| SEC For   |      | _   |  |  |                                     |  |   |  |  |               |   | <b></b>                            |   |   |   |  |                                      |
|---|------|-----|--|--|-------------------------------------|--|---|--|--|---------------|---|------------------------------------|---|---|---|--|--------------------------------------|
|   | FORM | 4   | UNITED STATES SECURITIES AND EXCHANGE CO<br>Washington, D.C. 20549 |  |                                     |  |   |  |  |               | OMM   | SSION                              |   | OMB APPROVAL  |   |  |                                      |
| Check this box if no longer subject to<br>Section 16. Form 4 or Form 5<br>obligations may continue. See<br>Instruction 1(b).          |      |     | STA  |  | iled pursua                         | Pursuant to Section 16(a) of the Securities Exchange Act of 1934<br>or Section 30(h) of the Investment Company Act of 1940   |   |  |  |               |   |                                    | SHIP  | Estim   | Numbe<br>nated av<br>s per res                                    | verage burde   | 3235-0287<br>en<br>0.5               |
| 1. Name and Address of Reporting Person* Sievert Frederick James (Last) (First) (Middl 16600 SWINGLEY RIDGE ROAD                      |      |     | (Middle)   |  |                                     | 2. Issuer Name and Ticker or Trading Symbol <u>REINSURANCE GROUP OF AMERICA</u> <u>INC</u> [ RGA ]     3. Date of Earliest Transaction (Month/Day/Year)     05/19/2021 |   |  |  |               |   | (Ch                                | elationship of Reporting Per-<br>eck all applicable)<br>X Director<br>Officer (give title<br>below) |   |   | erson(s) to Issuer<br>10% Owner<br>Other (specify<br>below)              |                                      |
| (Street)<br>CHESTERFIELD MO 63017<br>(City) (State) (Zip)   |      |     | — 4. If A  | 4. If Amendment, Date of Original Filed (Month/Day/Year) |                                     |  |   |  |  |               | 6. Individual or Joint/Group Filing (Check Applicable<br>Line)<br>X Form filed by One Reporting Person<br>Form filed by More than One Reporting<br>Person |                                    |   |   |   |  |                                      |
|   |      | Tal | ble I - Nor  | n-Deri   | ivative                             | Seci   | urities Acc                             | quire  | d, Dis   | sposed o      | f, or Bei   | neficial                           | ly Owned  |   |   |  |                                      |
| 1. Title of Security (Instr. 3)   |      |     | 2. Transaction<br>Date<br>(Month/Day/Year)                         |  | ) Ex                                | A. Deemed<br>kecution Date,<br>any<br>lonth/Day/Year)  | Transaction Disposed<br>Code (Instr. 5) |  | ies Acquired (A) or<br>Of (D) (Instr. 3, 4 and |               | 5. Amount of<br>Securities<br>Beneficially<br>Owned Following<br>Reported   |                                    | 6. Ownership<br>Form: Direct<br>(D) or Indirect<br>(I) (Instr. 4)                                   |   | 7. Nature of<br>Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |  |                                      |
|   |      |     |  |  |                                     |  | Cod                                     | e V  | Amount   | (A) or<br>(D) | Price   | Transaction(s)<br>(Instr. 3 and 4) |   |   |   | (1130. 4)  |                                      |
|   |      |     |  |  |                                     |  | rities Acqu<br>, warrants,              |  |  |               |   |                                    | Owned   |   |   | · · · ·  |                                      |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)<br>2. 3. Transaction<br>Date<br>Or Exercise<br>Price of<br>Derivative<br>Security |      |     | Execution Date, Tr<br>ear) if any Co                               |  | 4.<br>Transactio<br>Code (Ins<br>8) | ode (Instr. Securities   |   | 6. Date Exercisable and<br>Expiration Date<br>(Month/Day/Year) |  |               | 7. Title and<br>Amount of<br>Securities<br>Underlying<br>Derivative Security<br>(Instr. 3 and 4)  |                                    | 8. Price of<br>Derivative<br>Security<br>(Instr. 5)   | 9. Numbe<br>derivative<br>Securitie<br>Beneficia<br>Owned<br>Following<br>Reported<br>Transacti | e<br>es<br>ally<br>g  | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | Beneficia<br>Ownersh<br>t (Instr. 4) |
|   |      |     |  | [  |                                     |  |   |  |  |               |   | Amount                             | ]   | (Instr. 4)  |   |  |                                      |

Date Exercisable

(3)

(D)

Expiration Date

05/19/2032

Title

Common Stock

## Phantom Stock Explanation of Responses:

\$0<sup>(1)</sup>

1. 1 for 1 based upon fair market value of Common Stock.

2. Acquired pursuant to annual grant of shares to independent directors for services performed as a director.

3. Director can elect to receive payment (1) upon retirement or (2) after a five or seven year deferral period.

4. Mr. Sievert beneficially owns a total of 6525 phantom shares.

05/19/2021

## William L. Hutton

\*\* Signature of Reporting Person

Amount or Number of Shares

1,202

\$124.75

1,202

05/20/2021

Date

**D**<sup>(4)</sup>

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

 $\ast$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Code v

A

(A)

1,202<sup>(2)</sup>

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.