



This is how we are Strengthening Our Communities

Community Investment Snapshot 2014



Inside

Close to \$100 million given to non-profit organizations	2
Free books, reading programs benefit millions of kids	3
50,000+ trees planted as TD Tree Days celebrates fifth anniversary	7
Housing for Everyone grants help tackle affordable housing	8

Through corporate and employee giving, TD donated close to **\$100 million** to strengthen our communities in 2014.

About This Publication:

This Community Investment Snapshot complements TD's 2014 Corporate Responsibility Report available at td.com/responsibility. In this publication, "TD" refers to TD Bank Group and "TD Bank" refers to TD Bank, America's Most Convenient Bank®. Data covers our fiscal period November 1, 2013 to October 31, 2014 and all currency is in Canadian dollars, unless otherwise noted.

Creating Opportunities for Young People



\$14.4 million

given to programs creating opportunities for young people

\$5.0 million+

contributed to children's literacy initiatives

Financial Literacy and Education



\$3.13 million

donated to support financial-literacy programs across North America and the U.K., reaching over 294,000 people

\$7.7 million

given to support education in Canada, including bursaries and scholarships to create access to post-secondary education

Environmental Stewardship



\$4.9 million

distributed to 1,065 environmental projects in Canada through the TD Friends of the Environment Foundation

\$8.4 million

additional corporate funding used to support environmental projects throughout North America

Affordable Housing in the U.S.



US\$5.9 million+

donated by TD Bank and the TD Charitable Foundation to organizations dedicated to improving and expanding affordable housing

Investing in Our Communities

The following pages feature a selection of stories from the past year that demonstrate our leadership and drive towards making communities stronger.



We want to see communities thrive, and for good reason. Our success as a company depends on the well-being of communities that support our customers, employees and business. We work to enrich our communities by contributing to their social and economic development in long-lasting, sustainable ways. This commitment is reflected in the community investments we made in 2014:

- TD gave more than \$82 million to support not-for-profit groups across North America and the U.K.
- Our employees volunteered close to 100,000 hours and donated \$16.3 million to registered charities in Canada and the U.S.
- Our combined impact resulted in more than \$98 million in charitable donations.

This snapshot complements TD's 2014 Corporate Responsibility Report, available at td.com/responsibility.

Areas of Focus

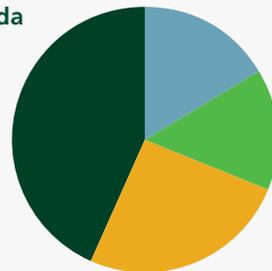
We target our contributions in four areas:



These priorities were chosen based on customer and employee feedback, as well as insight on where we can make the most difference. In each area, we also look for opportunities to support diversity and inclusion.

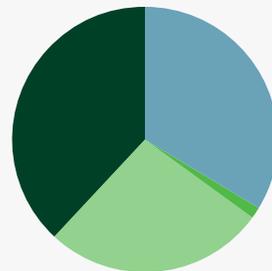
BREAKDOWN OF OUR GIVING

Canada



- 16.5% Financial Literacy and Education
- 14.8% Environmental Stewardship
- 25.5% Creating Opportunities for Young People
- 43.2% Other

U.S.



- 33.7% Financial Literacy and Education
- 1.4% Environmental Stewardship
- 27.0% Affordable Housing
- 37.9% Other

Corporate Giving (\$ millions)



Creating Opportunities for Young People

Young people are our future, and at TD we believe they should have the opportunities and support they need to prosper.



Building Children's Literacy

TD Summer Reading Club

In 2014, almost 700,000 children had the opportunity to read all summer long by participating in the TD Summer Reading Club. This free and inclusive program was hosted in over 1,900 public libraries across Canada, inspiring young minds through storytelling sessions and a reading kit.

TD Grade 1 Book Giveaway

Since 2000, more than 7.5 million children's books have been provided to schools in communities across Canada through the TD Grade 1 Book Giveaway. It is the largest distribution of free books in the country, and in 2014 it gifted over 540,000 Canadian storybooks to Grade 1 students and their families.

TD Canadian Children's Literature Award

Recognizing the year's best in children's literature, TD presented Canadian author Kathy Stinson and illustrator Dušan Petričić with the 10th annual TD Canadian Children's Literature Award for *The Man with the Violin*. The award for the most distinguished French-language book of the year was given to author Andrée Poulin for her book *La plus grosse poutine du monde*.

Advancing Children's Health

During the past 20 years, TD employees and customers have worked together to raise over \$60 million for **Children's Miracle Network (CMN)** hospitals in Canada. Every dollar raised goes towards treatment, specialized equipment, research and critical programs for 4,900 sick and injured children treated every day at CMN hospitals.

Increasing Access to Arts and Culture

We fund programs that help young people access and enjoy performing-arts productions. One example is **Multicultural Arts for Schools and Communities (MASC)**. In schools and community settings, talented MASC artists deliver workshops and performances that celebrate creativity and cultural diversity.

Over 108,000 students and others in the Ottawa region benefitted from MASC programming last year.

Creating a Healthy Future for BC's Kids



Many families are grateful for the expert, dedicated care that **BC Children's Hospital** delivers daily to seriously ill or injured children like 13-year-old Casey Wright (pictured, left). With the hospital's support, Casey has coped with a decade-long battle with a brain tumour, as well as a recent stroke.

Inspired by the courage of young patients, TD, our employees and customers have helped ensure the hospital is a trusted place for children and families to go for the specialized care they need.

\$10 million

raised for BC Children's Hospital over the past 27 years by TD employees, customers and corporate donations – a fundraising milestone

Financial Literacy and Education

TD and its employees are investing money, time and expertise to strengthen financial literacy and support education for all.

TD WOW!Zone

Our signature financial-education program in the U.S., the TD WOW!Zone, is a free online and in-school program for students in grades K-12. Some 1,800 trained TD Bank employees teach the classes at schools and youth organizations. In 2014, our employees taught 73,000 students in 3,300 classrooms. Over the last 23 years, we have reached more than one million students. In 2014, through a partnership with the **WISE Institute**, TD Bank “adopted” a freshman class at the High School for Economics and Finance in New York City, and TD Bank volunteers visited the school for seven consecutive weeks to teach the program.

Money Matters

Launched in 2011, **Money Matters** is a free financial-education program for adult learners, developed by **ABC Life Literacy Canada** and TD, with TD employees as volunteer tutors. In 2014, we committed an additional \$450,000 to support the program, which is generating great results: since inception, 89% of Money Matters participants report that they have felt more able to manage their money to meet their needs. More than 300 TD employees have volunteered over 2,500 hours teaching numeracy and financial skills to almost 3,000 Canadian adults, including new immigrants and low-income families.

Junior Achievement (JA)

For more than 17 years, TD has been instrumental in supporting the ongoing development and delivery of JA Canada’s programs. In October 2014, we extended our support by donating \$1 million for JA’s programs, including **Dollars with Sense**. As part of this donation, over the next three years more than 1,200 TD employees will volunteer their time to deliver 800 programs reaching more than 23,000 youth.

Adult Financial Education Seminars

We renewed our partnership with the **National Foundation for Credit Counseling (NFCC)**, sponsoring 110 adult financial-education seminars for approximately 2,000 people in Florida, New York City, Philadelphia, North Carolina and South Carolina. NFCC member agencies, with assistant instructors from TD Bank, taught the free seminars on budgeting, understanding credit reports and preparing for home ownership. TD Bank volunteers also presented adult financial-education seminars to members of **Back on My Feet**, an organization in NYC that provides training and resources to help community members get jobs, housing and other basic needs.

Other Financial Literacy Initiatives

First Book

For the fourth year in a row, TD Bank teamed up with First Book to support its **Banking on Books program**. Our US\$125,000 contribution is helping place more than 22,000 financially themed books in the hands of 9,100 children in need at Title 1 schools and youth organizations in Boston, New York City, Philadelphia, North Carolina, South Carolina and Florida.

Number Partners

This U.K. program is dedicated to improving numeracy and financial literacy among primary-school children. TD employees volunteer every week to involve students in number games and confidence-building activities.

Girls Count

In 2013, TD and the **Girl Guides of Canada** launched this program, which aims to increase money-management skills for girls aged 5 to 17. TD has provided \$90,000 in funding, and TD volunteers and Girl Guide leaders deliver the interactive learning modules. Girl Guides earn a crest for participating in the Girls Count session. In 2014, more than 2,000 girls were reached through the program and more than 140 female TD employees volunteered at 100 Girl Guide units across Canada.

Financial Literacy Month

During Financial Literacy Month in Canada more than 250 employees volunteered to deliver some 230 financial-literacy sessions.



Watch
Ken's Story.
Money Matters
Changed My Life

\$12 million+

invested by TD since 2010 in community financial literacy initiatives across North America and the U.K.



Supporting Post-Secondary Education

We contributed \$7.7 million in 2014 to support education in Canada, with a focus on promoting access to post-secondary schooling for all and fostering excellence at universities and colleges. The [TD Scholarships for Community Leadership](#) is one example of our support. Twenty exceptional young Canadians are granted the scholarship each year, each receiving an award valued at \$70,000 to cover tuition and living expenses. The students also benefit from paid summer-employment placements with TD or with not-for-profit organizations, as well as from mentorship and networking opportunities.

Increasing Financial Inclusion Across Canada



Since its inception five years ago, the **TD Financial Literacy Grant Fund** – co-founded with the **Prosper Canada Centre for Financial Literacy** – has awarded approximately \$10.4 million to 140 community organizations that deliver financial-literacy programming to people living in low-income and economically disadvantaged circumstances in Canada. This includes \$1.1 million awarded in 2014 to support financial-education initiatives for homeless youth, Aboriginal peoples, newcomers, deaf people, women, and seniors.

In 2014, TD pledged a further \$3 million to support Prosper Canada in its goal of building the financial capability of one million vulnerable Canadians by 2020. The gift will help Prosper Canada embed financial education into other services for vulnerable groups, support the piloting and national rollout of free financial-coaching services, and increase

financial-literacy research and knowledge exchange. A number of activities will also mobilize TD volunteers seeking opportunities to give back in their communities.

“TD’s investment is foundational to our efforts to empower low-income and vulnerable Canadians to participate fully in our financial system and to help them overcome barriers to achieving financial well-being.”

Elizabeth Mulholland,
CEO of Prosper Canada

\$3 million

gifted to Prosper Canada to build the financial capability of one million vulnerable Canadians by 2020

Environmental Stewardship

At TD, supporting green projects in the community is part of our commitment to protecting and enhancing the environment.

TD Friends of the Environment Foundation (TD FEF)

For 25 years, **TD FEF** has helped protect the environment and green communities. In 2014, it distributed \$4.9 million to 1,065 community environmental projects across Canada, including urban greening initiatives, environmental-education programs for kids, and more. With more than 150,000 donors, TD FEF has provided \$70 million+ to over 23,000 environmental projects since 1990.

TD Tree Days

TD Tree Days provides an opportunity for TD employees, their families and friends, and members of the community to demonstrate their commitment to forest stewardship. In 2014, we celebrated the fifth anniversary of the program, with over 8,000 TD volunteers planting more than 50,000 trees across North America, the U.K. and Luxembourg.

TD Green Streets

With the support of TD Green Streets grants, municipalities are developing projects to help grow and care for urban forests and increase the number of community green spaces. In 2014, 33 municipalities across Canada and the U.S. were awarded TD Green Streets grants totaling \$500,000, and we joined with the **Community Forest Trust** to expand the program to the U.K.

Gulf of Main Research Institute (GMRI)

TD Bank is a longtime supporter of GMRI, and in 2014 provided funding for **PowerHouse**, the organization's newest education initiative. PowerHouse takes climate change "out of students' textbooks and onto their kitchen tables." Students examine the impact of their families' electricity usage, then set energy-management goals and monitor progress. The approach enables students to deepen their math and science learning while reducing Maine's carbon-dioxide emissions.

The Prince of Wales Forest Leadership Award

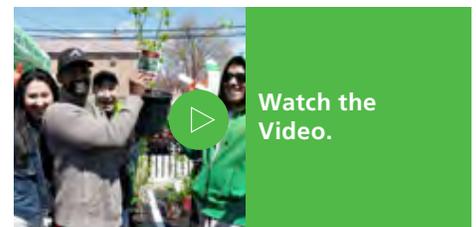
TD is funding a new international student-exchange program, **The Prince of Wales Forest Leadership Award**. It will recognize outstanding students in Canada and the U.K., encouraging their learning and development through employment experiences that help them better understand and use sustainable methods of forest management.

Toronto Park People

Toronto Park People received funding from TD to help develop the **TD Park Builders Program**, which encourages community engagement in local green spaces in Toronto's low-income, newcomer and high-needs neighbourhoods. In 2014, the first year of the program, TD Park Builders supported 13 projects – including planting and gardening programs, park events and park improvements – that are helping communities turn their green spaces into vital neighbourhood hubs.



TD Green Streets volunteer



With support from TD Bank, New York City will reach its goal of planting and caring for one million trees by 2015 – two years earlier than projected.

185,000+

trees planted globally by TD volunteers over the past five years



Helping City Kids Connect with Nature



Inglewood Bird Sanctuary in Calgary, Alberta, creates a special bridge between nature and urban society. TD is donating \$500,000 to fund a new outdoor-learning centre and bird-viewing area to increase nature-based education programs and restore flood-damaged facilities. Each year, approximately 31,000 students, youth and adults participate in nature programs at the Inglewood Bird Sanctuary, and, thanks to the new outdoor-learning centre, this is expected to increase by 2,000.

\$500,000+
gifted by TD to the Inglewood Bird Sanctuary

TD Tree Days: Five Years and Growing

2010



- TD Tree Days launched in Canada as TD's flagship employee-volunteer initiative
- 18,000 trees planted at 54 events in 50 communities nationwide

2011



- TD Tree Days expanded to employees in the U.S. and U.K.
- Program grows to 86 events, with 28,000 trees planted

2012



- TD Tree Days expanded to Luxembourg
- 40,000 trees planted at 138 events by over 3,600 volunteers
- Hosted first wheelchair-accessible planting for people with disabilities at The Nova Scotia Hospital in Halifax, Canada
- Held first planting in partnership with an Aboriginal community, the Westbank First Nation

2013



- 48,000+ trees planted at 142 events by 7,200 volunteers
- Worked with three leading mental-health hospitals in Canada to deliver accessible and inclusive tree plantings
- Expanded partnerships with Aboriginal communities to include the First Nations of Beausoleil, Fort William and Georgina Island

2014



- 50,000+ trees planted at 166 events by over 8,000 volunteers
- Hosted first planting with the Deaf community and an accessible planting for visually impaired and blind volunteers

Affordable Housing in the U.S.

TD Bank and the community are working together to find ways to ensure that low- and moderate-income people have affordable-housing options.



TD Charitable Foundation

Since its inception in 2006, our signature giving program, the **Housing for Everyone** grant competition, has awarded more than US\$17.4 million to provide or improve access to safe, affordable housing to low- to moderate-income individuals. The 2014 competition distributed 25 grants of US\$100,000 each to non-profits focused on creating or renovating quality rental-housing units for families with children. Here are two of the award-winning projects:

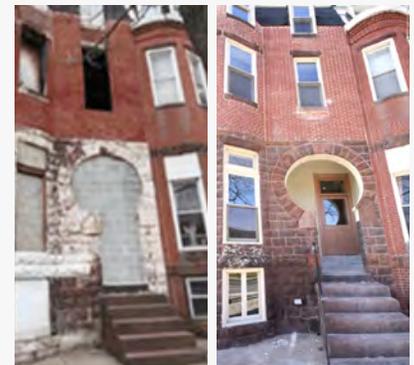
- **New Jersey Community Capital** was awarded US\$100,000 for its **ReSeed Newark** initiative, in which its real-estate subsidiary, **Community Asset Preservation Corporation (CAPC)**, will lead the redevelopment of 156 properties of abandoned housing (approximately 360 units) in four of Newark's most distressed communities. ReSeed Newark will expand affordable housing units, create construction jobs and entrepreneurship opportunities for Newark residents, and provide training and technical assistance to emerging construction businesses.

- **Ability Housing of Northeast Florida** (Jacksonville, FL) was awarded US\$100,000 for its **Oakland Terrace Apartments** project located on Jacksonville's Eastside. The project is a 60-unit apartment building under threat of closure due to deteriorating conditions. Ability Housing is partnering with **Family Foundations, River Region Human Services and Catholic Charities Workforce Development** to deliver a variety of financial services, job training and life-management courses so that resident families have the opportunity to improve their living situation.

Affordable Housing Lending and Investments

In 2014, we provided 74 community-development loans totaling over US\$491 million to support developers and organizations addressing affordable housing in the U.S. communities we serve. TD Bank also funded US\$346 million last year in **Low-Income Housing Tax Credits (LIHTC)** to support new construction and rehabilitation of affordable housing for families, individuals and elderly residents.

Revitalizing an Historic Neighborhood in Baltimore



A home in the Oliver neighborhood before (left) and after (right)

East Baltimore's historic Oliver neighborhood suffered years of disinvestment and economic decline. The community is part of a multi-phase revitalization initiative developed by **The Reinvestment Fund** to create affordable housing. TD Bank has invested over \$2.2 million through the federal Low-Income Housing Tax Credit ("LIHTC") program to support this active project.

Funding Helps Launch Thriving Project in the South Bronx

Two years ago, the **Banana Kelly Community Improvement Association** won a \$100,000 Housing for Everyone grant. Located in the South Bronx, NYC., Banana Kelly used the funds to improve the quality of life for its neighbors.

Working with public/private sector partners, Banana Kelly designed and built a productive garden for families living on the 900 block of Kelly Street in the South Bronx. The once-distressed location has been transformed in recent years through the renovation of five apartment buildings and the development of the large garden behind four of them. In its first year of operation in 2014, the garden produced \$43,000 worth of fresh fruits and vegetables, while also absorbing and diverting significant amounts of storm water.

GO DEEPER

[TD 2014 COMMUNITY](#) +

[LIST OF 2014 HOUSING FOR EVERYONE RECIPIENTS](#) +

US\$16.65 million

donated over the past four years by the TD Charitable Foundation to organizations that are improving and expanding affordable housing

Diversity and Inclusion



Women

- TD donated more than \$800,000 to support women and women-in-leadership initiatives in the community.
- In 2014, we funded the women's category of **Ignite Capital's** program. With this initiative, aspiring Canadian entrepreneurs with limited access to capital are given opportunities to compete for a start-up award and support program.
- As the **Canadian Women's Foundation's** National Aboriginal Partner, TD and CWF hosted a breakfast panel on Aboriginal women.
- TD Economics published a special report, [Time Treasure Talent – Women & Philanthropy](#), to understand the overall financial needs, habits and aspirations of Canadian women. It was the first in-depth review of female philanthropists in Canada.

People with Disabilities

- TD gave over \$1.4 million to support initiatives that improve access to education and employment for people with disabilities and that foster awareness and celebrate the successes of this community.
- We supported **March of Dimes Canada's Learning Independence for Future Employment**, which provides participants with physical limitations the skills they need to begin an independent life.
- TD Bank partnered with the **U.S. Business Leadership Network** on a pilot project called **Going for the Gold**, which brings together six companies for three years to focus on recruitment strategies and inclusion best practices for individuals with disabilities.
- **The Cromwell Center for Disability Awareness** recognized TD Bank for its support as a founding member and sponsor for 10 years.

Visible Minorities

- TD supported **Black History Month** with sponsorships and local initiatives across North America. For example, TD Bank was title sponsor of the **Boston Children's Chorus** 11th annual tribute concert for Martin Luther King, Jr., attended by 1,200 people.
- We sponsored **Ascend Canada**, a national non-profit, professional organization dedicated to helping its members, business partners and the community to leverage the leadership and global business potential of Pan-Asians.

Aboriginal Communities

- More than 6,000 children in 83 communities across Canada took part in another successful year of the **Aboriginal Summer Literacy Camps**, an initiative of **Frontier College**. A \$200,000 TD donation in 2014 supported the fun-filled camps, which have demonstrated great results in helping Aboriginal youth develop language, literacy and numeracy skills.
- TD donated \$600,000 to the **National Music Centre** in Calgary, Alberta, for programming that showcases the stories and achievements of Aboriginal musicians.
- Learn more in our online publication, [TD and Aboriginal Communities in Canada](#).

Investing in LGBT+ Communities

- We sponsored 42 **Pride festivals** across North America, including **WorldPride** in Toronto.
- We helped advance anti-bullying and anti-discrimination campaigns such as those run by **Out in Schools** (Vancouver, BC), and supported groups helping people with HIV/AIDS, including the **Gay Men's Health Crisis (GMHC)** center in New York City and the **Farha Foundation** in Montréal.
- Learn more in our online publication, [Building Pride](#).



We partnered with **Greenville News** to publish a series honoring leaders of the **Black/African-American community**.



In London, Ontario, TD's President and CEO Bharat Masrani (third from right) was on hand to make a \$150,000 donation to **Youth Opportunities Unlimited** to expand its affordable housing program for young mothers and their children.

Other Community Support

The Neighborhood Entrepreneurship Project (NEP)

The TD Bank Citywide Neighborhood Entrepreneurship Project is a partnership that draws on the collective resources of the five city chambers of commerce (Brooklyn, Manhattan, Queens, Staten Island and the Bronx). It connects small businesses in underserved commercial corridors with helpful tools and programming. The goal: to create lasting merchant groups and infrastructure to stabilize these commercial areas. The **TD Charitable Foundation** funded the NEP program with \$200,000 in 2013 to aid businesses devastated by Superstorm Sandy, and contributed an additional \$200,000 in 2014 to provide direct technical assistance and services to small-business owners.

Bringing Music to Communities

TD sponsors many of Canada's longest-running, best-loved summer music festivals. For example, 2014 marked the fifth year for TD as presenting sponsor of the **Festival International de Jazz de Montréal**, the largest event of its kind in the world. We also supported the **Blues Camp** in Québec, a music day camp for ages 13 to 17 that culminated in a concert given during the jazz festival. TD and MusiCounts worked together for the second year in a row to provide transformative opportunities for youth in underserved communities through the **MusiCounts TD Community Grants** program. The program disbursed \$220,000 to 16 community organizations across the country for the purchase of musical instruments and equipment.

Helping to Prevent Hunger

Food Bank of Delaware launched its new mobile pantry to deliver food to some of the most vulnerable neighborhoods in New Castle County. TD Bank and the University of Delaware's **Center for Economic Education & Entrepreneurship** supported the launch. TD Bank volunteers served meals to 34 families, conducted adult financial-education classes and held "reading parties" for more than 50 children. These parties featured award-winning, financially themed children's books donated by the bank. When parents completed the financial-education course, they received a voucher for 100 pounds of food from the mobile food pantry, and each of their children received a free book.

TD Securities Celebrates Its 17th Fundraiser

TD Securities employees held their 17th annual **Underwriting Hope Campaign and Auction** with events in Toronto, Canada and London, England. By auctioning a variety of sports packages and jerseys, concert tickets, wines and electronics, this successful event raised a remarkable \$1.35 million in Toronto and £88,000 in London for children and families in need.



Hamilton Music Collective's **An Instrument for Every Child** received \$20,000 worth of instruments through the MusiCounts TD Community Music Grants program. TD's Alan Convery (top left) presented the award.



Employee Volunteerism in 2014



“I began volunteering with Big Brothers Big Sisters as a way to give back and to be a positive role model in a young girl’s life. Never did I imagine that she would be the one to make a difference in mine. I am so grateful that she’s come into my life.”

Sarah Baldwin,
Social Media Engagement Officer,
TD and five-time TD Volunteer Grant recipient



20,803

REGISTERED VOLUNTEERS IN
THE TD VOLUNTEER NETWORK



96,323

VOLUNTEER
HOURS LOGGED



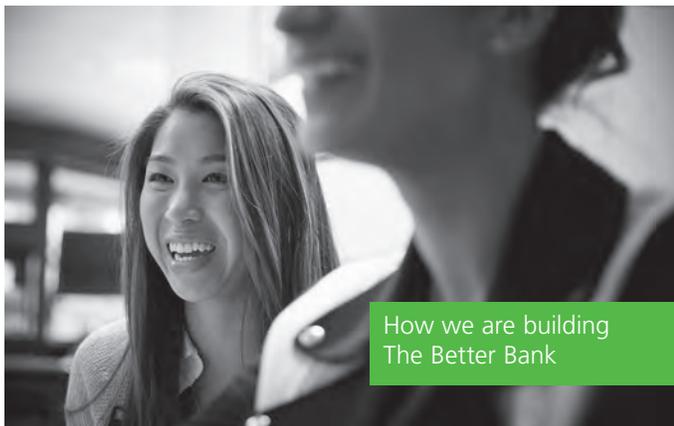
653

VOLUNTEER GRANTS
WORTH \$401,760
MADE BY TD TO
REGISTERED CHARITIES

TD volunteers make a considerable impact on their communities and on thousands of lives. We have long supported employees’ community spirit by making it easy for them to roll up their sleeves and get involved – through time off for volunteering, community days and TD Volunteer Grants which allow employees to apply for grants for organizations where they have volunteered 40 or more hours. We’re creating an even richer culture of volunteerism with several new initiatives:

- **TD Volunteer Network (TDVN)**
Through this online platform, employees can easily find volunteer activities and track their volunteer time. Charities can post volunteer opportunities on the site, in real time, giving them access to our employee population.
- **Volunteer Connect**
We host informal, in-person receptions to bring together employee volunteers and representatives from charitable organizations.
- **TD Volunteer Ambassadors**
Introduced in 2014, TD Volunteer Ambassadors help spread the spirit of volunteerism within their branches, stores or departments.

Discover. Donate. Invest. Inspire.



How we are building
The Better Bank

2014 Corporate Responsibility Report



Discover more about the great work of our community partners, and how TD is contributing.



td.com/financialliteracy
tdreads.com
tdfef.com
tdlivemusic.com

Learn more about TD's corporate responsibility performance.
Visit td.com/responsibility

