

Report of Organizational Actions Affecting Basis of Securities

▶ See separate instructions.

Part I Reporting Issuer

1 Issuer's name MainStay Income Builder Fund		2 Issuer's employer identification number (EIN) 13-3424893	
3 Name of contact for additional information Hasani Edwards/Mitchell Edelstein	4 Telephone No. of contact (201) 685-6393/(201) 685-6347	5 Email address of contact 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 51 Madison Avenue		7 City, town, or post office, state, and ZIP code of contact New York, NY 10010	
8 Date of action See Attachment		9 Classification and description Nontaxable Return of Capital Distribution	
10 CUSIP number See Attachment	11 Serial number(s)	12 Ticker symbol See Attachment	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 ▶ MainStay Income Builder Fund distributed monthly dividends to shareholders during its fiscal year ended October 31, 2022. 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 1/1/2022 - 10/31/2022 as shown in the attachment.

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 ▶ 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.

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 ▶ At the close of the fund's fiscal year on 10/31/2022, 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.

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\(c\)\(2\) - Basis reduction for distributions in excess of Earnings & Profits.](#)

[IRC Section 316\(b\)\(4\) - Special rule for allocation of distributions in excess of E&P for a fiscal year RIC.](#)

18 Can any resulting loss be recognized? ▶ [No.](#)

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ _____

[This action is effective on the distribution date listed in the attachment.](#)

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 ▶ 1/10/2023

Print your name ▶ [Hasani Edwards](#)

Title ▶ [Assistant Treasurer](#)

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.	

Description (Fund Name)	CUSIP	Ticker Symbol	Record Date	Ex-Dividend Date	Payable Date	Total Distribution Per Share	Taxable Distribution Per Share	NonTaxable Distribution Per Share
MainStay Income Builder Fund	56062F426	MCTRX	1/28/2022	1/31/2022	1/31/2022	0.005000000	0.004831251	0.000168749
MainStay Income Builder Fund	56062F426	MCTRX	2/25/2022	2/28/2022	2/28/2022	0.021200000	0.020484502	0.000715498
MainStay Income Builder Fund	56062F426	MCTRX	3/30/2022	3/31/2022	3/31/2022	0.023400000	0.022610253	0.000789747
MainStay Income Builder Fund	56062F426	MCTRX	4/28/2022	4/29/2022	4/29/2022	0.015200000	0.014687000	0.000512998
MainStay Income Builder Fund	56062F426	MCTRX	5/27/2022	5/31/2022	5/31/2022	0.053900000	0.052080881	0.001819119
MainStay Income Builder Fund	56062F426	MCTRX	6/29/2022	6/30/2022	6/30/2022	0.027200000	0.026282003	0.000917997
MainStay Income Builder Fund	56062F426	MCTRX	7/28/2022	7/29/2022	7/29/2022	0.007400000	0.007150251	0.000249749
MainStay Income Builder Fund	56062F426	MCTRX	8/30/2022	8/31/2022	8/31/2022	0.024500000	0.023673128	0.000826872
MainStay Income Builder Fund	56062F426	MCTRX	9/29/2022	9/30/2022	9/30/2022	0.020300000	0.019614877	0.000685123
MainStay Income Builder Fund	56062F426	MCTRX	10/28/2022	10/31/2022	10/31/2022	0.010100000	0.009759126	0.000340874
MainStay Income Builder Fund	56062F798	MTRAX	1/28/2022	1/31/2022	1/31/2022	0.021800000	0.021064252	0.000735748
MainStay Income Builder Fund	56062F798	MTRAX	2/25/2022	2/28/2022	2/28/2022	0.035900000	0.034688379	0.001211621
MainStay Income Builder Fund	56062F798	MTRAX	3/30/2022	3/31/2022	3/31/2022	0.038900000	0.037587129	0.001312871
MainStay Income Builder Fund	56062F798	MTRAX	4/28/2022	4/29/2022	4/29/2022	0.030000000	0.028987503	0.001012497
MainStay Income Builder Fund	56062F798	MTRAX	5/27/2022	5/31/2022	5/31/2022	0.068500000	0.066188132	0.002311868
MainStay Income Builder Fund	56062F798	MTRAX	6/29/2022	6/30/2022	6/30/2022	0.042000000	0.040582505	0.001417495
MainStay Income Builder Fund	56062F798	MTRAX	7/28/2022	7/29/2022	7/29/2022	0.021200000	0.020484502	0.000715498
MainStay Income Builder Fund	56062F798	MTRAX	8/30/2022	8/31/2022	8/31/2022	0.039000000	0.037683754	0.001316246
MainStay Income Builder Fund	56062F798	MTRAX	9/29/2022	9/30/2022	9/30/2022	0.033600000	0.032466004	0.001133996
MainStay Income Builder Fund	56062F798	MTRAX	10/28/2022	10/31/2022	10/31/2022	0.023500000	0.022706878	0.000793122
MainStay Income Builder Fund	56062F889	MKTRX	1/28/2022	1/31/2022	1/31/2022	0.005000000	0.004831251	0.000168749
MainStay Income Builder Fund	56062F889	MKTRX	2/25/2022	2/28/2022	2/28/2022	0.021200000	0.020484502	0.000715498
MainStay Income Builder Fund	56062F889	MKTRX	3/30/2022	3/31/2022	3/31/2022	0.023400000	0.022610253	0.000789747
MainStay Income Builder Fund	56062F889	MKTRX	4/28/2022	4/29/2022	4/29/2022	0.015200000	0.014687000	0.000512998
MainStay Income Builder Fund	56062F889	MKTRX	5/27/2022	5/31/2022	5/31/2022	0.053900000	0.052080881	0.001819119
MainStay Income Builder Fund	56062F889	MKTRX	6/29/2022	6/30/2022	6/30/2022	0.027200000	0.026282003	0.000917997
MainStay Income Builder Fund	56062F889	MKTRX	7/28/2022	7/29/2022	7/29/2022	0.007400000	0.007150251	0.000249749
MainStay Income Builder Fund	56062F889	MKTRX	8/30/2022	8/31/2022	8/31/2022	0.024500000	0.023673128	0.000826872
MainStay Income Builder Fund	56062F889	MKTRX	9/29/2022	9/30/2022	9/30/2022	0.020300000	0.019614877	0.000685123
MainStay Income Builder Fund	56062F889	MKTRX	10/28/2022	10/31/2022	10/31/2022	0.010100000	0.009759126	0.000340874
MainStay Income Builder Fund	56062X336	MTXRX	1/28/2022	1/31/2022	1/31/2022	0.020000000	0.019325002	0.000674998
MainStay Income Builder Fund	56062X336	MTXRX	2/25/2022	2/28/2022	2/28/2022	0.034300000	0.033142379	0.001157621
MainStay Income Builder Fund	56062X336	MTXRX	3/30/2022	3/31/2022	3/31/2022	0.037300000	0.036041129	0.001258871
MainStay Income Builder Fund	56062X336	MTXRX	4/28/2022	4/29/2022	4/29/2022	0.028400000	0.027441203	0.000958497
MainStay Income Builder Fund	56062X336	MTXRX	5/27/2022	5/31/2022	5/31/2022	0.067000000	0.064738757	0.002261243
MainStay Income Builder Fund	56062X336	MTXRX	6/29/2022	6/30/2022	6/30/2022	0.040500000	0.039133129	0.001366871
MainStay Income Builder Fund	56062X336	MTXRX	7/28/2022	7/29/2022	7/29/2022	0.018900000	0.018262127	0.000637873
MainStay Income Builder Fund	56062X336	MTXRX	8/30/2022	8/31/2022	8/31/2022	0.037400000	0.036137754	0.001262246
MainStay Income Builder Fund	56062X336	MTXRX	9/29/2022	9/30/2022	9/30/2022	0.032200000	0.031113253	0.001086747
MainStay Income Builder Fund	56062X336	MTXRX	10/28/2022	10/31/2022	10/31/2022	0.022200000	0.021450752	0.000749248
MainStay Income Builder Fund	56062X369	MTINX	1/28/2022	1/31/2022	1/31/2022	0.018400000	0.017790002	0.000620998
MainStay Income Builder Fund	56062X369	MTINX	2/25/2022	2/28/2022	2/28/2022	0.033000000	0.031886254	0.001137346
MainStay Income Builder Fund	56062X369	MTINX	3/30/2022	3/31/2022	3/31/2022	0.036200000	0.034978254	0.001221746
MainStay Income Builder Fund	56062X369	MTINX	4/28/2022	4/29/2022	4/29/2022	0.027400000	0.026475253	0.000924747
MainStay Income Builder Fund	56062X369	MTINX	5/27/2022	5/31/2022	5/31/2022	0.065800000	0.063579257	0.002220743
MainStay Income Builder Fund	56062X369	MTINX	6/29/2022	6/30/2022	6/30/2022	0.039300000	0.037973629	0.001326371
MainStay Income Builder Fund	56062X369	MTINX	7/28/2022	7/29/2022	7/29/2022	0.018700000	0.018068877	0.000631123
MainStay Income Builder Fund	56062X369	MTINX	8/30/2022	8/31/2022	8/31/2022	0.036500000	0.035268129	0.001231871
MainStay Income Builder Fund	56062X369	MTINX	9/29/2022	9/30/2022	9/30/2022	0.031400000	0.030340253	0.001059747
MainStay Income Builder Fund	56062X369	MTINX	10/28/2022	10/31/2022	10/31/2022	0.020800000	0.020098002	0.000701998
MainStay Income Builder Fund	56062X849	MTOIX	1/28/2022	1/31/2022	1/31/2022	0.026100000	0.025219128	0.000880872
MainStay Income Builder Fund	56062X849	MTOIX	2/25/2022	2/28/2022	2/28/2022	0.039700000	0.038396012	0.001339871
MainStay Income Builder Fund	56062X849	MTOIX	3/30/2022	3/31/2022	3/31/2022	0.043100000	0.041645380	0.001454620
MainStay Income Builder Fund	56062X849	MTOIX	4/28/2022	4/29/2022	4/29/2022	0.034000000	0.032852504	0.001147496
MainStay Income Builder Fund	56062X849	MTOIX	5/27/2022	5/31/2022	5/31/2022	0.072400000	0.069956508	0.002443492
MainStay Income Builder Fund	56062X849	MTOIX	6/29/2022	6/30/2022	6/30/2022	0.045600000	0.044061005	0.001538995
MainStay Income Builder Fund	56062X849	MTOIX	7/28/2022	7/29/2022	7/29/2022	0.024900000	0.024059628	0.000840372
MainStay Income Builder Fund	56062X849	MTOIX	8/30/2022	8/31/2022	8/31/2022	0.042900000	0.041452130	0.001447870
MainStay Income Builder Fund	56062X849	MTOIX	9/29/2022	9/30/2022	9/30/2022	0.037200000	0.035944504	0.001255496
MainStay Income Builder Fund	56062X849	MTOIX	10/28/2022	10/31/2022	10/31/2022	0.027000000	0.026088753	0.000911247
MainStay Income Builder Fund	56063N550	MTISX	1/28/2022	1/31/2022	1/31/2022	0.014100000	0.013624127	0.000475873
MainStay Income Builder Fund	56063N550	MTISX	2/25/2022	2/28/2022	2/28/2022	0.029200000	0.028214503	0.000985497
MainStay Income Builder Fund	56063N550	MTISX	3/30/2022	3/31/2022	3/31/2022	0.032100000	0.031016628	0.001083372
MainStay Income Builder Fund	56063N550	MTISX	4/28/2022	4/29/2022	4/29/2022	0.023400000	0.022610253	0.000789747
MainStay Income Builder Fund	56063N550	MTISX	5/27/2022	5/31/2022	5/31/2022	0.062000000	0.059907507	0.002092493
MainStay Income Builder Fund	56063N550	MTISX	6/29/2022	6/30/2022	6/30/2022	0.035800000	0.034591754	0.001208246
MainStay Income Builder Fund	56063N550	MTISX	7/28/2022	7/29/2022	7/29/2022	0.015100000	0.014590377	0.000509623
MainStay Income Builder Fund	56063N550	MTISX	8/30/2022	8/31/2022	8/31/2022	0.032700000	0.031596379	0.001103621
MainStay Income Builder Fund	56063N550	MTISX	9/29/2022	9/30/2022	9/30/2022	0.027900000	0.026958378	0.000941622
MainStay Income Builder Fund	56063N550	MTISX	10/28/2022	10/31/2022	10/31/2022	0.017400000	0.016812752	0.000587248
MainStay Income Builder Fund	56063N683	MTODX	1/28/2022	1/31/2022	1/31/2022	0.027600000	0.026668503	0.000931497
MainStay Income Builder Fund	56063N683	MTODX	2/25/2022	2/28/2022	2/28/2022	0.041000000	0.039616254	0.001383746
MainStay Income Builder Fund	56063N683	MTODX	3/30/2022	3/31/2022	3/31/2022	0.044400000	0.042901505	0.001498495
MainStay Income Builder Fund	56063N683	MTODX	4/28/2022	4/29/2022	4/29/2022	0.035400000	0.034205254	0.001194746
MainStay Income Builder Fund	56063N683	MTODX	5/27/2022	5/31/2022	5/31/2022	0.073800000	0.071309258	0.002490742
MainStay Income Builder Fund	56063N683	MTODX	6/29/2022	6/30/2022	6/30/2022	0.047000000	0.045413755	0.001586245
MainStay Income Builder Fund	56063N683	MTODX	7/28/2022	7/29/2022	7/29/2022	0.026400000	0.025509003	0.000890997
MainStay Income Builder Fund	56063N683	MTODX	8/30/2022	8/31/2022	8/31/2022	0.044400000	0.042901505	0.001498495
MainStay Income Builder Fund	56063N683	MTODX	9/29/2022	9/30/2022	9/30/2022	0.038700000	0.037398379	0.001306121
MainStay Income Builder Fund	56063N683	MTODX	10/28/2022	10/31/2022	10/31/2022	0.028500000	0.027538128	0.000961872
MainStay Income Builder Fund	56063N840	MTXVX	1/28/2022	1/31/2022	1/31/2022	0.015500000	0.014976877	0.000523123
MainStay Income Builder Fund	56063N840	MTXVX	2/25/2022	2/28/2022	2/28/2022	0.030600000	0.029567253	0.001032747
MainStay Income Builder Fund	56063N840	MTXVX	3/30/2022	3/31/2022	3/31/2022	0.033200000	0.032079504	0.001120496
MainStay Income Builder Fund	56063N840	MTXVX	4/28/2022	4/29/2022	4/29/2022	0.024400000	0.023576503	0.000823497
MainStay Income Builder Fund	56063N840	MTXVX	5/27/2022	5/31/2022	5/31/2022	0.063100000	0.060970382	0.002129618
MainStay Income Builder Fund	56063N840	MTXVX	6/29/2022	6/30/2022	6/30/2022	0.036900000	0.035654629	0.001245371
MainStay Income Builder Fund	56063N840	MTXVX	7/28/2022	7/29/2022	7/29/2022	0.016000000	0.015460002	0.000539998
MainStay Income Builder Fund	56063N840	MTXVX	8/30/2022	8/31/2022	8/31/2022	0.033600000	0.032466004	0.001133996
MainStay Income Builder Fund	56063N840	MTXVX	9/29/2022	9/30/2022	9/30/2022	0.028700000	0.027731378	0.000968622
MainStay Income Builder Fund	56063N840	MTXVX	10/28/2022	10/31/2022	10/31/2022	0.018600000	0.017972252	0.000627748