

MainStay Funds Dividends Received Deductions

Calendar Year 2020 Income Tax Information Notice

The table below provides corporate shareholders with the percentages of ordinary income dividends paid during calendar year 2020 that qualify in computing the amount of income eligible for the Dividends Received Deduction (DRD). Only those Funds found in this table have distributed income that qualifies for this deduction.

Fund Name	Calendar Basis DRD Reallocation %
MainStay Balanced Fund	83.41%
MainStay Candriam Emerging Markets Debt Fund	0.00
MainStay Candriam Emerging Markets Equity Fund	3.07
MainStay CBRE Global Infrastructure Fund	61.25
MainStay CBRE Real Estate Fund	0.00
MainStay Conservative Allocation Fund	14.48
MainStay Epoch Capital Growth Fund	28.51
MainStay Epoch Global Equity Yield Fund	64.23
MainStay Epoch International Choice Fund	0.00
MainStay Epoch U.S. All Cap Fund	100.00
MainStay Epoch U.S. Equity Yield Fund	100.00
MainStay Equity Allocation Fund (Formerly known as MainStay Growth Allocation Fund)	50.84
MainStay Floating Rate Fund	0.04
MainStay Growth Allocation Fund (Formerly known as MainStay Moderate Growth Allocation Fund)	33.98
MainStay Income Builder Fund	32.75
MainStay MacKay California Tax Free Opportunities Fund	0.00
MainStay MacKay Common Stock Fund	100.00
MainStay MacKay Convertible Fund	22.73
MainStay MacKay Emerging Markets Equity Fund	0.00
MainStay MacKay Growth Fund	0.00
MainStay MacKay High Yield Corporate Bond Fund	8.27
MainStay MacKay High Yield Municipal Bond Fund	0.00
MainStay MacKay Intermediate Tax Free Bond Fund	0.00
MainStay MacKay International Equity Fund	0.00
MainStay MacKay International Opportunities Fund	0.00
MainStay MacKay New York Tax Free Opportunities Fund	0.00
MainStay MacKay Short Duration High Yield Fund	3.94
MainStay MacKay Short Term Municipal Fund	0.00
MainStay MacKay Small Cap Core Fund	0.00
MainStay MacKay S&P 500 Index Fund	88.83
MainStay MacKay Tax Free Bond Fund	0.00
MainStay MacKay Total Return Bond Fund	0.00
MainStay MacKay Unconstrained Bond Fund	0.00
MainStay MacKay U.S. Equity Opportunities Fund	30.45
MainStay MacKay U.S. Infrastructure Bond Fund (Formerly known as MainStay MacKay Infrastructure Bond Fund)	0.00
MainStay MAP Equity Fund	100.00
MainStay Moderate Allocation Fund	22.60
MainStay Money Market Fund	0.00
MainStay Short Term Bond Fund (Formerly known as MainStay Indexed Bond Fund)	0.00
MainStay Winslow Large Cap Growth Fund (Formerly known as MainStay Large Cap Growth Fund)	0.00

New York Life Investments, New York Life Insurance Company, and their affiliates do not provide legal, tax, or accounting advice. Please consult your own legal and tax advisors.

"New York Life Investments" is both a service mark, and the common trade name, of certain investment advisors affiliated with New York Life Insurance Company. The MainStay Funds® are managed by New York Life Investment Management LLC and distributed by NYLIFE Distributors LLC, 30 Hudson Street, Jersey City, NJ 07302, a wholly owned subsidiary of New York Life Insurance Company. NYLIFE Distributors LLC is a Member FINRA/SIPC.