

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 ▶ *Mitchell Edelstein* Date ▶ *2/6/18*

Print your name ▶ *Mitchell Edelstein* 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.

MainStay Total Return Bond Fund	56064B506	MTMRX	5/30/2017	5/31/2017	5/31/2017	0.024200000	0.023896020	0.000303980
MainStay Total Return Bond Fund	56064B506	MTMRX	6/29/2017	6/30/2017	6/30/2017	0.022900000	0.022611324	0.000288676
MainStay Total Return Bond Fund	56064B506	MTMRX	7/28/2017	7/31/2017	7/31/2017	0.020700000	0.020439279	0.000260721
MainStay Total Return Bond Fund	56064B506	MTMRX	8/30/2017	8/31/2017	8/31/2017	0.021900000	0.021623211	0.000276789
MainStay Total Return Bond Fund	56064B506	MTMRX	9/28/2017	9/29/2017	9/29/2017	0.021400000	0.021129303	0.000270697
MainStay Total Return Bond Fund	56064B506	MTMRX	10/30/2017	10/31/2017	10/31/2017	0.021400000	0.021129324	0.000270676
MainStay Total Return Bond Fund	56064B605	MTRTX	1/30/2017	1/31/2017	1/31/2017	0.021900000	0.021604240	0.000295760
MainStay Total Return Bond Fund	56064B605	MTRTX	2/27/2017	2/28/2017	2/28/2017	0.021400000	0.021112366	0.000287634
MainStay Total Return Bond Fund	56064B605	MTRTX	3/30/2017	3/31/2017	3/31/2017	0.018100000	0.017819597	0.000280403
MainStay Total Return Bond Fund	56064B605	MTRTX	4/27/2017	4/28/2017	4/28/2017	0.020300000	0.020016521	0.000283479
MainStay Total Return Bond Fund	56064B605	MTRTX	5/30/2017	5/31/2017	5/31/2017	0.022000000	0.021696020	0.000303980
MainStay Total Return Bond Fund	56064B605	MTRTX	6/29/2017	6/30/2017	6/30/2017	0.020700000	0.020411324	0.000288676
MainStay Total Return Bond Fund	56064B605	MTRTX	7/28/2017	7/31/2017	7/31/2017	0.018300000	0.018039279	0.000260721
MainStay Total Return Bond Fund	56064B605	MTRTX	8/30/2017	8/31/2017	8/31/2017	0.019600000	0.019323211	0.000276789
MainStay Total Return Bond Fund	56064B605	MTRTX	9/28/2017	9/29/2017	9/29/2017	0.019100000	0.018829303	0.000270697
MainStay Total Return Bond Fund	56064B605	MTRTX	10/30/2017	10/31/2017	10/31/2017	0.019100000	0.018829324	0.000270676