

Report of Organizational Actions Affecting Basis of Securities

▶ See separate instructions.

Part I Reporting Issuer

1 Issuer's name F&G Annuities & Life, Inc.		2 Issuer's employer identification number (EIN) 85-2487422	
3 Name of contact for additional information Christopher Bacon	4 Telephone No. of contact 866-846-4660	5 Email address of contact Christopher.Bacon@fglife.com	
6 Number and street (or P.O. box if mail is not delivered to street address) of contact 801 Grand Avenue, Suite 2600		7 City, town, or post office, state, and ZIP code of contact Des Moines, IA 50309	
8 Date of action 03/31/2025, 06/30/2025, 09/30/2025, 12/31/2025		9 Classification and description Common Stock	
10 CUSIP number 30190A104	11 Serial number(s)	12 Ticker symbol FG	13 Account number(s)

Part II Organizational Action Attach additional statements if needed. See back of form for additional questions.

14 Describe the organizational action and, if applicable, the date of the action or the date against which shareholders' ownership is measured for the action ▶ F&G Annuities & Life, Inc. ("FG") made quarterly cash distributions during the 2025 calendar year to its common stock shareholders as follows: March 31, 2025 (\$0.22 per share), June 30, 2025 (\$0.22 per share), September 30, 2025 (\$0.22 per share), and December 31, 2025 (\$0.25 per share).

These are characterized as non-dividend distributions based on FG's estimate of current and accumulated tax basis earnings and profits for the tax year ended December 31, 2025.

Pursuant to the applicable Treasury Regulations under Section 6045B, if this estimate turns out to be incorrect, FG will file a corrected Form 8937 within 45 days of such determination.

15 Describe the quantitative effect of the organizational action on the basis of the security in the hands of a U.S. taxpayer as an adjustment per share or as a percentage of old basis ▶ Each shareholder should treat one hundred percent of distributions received in 2025 as non-dividend distributions. It is expected IRC Section 301(c)(2)-(3) applied to the non-dividend distributions and, thus, a shareholder with non-zero basis in their FG stock would reduce the basis in such stock. Shareholders that received distributions should consult their own tax advisors to determine the tax consequences of these non-dividend distributions.

16 Describe the calculation of the change in basis and the data that supports the calculation, such as the market values of securities and the valuation dates ▶ The calculation of the return of capital is based on FG's estimate of current and accumulated earnings and profits for the tax year ended December 31, 2025.

Part II Organizational Action *(continued)*

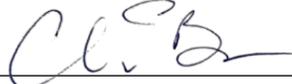
17 List the applicable Internal Revenue Code section(s) and subsection(s) upon which the tax treatment is based ▶ IRC Section 301(c)

18 Can any resulting loss be recognized? ▶ It is expected IRC Section 301(c) applied to the non-dividend distributions. Shareholders of the Company's common stock that received non-dividend distributions should consult their tax advisors to determine the tax consequences.

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ The non-dividend distributions occurred in calendar year 2025.

This information is being provided pursuant to IRC Section 6045B. The tax information contained herein is provided for informational purposes only and should not be construed as legal or tax advice. FG does not provide legal or tax advice to shareholders. Please consult your own tax professional for assistance as to how this information will impact your specific tax situation.

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here Signature ▶  Date ▶ 1/14/2026

Print your name ▶ Christopher Bacon Title ▶ VP, Tax

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶				Firm's EIN ▶
	Firm's address ▶				Phone no.