

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

OMB APPROVAL	
OMB Number:	3235-0104
Estimated average burden hours per response:	0.5

1. Name and Address of Reporting Person* <u>Galvin Cormac</u> (Last) (First) (Middle) <u>16600 SWINGLEY RIDGE ROAD</u> (Street) <u>CHESTERFIELD MO 63017</u> (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) <u>01/15/2026</u>	3. Issuer Name and Ticker or Trading Symbol <u>REINSURANCE GROUP OF AMERICA INC [RGA]</u>	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>EVP, Head of EMEA</u>	5. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	2,467	D	

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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 or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Restricted Share Unit - March 2025	12/31/2027	(1)	Common Stock	303	193 ⁽²⁾	D	
Stock Appreciation Right (right to purchase) 2025	(1)	03/06/2035	Common Stock	828	193	D	
Restricted Share Unit - March 2024	12/31/2026	(3)	Common Stock	190	185.28	D	
Stock Appreciation Right (right to purchase) 2024	(3)	03/15/2034	Common Stock	777	185.28	D	
Restricted Share Unit - March 2023	12/31/2025	(4)	Common Stock	321	138.34 ⁽²⁾	D	
Stock Appreciation Right (right to purchase) 2023	(5)	03/09/2033	Common Stock	940	138.34	D	
Stock Appreciation Right (right to purchase) 2022	(5)	03/22/2032	Common Stock	1,398	106.53	D	
Stock Appreciation Right (right to purchase) 2021	(5)	03/11/2031	Common Stock	992	129.01	D	
Stock Appreciation Right (right to purchase) 2020	(5)	03/06/2030	Common Stock	2,318	117.85	D	
Stock Appreciation Right (right to purchase) 2019	(5)	03/01/2029	Common Stock	1,112	145.25	D	
Stock Appreciation Right (right to purchase) 2018	(5)	03/02/2028	Common Stock	1,026	150.87	D	

Explanation of Responses:

- Restricted share units and stock appreciation rights settle in Common Stock, vest in 33 and 1/3% increments over three years, and fully vest on December 31, 2027.
- Each restricted share unit represents a contingent right to receive one (1) share of the Issuer's Common Stock upon settlement.
- Restricted share units and stock appreciation rights settle in Common Stock, vest in 33 and 1/3% increments over three years, and fully vest on December 31, 2026.
- Restricted share units fully vest on December 31, 2025.
- Stock Appreciation Rights settle in Common Stock and vest in four equal annual installments of 25%, on December 31, after grant date.

Remarks:

/s/ My Chi To, by Power of Attorney 01/20/2026

** 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 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.

SECTION 16 POWER OF ATTORNEY

December 16, 2025

Know all by these presents, that the undersigned hereby makes, constitutes and appoints each of My Chi To, Clifford R. Jenks, and John Hayden, or either of them acting singly, and with full power of substitution and re-substitution, the undersigned's true and lawful attorney-in-fact (each of such persons and their substitutes being referred to herein as the "Attorney-in-Fact"), with full power to act for the undersigned and in the undersigned's name, place and stead, in any and all capacities, to:

1. Obtain login credentials for the website login.gov and prepare, execute, and submit to the Securities and Exchange Commission ("SEC") a Form ID, including amendments thereto, and any other documents necessary or appropriate to obtain codes and passwords enabling the undersigned to make electronic filings with the SEC of reports required or considered by the Attorney-in-Fact to be advisable under Section 16 of the Securities Exchange Act of 1934 (the "Exchange Act") or any rule or regulation of the SEC;
2. Prepare, execute and submit to the SEC, Reinsurance Group of America, Incorporated (the "Company"), and/or the New York Stock Exchange all reports (including any amendments thereto) the undersigned is required to file with the SEC, or which the Attorney-in-Fact considers it advisable to file with the SEC, under Section 16 of the Exchange Act or any rule or regulation thereunder, or under Rule 144 under the Securities Act of 1933 ("Rule 144"), with respect to the any security of the Company, including Forms 3, 4 and 5, and Forms 144; and
3. Obtain, as the undersigned's representative and on the undersigned's behalf, information regarding transactions in the Company's equity securities from any third party, including the Company and any brokers, dealers, employee benefit plan administrators and trustees, and the undersigned hereby authorizes any such third party to release any such information to the Attorney-in-Fact.

The undersigned acknowledges that:

1. This Section 16 Power of Attorney (this "Power of Attorney") authorizes, but does not require, the Attorney-in-Fact to act in his or her discretion on information provided to such Attorney-in-Fact without independent verification of such information;
 2. Any documents prepared or executed by the Attorney-in-Fact on behalf of the undersigned pursuant to this Power of Attorney will be in such form and will contain such information as the Attorney-in-Fact, in his or her discretion, deems necessary or desirable;
 3. Neither the Company nor the Attorney-in-Fact assumes any liability for the undersigned's responsibility to comply with the requirements of Section 16 of the Exchange Act or Rule 144, any liability of the undersigned for any failure to comply with such requirements, or
-

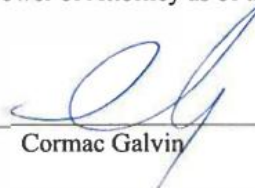
any liability of the undersigned for disgorgement of profits under Section 16(b) of the Exchange Act; and

4. This Power of Attorney does not relieve the undersigned from responsibility for compliance with the undersigned's obligations under Section 16 of the Exchange Act, including, without limitation, the reporting requirements under Section 16 of the Exchange Act.

The undersigned hereby grants to the Attorney-in-Fact full power and authority to do and perform each and every act and thing requisite, necessary or advisable to be done in connection with the foregoing, as fully, to all intents and purposes, as the undersigned might or could do in person, hereby ratifying and confirming all that the Attorney-in-Fact, or his or her substitute or substitutes, shall lawfully do or cause to be done by authority of this Power of Attorney.

This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 4 or 5 or Forms 144 with respect to the undersigned's holdings of and transactions in securities of the Company, unless earlier revoked by the undersigned in a signed writing delivered to the Attorney-in-Fact. This Power of Attorney revokes all previous powers of attorney with respect to the subject matter of this Power of Attorney.

IN WITNESS WHEREOF, the undersigned has executed this Power of Attorney as of the date first written above.



Cormac Galvin

