

Global Human Rights Policy

May 2019



Introduction

Reinsurance Group of America, Incorporated and all of its subsidiaries and affiliates (referred to collectively, "RGA") is a leading global provider of life reinsurance and financial solutions. Founded in 1973, RGA, a Fortune 500 company, is recognized for its deep technical expertise in risk and capital management, innovative solutions, and commitment to serving its clients. With headquarters in St. Louis, Missouri, and operations around the world, RGA delivers expert solutions in individual life reinsurance, individual living benefits reinsurance, group reinsurance, health reinsurance, facultative underwriting, product development, insurance services, technology, and capital motivated reinsurance.

At RGA, we pride ourselves on our continuing dedication to conducting our global business fairly and ethically. We follow a strict equality and fairness ethos and do not tolerate violations of human rights, including acts of modern slavery and human trafficking.

Purpose

The objective of the Global Human Rights Policy ("Policy") is to detail expectations for our actions and behavior concerning human rights in accordance with applicable laws and regulations, our Code of Conduct, and RGA policies. This Policy intends to ensure that we, as good corporate citizens, reaffirm the importance of respecting human rights and work to fulfill our responsibility to respect the fundamental human rights of one another.

Scope

This Policy is applied globally to all Workforce Members throughout RGA to ensure awareness and compliance to RGA's human rights commitments. Workforce Members include any regular or temporary employee, contingent worker, contractor, consultant, or individuals representing or acting on behalf of RGA. This Policy also applies to all locations and situations where RGA business is conducted as well as all company-sponsored events.

Our Commitment to Human Rights

RGA is committed to respecting human rights by seeking to avoid infringing on the rights of others. We expect Workforce Members to share this commitment to ensure our business respects and promotes human rights. This commitment is formalized and manifested through our various policies, Code of Conduct, training modules, and ethical business practices. We are committed to working with and encouraging our suppliers, customers, and other business relationships to respect and uphold this Policy.

Guiding Principles

Our commitment to human rights is based on the following guiding principles:

General Labor Practices

We comply with all applicable labor laws, regulations and guidelines, including those related to wages, benefits, hiring, promoting, hours worked, and working conditions.

Diversity and Inclusion

We value all the individuals in our diverse workforce and recognize the importance of understanding, appreciating, and accepting individual differences.

Forced or Compulsory Labor

We do not use or tolerate the use of forced, bonded indentured labor, voluntary prison labor, slavery, or any form of human trafficking in our business or supply chain.

Workplace Health and Safety

We strive to provide a safe and healthy workplace.

Document Information	Approval History
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