

**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	
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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) <u>16600 SWINGLEY RIDGE RD</u>  (Street) <u>CHESTERFIELD MO 63017</u>  (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) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>EVP, Global Chief Risk Officer</u>
	3. Date of Earliest Transaction (Month/Day/Year) <u>02/11/2026</u>	
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 Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common stock	02/11/2026		M		722 <sup>(1)</sup>	A	\$129.72	12,298	D	
Common stock	02/11/2026		F		388 <sup>(1)</sup>	D	\$220.7	11,910	D	
Common stock	02/11/2026		M		602 <sup>(2)</sup>	A	\$150.87	12,512	D	
Common stock	02/11/2026		F		162 <sup>(2)</sup>	D	\$220.7	12,350	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
Stock Appreciation Right (right to purchase) 2017	\$129.72	02/11/2026		M			1,754	(3)	03/03/2027	Common stock	1,754	\$0	0	D	
Non-Qualified Stock Options 2018	\$150.87	02/11/2026		M			1,905	(4)	03/02/2028	Common stock	1,905	\$0	0	D	

**Explanation of Responses:**

- Represents 1,032 shares withheld to cover the exercise price of the Common Stock, and 388 shares withheld to satisfy Company tax withholding obligations, resulting in a net settlement of 334 shares.
- Represents 1,303 shares withheld to cover the exercise price of the Common Stock, and 162 shares withheld to satisfy Company tax withholding obligations, resulting in a net settlement of 440 shares.
- SARs grant on March 3, 2017, vests in 25% increments on each of December 31, 2017, 2018, 2019 and 2020.
- Non-Qualified Stock Option grants on March 2, 2018 vest in 25% increments on each of December 31, 2018, 2019, 2020 and 2021.

**Remarks:**

/s/ My Chi To, by Power of Attorney

02/13/2026

\*\* 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.

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