| SEC Form | 4 ORM 4 | UNITED | STATES S | SECURITIES Washingt | | | | E CC | OMMIS | SION | | | |
|---|---|---------------|--|---|---|---------------|--|---------------|---|---|---|---|--|
| Section 16 | box if no longer subject to . Form 4 or Form 5 : may continue. See 1(b). | STAT | Filed pursua | T CHANGES The to Section 16(a) control of the Investment of the In | FINE | BEN | EFICIAL | | OMB APPROVAL OMB Number: 3235-028 Estimated average burden hours per response: 0. | | | | |
| 1. Name and Address of Reporting Person* <u>GAUTAM ALKA</u> | | | | 2. Issuer Name and Ticker or Trading Symbol <u>REINSURANCE GROUP OF AMERICA</u> <u>INC</u> [RGA] | | | | | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner X Officer (give title Other (specify below) below) | | | |
| (Last) 16600 SWI | (First) NGLEY RIDGE RO | | 3. Date of Earliest Transaction (Month/Day/Year) 03/22/2022 | | | | | | EVP, Pres & CEO, RGA Canada | | | | |
| (Street) CHESTERI (City) | FIELD MO (State) | 4. If Ar | nendment, Date of | Driginal | Filed | (Month/Day/Ye | 6. Indi Line) X | / | | | | | |
| | | Table I - Nor | -Derivative S | ecurities Acqu | uired, | Disp | oosed of, o | r Ben | eficially | Owned | | | |
| Date | | | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | | 4. Securities / Disposed Of (5) | D) (Instr. | (A) or 3, 4 and | 5. Amount of Securities Beneficially Owned Following Reported | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | |
| | | | | | Code | v | Amount | (A) or (D) | Price | Transaction(s) (Instr. 3 and 4) | | | |

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

| (-3),, | | | | | | | | | | | | | | | |
|---|---|--|---|---|---|---|-----|--|--------------------|--|--|---|--|--|--|
| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | 6. Date Exercisable and Expiration Date (Month/Day/Year) | | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
| | | | | Code | v | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | | | |
| Restricted Share Unit - March 2022 | \$106.53 | 03/22/2022 | | A | | 1,134 | | 12/31/2024 | (1) | Common Stock | 1,134 | \$106.53 | 1,134 | D | |
| Net Settled Options - 2022 | \$106.53 | 03/22/2022 | | A | | 3,955 | | (2) | 03/22/2032 | Common Stock | 3,955 | \$106.53 | 3,955 | D | |

Explanation of Responses:

1. Restricted share units fully vest on December 31, 2024.

2. Net settled options (Canada) vest in 25% increments over four years, starting on December 31 of the year of grant.

Remarks:

/s/ William Hutton, by power of attorney 03/22/2022

** Signature of Reporting Person D

Date

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).

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.