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Performance and Development

Developing Our Employees

Learning Programs

- We have built learning maps for 89 different roles/functions across the bank. Learning maps help employees continually develop new skills and help them succeed in their current roles.
- From Commercial to Wealth, Retail to Insurance, we support all TD businesses with new-to-role learning programs and ongoing support and skill development. For example, all new branch managers in Canada attend a five day "boot-camp". We also design and build learning programs to support key strategic initiatives across the bank.
- TD offers more than 3,000 learning modules internally across the Bank, accessible via our online Learning Management System.
- TD takes preventive measures to ensure the safety of employees and customers. In 2009, over 21,000 employees completed the highly interactive Robbery Prevention and Awareness training program and are better prepared to face a robbery situation.
- In 2009, we launched Accelerated Learning Pipeline programs for various in-demand roles. The objective is to accelerate the development of employees through learning, experiences, stretch-goals and mentoring support. During their time in the pipeline program, participants develop depth and breadth to prepare them for more senior roles in the future.
- We offer tuition assistance to help employees achieve their goals. Both full-time and part-time employees who upgrade their knowledge by taking courses at eligible institutions may apply to be reimbursed for tuition and textbook expenses. We provided \$11.7 million dollars for tuition assistance in 2009.

Development Planning

Our philosophy at TD is that managers and employees should have regular, robust and ongoing performance discussions through our Personal Performance & Development process. We prepare managers to have discussions about the full range of performance and development outcomes, and employees to take ownership of their careers and development. Employees are encouraged to have a personal development plan aligned with business priorities and their aspirations and objectives, a mid-year performance discussion and a year-end assessment. Our U.S. employees (approximately 30% of our employee population) will complete their transition to this process in 2010.

After a successful pilot project in 2008, we expanded our online performance tool (P3) to our full Canadian operation. P3 eliminates the need for paper-based performance assessments and allows employees to access their reviews online.

Internal Opportunities

At TD, we believe that developing our employees is essential to our growth as an extraordinary place to work. We are committed to a promote-from-within philosophy and have filled 90% of our job opportunities internally in Canada. We enable employees to take control of their careers, which helps us to identify and develop talent for the future. We have a transparent process for posting internal jobs where all roles up to and including vice-president are open to qualified applicants from across the organization.

We are very excited about the opportunities ahead by implementing the P3 system in Canada in 2010, and are looking to expand the program to the U.S. Employees will be able to create a personal profile, showcasing their personal aspirations and development goals, background and capabilities. The new system will facilitate increased opportunity for career progression within TD.

Internal Career Fairs

TD hosts internal career fairs annually in major centres across Canada. Open to all employees, the events offer opportunities to learn about TD businesses and gather information about jobs and career paths. To date, more than 7,000 employees have participated in career fairs. We are now broadening access to this experience with a virtual format, to be launched in 2010.

Mentoring

Given TD's focus on diversity and our commitment to increasing the representation of women and visible minorities in leadership, these groups have been among the first to participate in TD's group mentoring programs in Canada. Since the launch of our Group Mentoring initiative in 2006, approximately 400 women and 120 members of visible minority groups have participated.

Highlights

- In 2009, we invested over \$67.7 million in training and development across North America to help employees achieve both personal and professional goals.
- During the integration at TD Bank, the TD University trained over 15,000 employees within a 12-month period.

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Employee Learning		2007	2008	2009
Average number of days of internal training per employee	Canada	3.08	3.86	3.88
	U.S.	-	6.09	4.56
TD's investment in training (in millions)	Canada	\$68.2	\$55.9	\$55.6
	U.S.	-	\$15.8	\$12.1*
TD's investment in training per employee	Canada	\$1,591	\$1,299	\$1,241
	U.S.	-	\$688	\$507
Amount employees received through TD's Tuition Assistance for external learning (in millions)	Canada	\$15	\$12.3	\$11.7
	U.S.	-	\$1.2	\$2.0

*To ensure a fair comparison, this amount reflects regular training programs and does not include the substantial investment we made on integration training in the U.S. If we were to include the value of integration training, the figure would considerably exceed the 2008 level.

For the second year in a row, *Training* magazine named TD University, our training centre in the U.S., one of the Top 125 Training Organizations Across the Globe.

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