



2019 TD Ready Commitment Report

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Message From Bharat Masrani

Group President and Chief Executive Officer

The pace of change is accelerating and as technological innovation impacts how we live, work and engage with others, businesses of all sizes are transforming to meet the needs of this new digital economy. While the opportunities new innovations help to create are significant, it's important that we adopt them in ways that don't leave others behind. We launched the TD Ready Commitment to help open doors to a more inclusive and sustainable tomorrow and, in so doing, act as a positive change agent across our footprint by connecting, enriching and supporting the communities in which we live and work. It's central to our vision to Be the Better Bank.

Our Global Corporate Citizenship Strategy



Message From Andrea Barrack

Global Head of Sustainability and Corporate Citizenship

Two years ago we launched the TD Ready Commitment. It was an evolution of a long history of social and environmental commitments – a more focused vision of what we believe in: an inclusive and sustainable tomorrow. But the complexities and challenges that society, governments and industries face make predicting the future, and how we will get there, no easy feat.

What we do know is that as a financial institution we believe we have a role to play. We believe that we are part of something larger than ourselves. We want to help enrich the lives of our customers, colleagues and communities so that they feel more confident about what tomorrow brings. The TD Ready Commitment is one of the ways we hope to do that. By linking our business, philanthropy and people, we want to help drive positive, tangible change so that more people feel as if they can achieve their goals in a changing world.

This past year, we worked to enhance how we support communities through our philanthropy and continued to track [our progress toward the UN Sustainable Development Goals \(SDGs\)](#). We grew our financial support for low-carbon initiatives toward our target of \$100 billion, in total, in low-carbon lending, financing, asset management and internal corporate programs by 2030 and developed a deeper understanding of how climate change can impact our business and all of our stakeholders. And our people, at more than 85,000 strong – we value their passion, expertise and opinions. We launched a new colleague engagement strategy and new online system called the TD Ready Commitment Network to provide opportunities for TD employees to develop professionally and personally, while helping contribute to positive change in their communities. You'll learn about those highlights and more in the following pages of this report.

Looking back over the last year – and the two since we launched the TD Ready Commitment – I'm proud of what we've accomplished so far. I want to thank my colleagues and our customers and community partners who have supported and inspired us along the way.



The TD Ready Commitment

The TD Ready Commitment is our corporate citizenship platform designed to help open doors for a more inclusive and sustainable tomorrow. Based on internal and external research, we identified four areas that we call the Four Interconnected Drivers of Change because when they are addressed together, they can help people feel more confident about the future. While in some way our efforts touch on all 17 of the United Nations Sustainable Development Goals (SDGs), we have identified the nine that we think we can make the greatest contribution to. We will track our contributions to those goals over time.



Financial Security

Improve access to tools and programs to help people live their lives with greater financial confidence



Vibrant Planet

Elevate the quality of the environment so that people and economies can thrive



Connected Communities

Create the opportunities people need to connect with their community and have a sense of belonging



Better Health

Support more equitable health outcomes for all





Our Milestones in 2019¹



Business

\$43 billion

Since 2017, over \$43 billion contributed to low-carbon initiatives in Canada and the U.S. as part of our \$100 billion low-carbon target²

6 years running

Listed on the Dow Jones Sustainability World Index for the sixth year in a row; only Canadian bank since 2014

Inclusive, sustainable event guide

Developed an Inclusive and Sustainable Event Guide to help ensure TD events have minimal environmental and social impact, including a questionnaire for vendors about human trafficking and a guide for carbon-neutral events

Major investor

Acted as a major investor in the second closing of ArcTern Ventures' Fund II - the largest cleantech venture fund in Canada³

1 Unless otherwise indicated, all amounts stated throughout the report are expressed in Canadian dollars.
2 TD is targeting \$100 billion in total by 2030 to support a transition to a low-carbon economy through its lending, financing, asset management and internal corporate programs.
3 ArcTern Ventures' Fund II met its \$200 million target fund size, positioning it as the largest cleantech venture fund in Canada and among the leading cleantech venture funds in the world.



Philanthropy

\$1
billion

\$126 million in funding toward community giving in Canada, the U.S. and the U.K., contributing to our target of \$1 billion in philanthropy by 2030 as part of the TD Ready Commitment

1st Canadian bank to publish UN SDGs

First Canadian bank to [issue a report](#) on our contributions to the UN SDGs

10 \$1 million grants

Launched the second annual TD Ready Challenge, which provided 10 \$1 million grants to organizations in North America working to help improve health outcomes for all

TD for gender equality

Supported the first ever [Youth-Led Roadmap for Gender Equality](#) in Canada, convened by Plan International Canada and the Canadian Teachers' Federation

Invested US\$1.5 million in new arts centre

Provided a US\$1.5 million investment in a new arts centre in New York City called The Shed

People

Positive world impact

Chairing of the Toronto Impact Council for IMPACT2030, looking at how volunteering can help employees and companies have a positive impact in the world

Employee growth

Launched a new Corporate Citizenship Colleague Engagement Strategy to provide opportunities for employees that can help them grow personally and contribute to their communities

\$17.5 million for United Way

TD employees across Canada and the U.S. raised over \$17.5 million for United Way in Canada and the U.S.

TD supports non-profit organizations

Used our in-house expertise, with TD employees volunteering over 1,500 hours, to support 12 non-profit organizations with data analysis and problem-solving through the TD Mindpower-Analytics for Social Good Initiative

166,854 volunteer hours

TD employees logged 166,854 volunteer hours in communities across Canada and the U.S.



Financial Security

We have found that only one in three people in Canada and the U.S. feel confident about their future and are ready to embrace change.¹ As the world around us continues to change rapidly, the financial choices and plans we all have to make are becoming more dynamic. That's why we want to help improve access to tools and programs that can help empower individuals to live their lives with greater financial confidence.

¹ A TD-commissioned survey led by Proof in 2018.



Focus Areas & Goals

Early Learning

Support initiatives that improve reading and math abilities in children Grades K-6

Income Stability

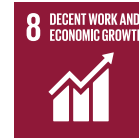
Invest in initiatives that will help build employable skills to prepare people for the jobs of tomorrow and support entrepreneurs

Financial Literacy

Improve financial knowledge and skills so that people can feel confident about their financial choices throughout the stages of their lives

Affordable Housing

Support programs and services that will help increase access to affordable, stable housing situations



2019 at a Glance

542
initiatives

were supported that are helping to improve financial security in Canada and the U.S.

633,500
people

participated in TD-supported financial literacy initiatives in Canada and the U.S.

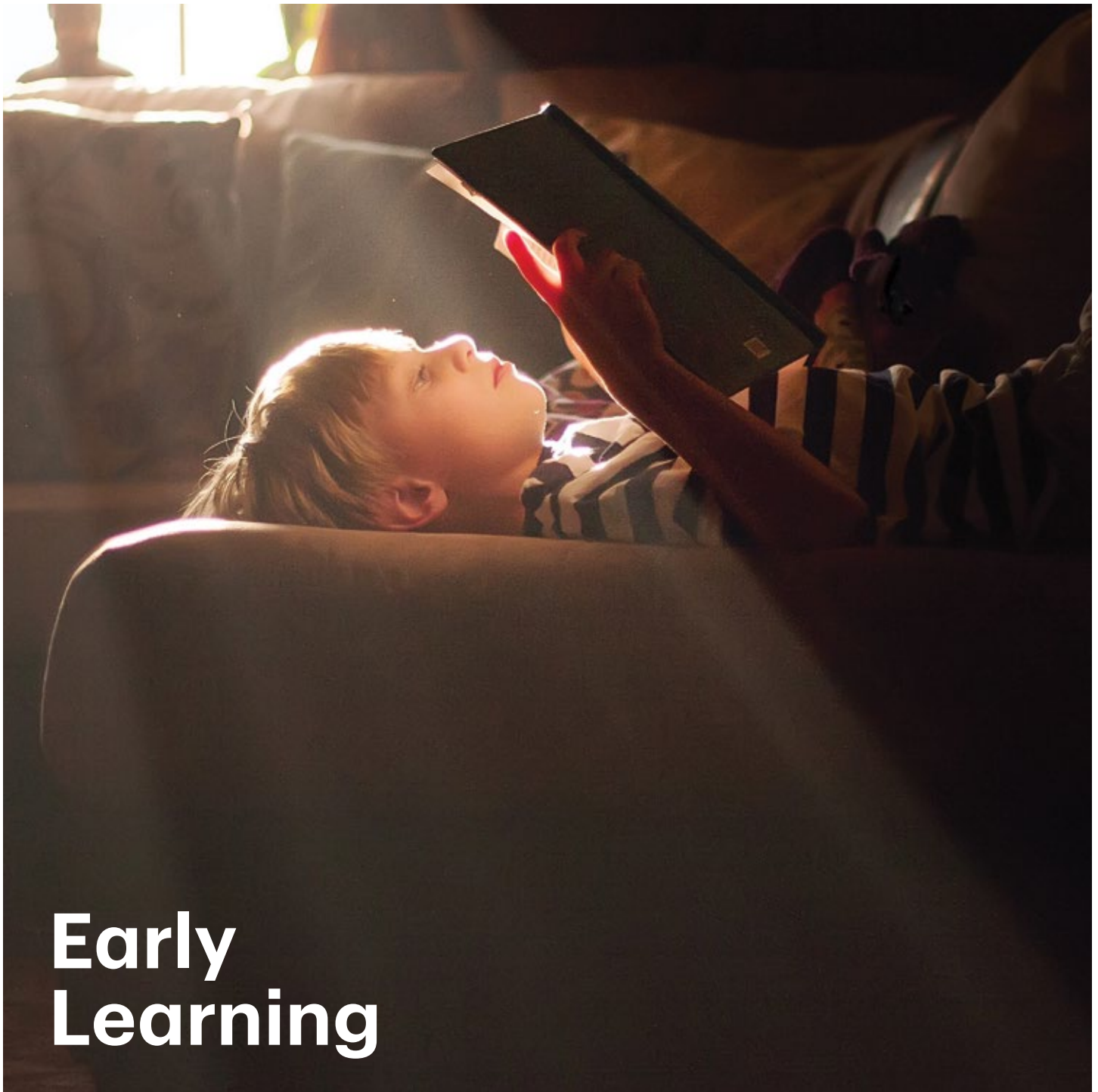
775,739
children

improved their reading and math abilities through TD-supported initiatives in Canada

In the U.S., 6,818 units of affordable housing were built or refurbished through TD community development loans and donations

With support from the TD Charitable Foundation, since 2017 the non-profit organization Grameen America has provided over US\$860 million in microloans to over 74,450 women entrepreneurs in Boston, New York City, Newark, Charlotte and Miami; Grameen America clients saw their annual incomes increase by more than US\$1,790

Through the TD Summer Reading Club, Canada's largest bilingual summer reading program for kids of all ages and abilities, we continued to help around 2,000 libraries open their doors to more than 600,000 kids



Early Learning

“When a child is given a book through the TD Grade One Book Giveaway, they are also given a path toward future academic success that helps them build vocabulary, empathy, knowledge, focus and memory. Early reading helps broaden the minds of children and can build a joy of reading that will carry them into adulthood and set them up for future success.”

– Rose Vespa, Executive Director, Canadian Children’s Book Centre



400 youth

At the seventh annual Visionary Expo at the Ontario Science Centre, where 400 youth from 24 communities had fun putting their learning into practice as they presented their solutions to address real-world problems



TD Grade One Book Giveaway

Since 2000, we've helped the Canadian Children's Book Centre, in cooperation with ministries of education, school boards and libraries across Canada, to give every Grade 1 child a free Canadian children's book. So far, we've given over 10 million books – and counting. In honour of 2019 being the International Year of Indigenous Languages, *My Heart Fills With Happiness* by Monique Gray Smith and illustrated by Julie Flett was selected. For the first time both the English and French versions included Plains Cree text and, working with the CNIB Foundation, print/braille editions were made available to braille readers across Canada.

[Learn more.](#)



STEM Clubs

As more businesses and organizations look to innovate and to grow their business, the demand for people with skills in science, technology, engineering and math (STEM) is growing.¹ STEM skills are important for youth to learn at a young age and can help with continued success throughout life. The charitable organization Visions of Science aims to empower youth from low-income communities through meaningful engagement in STEM fields and research. During the year, we supported 29 STEM Clubs in the Greater Toronto Area that focused on hands-on science, tech, engineering and math programming for kids. We also supported the seventh annual Visionary Expo at the Ontario Science Centre, where 400 youth from 24 communities had fun putting their learning into practice as they presented their solutions to address real-world problems. [Hear from the CEO of Visions of Science, Dr. Eugenia Duodu, to learn more.](#)



Digital Literacy Day

With only one female engineering graduate for every four males in Canada,² the non-profit organization Actua is helping to empower young girls to gain STEM skills. Through their National Girls Program, they reach approximately 10,000 girls across Canada each year, with a focus on those who face socio-economic barriers. On May 27, during Digital Literacy Week 2019 in Toronto, we also worked with Actua to host a fun, hands-on workshop with women from TD's technology team to encourage more than 100 girls to explore how technology can be used for social good.



Kids Reading Across Rhode Island

On average, students lose two months of reading skills over the summer and spend six weeks of the school year catching up.³ To help tackle the effects of summer reading loss, the TD Charitable Foundation provided a grant to the non-profit organization Rhode Island Center for the Book to help kids in Grades 3–6 maintain their readings skills during the summer. Through their reading program, over 1,600 kids sharpened their reading skills and imaginations by accessing quality books and programming in 2019.

1 <https://www.ic.gc.ca/eic/site/013.nsf/eng/00014.html>

2 <https://newsroom.td.com/insights/moving-the-dial-on-women-in-stem-a-td-economics-report>

3 <https://www.td.com/corporate-responsibility/video/index.jsp#27>



Financial Literacy

“Knowing how to manage your finances is essential to navigate an increasingly complex world. Programs like Money Matters empower Canadians by increasing their skills and confidence when dealing with money so they can attain their financial goals and look forward to a brighter future.”

– Mack Rogers, Executive Director, ABC Life Literacy Canada



Money Matters

Since 2011, we've supported the non-profit organization ABC Life Literacy Canada in offering a variety of workshops to help Canadians take control of their finances. Today, 13 workshops across four streams are offered as part of Money Matters, a free financial literacy program for adult learners, which are tailored to the specific needs of different communities, including newcomers, Indigenous Peoples and people with diverse abilities. In 2019, supplementary resources were created to help more people feel confident about managing their money in a digital world. Over the year, almost 15,000 learners participated in Money Matters, and over 350 TD employees helped facilitate workshops.



Centre for Financial Literacy

Based on the 2019 TD Financial Health Index, four in 10 Canadians surveyed are struggling with some or all aspects of their finances.¹ In supporting the national charity Prosper Canada, we hope to help financially vulnerable Canadians gain access to the tools and know-how they need to overcome their current challenges and feel ready for the future. Through the TD-sponsored Centre for Financial Literacy, Prosper Canada is developing digital tools for community-based organizations to help low-income Canadians improve their financial knowledge and is supporting the development of in-person financial education and counselling programs. In 2019, 126,846 people with low incomes were helped to improve their financial health.



Building a Better Financial Future for Students

According to the digital education company EVERFI, approximately one in six students in the United States don't reach the baseline level of proficiency in financial literacy. The company believes that it is important to teach kids how to handle their finances, so it is working to help individuals build stronger financial habits earlier on in life. In 2019, through a TD Charitable Foundation grant, we supported EVERFI in reaching over 3,000 students in 62 elementary schools across New Jersey by sponsoring the TD Financial Scholars Program. Through free interactive, online courses, students covered topics such as needs versus wants, borrowing money, saving and investing. The financial education course uses assessments to measure how much the students learned. Those who participated in the TD Financial Scholars Program increased their assessment scores by an average of 48%. In 2019-20, the program will expand to schools in low-to-moderate-income communities in Massachusetts and Florida.



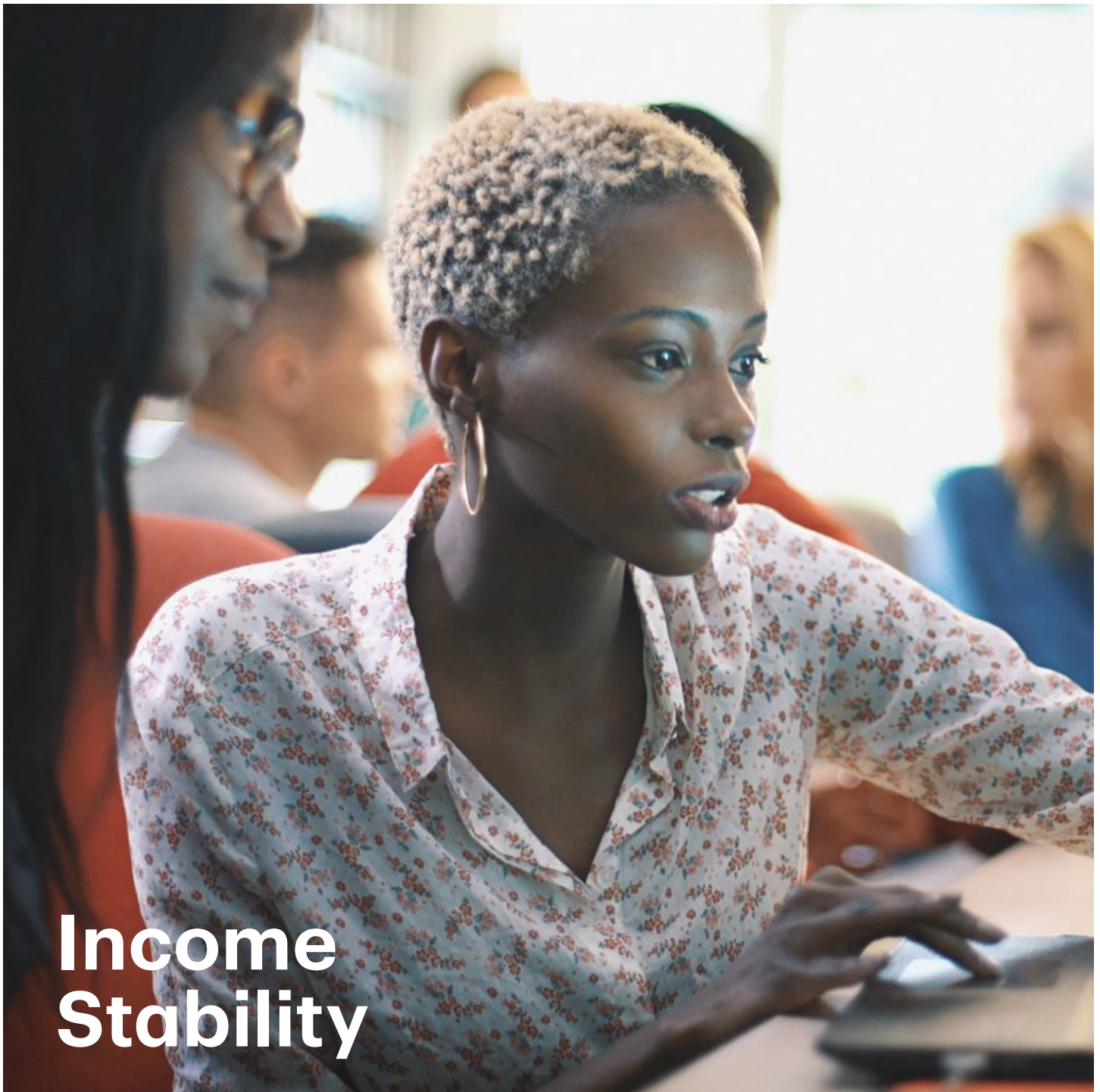
CommunityBOOST

It is estimated that nearly one-third of wealth inequality in the U.S. can be explained by the financial-knowledge gap² – the distance between one's financial goals, such as buying a home or planning for retirement, and knowing which choices to make to get there. That's why in 2018 the TD Charitable Foundation supported The Financial Clinic (The Clinic), a non-profit organization headquartered in New York City, to help launch their program, CommunityBOOST. This initiative is helping various social service organizations incorporate strategies into their programs that can help improve the financial security of their clients. Across three states,³ we helped The Clinic reach over 900 low-to-moderate-income customers improve their financial security.

¹ <http://td.mediaroom.com/2019-10-29-TD-Financial-Health-Index-Finds-4-in-10-Canadians-are-Financially-Struggling-New-Report-Features-Insights-from-Over-10-000-Canadians-Across-Demographics-and-Regions>

² <https://newscenter.td.com/us/en/news/2018/td-bank-partnership-elevates-adaptive-financial-education-program>

³ In 2019, a grant from the TD Charitable Foundation helped The Clinic expand its work to Newark and Camden, New Jersey; Miami, Florida; and Boston, Massachusetts.



Income Stability

“The issue used to be only whether a person had or did not have a job. With today’s technologies, work isn’t necessarily an on or off switch, but can be dimmer or brighter in a given month. The changing nature of our jobs and workplaces as a result of automation and artificial intelligence means that we need to find new ways to stabilize incomes through job transitions and learn new skills for jobs that don’t exist yet. The Public Policy Forum’s Brave New Work initiative brings thinkers, doers and deciders together to design pathways to a better future.”

– Ed Greenspon, President and CEO, Public Policy Forum



Career Relaunch

There are many reasons why individuals may choose to take a break from their career as life happens – but what happens when they're ready to return to work? To help get back into the groove, TD Commercial Bank in the U.S. launched a career relaunch program in September 2019 – a first for TD Bank, America's Most Convenient Bank™. Working with iRelaunch – a leader in creating successful career relaunch programs – TD Bank will offer a 16-week program to professionals, with a focus on women, in the metro New York City area who are returning to work in the financial sector and have been out of the traditional workforce for two or more years. The program offers skill refreshers, mentoring and coaching, networking opportunities and support in creating a personalized development plan. [Learn more about the program.](#)



The Power of Women Entrepreneurship

In 2008, the non-profit organization Grameen America grew from the idea of Nobel Peace Prize Laureate Muhammad Yunus: "All people can lift themselves out of poverty through their own entrepreneurial spirit."¹ Since its inception, Grameen has provided microloans, financial training and support to women who live below the U.S. federal poverty line. Since 2017, through the TD Charitable Foundation, we've provided Grameen with an annual US\$100,000 grant to help it support women in building businesses, developing financial identities and achieving higher family incomes. With our support, Grameen has provided more than US\$860 million in microloans to over 74,450 members in Boston, New York City, Newark, Charlotte and Miami. Grameen America's clients saw their annual incomes increase by more than US\$1,790.



Tackling the Mid-Career Job Switch

Tackling that mid-career job switch can feel overwhelming, but Ryerson University's Spanning the Gaps program is hoping to make it less daunting. In 2019, we continued to support the program with a \$1 million donation, which will fund the TD Road to Success Awards. The donation is directed to entrance awards, program support and undergraduate bursaries to help students from underserved communities grow and develop the skills they need for the jobs of tomorrow. In 2019, 20 students were reached through the awards program. [Read how this program helped one TD employee make the switch.](#)



Brave New Work

Today and in the years to come, Canadians are being presented with career paths that were unpredictable just a few years ago. While this will create opportunities for many, the full effect and significance of these changes are far from understood. That's why we're supporting the Brave New Work project by the Public Policy Forum, a non-partisan non-profit organization. The project is a three-year initiative to conduct research and engage policy-makers, academics and Canadians on how to help everyone adapt and thrive in a changing workforce. In 2019, the first report of five was released, [Automation, AI and Anxiety: Policy Preferred, Populism Possible.](#)

¹ <https://www.grameenamerica.org/program>



Affordable Housing

“Housing is the foundation for opportunity. Without a stable foundation, it’s almost impossible to reach greater heights. At CPDC, we believe that a well-designed affordable home helps provide the stability to grow into a brighter future.”

– Brian McLaughlin, President and CEO of Community Preservation and Development Corporation (CPDC)

US **\$3.75**
million

In 2019, TD provided 30 grants totalling US\$3.75 million to organizations refurbishing units to increase affordable rental housing



Affordable Housing for Everyone

For 14 years, the TD Charitable Foundation has run the Housing for Everyone program, a grant competition that supports local non-profit organizations in providing affordable housing to the most vulnerable, such as the homeless, newcomers, the elderly, veterans, women and youth. In 2019, TD provided 30 grants totalling US\$3.75 million to organizations refurbishing units to increase affordable rental housing. This year's focus responded to a study by Harvard University that showed that renters are more burdened by housing costs than homeowners. On average, renters in America are 25-45% more burdened by housing than their home-owning counterparts.¹



11th Street Bridge Project

On either side of the Anacostia River in Washington, D.C., are the Capitol Hill and Anacostia neighbourhoods – two geographically close areas that at times can seem worlds apart. The river is both a literal and figurative barrier between socio-economic classes – one that the 11th Street Bridge Project seeks to overcome. In addition to the park and bridge that they are building, the non-profit organization Building Bridges Across the River will also provide programming to help increase affordable housing and home ownership for Anacostia residents. In 2019, with help from a TD Charitable Foundation grant, 124 Anacostia residents participated in a series of homebuyer workshops, which resulted in 16 members purchasing homes.



Habitat for Humanity

For 20 years, we have proudly supported the non-profit organization Habitat for Humanity to help lower-income families build strength, stability and self-reliance through affordable home ownership. In 2019, we expanded our support to help the Greater Toronto Area chapter support 30 families in owning their own homes. This included the construction of 33 homes, which 155 TD employees helped build over the year.



The Huntley Street Project

We believe that when people have peace of mind about where they live day to day, they can more fully access the community services and economic opportunities they need to achieve their goals. In August 2019, the non-profit organization Fife House launched the Huntley Street Project, which is an 18-month transitional housing program for individuals living with HIV/AIDS who are in or entering the shelter system in Toronto. In addition to having a place to stay, residents will have access to clinical services including psychiatry, nursing and occupational therapy, as well as individualized support plans to help transition to longer-term or independent housing.

¹ State of the Nation's Housing 2019 study by Harvard's Joint Center for Housing Studies.

A young girl with long brown hair, wearing a grey sweater, holds a large hand-drawn sign of the Earth on a wooden stick. The sign is painted with blue oceans, green continents, and brown landmasses. In the background, other protesters are visible, some holding signs, including one that says "IS NO 'FTB'". The scene is outdoors, likely at a climate protest.

Vibrant Planet

Many of us are concerned about the kind of world the next generation will inherit. Climate change is a complex, global issue that will continue to have a growing impact on communities, business and the economy.¹ We believe that as a financial institution we have a role to play and want to be part of the solution. That's why we are committed to helping create a more sustainable future to help people and economies thrive.

¹ <https://economics.td.com/domains/economics.td.com/documents/reports/ms/ClimateFriendlyFinancialSystems.pdf>



Focus Areas & Goals

Low-Carbon Economy

Support a transition to a low-carbon economy by targeting a total of \$100 billion by 2030 through our lending, financing, asset management and internal corporate programs

Green Spaces

Help grow and enhance urban green spaces for stronger, more resilient communities



2019 at a Glance

47
initiatives

were supported that are helping to create a more vibrant planet in Canada and the U.S.

Contributed
over
\$43 billion

since 2017¹ in support of the low-carbon economy through our business and philanthropy in Canada and the U.S.

Over
430,000
native trees

and shrubs have been planted since 2010, across communities in Canada and the U.S. through TD Tree Days

\$5.2 million donated to **605 Canadian organizations** through the TD Friends of the Environment Foundation with the support of 150,000 donors

TD is participating in the United Nations-led pilots that aim to develop harmonized approaches across the industry to help assess financial impacts from climate-related risks, based on the recommendations from the Task Force on Climate-related Financial Disclosures; among the financial institutions participating, TD is the only bank globally to participate in the pilot studies across lending, asset management and insurance

Since 2018, TD has supported the Vancouver Economic Commission's Green and Digital Demonstration Program, which provides opportunities for local innovators to showcase emerging clean technologies using the City of Vancouver's infrastructure and resources as test grounds

¹ TD is targeting \$100 billion in total by 2030 to support a transition to a low-carbon economy through its lending, financing, asset management and internal corporate programs.



Low-Carbon Economy

“Globally, cleantech is growing, but Canada is losing ground: in an eight-year period, Canada’s share of cleantech exports dropped – representing nearly \$9 billion in lost opportunities. We believe that supporting and growing Canadian cleantech companies are more than just the smart thing to do, they’re the right thing to do. Great products aren’t enough anymore – to future-proof the Canadian economy, we have to make it sustainable. The TD Sustainable Future Program was created based on a clear need to clean, support and strengthen the Canadian economy.”

– John Stevens, VP, Strategy and External Relations, Accelerator Centre



TD Sustainable Future Program

The TD Sustainable Future Program is supported through our \$100 billion low-carbon target¹ and is helping to propel forward innovative clean technologies. This is a specialized program from the Accelerator Centre, a non-profit organization located in Waterloo, Ontario, and is the only incubator dedicated to sustainable technology development in Ontario. Since it started in 2018, 23 cleantech companies and startups have entered into the one-year program to gain access to the mentorship, resources and training they need to take their solutions from idea to market. So far, they've generated 114 jobs in Waterloo Region. The program is also located in Canada's first building designed to be net-positive – meaning it produces more energy than it consumes. The building, evolV1, constructed by Cora Group and financed through our low-carbon target, is changing how sustainability is considered in building design.



TD Insurance Advisory Board on Climate Change

In 2018, insured damage from severe weather events reached \$1.9 billion in Canada alone.² Around the world, the toll that weather and climate-related events are taking on people's lives is intensifying.² To better understand and help address these impacts, in 2019 TD Insurance (TDI) established an Advisory Board on Climate Change, a first for the Canadian insurance industry. The Advisory Board is made up of experts from Engineers Canada and researchers from some of Canada's top universities with expertise in climate-related fields. Along with TDI leaders, the Advisory Board will develop and implement initiatives to address key climate change issues and identify opportunities for change for both TDI and the greater insurance industry. Their goal is to have a meaningful impact in helping our communities and customers adapt to the effects of climate change.



PBSC Urban Solutions

As part of our \$100 billion low-carbon target, we are providing business banking services to PBSC Urban Solutions, a company that offers cities around the world sustainable bike-sharing to help address some of the biggest issues facing them today, such as congestion, pollution and citizen health. Globally, 7% of all urban trips are taken by bicycle and e-bike; if that could increase to 23% by 2050, 300 megatonnes of CO₂e emissions could be avoided, saving cities US\$25 trillion in transportation costs – just by hopping on a bike.³ [Learn more about how PBSC is making an impact.](#)



Bloomberg Sustainable Business Summits

Building a more sustainable and inclusive future will require all of us to rethink how and where we live and work. Those changes will require investment, and that is where we believe we can play a role. As part of a multi-year collaboration with Bloomberg L.P., we supported the 2019 Sustainable Business Summits in Toronto and New York City to look at how sustainable finance can help accelerate a transition to a low-carbon economy; and in Vancouver, we co-hosted a roundtable with 25 leading thinkers on the importance of having an inclusive economy for a more sustainable future. You can read a summary of the event in [Building a Gender-Inclusive Workplace.](#)



¹ TD is targeting \$100 billion in total by 2030 to support a transition to a low-carbon economy through its lending, financing, asset management and internal corporate programs.

² <http://td.mediaroom.com/2019-04-09-TD-Insurance-creates-Advisory-Board-on-Climate-Change>

³ <https://www.itdp.org/multimedia/the-benefits-of-shifting-to-cycling/>



Urban Green Spaces

“It is important that, as a society, we focus on tree planting and care. A healthy community forest ensures that residents have better access to green spaces and that communities will be more resilient – meaning a better life for all of us.”

– Dan Lambe, President, Arbor Day Foundation



TD Green Space Grants

Working with the non-profit Arbor Day Foundation, we want to help cities where we operate across North America get a little greener through the TD Green Space Grants program. Delivered by the Arbor Day Foundation, the grants program provides financial support to municipalities to expand community green spaces, plant trees and add resilient features to green spaces, such as bioswales and rain gardens. In 2019, 20 projects in Canada and the U.S. received a grant. Nearly 700 community volunteers, including 70 TD employees, helped across the various projects in Canada and the U.S. In 2020, the program will provide grants to help communities dealing with the urban heat island effect¹ get a little cooler. [Learn more about the 2020 TD Green Space Grants.](#)



The New Acre™ Project

By using what already exists in nature, we believe that all of us can help preserve the health of the environment, while also generating positive social and economic benefits. This is what ALUS Canada's New Acre™ Project is about. ALUS is a non-profit organization that helps farmers and ranchers transform uneconomic or sensitive portions of their farmland into ecologically friendly projects, helping to improve the environment and local communities. In 2019, TD became the first corporate sponsor of the New Acre™ Project, helping ALUS to roll it out to eight communities across Canada. Over 400 acres of private land were converted into naturalized areas.



Outdoor Fitness Zones

Since 2016, TD has worked alongside the non-profit Trust for Public Land in South Florida to reimagine how outdoor spaces can benefit people and the environment. Through our collaboration, they designed and built five Fitness Zone® areas that offer free public access to exercise equipment, while also providing green infrastructure benefits to community parks across Miami-Dade County. With features such as rain gardens, permeable pavement and newly planted trees, these zones help increase biodiversity, decrease flooding and reduce the heat island effect.



TreePhilly

Philadelphia Parks & Recreation, along with Fairmount Park Conservancy, are on a mission to improve Philadelphia's tree canopy. Since 2016, through their program TreePhilly, we have been helping them distribute yard trees to Philadelphians so that they can plant and care for trees on their properties. In 2019, we expanded our support to help them increase the number of trees on city streets and in parks to give a boost to communities with a low tree canopy. Focusing on these two aspects can greatly improve the environmental health of the city and more evenly distribute the environmental benefits of healthy tree canopies. This expanded support will help TreePhilly plant more than 20,000 trees from 2019 to 2021, which will also contribute to our goal of planting one million trees in North America by 2030.²



TD Future Cities Centre

North America is the most urbanized region in the world today, with 82% of its population living in urban areas.³ This growth is expected to continue, and along with it are challenges of affordability, climate change and more. In 2018 we supported the non-profit organization Evergreen in establishing the TD Future Cities Centre in Toronto to support research, dialogue and innovation in city-building. This year, we continued to grow the conversation around this topic with the [TD Future Cities Speaker Series](#) and a two-day summit. Through these events, leading minds from around the world discussed topics ranging from smart cities to the role of Indigenous Peoples and diverse audiences in building more sustainable and livable cities for all.



NatureTalks

We're a country rich in nature – but in living the urban life, have we lost our connection to it? That was the focus of NatureTalks – a cross-country speaker series hosted by the non-profit organization the Nature Conservancy of Canada that aimed to inspire and reimagine how nature helps create more livable cities. Events were held in Toronto, Ottawa, Edmonton and Vancouver to bring a diverse group of panellists together – from a filmmaker and TV show host to a scientist and urban designer – to share why nature matters in our lives. Altogether, approximately 1,200 people attended the four events.

1 <https://www.arborday.org/trees/climatechange/heatIsland.cfm>

2 TD's target is to plant one million new trees in North America by 2030 as part of the TD Ready Commitment.

3 <https://www.un.org/development/desa/en/news/population/2018-revision-of-world-urbanization-prospects.html>



Connected Communities

Feeling included in the communities where we live, work and play can have a powerful impact on overall well-being. We have found that only one in three people living in Canada and the U.S. feel connected to their community.¹ The reasons people feel disconnected are different for everyone, but we believe that when people feel a part of something, good things happen. That's why we are helping to increase access to the opportunities people need to feel a sense of belonging in their community.

¹ A TD-commissioned survey led by Proof in 2018.



Focus Areas & Goals

Shared Experiences

Increase opportunities to participate in events and activities that bring diverse people together

Arts and Culture

Support initiatives that help create dialogues and provide professional development opportunities to amplify diverse voices in arts and culture

Local Needs

Help groups vulnerable to social isolation build connections in their community



2019 at a Glance

594
initiatives

were supported that are helping to connect communities in Canada and the U.S.

Over
26,300
people

were supported as they developed their professional experience in the arts and culture sector through TD-supported initiatives in Canada and the U.S.

Over
14 million
people

participated in shared experiences through TD-supported public events and activities in Canada and the U.S.

Over 1 million people facing social isolation were helped to strengthen ties in their community in Canada and the U.S.

Over 120 arts and culture initiatives helped amplify diverse voices in arts and culture in Canada and the U.S.

We made all-gender restrooms the design standard for all our new and renovated branches in Canada and the U.S.

Over 168,000 community volunteers participated in TD-supported initiatives that helped connect people to their community in Canada and the U.S.



Shared Experiences

“Festivals have the power to bring people from different backgrounds together and create cohesion between them. They provide an opportunity to be entertained, to actively participate in social life and to build relationships. Through these unifying events, we contribute to the development of an engaged, united and healthy society. The Nuits d’Afrique International Festival is thus an opportunity to build a bridge between our communities and is a fabulous tool of understanding and integration to better live together!”

– Suzanne Rousseau, General Director, Festival International Nuits d’Afrique



Youth and Philanthropy Initiative

There are 1.2 billion young people aged 15 to 24 years in the world.¹ Actively engaging them in social issues and preparing them for the future are critical to creating a more inclusive and sustainable tomorrow. Since 2018, we've been supporting the Youth and Philanthropy Initiative in Canada and the U.S. to engage high school students in learning about social issues and how to play an active role in their community. Through group projects, students in Grades 9 and 10 study issues affecting their community and identify local charities to champion for a grant, which is supported by TD. Since 2018, nearly 42,000 high school students have delivered approximately 9,000 presentations about social issues and charities, which resulted in more than \$1 million granted to over 200 charities. Through those donations, more than 425,000 people were reached in Canada and the U.S.



Be You Here

Be You Here: a simple phrase, but an important message. That was the theme for our Pride celebrations in 2019 because we wanted to help create opportunities for people to feel confident that they could be their authentic selves, no matter who or where they are. We celebrated Pride in over 100 cities across North America this year, including World Pride in New York City. Over 1,900 TD employees participated in Pride marches in Toronto, Montreal, Vancouver and New York – the largest participation from TD colleagues ever. But we also took time to reflect on the past and where we have all come to today. In New York City, we helped support an exhibit for the 50th anniversary of the Stonewall riots at the New York Public Library. [To learn more, watch how we celebrated World Pride this year.](#)



Nuits d'Afrique

From July 9 to 21 in Montreal, Quebec, nearly 700 artists from 30 African, Caribbean and Latin American countries took the stage to perform and inspire. For nine years, TD has proudly supported the Festival International Nuits d'Afrique, whose mission is to promote and develop music from around the world. Each year, we've helped make the last six days of the festivals free for all, so that more people could connect and reunite with musical styles from around the world. In 2019, approximately 600,000 visitors enjoyed the full festival with over 125 concerts and cultural activities.



Maada'ookii Songlines

"Maada'ookii" is an Ojibway word that means to gift something, and "songlines" describe Indigenous songs that are meant to help find the way. These meanings reflect the aspiration behind the Luminato Festival's Maada'ookii Songlines. The piece, composed by Indigenous artist Cris Derksen, featured 200 voices from 11 diverse choirs and a fusion of Indigenous sounds, creating an emotional choral experience. Nearly 5,000 people attended the event at Toronto's Harbourfront Centre, which was the finale of Luminato 2019. With our support, Maada'ookii Songlines was free to the public so everyone could share in the experience.

¹ <https://www.un.org/development/desa/en/news/social/world-youth-report-addressing-the-complex-challenges-facing-young-people-today.html>



Arts and Culture

“Nurturing artists from all backgrounds and the myriad ways they see the world is incredibly important for a healthy and connected society. At MOCA, I have been working on research and discussion that will allow us to further support and amplify the work being done by artists within our building and community.”

– Melina Mehr, TD Assistant Curatorial Fellow at the Museum of Contemporary Art in Toronto



TD Gallery of Indigenous Art

Building on 57 years of history, we renamed our TD Gallery of Inuit Art the TD Gallery of Indigenous Art to include works of art from Indigenous communities across Canada. The change marks an important milestone in the TD Corporate Art Collection – one that reaffirms our commitment to help amplify diverse voices and our belief in supporting the many contributions of Canadian Indigenous communities. The TD Gallery of Indigenous Art is an exhibition that changes every year and is located at 79 Wellington Street in Toronto, within the main floor of the lobby. As you walk through the space, you can see works of art from TD's collection that represent Indigenous artists from across Canada. TD first began collecting Inuit art in 1967 and since then has collected over 800 pieces from Canadian Indigenous communities. [Learn more about TD Art and some of the works in our collection.](#)



Open Call

Founded on the belief that art is for all audiences, The Shed is dedicated to helping New Yorkers across the five boroughs connect with work from local artists. In 2018, TD provided a US\$1.5 million investment in the brand new arts centre to help bring to life its Open Call program. Through this, The Shed will commission works of art from artists who have not yet gained major institutional recognition, and it will provide complimentary performance and exhibition tickets for underserved communities. The Open Call program provides people with opportunities to gain fresh and needed perspectives on the world around us, while helping emerging artists flourish.



TD Assistant Curatorial Fellow

Whoever makes and curates arts and cultural experiences can influence who feels reflected within them and how people engage with the work. That's why we believe in helping to amplify diverse voices in arts and culture. One of the ways we are doing this is by supporting professional development opportunities for emerging artists and professionals facing barriers to the sector. The TD Assistant Curatorial Fellow at the Museum of Contemporary Art in Toronto is a new program that helps a recent graduate or emerging curator gain relevant work experience in the arts. This is one of 50 programs we supported in 2019 to help invest in the next generation of arts leaders and educators that can help inspire a more inclusive tomorrow.



Black History Month

For over 11 years, we have proudly supported programs and events during Black History Month that helped amplify Black voices and stories and furthered our commitment to a more inclusive tomorrow. In 2019, we supported over 90 events to celebrate Black music, arts and culture across Canada and the U.S. In Toronto, we supported the eighth annual Toronto Black Film Festival, which showed over 70 films from 26 countries to provide audiences with different perspectives on the world. In the U.S., we hosted our first internal summit with approximately 500 employees to celebrate and weigh in on how TD can continue to be an inclusive employer. It also featured a keynote address from CNN legal analyst Laura Coates on the theme of Black excellence.





Local Needs

“Loneliness and isolation are a direct result of the stigma experienced by gay, bi and queer men and women who are living with HIV. Creating spaces for people living with HIV to build connections with others who share lived experience helps them feel safe, builds connections and creates community and a sense of belonging.”

– Jason Patterson, Director of Development, ACT



ACT

Loneliness and isolation are significant challenges for people living with HIV and AIDS.¹ The opportunity to build social connections and share experiences in a safe environment can have a powerful impact on how included individuals feel. The AIDS Committee of Toronto (ACT) is helping to reduce the stigma and break down walls through its social support programs. It provides a space and opportunity for women living with HIV to connect with peers over coffee and meals and to engage through shared hobbies or through community outings. In 2019, our donation helped ACT deliver more than 50 sessions that engaged over 135 women through coffee nights, meet-and-eats and more.



Together Project

With immigrants currently representing one in five people in Canada,² Canadians of all backgrounds are playing an instrumental role in creating vibrant communities and strong economies. Together Project, an initiative of the non-profit organization Tides Canada, helps match government-assisted refugees with Welcome Groups of five or more volunteers to offer friendship and social support and to help with some of the practicalities of settling into a new life. In 2019, we launched a pilot program in five districts across the Greater Toronto Area. In these districts, TD employees volunteered to be a part of Welcome Groups that were matched with a newcomer refugee household for six months to help welcome them into their community.



Connecting Through the Arts

Founded in 1987, the non-profit organization Workman Arts was created by a former psychiatric nurse at the Queen Street Mental Health Centre in Toronto (now the Centre for Addiction and Mental Health). It began as a theatre company of eight artists and has since grown to be one of Canada's most enduring arts organizations committed to empowering artists with mental health and addiction issues. The Workman Arts Training Program provides a safe place for artists to explore their passion and reach their professional goals through free training and peer-to-peer support. But with 70% of their participants on fixed incomes, accessing the program can be difficult. From 2018 to 2020, we have worked with Workman Arts to provide free public transit to help members travel to and from classes and to provide healthy food options so that the artists don't have to make a choice between practising their art and covering basic living expenses. We also support the use of translators and interpreters so that more people can enjoy the program. In 2019, 395 people were reached through the program, and over 60% reported feeling a greater sense of belonging as a result of their participation.



Support for Homeless Veterans

In the U.S., veterans make up roughly 9% of all homeless adults.³ It's an issue that United Way of Hudson County, New Jersey, is addressing through a variety of social services to empower homeless veterans to participate in the community and maintain a self-sufficient lifestyle. For the last three years, the TD Charitable Foundation has supported this United Way chapter's various programs. In 2019, we expanded our support to help enhance their programming for homeless veterans with access to new technologies for job search and skills training, case management and financial literacy counselling.

1 <http://cfenet.ubc.ca/blog/new-research-looks-effects-loneliness-among-people-living-with-hiv>

2 <https://www.canada.ca/content/dam/ircc/migration/ircc/english/pdf/pub/annual-report-2018.pdf>

3 https://www.usich.gov/resources/uploads/asset_library/Homelessness_in_America_Focus_on_Veterans.pdf



Better Health

How healthy we feel can influence our confidence in tomorrow – whether it's our ability to participate in community events, attend work or plan for the future. While today, advances in health care are helping many live healthier lives, there are still barriers to accessing services.¹ That's why we want to help increase investment in research, technology and innovative solutions that can help improve access to care and health outcomes for all.

¹ TD-commissioned study from Mission Measurement, March 2018.



Focus Areas & Goals



Innovative Solutions

Improve access to health education, screening and early interventions that improve health status and existing health-care practices to help reduce the development of chronic diseases and other illnesses

Improve adolescent (ages 10–18) health and well-being through programs that address health issues of top concern and help with recovery and transition from pediatric to adult care

Increase access to better health outcomes through technology and artificial intelligence (AI) research that can help improve medical diagnostics, personalized care and the management of chronic disease

2019 at a Glance

50
initiatives

were supported that are helping to create better health outcomes in Canada and the U.S.

Over
153,000
people

benefited from TD-supported initiatives that aim to create better health outcomes in Canada and the U.S.

TD
donated
over \$89.5
million

to hospitals, health-care programs and children's health in Canada since 1998

In Philadelphia, the TD Charitable Foundation helped Jefferson Health connect more people in underserved communities to health services, using a remodelled Airstream trailer as a mobile clinic

Since being acquired by TD in early 2018, Layer 6 has grown as an AI research lab, working with Toronto's medical community to help predict complications caused by diabetes and to assess fairness in access to health care; insights from these studies will help enable personalized treatment and help improve health outcomes for Canadians

In 2018, TD committed to contributing \$2.5 million to the Creative Destruction Lab, which is helping entrepreneurs and tech innovators in the global health sector take their ideas to market

The second annual TD Ready Challenge awarded 10 non-profit organizations in Canada and the U.S. each a \$1 million grant to help improve health



Innovative Solutions

“The role that innovation plays in creating better health outcomes cannot be overstated – from machine learning that can support early detection, diagnosis and treatment to robotics that can provide surgical support and improve end-of-life care. CDL Health is designed to help companies and individuals that are using science and technology innovations to improve human health and wellness get their ideas to market. The CDL program supports companies like Kheiron Medical Technologies – a machine learning startup that is setting out to help radiologists detect early signs of cancer.”

– Sonia Sennik, Executive Director, Creative Destruction Lab, Rotman School of Management



Creative Destruction Lab

As uses for tech and innovation are growing in health care, startups and institutions are responding to the demand. Creative Destruction Lab (CDL) operates the CDL Health stream within the Universities of Toronto and British Columbia. CDL Health is dedicated to helping aspiring entrepreneurs and tech innovators take their ideas to market. In 2018, we committed to contributing \$2.5 million over five years to support their health stream, in which entrepreneurs and tech innovators build scalable businesses through a mentoring process. CDL's goal is to help bring a whole new generation of medical breakthroughs to market in the fields of biotechnology, bioinformatics, diagnostics and digital care. Since 2018, 50 distinct startups from around the world have participated in the CDL Health stream in Toronto and Vancouver. Half of those have graduated, including startups that are focused on helping doctors detect signs of cancer earlier and creating technology that can give surgical robotics a human-level sense of touch.

\$1 million

In 2019, we invested \$1 million to support the Acts of Greatness campaign, which supports the AI & MS Discovery Grant



Acts of Greatness Campaign

Canada has one of the highest rates of multiple sclerosis (MS) in the world, with an average of 11 Canadians diagnosed every day.¹ Symptoms of the disease can have a significant impact on quality of life, causing fatigue, vision problems, mood changes and more. Right now, there is no cure – but the MS Society of Canada is working to change that. In 2019, we invested \$1 million to support their Acts of Greatness campaign. The donation will support the AI & MS Discovery Grant, which will seek transformative ideas that use existing clinical and patient data, and the power of AI, to help optimize treatment and prognosis for people living with MS. The MS Society is currently accepting applications for this research grant.



CoLab Philadelphia

Proximity to health services is a major barrier preventing people from accessing care.² That's why CoLab Philadelphia, a project of Jefferson Health, a multi-state non-profit health-care network, remodelled a 1960s Airstream trailer into a mobile clinic to directly connect Philadelphians with health services. In 2018, the TD Charitable Foundation helped with the purchase of this Airstream and in 2019 continued to support CoLab's community programming in three locations, Center City, Kensington and South Philly. Using public spaces, CoLab is using the Airstream to engage with community members right where they live, offering free health screenings and providing health education. To date, over 1,700 people have accessed the program. [Watch the video to learn more.](#)



Yes I Can

Recent studies are showing a rapid rise in the diagnosis of type 1 and type 2 diabetes in youth under the age of 20.³ Being diagnosed with a chronic condition at such a young age can lessen quality of life, shorten life expectancy and increase health-care costs.³ These are some of the reasons for Englewood Hospital's two-year pilot called Yes I Can. With support from a TD Charitable Foundation grant, Englewood, located in New Jersey, is piloting a diabetes and nutritional education program for Grade 9 students in a local high school. As part of their regular health class, these students will learn about nutrition and diabetes to help them avoid and manage the onset of diabetes.



Zero Suicide

In any given year, one in five people in Canada will personally experience a mental health problem or illness.⁴ St. Joseph's Health Care in London, Ontario, is tackling this issue by adopting a Zero Suicide initiative. In 2019, our donation helped St. Joseph's fully implement Zero Suicide in its Mental Health Care programs, which is working to ensure that every individual that comes through their program is offered tailored suicide prevention strategies, risk assessment and, if needed, a safety plan. Today, 100% of St. Joseph's mental health patients are assessed for risk of suicide.

¹ <https://www.globenewswire.com/news-release/2019/11/27/1953228/0/en/TD-Bank-Group-Invests-1-Million-to-Support-MS-Research-Focusing-on-Artificial-Intelligence-Technology.html>

² TD-commissioned study from Mission Measurement, March 2018.

³ <https://www.jdrf.ca/resources/learn/research-news/rapid-rise-in-diabetes-among-children-and-teens/>

⁴ <https://cmha.ca/fast-facts-about-mental-illness>



The TD Ready Challenge

The TD Ready Challenge is an annual North American initiative that has up to 10 \$1 million grants available to support innovative solutions connected to one of the four drivers of the TD Ready Commitment. After two years, TD has awarded \$20 million toward 20 impactful solutions that will help open doors for a more inclusive and sustainable tomorrow.



The 2018 Challenge: Financial Security

In its inaugural year, the TD Ready Challenge sought innovative and scalable solutions to help people develop skills for the future economy. From helping mid-career professionals and newcomers transform their existing skills or build new ones to helping increase access to STEM jobs, the grant recipients are working to help people feel more confident about their future.

Meet four of the grant recipients from the 2018 Challenge:



Increasing Income Stability for Skilled Immigrants

It is estimated that each year, newcomers who are underemployed can lose out on up to \$12.7 billion in wages.¹ That's why Windmill Microlending is providing loans to immigrants with established experience and skills so they can get the required licensing or training they need to continue their careers in Canada. With support from a TD Ready Challenge grant, Windmill is on track to more than double the number of immigrants it is serving annually, from 488 in 2017-18 to 1,000 in 2019-20.



A Forecasting Tool to Help Entrepreneurs Succeed

Four in 10 Canadians surveyed face income instability.² We believe that with a little help, they can rewrite their story. So does École des entrepreneurs du Québec, an organization that developed a financial forecasting tool to help entrepreneurs manage their finances more confidently. With help from a TD Ready Challenge grant, the non-profit expanded its financial literacy course to train more entrepreneurs on how to use their forecasting tool, with the goal of helping them to better understand the short- and long-term risks and opportunities for their business. In 2019, École des entrepreneurs du Québec expanded to three new schools in Quebec and reached 2,750 entrepreneurs.



Code for Success

Research is starting to show a link between one's financial health and their physical and mental health.³ Recognizing this, Public Health Management Corporation (PHMC) believes in providing a combination of health and social services in conjunction with job skills training to help their clients thrive in the short and long term. We're helping the non-profit organization PHMC to enhance the digital skills program delivered by its partner, Hopeworks, which aims to help at-risk young adults access higher-income jobs by embedding PHMC's health and social support services. PHMC staff work with Hopeworks participants to overcome barriers to getting and keeping jobs by providing job coaching and helping them navigate health-care systems so they can access the health services they need for long-term success. In 2019, their program Code for Success reached 92 youth, of whom nearly 50 went on to secure jobs in 2019.



Pathways to Economic Success

A recent study by LinkedIn found that the most in-demand skills in 2019 were technical, such as cloud computing or AI, with other studies also pointing to a growing demand for jobs in the tech industry.⁴ The non-profit organization Byte Back, headquartered in Washington, D.C., is working to close the tech skills gap so that more Americans can find living-wage careers. Since receiving its grant, Byte Back expanded into Baltimore in 2019 and helped over 60 adults with little to no tech experience gain career skills and earn industry-recognized certifications. The organization offers free courses, helping hundreds of adults a year move up from computer foundations to administration and IT careers. What's next for them? To use the rest of the grant to expand courses in Baltimore and explore national expansion. [Watch this video to learn more.](#)

1 Conference Board of Canada statistic - taken from <https://newsroom.td.com/featured-news/helping-close-the-underemployment-gap-for-skilled-new-canadians>

2 Ipsos, 2017 online survey of 3,000 Canadians 18+, conducted on behalf of TD Bank Group between April 13 and 23, 2017.

3 <https://www.forbes.com/sites/brettwhysel/2018/06/27/3-vicious-cycles/#12a88fb8540d>

4 <https://www.cnn.com/2019/06/18/there-are-70000-open-tech-jobs-here-is-how-firms-are-hiring-for-them.html>



The 2019 Challenge: Better Health

The link between one's physical and financial health is starting to be recognized. People with strong financial health can experience less stress, are empowered to make healthier choices and can have better access to preventive care and medication. Those with strong physical health can often work longer and be better equipped to deal with financial issues.¹

The second annual TD Ready Challenge sought to support organizations with innovative solutions to help improve access to early detection and intervention for diseases. This year, 10 non-profit organizations across Canada and the U.S. were each awarded a \$1 million grant. Through this year's cohort, we're supporting programs that are designed to help combat health-care inequalities and help remove geographic, financial and other barriers to health care.

¹ <https://www.td.com/ca/en/about-td/ready-commitment/funding/the-ready-challenge/>



Meet the 2019 TD Ready Challenge grant recipients:

University of Manitoba

Manitoba, Canada
Kidney Check Manitoba

Baystate Health Foundation/ Baystate Medical Center

Massachusetts, U.S.
The TD Bank Baystate
Health Bus

Montreal Children's Hospital Foundation

Quebec, Canada
eHealth on the Front Line
of Hereditary Cancer
Assessment in Young People

University of Ottawa Heart Institute

Ontario, Canada
A Non-Invasive Acoustic
Diagnostic Test for
the Early Diagnosis of
Coronary Artery Disease

Children's Hospital of Philadelphia

Pennsylvania, U.S.
Growing Resilience in Teens

Ontario Institute for Cancer Research

Ontario, Canada
Early Detection of Cancer
in Hereditary Breast,
Ovarian Cancer Patients
and Lynch Syndrome

University of Victoria

British Columbia, Canada
3D Printed Prosthetics and
Orthotics for Amputees and
Children in North America

Fund for Public Health in New York City

New York, U.S.
Quickie Lab at the Fort Greene
Sexual Health Clinic

The Princess Margaret Cancer Foundation

Ontario, Canada
Princess Margaret Virtual
Testis Cancer Clinic

Cold Spring Harbor Laboratory

New York, U.S.
Precision Cancer Treatment
Using Next-Generation
Organoid Technology

[Click here to learn more
about this year's recipients.](#)



Theresa McLaughlin: Our Purpose in Action

TD's Theresa McLaughlin, Global Chief Marketing, Citizenship & Customer Experience Officer discusses the intended goals of the TD Ready Challenge and her experience being a 2019 judge.



In 2019, I had the honour of being part of the TD Ready Challenge as a judge at the pitch competition.

Acting as a springboard for social innovation, the TD Ready Challenge mandate is to identify and support scalable, innovative solutions to a specific issue identified within the TD Ready Commitment. It is an important initiative for the Bank to help address real-life challenges and to stimulate transformative change in the communities where our customers and colleagues live and work.

This year, the TD Ready Challenge focus was **Better Health**, and it focused on organizations that directly serve and impact patients.

I heard firsthand each team's passion, dedication and insight into a specific health-care problem and how their creative solutions could potentially transform and strengthen North Americans' health-care road map. This year's winning organizations will help address access barriers for underserved communities through innovative solutions from mobile apps to 3D printing.

I left the competition with a sense of optimism, feeling that the collaboration across health-care industries can offer lasting positive impact and real change. Collectively, these organizations have the power and solutions that will help improve health outcomes for more people.

As part of my role, I have helped lead the shift for TD to be a purpose-driven brand, elevating what TD and the brand stand for. In a period of unprecedented change, people are looking to organizations to help solve very real and complex issues affecting societies. Being able to help our TD customers, colleagues and communities feel ready for what's ahead is a business imperative. The TD Ready Challenge is just one example. This section underscores many other ways TD is looking to impact the future. It is a role that is essential to our purpose.



Our Colleagues



“At TD, we’re focused on building a more inclusive future for everyone. Through our newly launched TD Ready Commitment Network, we are partnering with organizations across North America to help others by sharing our amazing knowledge and skills. With our colleagues’ passion, we will provide opportunities for so many to succeed in a changing world.”

– **Norie Campbell, Group Head, Canadian Customer and Colleague Experience, TD Bank Group**

At TD, we are committed to accomplishing greater results through our corporate citizenship activities for our stakeholders – and our organization. But we believe that it first starts by making a difference in ourselves. More than 85,000 strong, our colleagues are our greatest strength. When they feel engaged and empowered, we’re stronger as a bank.

In 2019, we launched a new Corporate Citizenship Colleague Engagement Strategy to provide more opportunities for TD employees to grow and contribute to making a positive difference in their communities.

We want to help change the way people think about employee engagement. Often it is limited to just volunteering, but we believe it is more than that. In this new approach, our employees can participate in experiences that match their interests and goals, help them grow personally and professionally and connect them to causes they’re passionate about.

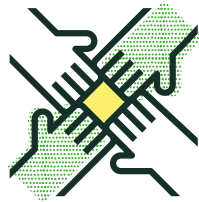


There are five ways our employees can engage:



Community Leadership

We want to provide opportunities for employees to use and develop broader skills that can help them grow while participating in their communities.



Group Experiences

Working with community organizations, we are helping to provide more meaningful experiences that colleagues can share together and with their friends and family in the community.



Volunteering

We want to provide more opportunities for our colleagues to get involved and make a tangible impact by working with community organizations.



Fundraising

We're adding to our history of sponsoring fundraising initiatives with a new Team Matching Grant Program so that employees can rally together to raise money for causes they're interested in.



Learning

Employees can access learning tools and resources to become more informed about broader social and environmental issues and what TD is doing to help through the TD Ready Commitment.

We brought all of this to life through **the TD Ready Commitment Network** – an online tool where employees can do everything from tracking their personal goals to finding events and activities that can help them contribute to causes they're passionate about.



The TD Ready Commitment Ambassadors

The TD Ready Commitment Ambassadors are cornerstones of our new colleague engagement strategy. This program was developed to provide opportunities for our North American employees to gain leadership skills and help inspire their colleagues to get involved through the TD Ready Commitment Network.

These Ambassadors are highly engaged and have a passion for community involvement. In this role, they act as subject matter experts on the TD Ready Commitment for their colleagues and teams and can help rally people together to participate in events related to the TD Ready Commitment.

Since launching the program in April 2019, we have more than 200 Ambassadors in Canada and the U.S.

Meet a few of the TD Ready Commitment Ambassadors:



Nafiz Ahamed, Customer Service Officer, Borrowing, Personal Banking Operations

Ottawa, Ontario

“My mother first inspired me to get involved in the community. In fact, when I started high school, we made it my goal to finish my 40 hours of community service before the end of Grade 9.”

Since then, I try to get involved in as many ways as possible. I enjoy getting involved in community projects that impact society and the environment and have a lasting impact over time. Two years ago, I joined Louder than Words, a local non-profit. As a board member, our team does a variety of community projects dedicated to uniting youth through wisdom and positive actions. They work collaboratively with other organizations for the common good, which is important because together you can accomplish more. It's kind of like community synergy.

I like to make genuine connections with people, and being an Ambassador for the TD Ready Commitment allows me to do that; I feel that I am part of something bigger and my small contribution makes a noticeable impact. This role aligns with my personal values, and it is helping me become a better version of myself.



Linda Green, Private Client Service Associate II, TD, America's Most Convenient Bank™ Consumer Distribution

Greenville, South Carolina

“I was taught by my parents at a very young age about the importance of giving back to my community. Along with my siblings, they wanted me to experience the benefit first-hand and to grow up with an appreciation for community service.”

Since moving to South Carolina, I have participated in many TD-sponsored events in the Greenville community like The Reedy River Run, Special Olympics, Artisphere, Juvenile Diabetes and the United Way backpack distribution. Outside of TD, I have also found a passion for community leadership through organizations such as Make-A-Wish, Greenville Literacy Association and Dove Broadcasting. In addition, I go to Baja, Mexico, every year to help build homes for disadvantaged families. We build three furnished houses each year for three different families – it is a truly transformative experience.

One of the things I really appreciate about TD is its passion toward community involvement. TD invites people to get plugged in, and it's the first company I've ever worked for that encourages it with this level of enthusiasm. Being a TD Ready Commitment Ambassador aligns with my heart's passion and enables me to engage in community service.



Ali Moser, Manager, Contact Centre and ATM Acquisition

Toronto, Ontario

“I have always felt like I had a great purpose; an undying need to make a difference and inspire tangible change.”

It's important to me because I have had a start similar to many of those which I seek to help and in sharing my experience, or just being there to listen, can give people hope that they don't need to be defined by their circumstances – they aren't alone. Instead there is a community backing them, making opportunities limitless.

I am passionate about advocating for the rights of those commonly overlooked due to their financial status, education, lack of access to resources, mental health or race. At work, I'm Chair of the Black Employee Network of London and part of the Women in Leadership Committee, specifically helping to reframe the employee experience around taking short- or long-term leaves of absence and re-entering the workforce. And in my community, I volunteer with several charities, including acting as the Vice Chair of Victim Services Elgin to support victims of crimes such as domestic violence or homicide and provide trauma counselling.

Being an Ambassador for the TD Ready Commitment is important to me because it is a platform to inspire and ignite change. You are surrounded by the overwhelming support of an organization committed to its community. Standing with this commitment you can feel the movement... change becomes possible.

Caution Regarding Forward-Looking Statements

From time to time, The Toronto-Dominion Bank (the “bank”) makes written and/or oral forward-looking statements, including in this document, in other filings with Canadian regulators or the United States (U.S.) Securities and Exchange Commission (SEC), and in other communications. In addition, representatives of the bank may make forward-looking statements orally to analysts, investors, the media and others. All such statements are made pursuant to the “safe harbour” provisions of, and are intended to be forward-looking statements under, applicable Canadian and U.S. securities legislation, including the U.S. Private Securities Litigation Reform Act of 1995. Forward-looking statements include, but are not limited to, statements made in this document, the Management’s Discussion and Analysis (“2019 MD&A”) in the bank’s 2019 Annual Report under the heading “Economic Summary and Outlook”, for the Canadian Retail, U.S. Retail, and Wholesale Banking segments under headings “Business Outlook and Focus for 2020”, and for the Corporate segment, “Focus for 2020”, and in other statements regarding the bank’s objectives and priorities for 2020 and beyond and strategies to achieve them, the regulatory environment in which the bank operates, and the bank’s anticipated financial performance. Forward-looking statements are typically identified by words such as “will”, “would”, “should”, “believe”, “expect”, “anticipate”, “intend”, “estimate”, “plan”, “goal”, “target”, “may”, and “could”. By their very nature, these forward-looking statements require the bank to make assumptions and are subject to inherent risks and uncertainties, general and specific. Especially in light of the uncertainty related to the physical, financial, economic, political, and regulatory environments, such risks and uncertainties – many of which are beyond the bank’s control and the effects of which can be difficult to predict – may cause actual results to differ materially from the expectations expressed in the forward-looking statements. Risk factors that could cause, individually or in the aggregate, such differences include: credit, market (including equity, commodity, foreign exchange, interest rate, and credit spreads), liquidity, operational (including technology, cyber security, and infrastructure), model, reputational, insurance, strategic, regulatory, legal, conduct, environmental, capital adequacy, and other risks. Examples of such risk factors include the general business and economic conditions in the regions in which the bank operates; geopolitical risk; the ability of the bank to execute on long-term strategies and shorter-term key strategic priorities, including the successful completion of acquisitions and dispositions, business retention plans, and strategic plans; the ability of the bank to attract, develop, and retain key executives; disruptions in or attacks (including cyber-attacks or data security or other breaches) on the bank’s information technology, internet, network access or other voice or data communications systems or services; fraud or other criminal activity to which the bank is exposed; the failure of third parties to comply with their obligations to the bank or its affiliates, including relating to the care and control of information; the impact of new and changes to, or application of, current laws and regulations, including without limitation tax laws, capital guidelines and liquidity regulatory guidance and the bank recapitalization “bail-in” regime; exposure related to significant litigation and regulatory matters; increased competition from incumbents and non-traditional competitors, including Fintech and big technology competitors; changes to the bank’s credit ratings; changes in currency and interest rates (including the possibility of negative interest rates); increased funding costs and market volatility due to market illiquidity and competition for funding; Interbank Offered Rate (IBOR) transition risk; critical accounting estimates and changes to accounting standards, policies, and methods used by the bank; existing and potential international debt crises; environmental and social risk; and the occurrence of natural and unnatural catastrophic events and claims resulting from such events. The bank cautions that the preceding list is not exhaustive of all possible risk factors and other factors could also adversely affect the bank’s results. For more detailed information, please refer to the “Risk Factors and Management” section of the 2019 MD&A, as may be updated in subsequently filed quarterly reports to shareholders and news releases (as applicable) related to any events or transactions discussed under the headings “Significant and Subsequent Events, and Pending Transactions” in the relevant MD&A, which applicable releases may be found on www.td.com. All such factors should be considered carefully, as well as other uncertainties and potential events, and the inherent uncertainty of forward-looking statements, when making decisions with respect to the bank and the bank cautions readers not to place undue reliance on the bank’s forward-looking statements. Material economic assumptions underlying the forward-looking statements contained in this document are set out in the 2019 MD&A under the headings “Economic Summary and Outlook”, for the Canadian Retail, U. S. Retail, and Wholesale Banking segments, “Business Outlook and Focus for 2020”, and for the Corporate segment, “Focus for 2020”, each as may be updated in subsequently filed quarterly reports to shareholders. Any forward-looking statements contained in this document represent the views of management only as of the date hereof and are presented for the purpose of assisting the bank’s shareholders and analysts in understanding the bank’s financial position, objectives and priorities and anticipated financial performance as at and for the periods ended on the dates presented, and may not be appropriate for other purposes. The bank does not undertake to update any forward-looking statements, whether written or oral, that may be made from time to time by or on its behalf, except as required under applicable securities legislation.



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