half of the portfolio is linked to sectors sensitive to climate-transition dynamics. For physical risks, no separate physical risk scenario was run this year; instead, the qualitative conclusions from 2024 remain valid and indicate limited near-term materiality.</p><p>Overall, the scenario analysis confirms that transition risk exposure is meaningful but effectively managed. Key mitigating measures include the decarbonization strategy for our public corporate bond book (targeting a 20% carbon-intensity reduction by 2026), enhanced issuer-level transition monitoring under the Carbon Risk Management Framework, maintenance of a diversified sector and geographic exposures, and the relatively short duration and re-underwriting flexibility of our real estate CMLs. Results should be interpreted considering scenario and data limitations, including evolving methodologies, incomplete physical risk coverage, modelling uncertainty, and limited granularity in issuer and location-specific data.</p></div> <div><p>The methodology recommends segmenting the asset portfolio to identify specific predefined sectors and asset classes that are at risk of climate change from both the transition risk and physical risk perspectives and overlay this with the average maturity of the assets to determine the potential impact of climate change over different time horizons. In 2025, we further enhanced the exposure analysis and sector mapping for our underlying portfolio. We leveraged the widely adopted standard for climate-sensitive sector groups recommended by regulatory standard setters, such as the EIOPA, insurance and financial regulators, and the International Association of Insurance Supervisors (IAIS), to identify top-down climate-sensitive transition portfolio exposure. These climate-sensitives sectors comprise fossil fuels, utilities, energy intensive, buildings, transportation, and agriculture sectors.</p><p>Other asset classes falling outside of corporate bonds were mapped with those sectors accordingly. In addition, the granular forward-looking indicators for transition risk of underlying investee companies within the corporate exposure — the Carbon Risk Ratings provided by our sustainability data vendor, Sustainalytics — had wider representation, which enhanced the confidence of our qualitative analysis. We also added more granularity to our physical risk assessment by analyzing the most material part of our corporate bond portfolio in further detail. The top 100 issuers were assessed for the location of their facilities and the asset damage risk rank for those facilities for the most extreme scenario of climate change — IPCC, RCP 8.5 — including the highest country and hazard contribution to that risk rank. We sourced the physical risk data and climate modeling from Sustainalytics. Further enhancements for granular transition and physical risk assessment were performed for the portfolio of equity release mortgages and their underlying residential properties in the UK, which has one of the longest durations within our portfolio.</p><p>The stress test confirmed the same conclusion as in 2024. Although the exposure to climate-transition risk sectors was material, our analysis determined that it was manageable over the business planning cycle. Exposure to physical climate risks, by contrast, was assessed as insignificant.</p><p><b>Liabilities:</b> RGA's mortality business is influenced by both the physical and transition risks arising from climate change. Through an analysis of the climate-related scenarios outlined above, RGA evaluated how climate impacts may influence mortality and morbidity and, in turn, our business. RGA continually evaluates climate change's potential impacts on health.</p><p><b>Mortality:</b> Physical risks — including rising temperatures, changes in air quality, and increased frequency of extreme weather events — are expected to materialize gradually and therefore have limited impact on mortality in the short to medium term. Across all climate scenarios evaluated, near-term impacts remain minimal due to slow-moving climate effects and RGA's ability to adjust underwriting practices over time.</p></div> |  |

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| <div><div><div>continued</div><div>c) Describe the resilience of the company’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.</div></div></div> | <div><p>Over the long term, the impact of climate change on mortality is more uncertain across all scenarios. A potential reduction in temperature-related mortality and reduced levels of air pollution could result in a relatively modest, positive impact on mortality; however, aggregating across risks, a negative mortality impact is possible across all scenarios. The direct mortality impact of physical climate risks is likely to be generally negative, with the greatest reduction in life expectancy under the IPCC Scenario SSP5–8.5 and NGFS Current Policies, Hot House World. However, the magnitude of the impact may be reduced significantly by government and societal responses, such as public health initiatives and adaptation measures. In addition, there may be indirect positive mortality impacts from the implementation of appropriate transition policies, such as changes in diet (reduced red meat consumption) and increased physical activity (walking and cycling), that may offset the direct negative impact from physical climate risks.</p><p>The mortality impact of higher average temperatures is expected to be significantly higher in Southeast Asia than Europe and North America. Over the medium and long term, the negative mortality impact of physical risks in Southeast Asia would be greater than in the U.S., Canada, and the UK, leading to a greater reduction in cohort life expectancy. The anticipated reduction in life expectancy in Southeast Asia would be greatest under the IPCC Scenario SSP5–8.5 and NGFS Current Policies, Hot House World.</p><p>Transition risks associated with the shift toward a low-carbon global economy — including economic volatility, changes in public funding, or evolving social policies — generate considerable uncertainty in long-term mortality projections. Principal mortality determinants affected by economic circumstances encompass health and social care financing, employment rates, income distribution, food price inflation, and allocations for public health initiatives and medical research.</p><p>Due to significant uncertainty surrounding governmental and regulatory responses to climate transition, accurately forecasting the ultimate impact on mortality is complex. Accordingly, RGA continually tracks socioeconomic developments related to transition risks and integrates these factors into its risk management and scenario analysis processes.</p><p><b>Morbidity:</b> The impact of physical risks on RGA’s morbidity business is more complex over all time horizons. Current scientific reviews acknowledge the consequences of physical risks for population health. However, the morbidity impacts associated with extreme heat are relatively less pronounced than the mortality impacts. The evidence for how other consequences of physical risks, such as poor mental health from economic stress, climate-related mass migration, and violence, might affect population health is of low certainty.</p></div> |  |

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| Risk Management                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| Disclose how the company identifies, assesses, and manages climate-related risks.        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| a) Describe the company’s processes for identifying and assessing climate-related risks. | <p>RGA’s ERM objective is to consistently identify, assess, mitigate, monitor, and communicate all material risks facing the organization to effectively manage all risks, increasing protection of RGA’s clients, shareholders, employees, and other stakeholders. Climate risk is embedded in this framework as a cross-cutting risk. In line with the TCFD recommendations, RGA differentiates between physical risks and transition risks associated with climate change. Our ERM framework provides a platform to assess the risk/return profiles throughout the organization, thereby enabling enhanced decision-making. RGA’s Risk Management Steering Committee (RMSC), made up of leaders within the company, provides oversight and advises the Global Chief Risk Officer on the company’s global ERM framework, activities, and issues. The RMSC is also accountable for RGA’s strategic risk exposures, including the external environment and regulatory risk.</p> <p><b>RGA’s ERM Framework</b></p> <p><b>1. Risk Culture:</b> Risk management is an integral part of our culture and is embedded in our business processes in accordance with our risk philosophy. As the cornerstone of the ERM framework, a culture of prudent risk management reinforced by senior management plays a predominant role in the effective management of risks.</p> <p><b>2. Risk Appetite Statement:</b> The company’s Risk Appetite and Tolerance Framework reflects the company’s strategy and key aspects of our business. It defines the company’s willingness and capacity to take on risk; considers the skills, resources, and technology required to manage risk exposures in the context of risk appetite; and is inclusive of tolerance for loss or negative events that can be reasonably quantified. This framework also defines company-wide risk appetite statements, including the climate-related risk appetite statement. Additionally, the framework incorporates risk tolerance statements and risk tolerance metrics and provides guidance in relation to risk tolerance utilization monitoring, breaches, and actions. It is then supported by more granular risk limits guiding the businesses to stay within the risk appetite.</p> <p><b>3. Risk Limits:</b> Risk limits establish the maximum amount of defined risk that RGA is willing to assume to remain within our overall risk appetite. These risks have been identified as relevant to manage RGA’s overall risk profile while allowing the achievement of strategic objectives.</p> <p><b>4. Risk Assessment Process:</b> RGA uses qualitative and quantitative methods to assess key risks through a portfolio approach that analyzes established and emerging risks in conjunction with other risks.</p> <p><b>5. Business-Specific Limits and Controls:</b> These provide additional safeguards against undesired risk exposures and are embedded in business processes. Examples include maximum retention limits, pricing and underwriting reviews, per-issuer limits, concentration limits, and standard treaty language.</p> <p><b>6. Risk Incidents and Findings:</b> Management reporting of risk incidents and findings drives transparency about risk events and vulnerabilities within the organization, helps ensure that appropriate mitigation occurs, and enables RGA to improve processes and learn from mistakes.</p> <p><b>7. Risk Escalation Process:</b> An effective risk escalation process is an integral part of prudent risk management because it enables rapid threat identification and response. An internal escalation process is in place, and all action plans, risk limit breaches, temporary waivers, and exceptions are reported to the Risk Committee regularly.</p> <p><b>Risk Identification</b></p> <p>RGA’s Emerging Risks framework identifies and prioritizes actions related to new and/or evolving risks. On an annual basis, the Emerging Risks Working Group (ERWG) identifies the emerging risks that may impact RGA’s strategy and objectives. A structured process is followed to help ensure that a comprehensive list of emerging risks is generated with adequate information around these risks to ensure they are assessed and/or managed effectively. Enterprise-wide emerging risk identification and management, involving all segments, legal entities, business units, and corporate functions, contribute to the process. Given our global footprint and the long-term nature of our business, sustainability-related risks that have been identified include physical climate risks, sustainability-related regulatory and legal risks, harmful environmental factors to health, societal polarization, and accelerating global demographic changes. A global emerging risks survey is conducted annually to help us understand and prioritize emerging climate trends, issues, and challenges. We execute this review at the executive level, with considerations for legal entities and segment-specific trends.</p> <p><b>Risk Assessment</b></p> <p>The Risk Appetite and Tolerance Framework and risk assessment ratings and guidelines result in enhanced reporting capabilities, which are presented to the Risk Management Steering Committee as well as the Risk Committee of the Board. This is an outcome of our efforts to educate our lead risk owners and employees in identifying, assessing, managing, and reporting risks, including emerging risks. RGA considers existing and emerging regulatory requirements regarding climate change within our risk management process. We monitor the evolving regulatory landscape regarding climate change disclosures and climate litigation risk. We believe that by incorporating climate risk into our robust and rigorous risk management framework, we are preparing all aspects of our business for the impacts of climate change.</p> |

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| Risk Management                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| Disclose how the company identifies, assesses, and manages climate-related risks.                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| TCFD Recommendation                                                                                                                                 | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| b) Describe the company’s processes for managing climate-related risks.                                                                             | <p>RGA is committed to the continuity of services as part of who we are and the value we offer our clients. As such, we manage our climate-related risks through our ERM framework (outlined above) and global business continuity and operational resilience program.</p>                                                                                                                                                                                                                                                                                                                                                                                      | <p><b>Global Business Continuity and Operational Resilience Program</b></p> <p>RGA’s global business continuity and operational resilience program enables our leaders to understand our exposure to disruptions in advance and take steps to mitigate their likelihood and impact. Our global policy, frameworks, training, and tools empower leaders to limit disruptions to within impact tolerances. Through our ERM function, we review and update our business continuity plans and preparedness protocols periodically, gaining input from internal and third-party specialists.</p> |
|                                                                                                                                                     | <p><b>Risk Monitoring and Prioritization</b></p> <p>RGA employs a structured and forward-looking approach to risk monitoring and prioritization designed to support timely, risk-informed decision-making and effective allocation of management attention. Risks are monitored on an ongoing basis through a combination of quantitative indicators, qualitative assessments, and governance-led challenges, enabling RGA to identify emerging trends, assess changes in risk profiles, and prioritize actions in line with our strategy and risk appetite.</p>                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the company’s overall risk management. | <p>Climate risk is embedded in RGA’s ERM framework as a cross-cutting risk, and as such, it is considered a driver of existing risks within RGA’s Global Risk Taxonomy. We conduct a global emerging risks survey on an annual basis with key stakeholders globally, to better understand the risks and opportunities related to climate change and other key topic areas.</p> <p>The Sustainability Risk Committee enables the effective identification and management of RGA’s sustainability risks in partnership with RGA’s Sustainability Leadership Committee, resulting in better risk-informed decisions in alignment with RGA’s business strategy.</p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

Task Force on Climate-Related Financial Disclosures (TCFD) Alignment

| Metrics and Targets                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                  |                                                                                                                                                                                                                                                                       |
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| Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                  |                                                                                                                                                                                                                                                                       |
| TCFD Recommendation                                                                                                                                  | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                  |                                                                                                                                                                                                                                                                       |
| a) Disclose the metrics used by the company to assess climate-related risks and opportunities in line with its strategy and risk management process. | <p>RGA’s climate-related metrics and targets are built into the company activities. RGA has made efforts to measure and reduce or offset our Scope 1 and 2 greenhouse gas (GHG) emissions, including a target for net-zero Scope 1 and Scope 2 operational emissions by the end of 2026 as further described on page 57.</p> <p><b>Core Metrics</b></p> <p>We utilize the following core metrics (see Table 1) to measure the potential financial impact of climate-related risks and opportunities on our business and to measure our progress toward our sustainability and climate-related targets. We believe these metrics are valuable in supporting our climate-related governance, strategy, and risk management, despite some of their limitations. They include a limited scope of coverage, data availability, and extended time horizons, as well as the uncertainty associated with some of the underlying assumptions. We utilize external data sources and providers as well as internal analysis to produce the climate metrics.</p> | Table 1. Climate-Related Metrics |                                                                                                                                                                                                                                                                       |
|                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                  |                                                                                                                                                                                                                                                                       |
|                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Climate Metrics                  | OverviewClimate Risks/Opportunities                                                                                                                                                                                                                                   |
|                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Operational Carbon Emissions     | Scope 1, Scope 2, and Scope 3 (only business travel)Transition risks                                                                                                                                                                                                  |
|                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Carbon Intensity of Investments  | Weighted average carbon intensity (Scope 1 and Scope 2)Transition risks                                                                                                                                                                                               |
|                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Carbon Risk Rating               | Identification of company-specific assessment of exposure and mitigation by management of transition riskTransition risks                                                                                                                                             |
|                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Physical Risk Data               | Estimation of total loss and capacity to cover financial impact of physical climate risks (direct and indirect)Physical risks                                                                                                                                         |
|                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                  | Identification of sources of risk to portfolio companies and real-estate-related investments by industry, hazard, and countriesChronic: freeze-thaw, soil subsidence, sea rise, precipitation<br>Acute: extreme danger to health, extreme wind, forest fire, flooding |

Task Force on Climate-Related Financial Disclosures (TCFD) Alignment

| Metrics and Targets                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |  |  |  |  |
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| Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |  |  |  |  |
| TCFD Recommendation                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |  |  |  |  |
| <div>continued</div> <div>a) Disclose the metrics used by the company to assess climate-related risks and opportunities in line with its strategy and risk management process.</div> | <p>We continue to assess new data providers and methodologies to address data gaps and improve the quality of assumptions. We recognize that disclosure standards for investee companies are not always uniform, are still predominantly voluntary, and vary in scope (some lack Scope 3 emissions disclosure). We acknowledge that climate science is still evolving and that the field of forecasting long-term economic variables and making long-term assumptions for social economic pathways is also imprecise. Technological solutions for carbon abatement in many industries are still in development.</p> <p><b>Portfolio Carbon Metrics</b></p> <p>During 2025, RGA continued to make enhancements to reporting that incorporates carbon intensity and Sustainalytics Carbon Risk metrics. We implemented additional data integrity enhancements and addressed certain data coverage gaps within RGA’s proprietary ESG database when feasible based on materiality and resourcing considerations.</p> <p>RGA leverages weighted average carbon intensity (WACI) calculations to measure and report the relative carbon footprint of its underlying investments. At present, this is limited to the public corporate bond portfolio. WACI calculations reflect tons of Scope 1 and 2 GHG emissions per \$1 million of company revenues and aggregate individual carbon intensities per investee companies using the relative weight of the holding within our portfolio.</p> <p>For the assets not in scope for these analyses and those for which data is insufficient, we plan to assess new methodologies and investigate other data providers. These assets include sovereign bonds, private assets for which data is currently unavailable, lifetime mortgages, real estate-related investments, structured products, private debt, and any equity investments. However, the availability and quality of such data for these asset classes in the broader market is variable, so improving the quality of data for existing asset classes that are included in the analysis, together with incremental increases in the overall proportion of the portfolio with coverage, is our focus for 2026.</p> | <p><b>2025 Results</b></p> <p>For our 2025 analysis, we utilized metrics covering the financial year Jan. 1, 2025–Dec. 31, 2025, using FY2021 as the base year. Tables 2.1 and 2.2 outline coverage and WACI-related metrics for the public corporate portfolio for the last four years since our portfolio carbon-intensity target was established. The numbers reflect complete data coverage for 99.4%, 99.9%, 99.8%, 99.8%, and 99.6% of the portfolio in FY2025, FY2024, FY2023, FY2022, and FY2021 (base year), respectively. The new data sources and sector averaging for the missing data led to a significant improvement from last year. The restated WACI figures in mtCO2e/million USD revenue are 473 for the base year FY2021, 432 for FY2022, 380 for FY2023, 369 for FY2024, and 379 for FY2025.</p> |  |  |  |  |  |
|                                                                                                                                                                                      | Table 2.1 – Data Using the New RGA Database                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |  |  |  |  |
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| </                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |  |  |  |  |

Task Force on Climate-Related Financial Disclosures (TCFD) Alignment

| Metrics and Targets                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |          |        |        |        |        |                        |                                                                                                                                                                                                                                                                                                                                                                                         |       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--------|--------|--------|--------|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |          |        |        |        |        |                        |                                                                                                                                                                                                                                                                                                                                                                                         |       |
| TCFD Recommendation                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Response |        |        |        |        |                        |                                                                                                                                                                                                                                                                                                                                                                                         |       |
| <div>continued</div> <div>a) Disclose the metrics used by the company to assess climate-related risks and opportunities in line with its strategy and risk management process.</div> | Table 2.2 – Data Using Only Sustainalytics                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |          |        |        |        |        |                        |                                                                                                                                                                                                                                                                                                                                                                                         |       |
|                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | FY2021   | FY2022 | FY2023 | FY2024 | FY2025 | Change Since Base Year | Reduction Year-End 2021-2025                                                                                                                                                                                                                                                                                                                                                            | %     |
|                                                                                                                                                                                      | Market value % of public bond portfolio – reported carbon intensity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 61%      | 48%    | 53%    | 66%    | 53%    | (8)%                   | Company carbon intensity improvement                                                                                                                                                                                                                                                                                                                                                    | 157%  |
|                                                                                                                                                                                      | Market value % of public bond portfolio – estimated carbon intensity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 22%      | 33%    | 29%    | 15%    | 25%    | 3%                     | Portfolio composition                                                                                                                                                                                                                                                                                                                                                                   | (52)% |
|                                                                                                                                                                                      | Market value % of public bond portfolio – no data                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 17%      | 19%    | 18%    | 19%    | 22%    | +5%                    | Changes in market value of portfolio                                                                                                                                                                                                                                                                                                                                                    | (5)%  |
|                                                                                                                                                                                      | WACI from Sustainalytics data <sup>21</sup> mtCO2e/million USD revenue                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 433      | 362    | 332    | 358    | 380    | (12)%                  | Given that our holdings are long term in nature and the carbon intensity metric is historic and backward looking, we believe that a measure of forward-looking assessment of transition preparedness is a better gauge for the future emissions trajectories of our investee companies. We therefore use Sustainalytics Carbon Risk Ratings as our preferred metric for assessing this. |       |
|                                                                                                                                                                                      | The carbon intensity of the corporate bond portfolio utilizing data from the new RGA database decreased by 20% relative to our FY2021 base year. Of this reduction, 157% was due to a reduction in investee companies’ GHG footprints, reflecting our emphasis on investing in companies that are committed to reducing their emissions. There was a 57% deterioration resulting from the change in market value of holdings due to an increase in interest rates, which negatively impacted the value of fixed-income assets, combined with a negative portfolio composition impact. |          |        |        |        |        |                        |                                                                                                                                                                                                                                                                                                                                                                                         |       |

Task Force on Climate-Related Financial Disclosures (TCFD) Alignment

| Metrics and Targets                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               |      |      |      |      |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------|------|------|------|------|---------|-----|-----|----|----|----|-----------------|----|----|----|----|----|----------|-----|-----|-----|-----|-----|-------------|-----|-----|-----|-----|-----|-----------|----|----|----|----|----|-------------|----|----|----|----|----|
| Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               |      |      |      |      |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |
| TCFD Recommendation                                                                                                                                                      | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |               |      |      |      |      |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |
| continued<br><b>a) Disclose the metrics used by the company to assess climate-related risks and opportunities in line with its strategy and risk management process.</b> | <p>According to the FY2025 analysis of our corporate bond portfolio, 94% of the portfolio has Carbon Risk Rating coverage, compared to 68% in FY2021. The carbon risk of the corporate bond portfolio for the FY25 analysis was 11.8 compared to 12.4 in FY2021.</p> <p>Within the public corporate bond portfolio, 87% of our investee companies are positioned in the Negligible to Medium Carbon Risk Rating categories. In addition, 6% of the portfolio has no Carbon Risk Rating. Only 7% of investee companies have had a High and Severe Carbon Risk Rating at year-end 2025, a marginal increase relative to 6% at year-end 2024. This indicates that the majority of investee companies, under the Sustainalytics methodology, are effectively managing their exposure to transition risks.</p> <p>Portfolio Breakdown by Carbon Risk Category<br/>(Market Weight \$)</p> <table><tr><th>Risk Category</th><th>YE21</th><th>YE22</th><th>YE23</th><th>YE24</th><th>YE25</th></tr><tr><td>No Data</td><td>32%</td><td>19%</td><td>5%</td><td>6%</td><td>6%</td></tr><tr><td>Negligible Risk</td><td>8%</td><td>7%</td><td>7%</td><td>7%</td><td>7%</td></tr><tr><td>Low Risk</td><td>25%</td><td>35%</td><td>44%</td><td>44%</td><td>45%</td></tr><tr><td>Medium Risk</td><td>30%</td><td>34%</td><td>39%</td><td>37%</td><td>35%</td></tr><tr><td>High Risk</td><td>4%</td><td>4%</td><td>4%</td><td>5%</td><td>5%</td></tr><tr><td>Severe Risk</td><td>1%</td><td>1%</td><td>1%</td><td>1%</td><td>2%</td></tr></table> | Risk Category | YE21 | YE22 | YE23 | YE24 | YE25 | No Data | 32% | 19% | 5% | 6% | 6% | Negligible Risk | 8% | 7% | 7% | 7% | 7% | Low Risk | 25% | 35% | 44% | 44% | 45% | Medium Risk | 30% | 34% | 39% | 37% | 35% | High Risk | 4% | 4% | 4% | 5% | 5% | Severe Risk | 1% | 1% | 1% | 1% | 2% |
|                                                                                                                                                                          | Risk Category                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | YE21          | YE22 | YE23 | YE24 | YE25 |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |
| No Data                                                                                                                                                                  | 32%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 19%           | 5%   | 6%   | 6%   |      |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |
| Negligible Risk                                                                                                                                                          | 8%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 7%            | 7%   | 7%   | 7%   |      |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |
| Low Risk                                                                                                                                                                 | 25%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 35%           | 44%  | 44%  | 45%  |      |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |
| Medium Risk                                                                                                                                                              | 30%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 34%           | 39%  | 37%  | 35%  |      |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |
| High Risk                                                                                                                                                                | 4%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 4%            | 4%   | 5%   | 5%   |      |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |
| Severe Risk                                                                                                                                                              | 1%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1%            | 1%   | 1%   | 2%   |      |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |
|                                                                                                                                                                          | <p><b>Performance Metrics Incorporated into Remuneration Policies</b></p> <p>RGA’s annual bonus plan for all employees includes an enterprise scorecard that assesses performance against the Company’s key strategic priorities, including (1) elevating the business through portfolio optimization, growth initiatives, and market and client strategy; (2) optimizing the balance sheet through disciplined capital, investment, and financial management; (3) executing with excellence through operating efficiency and effectiveness, including the use of technology; and (4) talent, leadership, and culture objectives.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |               |      |      |      |      |      |         |     |     |    |    |    |                 |    |    |    |    |    |          |     |     |     |     |     |             |     |     |     |     |     |           |    |    |    |    |    |             |    |    |    |    |    |

Task Force on Climate-Related Financial Disclosures (TCFD) Alignment

| Metrics and Targets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                |       |       |       |                   |                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|-------|-------------------|------------------------------------------|
| Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                |       |       |       |                   |                                          |
| TCFD Recommendation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Response                                                                                                                                                       |       |       |       |                   |                                          |
| b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | RGA has continued to measure our Scope 1, Scope 2, and select Scope 3 <sup>8,10</sup> GHG emissions and now has calculations for 2020–2025, as outlined below: |       |       |       |                   |                                          |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                | 2020  | 2021  | 2022  | 2023 <sup>7</sup> | 2024 <sup>7,8</sup> 2025 <sup>9,10</sup> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Scope 1 Total (mtCO2e)                                                                                                                                         | 571   | 590   | 603   | 336               | 422 768                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Scope 2 Location-Based Total (mtCO2e)                                                                                                                          | 7,770 | 7,684 | 7,829 | 8,735             | 9,478 10,532                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Scope 2 Market-Based Total (mtCO2e)                                                                                                                            |       |       |       | 8,825             | 9,581 10,634                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Scope 1 and 2 Location-Based Total (mtCO2e)                                                                                                                    | 8,341 | 8,274 | 8,432 | 9,071             | 9,900 11,300                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Scope 1 and 2 Market-Based Total (mtCO2e)                                                                                                                      |       |       |       | 9,161             | 10,003 11,402                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Scope 3: Category 6, Business Travel — Air Travel Only (mtCO2e)                                                                                                | 1,561 | 273   | 4,596 | 11,235            | 12,587 7,924                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Location-Based Scope 1 and 2 Intensity per Employee (mtCO2e/FTE)                                                                                               | 2.3   | 2.4   | 2.2   | 2.3               | 2.4 2.6                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Market-Based Scope 1 and 2 Intensity per Employee (mtCO2e/FTE)                                                                                                 |       |       |       | 2.3               | 2.4 2.7                                  |
| To collect data and calculate emissions, we used the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard and the Department for Environment, Food and Rural Affairs (DEFRA) Environmental Reporting Guidelines. We also use Environmental Protection Agency emissions factors for locations within the U.S. For facilities outside of the U.S., we use International Energy Agency emission factors or reliable country or region-specific governing bodies. We leverage the Association of Issuing Bodies residual mix, market-based emission factors for facilities in member countries as well as DEFRA emission factors for sources such as purchased steam. |                                                                                                                                                                |       |       |       |                   |                                          |
| RGA does not anticipate any material risks associated with our Scope 1 and 2 emissions or our Scope 3 emissions associated with air travel. As we continue to expand our Scope 3 calculations, we anticipate gaining a clearer picture of possible risks associated with our value chain.                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                |       |       |       |                   |                                          |
| Please see the <a href="#">Greenhouse Gas Footprint</a> section for more information about our 2020–2025 GHG emissions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                |       |       |       |                   |                                          |

7. In 2024, RGA expanded coverage of Scope 1 and Scope 2 calculations to include its real estate portfolio where the company operational control. RGA recalculated its 2023 values to account for these buildings.

8. In 2024, RGA expanded coverage of its Scope 3 Business Travel – Air Travel to include all global locations. Where recalculations for historical metrics occurred, RGA leveraged the most recent emissions factors, which may result in a change from the previously reported figure.

9. In 2025, RGA added refrigerants into our Scope 1 emissions calculation and data center operations into our Scope 2 emissions calculation, which may reflect as a relative increase in emissions in those categories compared to previous years.

10. Scope 3 air travel calculations utilize the UK Defra GHG emission conversion factors published on June 10th, 2025. The Defra emissions factors decreased from 2023 to 2025 which resulted in overall decreased scope 3 emissions. If 2023 factors were used in 2025, the emissions would be comparable year over year.

Task Force on Climate-Related Financial Disclosures (TCFD) Alignment

| Metrics and Targets                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| TCFD Recommendation                                                                                                                                                                                                                     | Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| c) Describe the targets used by the company to manage climate-related risks and opportunities, and performance against those targets.                                                                                                   | RGA’s climate-related metrics and targets are built into company activities. RGA has made efforts to measure and reduce our Scope 1, Scope 2, and selected Scope 3 GHG emissions, including an absolute target for net-zero <sup>11</sup> operational emissions (Scope 1 and 2) by the end of 2026. As mentioned above, we also have carbon intensity reduction targets for our investments and plans to increase investment in green and social infrastructure by the end of 2026. An overview of our specific climate-related targets and 2025 progress is included below. |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                                                                         | Target                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Progress Since 2021                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                                                                                                                                                                                                                         | Achieve a 20% reduction in carbon intensity of the public corporate bond portfolio by the end of 2026, and develop methodologies to measure carbon intensity for private corporate assets                                                                                                                                                                                                                                                                                                                                                                                    | Achieved a 20% cumulative reduction in WACI of the public corporate bond portfolio compared to the base year: 157% of that reduction is due to improved company carbon intensities, whereas -52% was from portfolio rebalancing and -5% from changes of holdings’ market value.                                                                                                                                                                              |
|                                                                                                                                                                                                                                         | Increase green and social investments that align with targeted UN SDGs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Investments in ESG-labeled bonds and other UN SDG-aligned investments cumulatively increased by \$4.50 billion.                                                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                                                                         | Create a system for climate risk assessment for investments in the UK in 2022 and for global analysis in 2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                | In 2025, enhanced the qualitative climate risk assessment with the onboarding of a quantitative climate stress testing platform that allowed us to perform climate stress tests under various climate pathways that allows a more comprehensive assessment of transition and physical risks and their potential impacts on RGAs investment portfolio.                                                                                                        |
|                                                                                                                                                                                                                                         | Proactively engage with investees deemed to be material ESG risks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | During 2025, our Investment team engaged with 56 issuers. This was a combination of Sustainalytics’ material risk engagements with issuers displaying higher ESG risks and external engagements conducted by RGA, including issuers that may not be covered by Sustainalytics. Cumulatively, since the base year of 2022, RGA has undertaken engagements with 97 individual issuers. This includes both Sustainalytics engagements and external engagements. |
|                                                                                                                                                                                                                                         | Reduce or offset 100% of Scope 1 and 2 market-based GHG emissions throughout our global operations by the end of 2026                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Offset 100% of our 2024 Scope 1 and 2 market-based emissions <sup>12</sup>                                                                                                                                                                                                                                                                                                                                                                                   |
| RGA has a long legacy of environmental programs and initiatives. The progress toward our goals, outlined here, demonstrates our ongoing commitment to sustainability within our culture, business activities, and working environments. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

11. RGA defines net-zero Scope 1 and 2 emissions as reducing or offsetting market-based emissions within our operational control. We aim to achieve net-zero Scope 1 and 2 market-based greenhouse gas emissions by 2026 by focusing on reducing and offsetting emissions from direct (Scope 1) and indirect (Scope 2) sources as described on page 57. RGA plans to purchase renewable energy where possible and support high-quality carbon offsets to mitigate any remaining emissions.

12. For purposes of the calculation of the percentage of carbon offsets, finalized prior year emissions are used, as 2025 emissions were not yet final when the offsets were procured during 2025. 2024 emissions do not include refrigerants or data center emissions.

# RGA Glossary

**Enterprise Risk Management (ERM)**  
RGA defines ERM as an enterprise-wide framework to assess all risks facing the organization, manage mitigation strategies, monitor ongoing risks, and report to interested audiences.

- Global Chief Risk Officer (CRO)**  
Works closely with all business segments and legal entities to:
- Develop a consistent ERM framework within the different segments/entities.
  - Support ERM development and develop consistent programs.
  - Review and promote sound ERM practices.

**Global Human Rights Policy**  
Details expectations for our actions and behavior concerning human rights in accordance with applicable laws and regulations, the RGA Code of Conduct, and RGA policies. This policy reaffirms the importance of respecting human rights and our responsibility to respect each other’s fundamental human rights.

**Green Building Certifications**  
Third-party certification and rating programs that assess a building’s sustainability and/or health and wellbeing performance and award a certification level or score: (1) LEED, (2) WELL, (3) 5 Star NABERS, (4) BREEAM International, (5) DBJ Green Building Tokyo, (6) Top Level Facility Tokyo, (7) BCA Green Mark Award, (8) Green Building Council South Africa, and (9) GBI Gold.

**Modern Slavery Act**  
Requires entities to report on the risks of modern slavery in their operations and supply chains and to take actions to address those risks. RGA is committed to the identification, assessment, and elimination of modern slavery risks in the management of our business operations and our supply chains.

**Public corporate bond portfolio**  
For purposes of the carbon intensity calculation, public corporate bonds may include 144a and Reg S securities, other corporate related exposures that include Corporate entities that are owned by Government or Government related entities, Preferred Stock and short term securities, but exclude credit derivatives and other private debt securities.

**Responsible Investments**  
ESG-labeled bonds and other investments that we internally map (based on use of proceeds, issuer disclosures, and asset characteristics) to our six priority UN SDGs, including assets that may not carry an ESG label.

- RGA Cares**  
The company’s internal corporate social responsibility (CSR) platform. The RGA Cares website is a single destination where employees can:
- Access information about RGA’s sustainability, diversity, and other giving programs.
  - Apply for the RGA Matching Gift program, find charities, and make financial contributions.
  - Create and manage team volunteer projects.
  - Find volunteer opportunities and track personal volunteerism.

**Risk Owner**  
Assigned for a specific risk in the business segment, branch, legal entity, or function and considered the first line of defense, because the risk owner owns and manages risk daily.

**Task Force on Climate-Related Financial Disclosures (TCFD)**  
A framework for companies to understand and quantify climate-related risks, opportunities, and uncertainties.

**Unconscious Bias/Respect in the Workplace**  
RGA policy and training topics that drive awareness of unconscious bias and help employees take steps to reduce the likelihood that bias will impact their decisions. This helps develop our culture by breaking the larger, sometimes abstract concept of respect into behaviors that are more easily recognized.

- Weighted Average Carbon Emissions to Revenue Intensity (WACI)**
- Measures the carbon intensity of each individual credit holding in the portfolio relative to its market weight.
  - The carbon intensity (revenue based) per individual company divides the absolute Scope 1 and Scope 2 GHG emissions of that company by its total revenue.
  - Metric expressed in metric tons of carbon dioxide equivalent per million USD of total revenue.

Weighted Average Carbon Intensity=

$$\sum_{n=1}^i \left( \frac{\text{current value of investment}_i}{\text{current portfolio value}_i} \times \frac{\text{issuer's Scope 1 and Scope 2 GHG emissions}_i}{\text{issuer's \$M revenue}_i} \right)$$

\* The sum of.

# Forward-Looking Statements

## Cautionary Note Regarding Forward-Looking Statements

This document contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 and federal securities laws, including, among others, statements relating to projections of future operations, earnings, revenues, income or loss, ratios, financial performance, and growth potential of Reinsurance Group of America, Incorporated (the Company), and intentions relating to sustainability matters, including: statements about our approach to managing climate-related risks and opportunities; efforts to reduce greenhouse gas emissions (GHG); responsible investment practices; human capital; culture; inclusion activities; supply-chain and third-party engagement; data-security and privacy, as well as other business strategies, plans, initiatives, and priorities. Forward-looking statements often contain words and phrases such as “anticipate,” “assume,” “believe,” “continue,” “could,” “estimate,” “expect,” “if,” “intend,” “likely,” “may,” “plan,” “potential,” “pro forma,” “project,” “should,” “will,” “would,” and other words and terms of similar meaning or that are otherwise tied to future periods or future performance, in each case in all derivative forms. Forward-looking statements are based on management’s current expectations and beliefs concerning future developments and their potential effects on the Company. Forward-looking statements are not a guarantee of future performance and are subject to risks and uncertainties, some of which cannot be predicted or quantified. Future events and actual results, performance, and achievements could differ materially from those set forth in, contemplated by, or underlying the forward-looking statements. This report contains sections that are intended to describe our climate-related risk management approach and climate-related risks and opportunities for the stated reporting period and is not intended to characterize us or our products as “green,” “sustainable,” or “environmentally beneficial.”

Factors that could also cause results or events to differ, possibly materially, from those expressed or implied by forward-looking statements, include, among others (1) changes in mortality, morbidity, policyholder behavior, claims experience, investment returns, interest rates, expenses and other factors as compared to our pricing assumptions; (2) investment results, whether from changes in economic, capital- and credit-market conditions, asset selection, or otherwise, and their impact on the Company’s investment securities, liquidity, portfolio yields, credit quality, access to capital, cost of capital, and amount of capital required for regulatory and contractual purposes; (3) changes in the Company’s financial strength and credit ratings and the effect of such changes on the Company; (4) the availability, amount, cost, and market value of collateral necessary for regulatory reserves, capital, and client obligations; (5) changes in laws and regulations, tax policy and rates, accounting standards, and privacy, data security, and cybersecurity regulations applicable to the Company and actions by regulators with authority over the Company’s operations, as well as regulatory restrictions on the ability of Company subsidiaries to pay dividends to the Company; (6) the impact of general economic conditions in the U.S. and globally, including as a result of inflation, interest rate levels, geopolitical instability, and impacts from the imposition of, or changes in tariffs, as well as the stability of and actions by governments, central banks, and economies in jurisdictions where the Company operates, affecting interest rates, markets generally, or the demand for insurance and reinsurance; (7) the stability and financial performance of clients, reinsurers, third-party investment managers and other institutions and the effects of the Company’s dependence on such third parties; (8) the effectiveness of the Company’s risk management strategy, policy, and procedures, whether relating to reinsurance, investment strategy, operations, or otherwise; (9) the impact of impairments of the value of the Company’s investment securities on the Company’s capital requirements and the fact that the determination of allowances and impairments

taken on the Company’s investments is highly subjective; (10) the threat of catastrophic events such as pandemics, epidemics, other major health issues, natural disasters, war, military actions, and terrorism or other acts of violence; (11) competitive factors and competitors’ responses to the Company’s initiatives; (12) development and introduction of new products and distribution opportunities and entry into new lines of business and markets; (13) the impact of the development and adoption of artificial intelligence; (14) the effect of acquisitions and other significant transactions, including risks related to the integration of acquired blocks of business and entities and the Company’s ability to achieve the expected benefits of such transactions, including the transaction entered into with subsidiaries of Equitable Holdings, Inc., on July 31, 2025; (15) interruption or failure of the Company’s telecommunication, information technology, or other operational systems or the Company’s failure to maintain adequate security to protect the confidentiality or privacy of personal or sensitive data and intellectual property stored on such systems; (16) adverse developments with respect to litigation, arbitration, or regulatory investigations or actions; (17) risks associated with our international operations, including related to fluctuation in foreign currency exchange rates; and (18) other risks and uncertainties described in this document and in the Company’s other filings with the Securities and Exchange Commission (SEC).

Forward-looking statements should be evaluated together with the many risks and uncertainties that affect the Company’s business, including those mentioned in this document and described in the periodic reports the Company files with the SEC. These forward-looking statements speak only as of the date on which they are made. The Company does not undertake any obligation to update these forward-looking statements, even though the Company’s situation may change in the future, except as required under applicable securities law. For a discussion of the risks and uncertainties that could cause actual results to

differ materially from those contained in the forward-looking statements, you are advised to see Item 1A – “Risk Factors” in the Company’s Annual Report on Form 10-K for the year ended Dec. 31, 2025, as may be supplemented by Item 1A – “Risk Factors” in the Company’s subsequent quarterly reports on Form 10-Q and in our other periodic and current reports filed with the SEC.