

Summary of Benefit Programs¹

For details on eligibility, see footnotes 2, 3, and 4.	Country (eligibility indicated where applicable)		
	Canada	U.K.	U.S.
Retirement Plans			
A competitive defined benefit pension plan with two components. The Base Plan provides pension on salary up to the Canada Pension Plan/Quebec Pension Plan Yearly Maximum Pensionable Earnings (YMPE), and the Top-up, is optional, and provides additional pension on the portion of salary above the YMPE. The Base Plan is non-contributory for employees and the Top-up has competitive employee contribution rates.	●		
A 401(k) retirement plan with a fixed TD contribution between 2% and 6% of pay plus a bank match of up to 4.5% of pay on employee contributions for a potential 10.5% in bank-paid retirement savings.			●
A Group Personal Pension Plan for all eligible employees with a TD contribution component.		●	
Benefit Plans			
A flexible shared-cost benefit plan for eligible employees that offers a variety of comprehensive options for medical, dental, disability, life and accident insurance and vision care.	●	●	●
Health consultation services that help our benefit-eligible employees and dependents find appropriate specialists and support.	●		
Spending Accounts (including a Health Savings Account that is bank-subsidized) that allow employees to pay for health related items and programs for themselves and eligible family members, including medical reimbursement and dependent care.	●		●
Online Spending Accounts that allows employees to use TD-paid benefit credits to pay for medical expenses not otherwise covered by the benefits plan, fitness programs/equipment, and various types of counseling and preventive items for themselves and eligible family members.	●		
Paid vacation based on job level and length of service. ⁵	●	●	●
Employee discounts on events, attractions, products and services.	●	●	●
Employee Ownership Plan. TD matches 100% of the first \$250 of employee contributions each year and 50% of any further employee contributions (up to 10% of eligible earnings) to a maximum TD contribution of 3.5% of the employee's eligible earnings or \$2,250, whichever comes first.	●		
Share Incentive Plan. TD matches employee contributions up to £125 per month.		●	
The Employee Future Builder Group Savings Program encourages employees to save through payroll deductions, lump sums or their incentive pay. TD pays all of the investment management and program administration fees.	●		
Retiree medical and dental benefits for eligible groups subsidized in part by TD. ⁶	●		●
Canteen card (TDDI only) – TD pays 25% supplement on employee contributions to pre-paid canteen card. ⁷		●	

¹ Employees who reside outside of Canada, the U.S. and the U.K. represent less than 1% of the employee population. TD provides competitive benefit plans in those jurisdictions. Data is not considered material.

² All part-time and full-time permanent employees are eligible for the plans listed above.

Canada: Part-time employees must work at least 15 hours per week on average throughout the year in order to be eligible for the TD Benefits Plan. All employees must have 3 months' continuous employment to be eligible for the pension plan and the Employee Ownership Plan (EOP). EOP members must have 2 years continuous service with TD to be vested and eligible to withdraw TD matching contributions.

U.S.: All employees who have regular scheduled hours of 20 hours per week and meet the eligibility waiting period of one full month of employment are eligible for Medical, Dental, Vision and Supplemental Life Insurance. Employees who have regular scheduled hours of 30 hours per week and meet the eligibility waiting period of one full month of employment are eligible for Basic Life Insurance and AD&D. Short-Term Disability and Long-Term Disability: You are eligible for coverage on the first of the month following 6 months of continuous service of 30 or more regularly scheduled hours per week.

³ Canada: Temporary employees receive vacation pay instead of paid vacation and can participate in wellness discounts, employee banking services, discount programs and the Employee Future Builder Group Savings Program.

⁴ Temporary employees paid by TD on a fixed-term contract have access to the same benefits subject to benefit plan rules.

⁵ U.K.: Paid vacation entitlement is 25 days regardless of job level and length of service.

⁶ Retiree medical and dental programs apply to a very small percentage of employees in the U.S. and most of these plans are now closed to new members.

⁷ U.K.: TD Direct Investing only.



Summary of Benefit Programs (continued)

For details on eligibility, see footnotes 2, 3, and 4.	Country (eligibility indicated where applicable)		
	Canada	U.K.	U.S.
Employee Support Programs			
On-site wellness services/health fairs offer a range of services that may include massages, aromatherapy, reflexology, heart-health assessments, blood pressure monitoring, eye checks, health/nutrition sessions and cancer awareness seminars.		●	
A variety of online health risk assessment and wellness tools to help employees better understand their physical and mental well-being to help them make healthy choices.	●	●	●
Flu shot program with on-site flu clinics, supplemented with a flu shot reimbursement program.	●	●	●
Backup childcare via external provider with high-quality care for full-/part-time, emergency, temporary or occasional childcare.	●		
Childcare vouchers. Employee funded benefit that provides tax and NIC free childcare vouchers.		●	
Employee Assistance Program offers confidential third-party counseling and referral service to help with a wide range of life events.	●	●	●
Critical Incident Trauma Response ensures our employees have immediate access to professional care to help deal with potentially traumatic events such as exposure to hazardous materials, robbery or the death of a colleague. Includes a mandatory telephone outreach program.	●	● ¹	●
Employee Banking Benefits. Employees and benefit-eligible retirees receive preferred rates and discounts on a wide range of products and services, including home and auto insurance.	●		●
The TD Helps Program assists employees and customers with confidential financial advice regarding loans, mortgage capitalization and loan extensions.	●		
Bike to work. Employee funded benefits that provides tax-efficient way to have use of a bicycle for 12 months, after which time ownership of the bike can be transferred to employee.		●	
Personal & Well-being Account (TDDI only) TD contribute 50% of costs towards learning or well-being activity up to maximum limit. ²		●	

¹ U.K.: TD Securities only.

² U.K.: TD Direct Investing only.

