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Employee Feedback

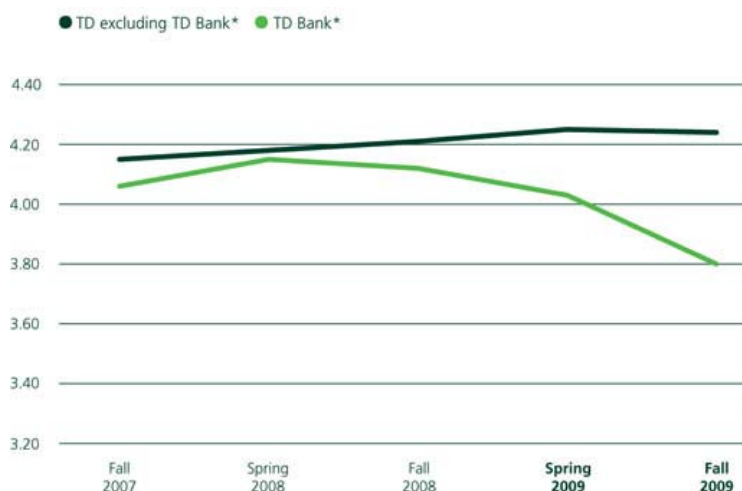
Focusing on what matters to our employees

When employees are truly engaged – satisfied, challenged, and appreciated – they will go the extra mile.

Measuring Employee Engagement

We track employee engagement through TD Pulse, a company-wide internal survey conducted twice a year and open to every employee in all countries of operation. On average, 85% of our global workforce participates in these surveys.

Employees give feedback on a range of topics about the organization, their team and their work environment. Managers are encouraged to solicit feedback and suggestions from their team and develop specific action plans on issues that are important to their employees.

**TD EMPLOYEE ENGAGEMENT INDEX (EEI)**

* TD Bank includes Banknorth legacy employees in Fall 2007 and Spring 2008.

2009 TD Pulse Results:

The employee engagement score was 4.11 in fall 2009 vs. 4.18 in fall 2008. The year-over-year decline is primarily a result of U.S. integration activities. Excluding the U.S. business, where the impact of the integration was greatest, employee engagement was 4.24 in fall 2009 vs. 4.21 in fall 2008.

The experience of integration in TD Bank was stressful and demanding for our employees in the U.S. We are working hard to improve the employee experience in the U.S. and to continue on our journey to be globally recognized as a Best Employer.

In April 2008, in addition to launching TD Pulse in the U.S., we also created an Integration Pulse survey to gauge employee satisfaction. We wanted to know how employees were doing through all the integration activity. As of the end of September 2009, more than 18,000 employees had participated, offering in excess of 12,000 comments.

Building a better workplace

We asked all employees to tell us "two things TD could do to make this a better place to work."

Employees told us:	We responded:
Increase flexibility in our benefit plans to include wellness offerings...	We will add a Wellness Account to our 2011 Benefits Plan year to allow the use of Benefit Credits for wellness products and services.
Provide easier online access to TD savings programs...	Full online access to the Future Builder savings program will be available in 2010.

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Towards the end of 2009, in an effort to improve our understanding of how employees rate their experience of joining TD or choosing to leave, we introduced a Pulse survey at these significant junctures. Entry and exit survey data will be included for our 2010 corporate responsibility reporting.

Additional Channels

We also seek employee feedback through direct dialogue, formal surveys and other communications vehicles. These include a Diversity Inclusiveness Survey, employee meetings with executives, HR/employee meetings, town halls and cross-country road-shows.

If employees experience what they view as a serious workplace issue, they are encouraged to use the Employee Complaint Resolution Process. Clearly defined and easily accessible through our intranet, the process ensures that the complaint is formally documented, received by the right people and handled quickly and without fear of reprisal.

Our TD Whistleblower Program is a communication channel for employees to report any concerns regarding the integrity of TD accounting, internal accounting controls or auditing matters, as well as any concerns relating to ethical business or personal conduct, integrity and professionalism.

Our Employee Ombuds Office offers employees a safe place to be heard, providing confidential, neutral, off-the-record assistance on work-related issues.

EMPLOYEE OMBUDS OFFICE (CANADA)

Number of calls received from employees seeking assistance



The decline in calls in 2009 is likely due to a combination of factors; the passage of time since the re-promotion of services, and a more proactive response to employee experience issues.

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