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## I. INSTRUCTIONS

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### REDEMPTION

To redeem from your non-retirement account(s), complete sections 1, 3, and 6. To send the redemption proceeds via ACH (Automated Clearing House) or Bank Wire, also complete section 2. Withdrawals up to \$100,000 are permitted via ACH provided bank information has been added to the account at least 10 days prior to a request. A Medallion Signature Guarantee is required if the payee or address is different from the current registration/address on the account.<sup>1</sup>

- To set up ACH or Bank Wire instructions for future telephone and/or written redemptions, complete sections 1, 2, and 6.
- To withdraw from a New York Life Trust Company IRA, SEP IRA, or Roth IRA account, use the *MainStay Funds IRA/SEP/Roth IRA Distribution Form*.
- To withdraw from a New York Life Trust Company 403(b)(7) account, use the *NYLIM 403(b)(7) Distribution Form*.

You may also log on to [www.mainstayfunds.com](http://www.mainstayfunds.com) to process a redemption to your bank via a Bank Wire or ACH if your bank information is already listed on your MainStay account.

### SYSTEMATIC WITHDRAWAL PLAN (SWP)

To establish periodic redemptions from your non-retirement account(s), complete sections 1, 4, and 6. To send the redemption proceeds via ACH or Bank Wire, also complete section 2. Withdrawals up to \$100,000 are permitted via ACH provided bank information has been added to the account at least 10 days prior to a request. Unless otherwise specified, redemption proceeds will be mailed to the address of record on the account. A Medallion Signature Guarantee is required if the payee or address is different from the current registration/address on the account.<sup>1</sup>

**Minimum account value per Fund of \$10,000 is required for Investor Class, Class B and Class C shares; dividends and capital gains must be reinvested. If the account balance is less than the amount to be withdrawn, no further withdrawals will be made until the account balance is sufficient to cover the withdrawal. See the Prospectus for further details.**

- To set up a systematic withdrawal from a New York Life Trust Company IRA, SEP IRA or Roth IRA account, use the *MainStay Funds IRA/SEP/Roth IRA Distribution Form*.
- To set up a systematic withdrawal from a New York Life Trust Company 403(b)(7) account, use the *NYLIM 403(b)(7) Distribution Form*.
- To set up a systematic withdrawal to pay New York Life Insurance Premiums, use the *MainStay Funds Systematic Withdrawal Plan to Pay Monthly New York Life Insurance Premiums Form*.

<sup>1</sup>Account balances of less than \$1,000 will be charged an annual per account fee. For additional information, including certain exceptions, please see the Prospectus. The fee will be charged on a Fund-by-Fund basis.

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## II. REDEMPTION/WITHDRAWAL INFORMATION

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### 1 CURRENT ACCOUNT INFORMATION (Required)

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▲ *Name of Individual, Custodian, Corporation or Trust (exactly as it appears on your statement)*

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▲ *Name of Joint Tenants, Minor, Trustee(s), Corporate Officer(s) (exactly as it appears on your statement)*

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▲ *MainStay Fund Name(s)*

*Class*

*Account Number(s)*

### 2 REDEMPTIONS TO YOUR BANK

Complete this section to authorize MainStay to have redemption proceeds wired directly to your bank. Once either option indicated below is established, written, phone, or internet requests may also specify redemption proceeds be wired or sent via ACH to your bank.†

- I/We hereby authorize MainStay Investments to honor my/our telephone requests to have funds withdrawn from my/our account and wired to the bank designated in "Bank Information" below. A fee may be imposed for redemptions by bank wire. Please refer to the Prospectus for more details.
- I/We hereby authorize MainStay Investments to establish the ACH redemption option to allow redemption proceeds in amounts of \$100,000 or less to be sent via ACH to the bank designated below in "Bank Information". The bank information must be added to the account at least 10 days prior to the requested ACH redemption.

**Bank Information:** Please attach a **pre-printed voided check** or **pre-printed savings deposit slip** to ensure accuracy. A Medallion Signature Guarantee is required if the bank registration differs from the MainStay registration.

|  |               |
|--|---------------|
| John A. Sample<br>123 Same Street<br>Anywhere, USA 12345 | 0001          |
| PAY TO THE<br>ORDER OF _____                             | \$ _____      |
| ANY BANK USA   | _____ DOLLARS |
| FOR _____  | VOID _____    |
| 1:23456789:0123456789012 0001                            |               |

**Attach Your Pre-Printed Voided Check  
or Pre-Printed Savings Deposit Slip Here.  
Starter Checks cannot be accepted.**

†In connection with the telephone privileges described therein, MainStay Investments will employ reasonable procedures such as issuing written confirmation of telephone transactions, to confirm that instructions relayed by telephone are genuine and, if it does not follow such procedures, it may be liable for any losses due to unauthorized or fraudulent instructions. Neither the Fund nor MainStay Investments will be liable for following telephone instructions reasonably believed to be genuine.

### 3 ONE TIME REDEMPTION

|   |   |
|---|---|
| Redeem _____<br>▲ <b>(Circle One)</b> Dollars/Shares/Percentage | From _____<br>Fund/Class Account Number |
| Redeem _____<br>▲ <b>(Circle One)</b> Dollars/Shares/Percentage | From _____<br>Fund/Class Account Number |
| Redeem _____<br>▲ <b>(Circle One)</b> Dollars/Shares/Percentage | From _____<br>Fund/Class Account Number |
| Redeem _____<br>▲ <b>(Circle One)</b> Dollars/Shares/Percentage | From _____<br>Fund/Class Account Number |

Send redemption proceeds to my bank:  via Bank Wire (Complete section 2). A fee may be imposed.  
 via ACH (Complete section 2).

Make check payable/mail to:

- Current registration/address on my account.
- Third-Party Payee and Address (Provide only if different from account registration. **Medallion Signature Guarantee** required.)

\_\_\_\_\_  
▲ Third-Party Payee Name and Address

\_\_\_\_\_  
▲ City State Zip Code

Check here to overnight proceeds for an additional fee.

### 4 SYSTEMATIC WITHDRAWAL PLAN

**Please complete 1 - 6**

1. **Withdraw:** \$\_\_\_\_\_ (Minimum \$100.00) (Please indicate the frequency for this payment in item 4 below.)  
 OR \_\_\_\_\_ % per year. (Please indicate the frequency for this payment in item 4 below.\*)

2. **From:** \_\_\_\_\_  
 ▲ Fund Class Account Number

3. **Beginning:** the fifth or following business day of \_\_\_\_\_  
 ▲ MM/YYYY

4. **Frequency:** (choose one)  Monthly  Quarterly  Semiannually  Annually

5. **Change dividends and capital gains to reinvest**

6. **Please send proceeds to:**

- My bank account via ACH (as specified in section 2). For redemptions up to \$100,000 only. The MainStay Funds account must be established with your bank information at least 10 days prior to the requested beginning date of your systematic redemption.
- My address (as it appears on my MainStay Funds account).
- Third-Party Payee and Address (Provide only if different from account registration. **Medallion Signature Guarantee** required.)

\_\_\_\_\_  
▲ Third-Party Payee Name and Address

\_\_\_\_\_  
▲ City State Zip Code

\*To qualify for the 10% Contingent Deferred Sales Charge (CDSC) SWP waiver on your Investor Class, Class A or Class B share account, you must indicate 10% or less in the "%" box above, and frequency must be either monthly or quarterly. To qualify for the 10% CDSC SWP waiver on your Class C share account, you must indicate 10% or less in the "%" box above, OR indicate a dollar amount that is 10% or less than your current account value, and frequency must be either monthly or quarterly.

**5 ADDITIONAL COMMENTS SECTION** (For Special Instructions. Attach additional sheets if necessary.)

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**6 SIGNATURES** (Required)

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|-----------------------------------|--|------------------------|
| <i>▲ Signature of Shareholder</i> | <i>Daytime Phone Number (Required)</i> | <i>Date-MM/DD/YYYY</i> |
| <i>▲ Signature of Shareholder</i> | <i>Daytime Phone Number (Required)</i> | <i>Date-MM/DD/YYYY</i> |

**Medallion Signature Guarantee:** A Medallion Signature Guarantee by an eligible guarantor institution as defined under the Securities Exchange Act to include generally: a bank, broker dealer, municipal securities dealer or broker, credit union, national securities exchange, registered securities association, clearing agency, or savings association is required for all signatures. **A notary public is not acceptable.** Eligible guarantor institutions provide Medallion Signature Guarantees that are covered by surety bonds in various amounts. It is your responsibility to ensure the Medallion Signature Guarantee that you acquire is sufficient to cover the total value of your transaction(s). If the surety bond amount is not sufficient to cover the requested transaction(s), the Medallion Signature Guarantee will be rejected.

**Medallion Signature Guarantee required for:**

1. All redemptions over \$100,000
2. Different payee and/or address for:
  - Redemptions
  - Systematic Withdrawal Plan Checks
  - Cash Option Dividend and/or Capital Gain Distributions
3. Systematic Withdrawal via ACH if Bank Registration does not list the name of one of the shareholders on the MainStay Account Registration

Place **Medallion Signature Guarantee** in the space below.

[www.mainstayfunds.com](http://www.mainstayfunds.com)

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| <p><b>For Assistance:</b><br/>Call your investment professional or call toll-free 1-800-MAINSTAY 1-800-624-6782 / option 2</p> | <p><b>Mailing Address:</b><br/>MainStay Investments<br/>P.O. Box 8401<br/>Boston, MA 02266-8401</p> | <p><b>Overnight Express Address:</b><br/>MainStay Investments<br/>c/o BFDS<br/>30 Dan Road<br/>Canton, MA 02021-2809</p> | <p>MainStay Funds are distributed by NYLIFE Distributors LLC<br/>169 Lackawanna Avenue<br/>Parsippany, NJ 07054</p> |
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