FORM 3

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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## 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*  Wainwright Simon	2. Date of Requiring (Month/Da	Statement y/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	1		wner F	5. If Amendment, Date of Original Filed (Month/Day/Year) 01/10/2024	
(Street) CHESTERFIELD MO 63017 (City) (State) (Zip)	_					Individual or Joint/Group Filing (Check Applicable Line)     Form filed by One Reporting Person     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. Owne Form: D (D) or In	Ownership orm: Direct Oynership (Instr. 5)  4. Nature of Indirect Beneficial Ownership (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	e Form:	6. Nature of Indirect Beneficial Ownership (Instr.
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Price of Derivative Security	Direct (D) or Indirect (I) (Instr. 5)	5)
Stock Appreciation Right (right to purchase) 2014	(1)	03/07/2024	Common Stock	2,233	78.48	D	
Stock Appreciation Right (right to purchase) 2015	(1)	03/06/2025	Common Stock	2,370	90.06	D	
Stock Appreciation Right (right to purchase) 2016	(1)	03/04/2026	Common Stock	2,671	93.53	D	
Stock Appreciation Right (right to purchase) 2017	(1)	03/03/2027	Common Stock	1,818	129.72	D	
Stock Appreciation Right (right to purchase) 2018	(1)	03/02/2028	Common Stock	1,623	150.87	D	
Stock Appreciation Right (right to purchase) 2019	(1)	03/01/2029	Common Stock	1,969	145.25	D	
Stock Appreciation Right (right to purchase) 2020	(1)	03/06/2030	Common Stock	4,044	117.85	D	
Stock Appreciation Right (right to purchase) 2021	(1)	03/11/2031	Common Stock	1,731	129.01	D	
Stock Appreciation Right (right to purchase) 2022	(1)	03/22/2032	Common Stock	2,635	106.53	D	
Stock Appreciation Right (right to purchase) 2023	(1)	03/09/2033	Common Stock	1,407	138.34	D	
Restricted Share Unit - March 2021	12/31/2023	(2)	Common Stock	469	129.01	D	
Restricted Share Unit - March 2022	12/31/2024	(3)	Common Stock	756	106.53	D	
Restricted Share Unit - March 2023	12/31/2025	(4)	Common Stock	480	138.34	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:

/s/ William L. Hutton, by Power of Attorney 01/16/2024

\*\* 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.

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