Life insurance in the CEE marketplace: How do we move forward?

June 1 - 2, 2009

The Westin Warsaw

Warsaw, Poland
RGA CONTACT INFORMATION

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SEMINAR LOCATION

The Westin Warsaw
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00-854 Warsaw, Poland
T +48.22.450.8000
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The Westin Warsaw, situated in the heart of the Warsaw business and financial district, is ideally located to meet the needs of business travelers. Situated on one of the prime thoroughfares, Jana Pawla II, conference attendees will have easy access to international banking, hotels, insurance and auditing company tenants. The hotel has two eateries on the property — the Fusion Restaurant and JP’s Café & Bar. If you require a pre-arranged limo from the Warsaw Airport, please contact the hotel directly.

THE WESTIN WARSAW HOTEL RATE
414 PLN per night (single room)
486 PLN per night (double room)
RGA INTRODUCTION

Reinsurance Group of America, Incorporated (RGA) is the second largest life reinsurer in North America and the third largest in the world. RGA delivers expert solutions in life reinsurance, facultative underwriting, risk management, product development and capital-motivated reinsurance services. An American-based company headquartered in St. Louis, Missouri, RGA serves clients across six continents in 45 countries with subsidiary companies or offices in Australia, Barbados, Bermuda, Canada, China, France, Germany, Hong Kong, India, Ireland, Italy, Japan, Malaysia, Mexico, Poland, South Africa, South Korea, Spain, Taiwan, the United Kingdom and the United States.

In December 2008, RGA had approximately $2.1 trillion of life reinsurance in force, assets of $21 billion and total revenue of $5.7 billion. RGA is listed on the New York Stock Exchange (NYSE: RGA). RGA continues to expand internationally to better serve its local and multinational clients, adapting the experience of each market for the benefit of others. In 2008, RGA was named “Life Reinsurance Company of the Year” by the 12th Annual Asia Insurance Industry Awards held in Hong Kong.

Standard & Poor’s lists RGA as one of the top three global life reinsurers\(^1\). The three major agencies rate RGA as follows:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Rating</th>
</tr>
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<tbody>
<tr>
<td>Standard &amp; Poor’s</td>
<td>AA- (Very Strong)</td>
</tr>
<tr>
<td>A.M. Best Company</td>
<td>A+ (Superior)</td>
</tr>
<tr>
<td>Moody’s Investor Service</td>
<td>A1 (Good)</td>
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\(^1\) Standard & Poor’s Global Reinsurance Highlights, September 2007
SEMINAR INFORMATION

Life insurance in the CEE marketplace: How do we move forward? New global pressures are forcing insurance companies to take a harder look at how to move the marketplace to the next level. Life insurance companies around the world, including in the CEE Region, are facing a growing array of challenges. In addition, the financial turmoil of 2008 provides many important lessons for insurance companies regarding reinventing and improving current practices and norms.

Speakers from North America and Europe will share their knowledge and experiences on product development; managing mortality and morbidity risk, capital management, variable annuities and the ever-changing economic environment. RGA will provide you with an interactive platform so that actuaries from around the world who attend this conference have a forum for sharing opinions on future trends in life insurance development. Clients from CEE will also have the opportunity to socialize and network with actuaries from around the region.

There is not a fee to attend this RGA event. However, attendees are responsible for their own transportation and accommodations. An updated agenda and registration form will be sent out in the very near future with additional details on the seminar content and social arrangements.

SEMINAR TOPICS
Capital Management
Critical Illness
Current Economic Crisis
Health Business
Managing Mortality and Morbidity Risks: Claims Management
Managing Mortality and Morbidity Risks: Recent Trends in Longevity
Managing Mortality and Morbidity Risks: Recent Trends in Underwriting
Product Development
Solvency II
Variable Annuities

We look forward to welcoming you to Warsaw for this exciting informational event!
Monday, June 1, 2009

Attire: Business
Main Meeting Room: Copernicus I
Note: At the conclusion of each presentation there will be adequate time for Q&A.

8:00-9:00 a.m.: Breakfast and Registration

9:00 a.m.: Welcome Address

9:15 a.m.: Economic Crisis Address
Speaker: Mr. Krzysztof Stroiński, Partner, Actuarial & Insurance Solutions, Deloitte Advisory Sp. z o.o.

10:00 a.m.: Topic and speaker to be determined

10:45 a.m.: Morning Break

11:15 a.m.: How can Reinsurance Help? Capital Management
Speaker: David Pelletier, Executive Vice President, RGA Reinsurance Company

12:45 p.m.: Variable Annuities: What Went Wrong
Speaker: Jordi Posthumous, Business Development Manager, RGA International Reinsurance Company Limited

2:00 p.m.: Critical Illness Around the World
Speaker: Brian Simpson, Vice President and Regional Actuary, RGA International Corporation

2:45 p.m.: Product Development: Global Review
Speaker: Jerome Matrundola, Director, Product Development, RGA International Corporation

3:30 p.m.: Afternoon Break

4:00 p.m.: Topic and speaker to be determined

4:45 p.m.: Solvency II – Current Status
Speaker: Jordi Posthumous, Business Development Manager, RGA International Reinsurance Company Limited

5:30 p.m.: Conclusions and concluding remarks
<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
<th>Speaker Information</th>
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</thead>
<tbody>
<tr>
<td>8:00-9:00 a.m.</td>
<td>Breakfast</td>
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<tr>
<td>9:00 a.m.</td>
<td>Managing Mortality and Morbidity Risks: Claims Management</td>
<td>Peter Barrett, Head of UK and International Claims, RGA UK Services Ltd.</td>
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<tr>
<td>9:45 a.m.</td>
<td>Mortality and Morbidity Risks: Recent Trends in Longevity</td>
<td>Dr. Phil Smalley, Vice President and Medical Director, RGA International Corporation</td>
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<tr>
<td>10:30 a.m.</td>
<td>Morning Break</td>
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<tr>
<td>11:00 a.m.</td>
<td>Mortality and Morbidity Risks: Recent Trends in Underwriting</td>
<td>Patricia O'Keeffe, Vice President and Chief Underwriter, Continental Europe, RGA International Corporation</td>
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<tr>
<td>11:45 a.m.</td>
<td>Health Topic</td>
<td>Alan Watts, Vice President Health Insurance, RGA Reinsurance Company</td>
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