

RISK COMMITTEE CHARTER

REINSURANCE GROUP OF AMERICA, INCORPORATED

I. Role of the Committee

The Risk Committee (the “Committee”) of Reinsurance Group of America, Incorporated (“Company”) was established by the Board of Directors (“Board”) to assist the Board with its oversight responsibilities by promoting best practices with regard to risk management. The Risk Committee will review and oversee management’s enterprise risk management programs and policies, and monitor risks relating to the Company’s business, operations, compliance, reputation and ethics.

II. Qualifications and Appointment of Committee Members

The Nominating and Governance Committee 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 Chairman of the Committee.

III. Committee Duties and Responsibilities

The Committee’s general duties and responsibilities include the areas and items listed below. This list is not exclusive and may be expanded at the discretion of the Committee.

5. operational risks, including business continuity and contingency plans and executive crisis management for the Company and its business operations;
6. strategic risks, including climate change and impacts on the Company's overall strategy and reputation; and
7. any other potential, emerging or ongoing risks or risk-related issues that may be considered on an ad hoc basis upon the recommendation of management, the Committee or the Board.

B. Enterprise Risk Management Function

The Company's chief risk officer is accountable to the Committee and shall make periodic reports

VII. Amendment

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