

# MainStay Funds dividend schedule for 2022

Following is the 2022 dividend schedule for MainStay Funds<sup>1</sup>

Dividend Schedule	Record Date	Ex/Pay/Reinvest Date
January	Friday, January 28, 2022	Monday, January 31, 2022
February	Friday, February 25, 2022	Monday, February 28, 2022
<b>March</b>	<b>Wednesday, March 30, 2022</b>	<b>Thursday, March 31, 2022</b>
April	Thursday, April 28, 2022	Friday, April 29, 2022
May	Friday, May 27, 2022	Tuesday, May 31, 2022
<b>June</b>	<b>Wednesday, June 29, 2022</b>	<b>Thursday, June 30, 2022</b>
July	Thursday, July 28, 2022	Friday, July 29, 2022
August	Tuesday, August 30, 2022	Wednesday, August 31, 2022
<b>September</b>	<b>Thursday, September 29, 2022</b>	<b>Friday, September 30, 2022</b>
October	Friday, October 28, 2022	Monday, October 31, 2022
November	Tuesday, November 29, 2022	Wednesday, November 30, 2022
<b>December</b>	<b>TBA</b>	<b>TBA</b>

1. The dates and frequency of the Funds' dividend distributions are subject to change.



INVESTMENTS

**Dividends from the net investment income (if any) of the following MainStay Funds are declared daily and paid at least monthly:**

Floating Rate Fund, MacKay California Tax Free Opportunities Fund, MacKay High Yield Municipal Bond Fund, MacKay New York Tax Free Opportunities Fund, MacKay Short Term Municipal Fund, MacKay Strategic Municipal Allocation Fund, MacKay Tax Free Bond Fund, MacKay U.S. Infrastructure Bond Fund, and Money Market Fund.

**Dividends from the net investment income (if any) of the following MainStay Funds are declared and paid at least monthly:**

Candriam Emerging Markets Debt Fund, Cushing MLP Premier Fund, Income Builder Fund, MacKay High Yield Corporate Bond Fund, MacKay Short Duration High Yield Fund, MacKay Strategic Bond Fund, MacKay Total Return Bond Fund and, Short Term Bond Fund.

**Dividends from the net investment income (if any) of the following MainStay Funds are declared and paid at least quarterly:**

Balanced Fund, CBRE Global Infrastructure Fund, CBRE Real Estate Fund, Conservative Allocation Fund, Conservative ETF Allocation Fund, Defensive ETF Allocation Fund, Epoch Global Equity Yield Fund, Epoch U.S. Equity Yield Fund and MacKay Convertible Fund.

**Dividends from the net investment income (if any) of the following MainStay Funds are declared and paid at least annually:**

Candriam Emerging Markets Equity Fund, Epoch Capital Growth Fund, Epoch International Choice Fund, Equity Allocation Fund, Equity ETF Allocation Fund, ESG Multi-Asset Allocation Fund, Growth Allocation Fund, Growth ETF Allocation Fund, Fund, MacKay International Equity Fund, MacKay S&P 500 Index Fund, Moderate Allocation Fund, Moderate ETF Allocation Fund, Winslow Large Cap Growth Fund, WMC Enduring Capital Fund, WMC Growth Fund, WMC International Research Equity Fund, WMC Small Companies Fund, WMC Value Fund.

**All mutual funds are subject to market risk and will fluctuate in value.**

Dividends fluctuate and are subject to change. There is no guarantee they will continue to be paid. While dividends may cushion returns in down markets, investments are still subject to loss of principal amount invested.

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The Funds are managed by New York Life Investment Management LLC and distributed through 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.

**For more information, a prospectus or summary prospectus, call 800-624-6782 or visit [newyorklifeinvestments.com](http://newyorklifeinvestments.com). Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus contains this and other information about the investment company. Please read the prospectus or summary prospectus carefully before investing.**