FORM 3

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## OMB APPROVAL OMB Number: 3235-0104 Estimated average burden hours per response: 0.5

## 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*  Nichols George III	2. Date of E Requiring S (Month/Day 01/01/202	Statement //Year)	3. Issuer Name <b>and</b> Ticker or Trading Symbol REINSURANCE GROUP OF AMERICA INC [ RGA ]					
(Last) (First) (Middle) 16600 SWINGLEY RIDGE ROAD  (Street) CHESTERFIELD MO 63017  (City) (State) (Zip)	01/01/2022		4. Relationship of Reporting Issuer (Check all applicable)  X Director Officer (give title below)	10% C	File owner 6. I (Cr	Amendment, Date of Original I (Month/Day/Year)  dividual or Joint/Group Filing sck Applicable Line) Form filed by One Reporting Person Form filed by More than One Reporting Person		
Ta	able I - Non	-Derivativ	ve Securities Benefi	cially O	wned			
1. Title of Security (Instr. 4)			2. Amount of Securities Beneficially Owned (Instr. I)	3. Owner Form: I (D) or II (I) (Inst	Direct Own ndirect	4. Nature of Indirect Beneficial Ownership (Instr. 5)		
(e.g			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 S Underlying Derivative So (Instr. 4)		4. Conversion or Exercise	se 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)	

Explanation of Responses:

## Remarks:

Exhibit List - Exhibit 24 - Power of Attorney for George Nichols, III

No securities are beneficially owned.

/s/ William L. Hutton,

Attorney-in-Fact for George Nichols, III

\*\* Signature of Reporting Person

Date

01/05/2022

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- $^{\star}$  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.

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.

EXHIBIT 24

POWER OF ATTORNEY

The undersigned, as a director of Reinsurance Group of America, Incorporated hereby constitutes and appoints John Hayden, Todd C. Larson and William L Hutton, and each of them singly, with full power to sign for me, and in my name and in the capacity stated below, an application for an Edgar SEC Form ID, Forms 3, 4 and 5 and any other forms concerning beneficial ownership of equity securities in Reinsurance Group of America, Incorporated required under Section 16(a) of the Securities Exchange Act of 1934, and to file the same, with all exhibits thereto and other documents in connection therewith, with the Securities and Exchange Commission.

I hereby grant to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocations, hereby ratifying and confirming all that such attorney-in-fact, or such attorney-in-fact's substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

This Power of Attorney shall remain in full force and effect until I am no longer required to file Forms 3, 4, and 5 with respect to my holdings of and transactions in securities issued by the Company, unless earlier revoked by me in a signed writing delivered to the foregoing attorneys-in-fact.

IN WITNESS WHEREOF, I have caused this Power of Attorney to be executed as of this 1st day of January, 2022.

/s/ George Nichols, III

George Nichols, III