## FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Washington, | D.C. | 20549 |
|-------------|------|-------|
|-------------|------|-------|

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| OMB APPROVAL             |     |  |  |  |  |  |  |  |
|--------------------------|-----|--|--|--|--|--|--|--|
| OMB Number: 3235-0287    |     |  |  |  |  |  |  |  |
| Estimated average burden |     |  |  |  |  |  |  |  |
| hours per response:      | 0.5 |  |  |  |  |  |  |  |

| Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). | STATEMENT OF CHANGES IN BENEFICIAL OWN  Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 |                              |                 |
|---|--|------------------------------|-----------------|
| mondotti ((b).  | or Section 30(h) of the Investment Company Act of 1940   |                              | J <del>-1</del> |
| 1. Name and Address of Reporting Person* HERRMANN RONALD  | 2. Issuer Name and Ticker or Trading Symbol REINSURANCE GROUP OF AMERICA INC [ RGA ]                           | REINSURANCE GROUP OF AMERICA |                 |

|   |  |            |                              |  | Ta.,           |  |  |                    | - ·  |  |   | 1.5   |  |        | - · · · · ·                |              |  |
|---|--|------------|------------------------------|--|----------------|--|--|--------------------|--|--|---|---|--|--------|----------------------------|--------------|--|
| 1. Name and Address of Reporting Person*  HERRMANN RONALD  (Last) (First) (Middle)  16600 SWINGLEY RIDGE ROAD |  |            |                              |  | <u>RE</u>      | 2. Issuer Name and Ticker or Trading Symbol REINSURANCE GROUP OF AMERICA INC [ RGA ] |  |                    |  |  |   | (Ch   | eck all applic   | cable) | g Person(s) to Is<br>10% C |              |  |
|   |  |            |                              |  |                | 3. Date of Earliest Transaction (Month/Day/Year) 03/15/2024                          |  |                    |  |  |   |   | X below)   |        | below)                     | рсспу        |  |
| (Street) CHESTERFIELD MO 63017  |  |            |                              |  | 4. If <i>i</i> | 4. If Amendment, Date of Original Filed (Month/Day/Year)                             |  |                    |  |  |   | Line  | Individual or Joint/Group Filing (Check Applicable Line)     X Form filed by One Reporting Person     Form filed by More than One Reporting Person |        |                            |              |  |
| (City)  | (Sta   |            | Zip)                         | a-Doriy  |                | Check<br>the affi  | this box t   | to indi            | Transac<br>cate that a tran<br>e conditions of | saction was m<br>Rule 10b5-1(d                           | nade pursuan<br>c). See Instru  | ction 10.   |  |        | lan that is intende        | d to satisfy |  |
|   |  | iabi       | C 1 - 1401                   |  |                | _  |  |                    | _  | <del>-</del>   |   |   | _  |        |                            |              |  |
| 1. Title of Security (Instr. 3)  2. Transa Date (Month/D  |  |            |                              | Execution Date, if any (Month/Day/Year)    Execution Date, if any (Month/Day/Year)   Transaction Code (Instr. 3 5)   Disposed Of (D) (Instr. 3 5)   (A) or |                |  | Transaction Disposed Of (D) (Instr. 3, 4 Code (Instr. 5) |                    |  | 5. Amou<br>Securitie<br>Beneficia<br>Owned F<br>Reported | es<br>ally<br>following   | 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)  |        |                            |              |  |
|   |  |            |                              |  |                |  |  | Price              | Transact<br>(Instr. 3 a                        | ion(s)   |   | (IIISU. 4)  |  |        |                            |              |  |
|   |  | Ta         |                              |  |                |  |  |                    | uired, Dis <sub>l</sub><br>, options,          |  |   |   | Owned  |        |                            |              |  |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)   | Title of 2. 3. Transaction 3A. Deemed Execution Date Execution Date, or Exercise (Month/Day/Year) if any |            | 4.<br>Transa<br>Code (<br>8) | isaction of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)  |                |  | ate  |                    |  | 8. Price of<br>Derivative<br>Security<br>(Instr. 5)      | 9. Number<br>derivative<br>Securities<br>Beneficial<br>Owned<br>Following<br>Reported<br>Transactio<br>(Instr. 4) | Ownershi<br>Form:<br>ly Direct (D)<br>or Indirec<br>(I) (Instr. 4 | Beneficia<br>Ownershi<br>(Instr. 4)  |        |                            |              |  |
|   |  |            | Code                         | v  | (A)            | (D)  | Date<br>Exercisable                                      | Expiration<br>Date | Title  | Amount<br>or<br>Number<br>of<br>Shares                   |   |   |  |        |                            |              |  |
| Stock<br>Appreciation<br>Right (right<br>to purchase)<br>2024   | \$185.28   | 03/15/2024 |                              |  | A              |  | 4,967  |                    | (1)  | 03/15/2034   | Common<br>Stock   | 4,967   | \$185.28   | 4,967  | D                          |              |  |
| Restricted<br>Share Unit -<br>March 2024  | \$185.28   | 03/15/2024 |                              |  | A              |  | 1,822  |                    | 12/31/2026                                     | (1)  | Common<br>Stock   | 1,822   | \$185.28   | 1,822  | D                          |              |  |

## **Explanation of Responses:**

1. Stock appreciation rights and restricted share units settle in Common Stock, vest in 33 and 1/3% increments over three years, and fully vest on December 31, 2026.

## Remarks:

/s/ William L. Hutton, by 03/19/2024 Power of Attorney

\*\* Signature of Reporting Person Date

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

- \* 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).

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.