FORM 3

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

OMB Number: 32350104

Estimated average burden
hours per
response: 0.5

## INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person*  Ozeki Arthur	2. Date of Event Requiring Statement (Month/Day/Year)		3. Issuer Name and Ticker or Trading Symbol REINSURANCE GROUP OF AMERICA INC [ RGA ]					
(Last) (First) (Middle) 16600 SWINGLEY RIDGE ROAD	_ 01/16/202	24	Relationship of Reporting Person(s) to Issuer (Check all applicable)     Director 10% Owner		wner	5. If Amendment, Date of Original Filed (Month/Day/Year) 01/10/2024		
(Street) CHESTERFIELD MO 63017 (City) (State) (Zip)	_		X Officer (give title below) Other (specify below)  EVP, Head of Asia Pacific			Individual or Joint/Group Filing (Check Applicable Line)     Form filed by One Reporting Person     Form filed by More than One Reporting Person		
Т	able I - Nor	n-Derivati	ive Securities Benefic	cially Ov	vned			
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			2. Amount of Securities Beneficially Owned (Instr. 4)	3. Owner Form: D (D) or Ir (I) (Instr	irect O	. Nature of Indire	ature of Indirect Beneficial nership (Instr. 5)	
(e.ç			Securities Beneficiants, options, convert					
1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion Exercise	se Form:	6. Nature of Indirect Beneficial Ownership (Instr.	
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Price of Derivative Security	e Direct (D) or Indirect (I) (Instr. 5)	5)	
Stock Appreciation Right (right to purchase) 2017	(1)	03/03/2027	Common Stock	1,401	129.72	2 D		
Stock Appreciation Right (right to purchase) 2018	(1)	03/02/2028	Common Stock	1,222	150.87	7 D		
Stock Appreciation Right (right to purchase) 2019	(1)	03/01/2029	Common Stock	1,503	142.25	5 D		
Stock Appreciation Right (right to purchase) 2020	(1)	03/06/2030	Common Stock	3,871	117.85	5 D		
Stock Appreciation Right (right to purchase) 2021	(1)	03/11/2031	Common Stock	1,696	129.01	l D		
Stock Appreciation Right (right to purchase) 2022	(1)	03/22/2032	Common Stock	3,108	106.53	3 D		
Stock Appreciation Right (right to purchase) 2023	(1)	03/09/2033	Common Stock	1,690	138.34	4 D		
Restricted Share Unit - March 2021	12/31/2023	(2)	Common Stock	459	129.01	l D		
Restricted Share Unit - March 2022	12/31/2024	(3)	Common Stock	891	106.53	B D		
Pastrioted Shara Unit March 2022	12/21/2025	(4)	Common Stook	576	129 2/	ı D		

### Explanation of Responses:

- 1. SARs grants vest in 25% increments over four years, starting on December 31 of the year of grant.
- 2. Restricted share units granted on March 11, 2021, fully vest on December 31, 2023.
- 3. Restricted share units granted on March 22, 2022, fully vest on December 31, 2024.
- 4. Restricted share units granted on March 9, 2023, fully vest on December 31, 2025.

#### Remarks:

#### Power of Attorney

\*\* Signature of Reporting Person

Date

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

- $^{\star}$  If the form is filed by more than one reporting person, see Instruction 5 (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.