

## Report of Organizational Actions Affecting Basis of Securities

▶ See separate instructions.

### Part I Reporting Issuer

<b>1</b> Issuer's name  MainStay MacKay Strategic Bond Fund		<b>2</b> Issuer's employer identification number (EIN)  13-3924140	
<b>3</b> Name of contact for additional information  Hasani Edwards/Mitchell Edelstein	<b>4</b> Telephone No. of contact  (201) 685-6393/(201) 685-6347	<b>5</b> Email address of contact  Hasani_Edwards@nylim.com/Mitchell_Edelstein@nylim.com	
<b>6</b> Number and street (or P.O. box if mail is not delivered to street address) of contact  51 Madison Avenue		<b>7</b> City, town, or post office, state, and ZIP code of contact  New York, NY 10010	
<b>8</b> Date of action  See Attachment		<b>9</b> Classification and description  Nontaxable Return of Capital Distribution	
<b>10</b> CUSIP number  See Attachment	<b>11</b> Serial number(s)	<b>12</b> Ticker symbol  See Attachment	<b>13</b> 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 MacKay Strategic Bond Fund distributed monthly dividends to shareholders during its fiscal year ended October 31, 2021. 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 1/1/2021 - 10/31/2021 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 10/31/2021, 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.

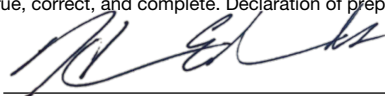
**18** Can any resulting loss be recognized? ▶ No.

**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 ▶ 1/7/2022

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 MacKay Strategic Bond Fund	56062F350	MSICX	1/28/2021	1/29/2021	1/29/2021	0.015300000	0.014269590	0.001030410
MainStay MacKay Strategic Bond Fund	56062F350	MSICX	2/25/2021	2/26/2021	2/26/2021	0.008300000	0.007741019	0.000558981
MainStay MacKay Strategic Bond Fund	56062F350	MSICX	3/30/2021	3/31/2021	3/31/2021	0.010300000	0.009606325	0.000693675
MainStay MacKay Strategic Bond Fund	56062F350	MSICX	4/29/2021	4/30/2021	4/30/2021	0.010500000	0.009792856	0.000707144
MainStay MacKay Strategic Bond Fund	56062F350	MSICX	5/27/2021	5/28/2021	5/28/2021	0.007600000	0.007088162	0.000511838
MainStay MacKay Strategic Bond Fund	56062F350	MSICX	6/29/2021	6/30/2021	6/30/2021	0.009000000	0.008393876	0.000606124
MainStay MacKay Strategic Bond Fund	56062F350	MSICX	7/29/2021	7/30/2021	7/30/2021	0.009300000	0.008673672	0.000626328
MainStay MacKay Strategic Bond Fund	56062F350	MSICX	8/30/2021	8/31/2021	8/31/2021	0.010400000	0.009699590	0.000700410
MainStay MacKay Strategic Bond Fund	56062F350	MSICX	9/29/2021	9/30/2021	9/30/2021	0.007400000	0.006901632	0.000498368
MainStay MacKay Strategic Bond Fund	56062F350	MSICX	10/28/2021	10/29/2021	10/29/2021	0.006100000	0.005689183	0.000410817
MainStay MacKay Strategic Bond Fund	56062F640	MASBX	1/28/2021	1/29/2021	1/29/2021	0.015300000	0.014269590	0.001030410
MainStay MacKay Strategic Bond Fund	56062F640	MASBX	2/25/2021	2/26/2021	2/26/2021	0.008300000	0.007741019	0.000558981
MainStay MacKay Strategic Bond Fund	56062F640	MASBX	3/30/2021	3/31/2021	3/31/2021	0.010300000	0.009606325	0.000693675
MainStay MacKay Strategic Bond Fund	56062F640	MASBX	4/29/2021	4/30/2021	4/30/2021	0.010500000	0.009792856	0.000707144
MainStay MacKay Strategic Bond Fund	56062F640	MASBX	5/27/2021	5/28/2021	5/28/2021	0.007600000	0.007088162	0.000511838
MainStay MacKay Strategic Bond Fund	56062F640	MASBX	6/29/2021	6/30/2021	6/30/2021	0.009000000	0.008393876	0.000606124
MainStay MacKay Strategic Bond Fund	56062F640	MASBX	7/29/2021	7/30/2021	7/30/2021	0.009300000	0.008673672	0.000626328
MainStay MacKay Strategic Bond Fund	56062F640	MASBX	8/30/2021	8/31/2021	8/31/2021	0.010400000	0.009699590	0.000700410
MainStay MacKay Strategic Bond Fund	56062F640	MASBX	9/29/2021	9/30/2021	9/30/2021	0.007400000	0.006901632	0.000498368
MainStay MacKay Strategic Bond Fund	56062F640	MASBX	10/28/2021	10/29/2021	10/29/2021	0.006100000	0.005689183	0.000410817
MainStay MacKay Strategic Bond Fund	56062F657	MASAX	1/28/2021	1/29/2021	1/29/2021	0.022200000	0.020704895	0.001495105
MainStay MacKay Strategic Bond Fund	56062F657	MASAX	2/25/2021	2/26/2021	2/26/2021	0.014400000	0.013430202	0.000697978
MainStay MacKay Strategic Bond Fund	56062F657	MASAX	3/30/2021	3/31/2021	3/31/2021	0.017600000	0.016414691	0.001185309
MainStay MacKay Strategic Bond Fund	56062F657	MASAX	4/29/2021	4/30/2021	4/30/2021	0.016900000	0.015761834	0.001138166
MainStay MacKay Strategic Bond Fund	56062F657	MASAX	5/27/2021	5/28/2021	5/28/2021	0.014300000	0.013336937	0.000963063
MainStay MacKay Strategic Bond Fund	56062F657	MASAX	6/29/2021	6/30/2021	6/30/2021	0.015500000	0.014456120	0.001043880
MainStay MacKay Strategic Bond Fund	56062F657	MASAX	7/29/2021	7/30/2021	7/30/2021	0.016000000	0.014922447	0.001077553
MainStay MacKay Strategic Bond Fund	56062F657	MASAX	8/30/2021	8/31/2021	8/31/2021	0.017600000	0.016414691	0.001185309
MainStay MacKay Strategic Bond Fund	56062F657	MASAX	9/29/2021	9/30/2021	9/30/2021	0.014500000	0.013523467	0.000976533
MainStay MacKay Strategic Bond Fund	56062F657	MASAX	10/28/2021	10/29/2021	10/29/2021	0.013500000	0.012590814	0.000909186
MainStay MacKay Strategic Bond Fund	56062X500	MSDIX	1/28/2021	1/29/2021	1/29/2021	0.024100000	0.022476935	0.001623065
MainStay MacKay Strategic Bond Fund	56062X500	MSDIX	2/25/2021	2/26/2021	2/26/2021	0.016100000	0.015015712	0.001084288
MainStay MacKay Strategic Bond Fund	56062X500	MSDIX	3/30/2021	3/31/2021	3/31/2021	0.019400000	0.018093467	0.001306533
MainStay MacKay Strategic Bond Fund	56062X500	MSDIX	4/29/2021	4/30/2021	4/30/2021	0.018800000	0.017533875	0.001266125
MainStay MacKay Strategic Bond Fund	56062X500	MSDIX	5/27/2021	5/28/2021	5/28/2021	0.016200000	0.015108977	0.001091023
MainStay MacKay Strategic Bond Fund	56062X500	MSDIX	6/29/2021	6/30/2021	6/30/2021	0.017400000	0.016228161	0.001171839
MainStay MacKay Strategic Bond Fund	56062X500	MSDIX	7/29/2021	7/30/2021	7/30/2021	0.018800000	0.017533875	0.001266125
MainStay MacKay Strategic Bond Fund	56062X500	MSDIX	8/30/2021	8/31/2021	8/31/2021	0.020000000	0.018653058	0.001346942
MainStay MacKay Strategic Bond Fund	56062X500	MSDIX	9/29/2021	9/30/2021	9/30/2021	0.016800000	0.015668570	0.001131431
MainStay MacKay Strategic Bond Fund	56062X500	MSDIX	10/28/2021	10/29/2021	10/29/2021	0.015800000	0.014735920	0.001064080
MainStay MacKay Strategic Bond Fund	56062X518	MSYDX	1/28/2021	1/29/2021	1/29/2021	0.021200000	0.019772242	0.001427758
MainStay MacKay Strategic Bond Fund	56062X518	MSYDX	2/25/2021	2/26/2021	2/26/2021	0.013600000	0.012684080	0.000915920
MainStay MacKay Strategic Bond Fund	56062X518	MSYDX	3/30/2021	3/31/2021	3/31/2021	0.016700000	0.015575304	0.001124696
MainStay MacKay Strategic Bond Fund	56062X518	MSYDX	4/29/2021	4/30/2021	4/30/2021	0.016100000	0.015015712	0.001084288
MainStay MacKay Strategic Bond Fund	56062X518	MSYDX	5/27/2021	5/28/2021	5/28/2021	0.013400000	0.012497549	0.000902451
MainStay MacKay Strategic Bond Fund	56062X518	MSYDX	6/29/2021	6/30/2021	6/30/2021	0.014700000	0.013709998	0.000990002
MainStay MacKay Strategic Bond Fund	56062X518	MSYDX	7/29/2021	7/30/2021	7/30/2021	0.015200000	0.014176324	0.001023676
MainStay MacKay Strategic Bond Fund	56062X518	MSYDX	8/30/2021	8/31/2021	8/31/2021	0.016100000	0.015015712	0.001084288
MainStay MacKay Strategic Bond Fund	56062X518	MSYDX	9/29/2021	9/30/2021	9/30/2021	0.013000000	0.012124488	0.000875512
MainStay MacKay Strategic Bond Fund	56062X518	MSYDX	10/28/2021	10/29/2021	10/29/2021	0.011800000	0.011005304	0.000794696
MainStay MacKay Strategic Bond Fund	56063N725	MSYEX	1/28/2021	1/29/2021	1/29/2021	0.025100000	0.023409588	0.001690412
MainStay MacKay Strategic Bond Fund	56063N725	MSYEX	2/25/2021	2/26/2021	2/26/2021	0.017100000	0.015948365	0.001151635
MainStay MacKay Strategic Bond Fund	56063N725	MSYEX	3/30/2021	3/31/2021	3/31/2021	0.020500000	0.019119385	0.001380615
MainStay MacKay Strategic Bond Fund	56063N725	MSYEX	4/29/2021	4/30/2021	4/30/2021	0.019800000	0.018466528	0.001333472
MainStay MacKay Strategic Bond Fund	56063N725	MSYEX	5/27/2021	5/28/2021	5/28/2021	0.017200000	0.016041630	0.001158370
MainStay MacKay Strategic Bond Fund	56063N725	MSYEX	6/29/2021	6/30/2021	6/30/2021	0.018400000	0.017160814	0.001239186
MainStay MacKay Strategic Bond Fund	56063N725	MSYEX	7/29/2021	7/30/2021	7/30/2021	0.019000000	0.017720406	0.001279594
MainStay MacKay Strategic Bond Fund	56063N725	MSYEX	8/30/2021	8/31/2021	8/31/2021	0.020300000	0.018932854	0.001367146
MainStay MacKay Strategic Bond Fund	56063N725	MSYEX	9/29/2021	9/30/2021	9/30/2021	0.017200000	0.016041630	0.001158370
MainStay MacKay Strategic Bond Fund	56063N725	MSYEX	10/28/2021	10/29/2021	10/29/2021	0.016100000	0.015015710	0.001084290
MainStay MacKay Strategic Bond Fund	56063N832	MSDJX	1/28/2021	1/29/2021	1/29/2021	0.019400000	0.018093467	0.001306533
MainStay MacKay Strategic Bond Fund	56063N832	MSDJX	2/25/2021	2/26/2021	2/26/2021	0.011900000	0.011098570	0.000801430
MainStay MacKay Strategic Bond Fund	56063N832	MSDJX	3/30/2021	3/31/2021	3/31/2021	0.014600000	0.013616733	0.000983267
MainStay MacKay Strategic Bond Fund	56063N832	MSDJX	4/29/2021	4/30/2021	4/30/2021	0.014300000	0.013336937	0.000963063
MainStay MacKay Strategic Bond Fund	56063N832	MSDJX	5/27/2021	5/28/2021	5/28/2021	0.008500000	0.007927550	0.000572450
MainStay MacKay Strategic Bond Fund	56063N832	MSDJX	6/29/2021	6/30/2021	6/30/2021	0.012900000	0.012031223	0.000868777
MainStay MacKay Strategic Bond Fund	56063N832	MSDJX	7/29/2021	7/30/2021	7/30/2021	0.013300000	0.012404284	0.000895176
MainStay MacKay Strategic Bond Fund	56063N832	MSDJX	8/30/2021	8/31/2021	8/31/2021	0.014900000	0.013896529	0.001003471
MainStay MacKay Strategic Bond Fund	56063N832	MSDJX	9/29/2021	9/30/2021	9/30/2021	0.012000000	0.011191840	0.000808160
MainStay MacKay Strategic Bond Fund	56063N832	MSDJX	10/28/2021	10/29/2021	10/29/2021	0.011500000	0.010725510	0.000774490
MainStay MacKay Strategic Bond Fund	56063N873	MSIRX	1/28/2021	1/29/2021	1/29/2021	0.021400000	0.019958773	0.001441227
MainStay MacKay Strategic Bond Fund	56063N873	MSIRX	2/25/2021	2/26/2021	2/26/2021	0.013700000	0.012777345	0.000922655
MainStay MacKay Strategic Bond Fund	56063N873	MSIRX	3/30/2021	3/31/2021	3/31/2021	0.016700000	0.015575304	0.001124696
MainStay MacKay Strategic Bond Fund	56063N873	MSIRX	4/29/2021	4/30/2021	4/30/2021	0.016200000	0.015108977	0.001091023
MainStay MacKay Strategic Bond Fund	56063N873	MSIRX	5/27/2021	5/28/2021	5/28/2021	0.013500000	0.012590814	0.000909186
MainStay MacKay Strategic Bond Fund	56063N873	MSIRX	6/29/2021	6/30/2021	6/30/2021	0.014800000	0.013803263	0.000996737
MainStay MacKay Strategic Bond Fund	56063N873	MSIRX	7/29/2021	7/30/2021	7/30/2021	0.015200000	0.014176324	0.001023676
MainStay MacKay Strategic Bond Fund	56063N873	MSIRX	8/30/2021	8/31/2021	8/31/2021	0.016800000	0.015668569	0.001131431
MainStay MacKay Strategic Bond Fund	56063N873	MSIRX	9/29/2021	9/30/2021	9/30/2021	0.013800000	0.012870610	0.000929390
MainStay MacKay Strategic Bond Fund	56063N873	MSIRX	10/28/2021	10/29/2021	10/29/2021	0.012700000	0.011844692	0.000855308