(December 2017 Department of the Treasury

Report of Organizational Actions Affecting Basis of Securities

▶ See separate instructions.

OMB No. 1545-0123

Internal Revenue Service Reporting Issuer Part I 2 Issuer's employer identification number (EIN) Issuer's name 20-2432949 Mainstay Conservative Allocation Fund 3 Name of contact for additional information Telephone No. of contact 5 Email address of contact Hasani Edwards/Mitchell Edelstein (201) 685-6393/(201) 685-6347 Hasani_Edwards@nylim.com/Mitchell_Edelstein@nylim.com 6 Number and street (or P.O. box if mail is not delivered to street address) of contact 7 City, town, or post office, state, and ZIP code of contact New York, NY 10010 51 Madison Avenue - PNJ 8 Date of action 9 Classification and description See Attachment Nontaxable Return of Capital Distribution 10 CUSIP number 11 Serial number(s) 12 Ticker symbol 13 Account number(s) See Attachment See Attachment Organizational Action Attach additional statements if needed. See back of form for additional questions. Describe the organizational action and, if applicable, the date of the action or the date against which shareholders' ownership is measured for the action MainStay Conservative Allocation Fund distributed quarterly dividends to shareholders during its fiscal year ended October 31, 2023. A portion of these distributions was in excess of its current and accumulated earnings and profits (E&P). The affected distributions were paid to shareholders from 1/1/2023 - 9/30/2023 as shown in the attachment. 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 15 share or as a percentage of old basis The portion of the distribution which is a nontaxable return of capital should reduce the basis of shares in the hands of a US taxpayer to the extent of the shareholders adjusted basis. To the extent the return of capital exceeds the shareholders adjusted basis the distribution will be taxed as a capital gain to the shareholder. See the attachment for applicable share amounts 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 ► At the close of the fund's fiscal year on 10/31/2023, the fund's current & accumulated E&P was calculated under IRC Section 312 as modified by section 852(c) for a Regulated Investment Company (RIC) and the regulations thereunder. The amount of E&P was compared to the amount of the fund's fiscal year distributions. Distributions in excess of E&P were characterized as return of capital and should be applied as a reduction in each shareholder's tax basis in the applicable shares. See the attachment for applicable share amounts

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Part		Organizational Action (continued)			
49		and the later of Brown and Code and the Code			
		applicable Internal Revenue Code section(s) and subsection(s) upon which the tax tr	eatment	is based •	·
		301(c)(2) - Basis reduction for distributions in excess of Earnings & Profits. 316(b)(4) - Special rule for allocation of distributions in excess of E&P for a fisca	al vear F	DIC	
inc sec	Ction	310(b)(4) - Special rule for anocation of distributions in excess of Ear for a fisca	ai yeai i	VIC.	
18 C	an any	y resulting loss be recognized? ► No.			
40 0					
		e any other information necessary to implement the adjustment, such as the reportab	le tax ye	ar▶	
This ac	tion is	s effetive on the distribution date listed in the attachment.			
	Unde	er penalties of perjury, I declare that I have examined this return, including accompanying scher	dules and	I statements	and to the best of my knowledge and
	belief	f, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all infor	mation of	which prepa	arer has any knowledge.
Sign		M St. M			
Here	Signa	ature •	Date ►	1/22/2024	1
	Print	your name ► Hasani Edwards	Title►	Assistant	Treasurer
Paid		Print/Type preparer's name Preparer's signature	Date		Check if PTIN
Prepa	arer				self-employed
Use (Firm's EIN ▶
		Firm's address ▶			Phone no.

Send Form 8937 (including accompanying statements) to: Department of the Treasury, Internal Revenue Service, Ogden, UT 84201-0054

Description		Ticker	Record	Ex- Dividend	Payable	Total Distribution	Taxable Distribution	NonTaxable Distribution
(Fund Name)	CUSIP	Symbol	Date	<u>Date</u>	Date	Per Share	Per Share	Per Share
MainStay Conservative Allocation Fund	56063U109	MCKNX	3/30/2023	3/31/2023	3/31/2023	0.039900000	0.005254693	0.034645307
MainStay Conservative Allocation Fund	56063U109	MCKNX	6/29/2023	6/30/2023	6/30/2023	0.077900000	0.010259163	0.067640837
MainStay Conservative Allocation Fund	56063U109	MCKNX	9/28/2023	9/29/2023	9/29/2023	0.079300000	0.010443538	0.068856462
MainStay Conservative Allocation Fund	56063U208	MCKAX	3/30/2023	3/31/2023	3/31/2023	0.045100000	0.005939516	0.039160484
MainStay Conservative Allocation Fund	56063U208	MCKAX	6/29/2023	6/30/2023	6/30/2023	0.083200000	0.010957155	0.072242845
MainStay Conservative Allocation Fund	56063U208	MCKAX	9/28/2023	9/29/2023	9/29/2023	0.084100000	0.011075682	0.073024318
MainStay Conservative Allocation Fund	56063U307	MCKBX	3/30/2023	3/31/2023	3/31/2023	0.019000000	0.002502235	0.016497765
MainStay Conservative Allocation Fund	56063U307	MCKBX	6/29/2023	6/30/2023	6/30/2023	0.055800000	0.007348669	0.048451331
MainStay Conservative Allocation Fund	56063U307	MCKBX	9/28/2023	9/29/2023	9/29/2023	0.057300000	0.007546214	0.049753786
MainStay Conservative Allocation Fund	56063U406	MCKCX	3/30/2023	3/31/2023	3/31/2023	0.019000000	0.002502235	0.016497765
MainStay Conservative Allocation Fund	56063U406	MCKCX	6/29/2023	6/30/2023	6/30/2023	0.055800000	0.007348669	0.048451331
MainStay Conservative Allocation Fund	56063U406	MCKCX	9/28/2023	9/29/2023	9/29/2023	0.057300000	0.007546214	0.049753786
MainStay Conservative Allocation Fund	56063U505	MCKIX	3/30/2023	3/31/2023	3/31/2023	0.052000000	0.006848222	0.045151778
MainStay Conservative Allocation Fund	56063U505	MCKIX	6/29/2023	6/30/2023	6/30/2023	0.090000000	0.011852692	0.078147308
MainStay Conservative Allocation Fund	56063U505	MCKIX	9/28/2023	9/29/2023	9/29/2023	0.091100000	0.011997558	0.079102442
MainStay Conservative Allocation Fund	56064B316	MCKRX	3/30/2023	3/31/2023	3/31/2023	0.035800000	0.004714737	0.031085263
MainStay Conservative Allocation Fund	56064B316	MCKRX	6/29/2023	6/30/2023	6/30/2023	0.075500000	0.009943091	0.065556909
MainStay Conservative Allocation Fund	56064B316	MCKRX	9/28/2023	9/29/2023	9/29/2023	0.074300000	0.009785055	0.064514945
MainStay Conservative Allocation Fund	56064L462	MCKKX	3/30/2023	3/31/2023	3/31/2023	0.042500000	0.005597104	0.036902896
MainStay Conservative Allocation Fund	56064L462	MCKKX	6/29/2023	6/30/2023	6/30/2023	0.080600000	0.010614744	0.069985256
MainStay Conservative Allocation Fund	56064L462	MCKKX	9/28/2023	9/29/2023	9/29/2023	0.081500000	0.010733271	0.070766729
MainStay Conservative Allocation Fund	56065F696	MCKSX	3/30/2023	3/31/2023	3/31/2023	0.034300000	0.004517193	0.029782807
MainStay Conservative Allocation Fund	56065F696	MCKSX	6/29/2023	6/30/2023	6/30/2023	0.074000000	0.009745547	0.064254453
MainStay Conservative Allocation Fund	56065F696	MCKSX	9/28/2023	9/29/2023	9/29/2023	0.076100000	0.010022109	0.066077891