

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

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:	3235-0287
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).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>PORTER JONATHAN</u>  (Last) (First) (Middle) 16600 SWINGLEY RIDGE RD  (Street) CHESTERFIELD MO 63017  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>REINSURANCE GROUP OF AMERICA INC [ RGA ]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  <input type="checkbox"/> Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) EVP, Global Chief Risk Officer
	3. Date of Earliest Transaction (Month/Day/Year) 01/20/2026	
4. If Amendment, Date of Original Filed (Month/Day/Year)		

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	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			
Common stock	01/20/2026		M		389 <sup>(1)(2)</sup>	A	(1)(2)	11,055	D	
Common stock	01/20/2026		F		209 <sup>(1)</sup>	D	\$196.73 <sup>(1)</sup>	10,846	D	
Common stock	01/20/2026		M		404 <sup>(2)(3)</sup>	A	(2)(3)	11,250	D	
Common stock	01/20/2026		F		217 <sup>(3)</sup>	D	\$196.73 <sup>(3)</sup>	11,033	D	
Common stock	01/20/2026		M		1,170 <sup>(2)(4)</sup>	A	(2)(4)	12,203	D	
Common stock	01/20/2026		F		627 <sup>(4)</sup>	D	\$196.73 <sup>(4)</sup>	11,576	D	

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

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
Restricted Share Unit - March 2025	\$193 <sup>(2)</sup>	01/20/2026		M			389	12/31/2027	(1)	Common Stock	389	(1)	0	D	
Restricted Share Unit - March 2024	\$185.28 <sup>(2)</sup>	01/20/2026		M			404	12/31/2026	(3)	Common stock	404	(3)	0	D	
Restricted Share Unit - March 2023	\$138.34 <sup>(2)</sup>	01/20/2026		M			1,170	12/31/2025	(4)	Common stock	1,170	(4)	0	D	

**Explanation of Responses:**

- Restricted share units granted on March 6, 2025, 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 granted on March 15, 2024, 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.

**Remarks:**

/s/ My Chi To, by Power of Attorney

01/22/2026

\*\* 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 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.

