

Important: Annual maintenance fee

MainStay shareholders who own an Individual Retirement Account (IRA), 403(b)(7), SIMPLE IRA, or Coverdell Education Savings Account (CESA) are required to pay an annual maintenance fee of \$17 by December 15th. Please note that this fee only applies to accounts with New York Life Trust Company as custodian and does not apply to custodial accounts that have a combined balance over \$50,000. Please make the check payable to "New York Life Trust Company" and mail to:

MainStay Funds
PO Box 219003
Kansas City, MO 64121-9000