



## Fund change notice

The purpose of this notice is to share information with you about fund changes that may affect your retirement investment options.

### What's changing:

#### *Fund Name Change*

MainStay has announced the following fund name change effective on August 28, 2024.

This fund (and share class) ...	... will change this to fund (and share class)
MainStay Balanced Fund (Class A)	NYLI Balanced Fund (Class A)
MainStay Balanced Fund (Class I)	NYLI Balanced Fund (Class I)
MainStay CBRE Real Estate Fund (Class A)	NYLI CBRE Real Estate Fund (Class A)
MainStay CBRE Real Estate Fund (Class R6)	NYLI CBRE Real Estate Fund (Class R6)
MainStay Conservative Allocation Fund (Class A)	NYLI Conservative Allocation Fund (Class A)
MainStay Conservative Allocation Fund (Class I)	NYLI Conservative Allocation Fund (Class I)
MainStay Epoch Global Equity Yield Fund (Investor Class)	NYLI Epoch Global Equity Yield Fund (Investor Class)
MainStay Epoch International Choice Fund (Class A)	NYLI Epoch International Choice Fund (Class A)
MainStay Epoch U.S. Equity Yield Fund (Class A)	NYLI Epoch U.S. Equity Yield Fund (Class A)
MainStay Epoch U.S. Equity Yield Fund (Class I)	NYLI Epoch U.S. Equity Yield Fund (Class I)
MainStay Equity Allocation Fund (Class A)	NYLI Equity Allocation Fund (Class A)
MainStay Growth Allocation Fund (Class A)	NYLI Growth Allocation Fund (Class A)
MainStay Growth Allocation Fund (Class I)	NYLI Growth Allocation Fund (Class I)
MainStay Income Builder Fund (Class A)	NYLI Income Builder Fund (Class A)
MainStay Income Builder Fund (Class I)	NYLI Income Builder Fund (Class I)
MainStay MacKay Convertible Fund (Class A)	NYLI MacKay Convertible Fund (Class A)
MainStay MacKay Convertible Fund (Class I)	NYLI MacKay Convertible Fund (Class I)
MainStay MacKay High Yield Corporate Bond Fund (Class A)	NYLI MacKay High Yield Corporate Bond Fund (Class A)
MainStay MacKay High Yield Corporate Bond Fund (Class I)	NYLI MacKay High Yield Corporate Bond Fund (Class I)
MainStay MacKay High Yield Corporate Bond Fund (Class R2)	NYLI MacKay High Yield Corporate Bond Fund (Class R2)
MainStay MacKay High Yield Corporate Bond Fund (Class R6)	NYLI MacKay High Yield Corporate Bond Fund (Class R6)
MainStay MacKay Short Duration High Income Fund (Class I)	NYLI MacKay Short Duration High Income Fund (Class I)
MainStay MacKay Short Term Municipal Fund (Class A)	NYLI MacKay Short Term Municipal Fund (Class A)
MainStay MacKay Short Term Municipal Fund (Class I)	NYLI MacKay Short Term Municipal Fund (Class I)
MainStay MacKay Total Return Bond Fund (Class A)	NYLI MacKay Total Return Bond Fund (Class A)
MainStay MacKay Total Return Bond Fund (Class I)	NYLI MacKay Total Return Bond Fund (Class I)
MainStay MacKay Total Return Bond Fund (Class R6)	NYLI MacKay Total Return Bond Fund (Class R6)



MainStay MacKay U.S. Infrastructure Bond Fund (Class A)	NYLI MacKay U.S. Infrastructure Bond Fund (Class A)
MainStay Moderate Allocation Fund (Class A)	NYLI Moderate Allocation Fund (Class A)
MainStay Moderate Allocation Fund (Class I)	NYLI Moderate Allocation Fund (Class I)
MainStay PineStone International Equity Fund (Class A)	NYLI PineStone International Equity Fund (Class A)
MainStay PineStone International Equity Fund (Class I)	NYLI PineStone International Equity Fund (Class I)
MainStay S&P 500 Index Fund (Class A)	NYLI S&P 500 Index Fund (Class A)
MainStay S&P 500 Index Fund (Class I)	NYLI S&P 500 Index Fund (Class I)
MainStay Short Term Bond Fund (Class A)	NYLI Short Term Bond Fund (Class A)
MainStay Short Term Bond Fund (Class I)	NYLI Short Term Bond Fund (Class I)
MainStay Winslow Large Cap Growth Fund (Class A)	NYLI Winslow Large Cap Growth Fund (Class A)
MainStay Winslow Large Cap Growth Fund (Class I)	NYLI Winslow Large Cap Growth Fund (Class I)
MainStay Winslow Large Cap Growth Fund (Class R1)	NYLI Winslow Large Cap Growth Fund (Class R1)
MainStay Winslow Large Cap Growth Fund (Class R2)	NYLI Winslow Large Cap Growth Fund (Class R2)
MainStay Winslow Large Cap Growth Fund (Class R6)	NYLI Winslow Large Cap Growth Fund (Class R6)
MainStay WMC Enduring Capital Fund (Class A)	NYLI WMC Enduring Capital Fund (Class A)
MainStay WMC Enduring Capital Fund (Class I)	NYLI WMC Enduring Capital Fund (Class I)
MainStay WMC Growth Fund (Class A)	NYLI WMC Growth Fund (Class A)
MainStay WMC Growth Fund (Class R6)	NYLI WMC Growth Fund (Class R6)
MainStay WMC Small Companies Fund (Class A)	NYLI WMC Small Companies Fund (Class A)
MainStay WMC Small Companies Fund (Class I)	NYLI WMC Small Companies Fund (Class I)
MainStay WMC Value Fund (Class A)	NYLI WMC Value Fund (Class A)
MainStay WMC Value Fund (Class I)	NYLI WMC Value Fund (Class I)

It's important that you know about these changes, so that you can make informed decisions when you review your retirement account. No action is required on your part as a result of these changes; however, you can review and change your investments at any time at [johnhancock.com/myplan](http://johnhancock.com/myplan) or by calling 800-294-3575.

### More information

For information about your retirement account or to review investment options, make investment changes, or access "My Learning Center," log in to your account at [johnhancock.com/myplan](http://johnhancock.com/myplan). Also, you can speak to a representative by calling 800-294-3575.

### About risk

- All mutual funds are subject to market risk and will fluctuate in value.
- There is no guarantee that any investment strategy will achieve its objectives.



**A fund's investment objectives, risks, charges, and expenses should be considered carefully before investing. The prospectus contains this and other important information about the fund. To obtain a prospectus, contact John Hancock Retirement Plan Services LLC at 800-294-3575 or visit our website at [johnhancock.com/myplan](https://johnhancock.com/myplan). Please read the prospectus carefully before investing or sending money. The fund's prospectus provides information regarding details for the applicable fee waivers. Prospectuses may only be available in English.**

The content of this document is for general information only and is believed to be accurate and reliable as of the posting date, but may be subject to change. It is not intended to provide investment, tax, plan design, or legal advice (unless otherwise indicated). Please consult your own independent advisor as to any investment, tax, or legal statements made herein.

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