

**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>HUTTON WILLIAM L</u>  (Last) (First) (Middle) 16600 SWINGLEY RIDGE ROAD  (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) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>EVP, General Counsel &amp; Secy.</u>
	3. Date of Earliest Transaction (Month/Day/Year) 09/19/2024	
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	09/19/2024		M		1,286 <sup>(1)</sup>	A	\$129.72	13,643	D	
Common stock	09/19/2024		F		568 <sup>(1)</sup>	D	\$218.74	13,075	D	
Common stock	09/19/2024		M		880 <sup>(2)</sup>	A	\$150.87	13,955	D	
Common stock	09/19/2024		F		389 <sup>(2)</sup>	D	\$218.74	13,566	D	
Common stock	09/23/2024		S		1,209	D	\$218.97	12,357	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	09/19/2024		M			3,161	(3)	03/03/2027	Common Stock	3,161	\$0	0	D	
Stock Appreciation Right (right to purchase) 2018	\$150.87	09/19/2024		M			2,835	(3)	03/02/2028	Common stock	2,835	\$0	0	D	

**Explanation of Responses:**

1. Represents (i) 1,875 shares sold to pay the exercise price the purchase of Common Stock, and (ii) 568 shares withheld to satisfy Company tax withholding obligations, resulting in a net settlement of 718 shares.
2. 1. Represents (i) 1,955 shares sold to pay the exercise price the purchase of Common Stock, and (ii) 389 shares withheld to satisfy Company tax withholding obligations, resulting in a net settlement of 491 shares.
3. SARs grants vest in 33 1/3% increments over three years, starting on December 31 of the year of grant.

**Remarks:**

William L. Hutton 09/23/2024  
 \*\* 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 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.