

CYBERSECURITY AND TECHNOLOGY COMMITTEE CHARTER

REINSURANCE GROUP OF AMERICA, INCORPORATED

I. Role of the Committee

The Cybersecurity and Technology Committee (the “Committee”) is comprised of members of the Board of Directors (“Board”) of Reinsurance Group of America, Incorporated (the “Company”) and liaises with management to assist the Board in fulfilling the Board’s responsibility for oversight of (1) cybersecurity, (2) data privacy and (3) technology related business continuity risks. The Committee shall fulfill its role and purpose through the following actions and activities:

II. Qualifications and Appointment of Committee Members

The Nominating and Governance Committee of the Board will review and evaluate the qualifications of directors to serve as members of the Committee. Upon the recommendation of the Nominating and Governance Committee, the Board will appoint Committee members and a Chair of the Committee. Committee members serve at the pleasure of the Board and for such term(s) as the Board may determine.

The Committee shall have no fewer than three members and may include the Chief Executive Officer. The Board shall appoint a Chair of the Committee.

III. Committee Duties and Responsibilities

The Committee’s general duties and responsibilities include the areas and items listed below, which are not exclusive and may be expanded at the discretion of the Committee. The Committee shall:

- a. Oversee and monitor the technology programs and policies, including risk appetite and key risk indicators, established by the Company for identifying, measuring, mitigating, managing, reporting, and testing cybersecurity, data privacy, and technology related business continuity risks.
- b. Review and discuss the Company’s technology planning and strategy, including the strategic risks and threats, costs and benefits of proposed significant technology projects and initiatives, and training related to cybersecurity, data privacy, and technology related business continuity.
- c. Monitor management’s strategy and progress in achieving planned cybersecurity, data privacy and technology related business continuity objectives.
- d. Review and discuss with management and, as appropriate, the Board and/or Board Committees, the Company's cybersecurity, data privacy, and technology related business continuity compliance risks, including third party controls and IT-related independent assessments and audits.
- e. Make regular reports to and advise the Board on the Committee’s duties, responsibilities and activities to support the Board in fulfilling the Board’s responsibility for oversight of cybersecurity, data privacy, and technology related business continuity matters.

Consistent with these functions, the Committee should encourage continuous improvement of, and foster adherence to, the Company's policies, procedures and practices relating to cybersecurity, data privacy, and technology related business continuity. The Committee should also encourage open communication about cybersecurity, data privacy, and technology related business continuity matters among the Board and the Company's (i) independent auditor, (ii) management, and (iii) internal audit function.

IV. Authority

The Committee will have the resources and authority necessary to discharge its duties and responsibilities. The Committee has sole authority to retain and terminate experts or consultants, as it deems necessary to carry out its duties. The Committee may form and delegate authority to subcommittees and may delegate authority to one or more designated members of the Committee.

V. Meetings and Reports to the Board

The Committee will meet as frequently as it deems necessary or appropriate to carry out its duties and responsibilities. The Committee will be governed by the same rules regarding meetings, action without meetings, notice, waiver of notice, and quorum and voting requirements as are applicable to the Board. The Committee is authorized and empowered to adopt its own rules of procedure consistent with (a) any provision hereof, (b) any provision of the Bylaws of the Company, or (c) the laws of the state of Missouri.

The Committee shall report its activities to the Board when and with such recommendations as deemed appropriate or required. The Committee may invite to its meetings any director, officer, advisor or such other persons as it deems appropriate to discharge its responsibilities.

VI. Annual Evaluation

The Committee shall participate in the annual evaluation process conducted by the Board. The Committee shall periodically review the adequacy of this charter and recommend to the Board any revisions the Committee deems necessary or desirable.

VII. Amendment

The Board shall have the sole authority to amend this charter.

Approved: July 27, 2023