

**Small Account Fee Reminder**

Please be reminded that MainStay Funds imposes a small account fee on each fund account maintained by an investor with a balance of less than \$1,000. Exemptions apply—please call 800-MAINSTAY (624-6782) to find out if your account is affected. The annual fee of \$20 is assessed as \$10 semi-annually in March and September of each year. To avoid the small account fee, consider establishing an AutoInvest feature on your account or exchange small account balances of multiple funds into a single fund.