

## Report of Organizational Actions Affecting Basis of Securities

▶ See separate instructions.

**Part I Reporting Issuer**

<b>1</b> Issuer's name  Mainstay MacKay Total Return Bond Fund		<b>2</b> Issuer's employer identification number (EIN)  13-3588036	
<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 Total Return Bond 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 MacKay Total Return Bond Fund	56063J195	MTMIX	1/28/2022	1/31/2022	1/31/2022	0.027200000	0.026891840	0.000308160
MainStay MacKay Total Return Bond Fund	56063J195	MTMIX	2/25/2022	2/28/2022	2/28/2022	0.023700000	0.023431493	0.000268507
MainStay MacKay Total Return Bond Fund	56063J195	MTMIX	3/30/2022	3/31/2022	3/31/2022	0.027900000	0.027583910	0.000316090
MainStay MacKay Total Return Bond Fund	56063J195	MTMIX	4/28/2022	4/29/2022	4/29/2022	0.027600000	0.027287308	0.000312692
MainStay MacKay Total Return Bond Fund	56063J195	MTMIX	5/27/2022	5/31/2022	5/31/2022	0.029300000	0.028986048	0.000331952
MainStay MacKay Total Return Bond Fund	56063J195	MTMIX	6/29/2022	6/30/2022	6/30/2022	0.031400000	0.031044257	0.000355743
MainStay MacKay Total Return Bond Fund	56063J195	MTMIX	7/28/2022	7/29/2022	7/29/2022	0.026700000	0.026397505	0.000302495
MainStay MacKay Total Return Bond Fund	56063J195	MTMIX	8/30/2022	8/31/2022	8/31/2022	0.030300000	0.029956719	0.000343281
MainStay MacKay Total Return Bond Fund	56063J195	MTMIX	9/29/2022	9/30/2022	9/30/2022	0.026900000	0.026595239	0.000304761
MainStay MacKay Total Return Bond Fund	56063J195	MTMIX	10/28/2022	10/31/2022	10/31/2022	0.029600000	0.029264650	0.000335350
MainStay MacKay Total Return Bond Fund	56063J211	MTMCX	1/28/2022	1/31/2022	1/31/2022	0.016400000	0.016214198	0.000185802
MainStay MacKay Total Return Bond Fund	56063J211	MTMCX	2/25/2022	2/28/2022	2/28/2022	0.014000000	0.013841388	0.000158612
MainStay MacKay Total Return Bond Fund	56063J211	MTMCX	3/30/2022	3/31/2022	3/31/2022	0.016400000	0.016214198	0.000185802
MainStay MacKay Total Return Bond Fund	56063J211	MTMCX	4/28/2022	4/29/2022	4/29/2022	0.017000000	0.016807400	0.000192600
MainStay MacKay Total Return Bond Fund	56063J211	MTMCX	5/27/2022	5/31/2022	5/31/2022	0.017700000	0.017499470	0.000200530
MainStay MacKay Total Return Bond Fund	56063J211	MTMCX	6/29/2022	6/30/2022	6/30/2022	0.019700000	0.019476811	0.000231889
MainStay MacKay Total Return Bond Fund	56063J211	MTMCX	7/28/2022	7/29/2022	7/29/2022	0.014800000	0.014632325	0.000167675
MainStay MacKay Total Return Bond Fund	56063J211	MTMCX	8/30/2022	8/31/2022	8/31/2022	0.018800000	0.018587007	0.000212993
MainStay MacKay Total Return Bond Fund	56063J211	MTMCX	9/29/2022	9/30/2022	9/30/2022	0.021000000	0.020762082	0.000237918
MainStay MacKay Total Return Bond Fund	56063J211	MTMCX	10/28/2022	10/31/2022	10/31/2022	0.019700000	0.019476811	0.000223189
MainStay MacKay Total Return Bond Fund	56063J229	MTMBX	1/28/2022	1/31/2022	1/31/2022	0.016400000	0.016214198	0.000185802
MainStay MacKay Total Return Bond Fund	56063J229	MTMBX	2/25/2022	2/28/2022	2/28/2022	0.014000000	0.013841388	0.000158612
MainStay MacKay Total Return Bond Fund	56063J229	MTMBX	3/30/2022	3/31/2022	3/31/2022	0.016400000	0.016214198	0.000185802
MainStay MacKay Total Return Bond Fund	56063J229	MTMBX	4/28/2022	4/29/2022	4/29/2022	0.017000000	0.016807400	0.000192600
MainStay MacKay Total Return Bond Fund	56063J229	MTMBX	5/27/2022	5/31/2022	5/31/2022	0.017700000	0.017499470	0.000200530
MainStay MacKay Total Return Bond Fund	56063J229	MTMBX	6/29/2022	6/30/2022	6/30/2022	0.019700000	0.019476811	0.000231889
MainStay MacKay Total Return Bond Fund	56063J229	MTMBX	7/28/2022	7/29/2022	7/29/2022	0.014800000	0.014632325	0.000167675
MainStay MacKay Total Return Bond Fund	56063J229	MTMBX	8/30/2022	8/31/2022	8/31/2022	0.018800000	0.018587007	0.000212993
MainStay MacKay Total Return Bond Fund	56063J229	MTMBX	9/29/2022	9/30/2022	9/30/2022	0.021000000	0.020762082	0.000237918
MainStay MacKay Total Return Bond Fund	56063J229	MTMBX	10/28/2022	10/31/2022	10/31/2022	0.019700000	0.019476811	0.000223189
MainStay MacKay Total Return Bond Fund	56063J237	MTMAX	1/28/2022	1/31/2022	1/31/2022	0.024800000	0.024519031	0.000280969
MainStay MacKay Total Return Bond Fund	56063J237	MTMAX	2/25/2022	2/28/2022	2/28/2022	0.021500000	0.021256418	0.000243582
MainStay MacKay Total Return Bond Fund	56063J237	MTMAX	3/30/2022	3/31/2022	3/31/2022	0.025300000	0.025013366	0.000286634
MainStay MacKay Total Return Bond Fund	56063J237	MTMAX	4/28/2022	4/29/2022	4/29/2022	0.026200000	0.025903170	0.000296830
MainStay MacKay Total Return Bond Fund	56063J237	MTMAX	5/27/2022	5/31/2022	5/31/2022	0.026300000	0.026002037	0.000297963
MainStay MacKay Total Return Bond Fund	56063J237	MTMAX	6/29/2022	6/30/2022	6/30/2022	0.028100000	0.027781644	0.000318356
MainStay MacKay Total Return Bond Fund	56063J237	MTMAX	7/28/2022	7/29/2022	7/29/2022	0.023200000	0.022937158	0.000262842
MainStay MacKay Total Return Bond Fund	56063J237	MTMAX	8/30/2022	8/31/2022	8/31/2022	0.027200000	0.026891840	0.000308160
MainStay MacKay Total Return Bond Fund	56063J237	MTMAX	9/29/2022	9/30/2022	9/30/2022	0.028700000	0.028374846	0.000325154
MainStay MacKay Total Return Bond Fund	56063J237	MTMAX	10/28/2022	10/31/2022	10/31/2022	0.027700000	0.027386175	0.000313825
MainStay MacKay Total Return Bond Fund	56063J245	MTMNX	1/28/2022	1/31/2022	1/31/2022	0.023000000	0.022739424	0.000260576
MainStay MacKay Total Return Bond Fund	56063J245	MTMNX	2/25/2022	2/28/2022	2/28/2022	0.020000000	0.019773412	0.000226588
MainStay MacKay Total Return Bond Fund	56063J245	MTMNX	3/30/2022	3/31/2022	3/31/2022	0.023200000	0.022937158	0.000262842
MainStay MacKay Total Return Bond Fund	56063J245	MTMNX	4/28/2022	4/29/2022	4/29/2022	0.023200000	0.022937158	0.000262842
MainStay MacKay Total Return Bond Fund	56063J245	MTMNX	5/27/2022	5/31/2022	5/31/2022	0.023800000	0.023530360	0.000269640
MainStay MacKay Total Return Bond Fund	56063J245	MTMNX	6/29/2022	6/30/2022	6/30/2022	0.025700000	0.025408834	0.000291166
MainStay MacKay Total Return Bond Fund	56063J245	MTMNX	7/28/2022	7/29/2022	7/29/2022	0.020900000	0.020663215	0.000236785
MainStay MacKay Total Return Bond Fund	56063J245	MTMNX	8/30/2022	8/31/2022	8/31/2022	0.024700000	0.024420164	0.000279836
MainStay MacKay Total Return Bond Fund	56063J245	MTMNX	9/29/2022	9/30/2022	9/30/2022	0.026260000	0.026298638	0.000301362
MainStay MacKay Total Return Bond Fund	56063J245	MTMNX	10/28/2022	10/31/2022	10/31/2022	0.025700000	0.025408834	0.000291166
MainStay MacKay Total Return Bond Fund	56064B225	MTRVX	1/28/2022	1/31/2022	1/31/2022	0.021900000	0.021651886	0.000248114
MainStay MacKay Total Return Bond Fund	56064B225	MTRVX	2/25/2022	2/28/2022	2/28/2022	0.019000000	0.018784741	0.000215259
MainStay MacKay Total Return Bond Fund	56064B225	MTRVX	3/30/2022	3/31/2022	3/31/2022	0.022400000	0.022146221	0.000253779
MainStay MacKay Total Return Bond Fund	56064B225	MTRVX	4/28/2022	4/29/2022	4/29/2022	0.023400000	0.023134892	0.000265108
MainStay MacKay Total Return Bond Fund	56064B225	MTRVX	5/27/2022	5/31/2022	5/31/2022	0.023600000	0.023332626	0.000267374
MainStay MacKay Total Return Bond Fund	56064B225	MTRVX	6/29/2022	6/30/2022	6/30/2022	0.025700000	0.025408834	0.000291166
MainStay MacKay Total Return Bond Fund	56064B225	MTRVX	7/28/2022	7/29/2022	7/29/2022	0.020800000	0.020564348	0.000235652
MainStay MacKay Total Return Bond Fund	56064B225	MTRVX	8/30/2022	8/31/2022	8/31/2022	0.025000000	0.024716765	0.000283235
MainStay MacKay Total Return Bond Fund	56064B225	MTRVX	9/29/2022	9/30/2022	9/30/2022	0.024700000	0.024420164	0.000279836
MainStay MacKay Total Return Bond Fund	56064B225	MTRVX	10/28/2022	10/31/2022	10/31/2022	0.025200000	0.024914499	0.000285501
MainStay MacKay Total Return Bond Fund	56064B431	MTRDX	1/28/2022	1/31/2022	1/31/2022	0.027700000	0.027386175	0.000313825
MainStay MacKay Total Return Bond Fund	56064B431	MTRDX	2/25/2022	2/28/2022	2/28/2022	0.024000000	0.023728094	0.000271906
MainStay MacKay Total Return Bond Fund	56064B431	MTRDX	3/30/2022	3/31/2022	3/31/2022	0.027400000	0.027089574	0.000310426
MainStay MacKay Total Return Bond Fund	56064B431	MTRDX	4/28/2022	4/29/2022	4/29/2022	0.027300000	0.026990707	0.000309293
MainStay MacKay Total Return Bond Fund	56064B431	MTRDX	5/27/2022	5/31/2022	5/31/2022	0.028700000	0.028374846	0.000325154
MainStay MacKay Total Return Bond Fund	56064B431	MTRDX	6/29/2022	6/30/2022	6/30/2022	0.031200000	0.030846523	0.000353477
MainStay MacKay Total Return Bond Fund	56064B431	MTRDX	7/28/2022	7/29/2022	7/29/2022	0.026700000	0.026397505	0.000302495
MainStay MacKay Total Return Bond Fund	56064B431	MTRDX	8/30/2022	8/31/2022	8/31/2022	0.030300000	0.029956719	0.000343281
MainStay MacKay Total Return Bond Fund	56064B431	MTRDX	9/29/2022	9/30/2022	9/30/2022	0.028700000	0.028374846	0.000325154
MainStay MacKay Total Return Bond Fund	56064B431	MTRDX	10/28/2022	10/31/2022	10/31/2022	0.029600000	0.029264650	0.000335350
MainStay MacKay Total Return Bond Fund	56064B506	MTMRX	1/28/2022	1/31/2022	1/31/2022	0.026300000	0.026002037	0.000297963
MainStay MacKay Total Return Bond Fund	56064B506	MTMRX	2/25/2022	2/28/2022	2/28/2022	0.023000000	0.022739424	0.000260576
MainStay MacKay Total Return Bond Fund	56064B506	MTMRX	3/30/2022	3/31/2022	3/31/2022	0.026600000	0.026298638	0.000301362
MainStay MacKay Total Return Bond Fund	56064B506	MTMRX	4/28/2022	4/29/2022	4/29/2022	0.027100000	0.026792973	0.000307027
MainStay MacKay Total Return Bond Fund	56064B506	MTMRX	5/27/2022	5/31/2022	5/31/2022	0.027600000	0.027287308	0.000312692
MainStay MacKay Total Return Bond Fund	56064B506	MTMRX	6/29/2022	6/30/2022	6/30/2022	0.029400000	0.029066915	0.000333085
MainStay MacKay Total Return Bond Fund	56064B506	MTMRX	7/28/2022	7/29/2022	7/29/2022	0.024600000	0.024321297	0.000278703
MainStay MacKay Total Return Bond Fund	56064B506	MTMRX	8/30/2022	8/31/2022	8/31/2022	0.028600000	0.028275979	0.000324021
MainStay MacKay Total Return Bond Fund	56064B506	MTMRX	9/29/2022	9/30/2022	9/30/2022	0.029400000	0.029066915	0.000333085
MainStay MacKay Total Return Bond Fund	56064B506	MTMRX	10/28/2022	10/31/2022	10/31/2022	0.028800000	0.028473713	0.000326287
MainStay MacKay Total Return Bond Fund	56064B605	MTRTX	1/28/2022	1/31/2022	1/31/2022	0.024100000	0.023826961	0.000273039
MainStay MacKay Total Return Bond Fund	56064B605	MTRTX	2/25/2022	2/28/2022	2/28/2022	0.020900000	0.020663215	0.000236785
MainStay MacKay Total Return Bond Fund	56064B605	MTRTX	3/30/2022	3/31/2022	3/31/2022	0.024400000	0.024123563	0.000276437
MainStay MacKay Total Return Bond Fund	56064B605	MTRTX	4/28/2022	4/29/2022	4/29/2022	0.025200000	0.024914499	0.000285501
MainStay MacKay Total Return Bond Fund	56064B605	MTRTX	5/27/2022	5/31/2022	5/31/2022	0.025600000	0.025309967	0.000290033
MainStay MacKay Total Return Bond Fund	56064B605	MTRTX	6/29/2022	6/30/2022	6/30/2022	0.027500000	0.027188441	0.000311559
MainStay MacKay Total Return Bond Fund	56064B605	MTRTX	7/28/2022	7/29/2022	7/29/2022	0.022700000	0.022442822	0.000251718
MainStay MacKay Total Return Bond Fund	56064B605	MTRTX	8/30/2022	8/31/2022	8/31/2022	0.026500000	0.026199771	0.000300229
MainStay MacKay Total Return Bond Fund	56064B605	MTRTX	9/29/2022	9/30/2022	9/30/2022	0.027100000	0.026792973	0.000307027
MainStay MacKay Total Return Bond Fund	56064B605	MTRTX	10/28/2022	10/31/2022	10/31/2022	0.027000000	0.026694106	0.000305894
MainStay MacKay Total Return Bond Fund	56065F613	MTMSX	1/28/2022	1/31/2022	1/31/2022	0.020800000	0.020564348	0.000235652
MainStay MacKay Total Return Bond Fund	56065F613	MTMSX	2/25/2022	2/28/2022	2/28/2022	0.018000000	0.017796071	0.000203929
MainStay MacKay Total Return Bond Fund	56065F613	MTMSX	3/30/2022	3/31/2022	3/31/2022	0.021100000	0.020860950	0.000239050
MainStay MacKay Total Return Bond Fund	56065F613	MTMSX	4/28/2022	4/29/2022	4/29/2022	0.021200000	0.020959817	0.000240183
MainStay MacKay Total Return Bond Fund	56065F613	MTMSX	5/27/2022	5/31/2022	5/31/2022	0.021700000	0.021454152	

<u>Description</u> <u>(Fund Name)</u>	<u>CUSIP</u>	<u>Ticker</u> <u>Symbol</u>	<u>Record</u> <u>Date</u>	<u>Ex-Dividend</u> <u>Date</u>	<u>Payable</u> <u>Date</u>	<u>Total Distribution</u> <u>Per Share</u>	<u>Taxable Distribution</u> <u>Per Share</u>	<u>NonTaxable Distribution</u> <u>Per Share</u>
MainStay MacKay Total Return Bond Fund	56065F613	MTMSX	7/28/2022	7/29/2022	7/29/2022	0.018900000	0.018685874	0.000214126
MainStay MacKay Total Return Bond Fund	56065F613	MTMSX	8/30/2022	8/31/2022	8/31/2022	0.023200000	0.022937158	0.000262842
MainStay MacKay Total Return Bond Fund	56065F613	MTMSX	9/29/2022	9/30/2022	9/30/2022	0.024300000	0.024024695	0.000275305
MainStay MacKay Total Return Bond Fund	56065F613	MTMSX	10/28/2022	10/31/2022	10/31/2022	0.023600000	0.023332626	0.000267374