



TD and Indigenous Communities in Canada

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This report helps tell the story of TD's ongoing support of Indigenous peoples and communities in Canada.

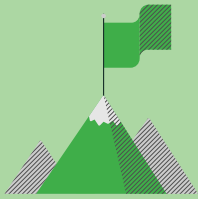
From business development to community development, TD is demonstrating its strong commitment to Aboriginal prosperity.



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Highlights from 2015



\$1.8 billion

in assets under administration and under investment management by TD Aboriginal Trust Services, making us an industry leader in this segment



\$4.2 million

invested to enrich Aboriginal communities in areas such as children's literacy, financial education and environmental protection



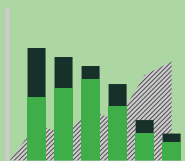
640+

Attendees at Indspire's National Gathering for Indigenous Education sponsored by TD



6,600+

Aboriginal children in 99 communities across Canada participated in summer literacy camps supported by TD



\$600+ million

in business banking relationships with Aboriginal clients and enterprises throughout Canada



716

Employees in our Aboriginal Circle @ TD



1,000+

Employees viewed Aboriginal History Month presentation by Wab Kinew, a broadcast journalist and advocate for Indigenous inclusion

Reconciliation: Message from Kerry Peacock



In 2015, the Truth and Reconciliation Commission released its final report, documenting the atrocities of the residential school system in the words of survivors and witnesses. This report also contains a series of recommendations for all Canadians.

According to the Commission, reconciliation means establishing and maintaining a mutually respectful relationship between Aboriginal and non-Aboriginal peoples in this country. It's about creating awareness of the past and the harms inflicted, committing to changing behaviours, and working together towards a prosperous future for all.

The report calls on corporate Canada to lead change through employment, education and economic development initiatives. We are committed to playing our part and advancing Aboriginal prosperity.

Building on TD's long history of partnering with Indigenous peoples, organizations and communities, our *TD and Indigenous Communities in Canada* report demonstrates how we are translating commitments into action.

Employment

Diversity is a competitive advantage. Building an exceptional culture where differences are celebrated and every employee feels valued, respected and supported, means we attract, retain and develop the best talent. Indigenous communities are a source of that talent. Through targeted outreach and partnership with schools and community organizations, we are building awareness about the wide variety of career opportunities in financial services, and at TD. Through scholarships and bursaries we support access to post-secondary education. And with initiatives like internships and associate programs, we transition great talent from schools to employment with TD.

Education

Education is the key to dispel myths, facilitate conversations, establish frameworks for support and continue to share messages more broadly.

In 2015, we engaged leaders from Indigenous communities to share their perspectives with our employees. Our Business Banking leadership presented an Indigenous Women in Leadership panel discussion with three women Chiefs from Ontario First Nation communities. We continue our engagement through special events and

business-led lunch and learn sessions with Knowledge Keepers, Elders and the Metis Nation of Ontario. We have also begun to recognize traditional lands as we open our events. The vast majority of our employees who participate in these events ask to learn more, and actively share their experiences and learnings within TD.

Throughout the years, TD Economics reports have brought attention to topics important to Indigenous communities. In 2015, we released the latest report in our series, which helped to elevate awareness about "Indigenous Women Outperforming in Labour Markets."

Economy

Aboriginal economic and business development continues to drive a rapidly growing market.

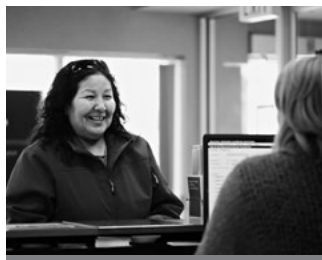
Sharing knowledge, building capacity and acquiring capital are essential to strengthen economic development and prosperity in Aboriginal communities. TD partners with organizations like AFOA Canada to advance financial literacy and education. In 2015, in addition to our Commercial and Wealth Management offerings, we launched the Aboriginal Community Banking Program, leveraging technology to bring banking services into communities, including those in remote locations. And through our supplier diversity program, we ensure that all vendors have equal access to opportunities associated with the bank.

At TD, we know that prosperous and economically vibrant Indigenous communities mean a more prosperous Canada for everyone. Great progress has been made, but there is much more to be done.

It is time for reconciliation. We believe in the value of working together towards a prosperous future for all.

Executive Vice President, Personal Banking Products and Chair, Indigenous Peoples Committee.

A History of Commitment



1967

TD celebrated Canada's Centennial by creating an Inuit Art Collection, in the hope "that through the display of the Bank's collection all Canadians will gain a greater appreciation of the work of artists who are unmistakably and distinctively Canadian"

1996

The Saskatchewan Indian Equity Foundation and the Federation of Saskatchewan Indian Nations chose TD as one of the founding partners of First Nations Bank of Canada (FNBC) and the provider of management support and back-office capabilities

2005-07

TD introduces Aboriginal Peoples as an area of focus and creates Aboriginal Steering Committee

2008-10

- + TD launches Aboriginal Group Mentoring program
- + Aboriginal Employee Resource Group formed in GTA
- + TD makes a commitment to support the principles of free, prior and informed consent through our Environmental Policy





2011-12

- + Aboriginal Circle @ TD formed as online community
- + TD Economics publishes two reports: Debunking Myths Surrounding Canada's Aboriginal Population and Estimating the Size of the Aboriginal Market in Canada
- + Sponsored Assembly of First Nations, Annual General Assembly
- + Sponsored Queen's Conference on Indigenous Education
- + TD hires VP, Aboriginal Banking – a new position
- + TD supports first carbon offset project developed by an Aboriginal community
- + TD participates in development of a white paper Free, Prior and Informed Consent in Canada (Boreal Leadership Council)

2013-14

- + TD forms Aboriginal Banking Group to increase our Indigenous business
- + TD hires Aboriginal recruiter
- + Aboriginal Employee Resource Group formed in Ottawa, Calgary
- + TD's National Aboriginal Day Celebrations grow to include 750+ employees nationally with 20,000 visits to online content
- + TD is premier sponsor of Assembly of First Nation's Annual General Assembly in Whitehorse
- + TD Economics releases three reports: Literacy Matters: Unlocking the Literacy Potential of Aboriginal Peoples in Canada; A Demographic Overview of Aboriginal Peoples in Canada; and Employment and Education Among Aboriginal Peoples
- + TD releases its first ever partnership report, TD and Aboriginal Communities in Canada
- + TD is awarded Progressive Aboriginal Relations (PAR) gold-level status by the Canadian Council for Aboriginal Business
- + TD helped finance a major Aboriginal-led renewable power project in Northern Ontario, McLean's Mountain Wind Farm

2015

- + TD launches Aboriginal Community Banking Program, bringing banking into communities across Canada, including those in remote locations
- + Aboriginal Circle @ TD grows to 716 members – up from 212 in 2012
- + TD Economics releases two reports: Aboriginal Women Outperforming in Labour Markets and The Long and Winding Road Towards Aboriginal Economic Prosperity
- + Community investment grows to \$4.2+ million, up from \$2.7 million the previous year
- + TD participates in development of a white paper Understanding Successful Approaches to Free, Prior and Informed Consent in Canada (Boreal Leadership Council)

Aboriginal Customers & Markets



Our goal is to be the bank of choice for the Aboriginal population, leading the way in creating financial solutions tailored to their unique needs.

TD's Aboriginal banking team

TD has Indigenous customers across the country and we want to deepen these relationships, while also attracting new clients and earning the honour of serving them. The Aboriginal segment of the economy is growing and represents a huge opportunity. TD has long championed Aboriginal economic success and we continue to demonstrate that we have a deep understanding of this market and its diverse needs. Our dedicated Aboriginal Banking Group, headed by Clint Davis, works closely with our Commercial, Wealth and Retail businesses to ensure a comprehensive approach to supporting Indigenous clients.

Mobile money: leading the way in financial inclusion

Remote communities have often been underserved populations in the financial system. We appreciate how difficult it can be for some of these communities to travel to a branch location. With our new Aboriginal Community Banking program, launched in 2015, that travel is no longer necessary. Through this program, we are using innovative technology to expand access to financial opportunity by bringing banking directly to a number of Indigenous communities, including those in remote locations.

TD offers a full range of financial services to meet the needs of Indigenous individuals, families and businesses.

PERSONAL BANKING AND INVESTING

- + Wide range of products
- + Telephone banking in several Indigenous languages, including Cree, Lakota and Inuktitut
- + 2,500 +ATMs
- + 1,100 locations, with 5 branches on reserve
- + Mobile tablets for Indigenous community banking

WEALTH ADVISORY SERVICES

- + Personal financial planning
- + Dedicated TD Wealth team specializing in Aboriginal trusts and investment management services
- + Global range of capital market products and services

BUSINESS BANKING

- + Tools, seminars and financing solutions for small business
- + Specialized expertise and financing for Indigenous governments and their businesses



We're seeing a really exciting evolution of Indigenous peoples. They are more educated, more entrepreneurial and more involved in the economy. Their financial needs are growing in volume and complexity. TD is working hard to meet those needs by being flexible, responsive and creative in terms of what we offer. We've seen significant growth in our bank's Aboriginal business as a result, and it's indicative of the rapid growth that's been happening in Aboriginal communities nationwide.

Clint Davis, VP, Aboriginal Banking

Clint joined TD in 2012 to help the bank's efforts to grow Indigenous business. He is an Inuk from Nunatsiavut, Labrador, and before joining the bank was president and CEO of the Canadian Council for Aboriginal Business.

Opening doors for Indigenous suppliers

Our commitment to diversity is integral to our success – and Indigenous businesses have the opportunity to share in that success through our Supplier Diversity Program. Since the program’s inception in 2011, TD has grown its direct spend with certified suppliers by more than 400% and increased the number of opportunities for certified suppliers to compete for TD contracts.

Building on the program’s success, last year we launched a Supplier Diversity Mentorship initiative to help strengthen suppliers’ ability to effectively compete with other companies in the financial services sector and elsewhere.



▶ Unlocking Equity for First Nations Homeowners

Over the past year, TD has developed a relationship with B.C.’s Nisga’a Nation, which recently became the only First Nation in Canada to grant individual property rights to residents. TD is helping them access home financing and use their properties as collateral, unlocking an important resource for economic development.

Home ownership is one of the most important ways that families can generate equity. Under the Indian Act, however, most families on Indian Reserves have had limited ability to take advantage of the equity in their homes. For the Nisga’a Nation, no longer bound by the Indian Act, this is no longer the case.

As a result of the Nisga’a Treaty, the Nisga’a Nation now permits unrestricted fee simple ownership of residentially zoned lands in Nisga’a Villages. This means that homeowners can approach a lending institution for a mortgage without requiring a mortgage guarantee. Homeowners can also benefit from the equity in their homes to raise capital on the same terms as other Canadians. Fee simple title to

Nisga’a Lands is registered in the Nisga’a Land Title Office, and is regulated by the Nisga’a legislation. The Nisga’a Land Title Office operates at an administrative standard that meets that of provincial and territorial land title systems, and is able to guarantee safe and marketable title.

TD is committed to collaborating with First Nations on unique offerings, and this is one example. We are working with The Nisga’a Nation to provide mortgages of fee simple title to Nisga’a Lands to qualified homeowners seeking to access the equity in their homes. Property ownership is a significant milestone on the road toward Aboriginal self-sufficiency, and we are proud to support Nisga’a Nation in this historic opportunity.





We want Aboriginal people, businesses and communities to view us as an authentic partner who supports their goals and cares about their success.

Tim Laronde, Regional Sales Manager for Ontario

He has been with TD for four years and is a member of Nipissing First Nation.

Helping Indigenous communities seize their future

Tim Laronde is the newest member of TD's Aboriginal Banking Group. As Regional Sales Manager for Ontario, he provides support resources to TD's commercial bankers who work with Indigenous clients around the province. "I'm excited because the Aboriginal market is expanding. There are lots of positive developments unfolding, such as a federal government that is committed to ensuring Indigenous issues are a priority, and the release of the Truth and Reconciliation Commission's report serving as a catalyst for action across all sectors," says Tim.

TD continues to build on the many programs and initiatives we already have in place for Indigenous communities. Tim's focus is bringing them the full breadth of the bank's expertise and resources so they can access meaningful opportunities and become economically self-sufficient.

Outside the office, Tim has been volunteering with Nipissing First Nation as a community trustee for a land claim settlement - an experience he finds extremely rewarding. "I grew up off reserve so I didn't know a lot about my Aboriginal heritage. My involvement as trustee for Nipissing First Nation allows me to dig deeper into my culture, while bringing my financial expertise to the table. It feels good to give back and help my community seize their future."

FIRST NATIONS BANK OF CANADA

Celebrating 20 years of success

TD would like to congratulate First Nations Bank of Canada (FNBC) as they celebrate their 20th anniversary in 2016. Founded and headquartered in Saskatoon, FNBC is the first Canadian bank to be independently controlled by Aboriginal people and shareholders.

We are proud to have been part of FNBC's creation in 1996. We were chosen as a founding partner and the provider of management support and back-office capabilities. A shared governance model was developed to transition FNBC toward Indigenous control and self-sufficiency. In 2012, FNBC launched its own banking platform and became fully independent of TD.

Because of a long positive history, TD and FNBC continue to have a good working relationship and in some cases combine the strengths of both banks to serve the financial services needs of Indigenous customers.





Council members from Chippewas of Georgina Island First Nation.

A relationship built over time: 23 years and counting

Located on three islands in Lake Simcoe, Ontario, the Chippewas of Georgina Island First Nation (CGIFN) have orchestrated dramatic changes in their community over the past three decades. The construction of new homes, cottages, marinas and trails, as well as the recently-opened Mnookmi, a 1296 square foot restaurant and event space – these are just a few of the positive developments. Tourism has been the key engine driving the CGIFN's growing economy, as visitors flock to see this 'jewel' of the lake.

SUPPORTING FIRST NATIONS SUCCESS

A small band of approximately 800 members, the CGIFN are paving their own road to economic prosperity, and TD is proud to be part of their success story. We have been the community's trusted banker since 1993. This longstanding relationship – one based on understanding, trust and respect – has been built over time across multiple areas of the bank.

Initially, TD primarily served the community's retail banking needs. With changes to the 1997 Land Code that opened up self-management of lands and resources, the band's financial needs multiplied. CGIFN turned to TD for a full suite of commercial banking products and services – from cash management and lending facilities to web business banking. When it came time to build the new Mnookmi facility (pictured at right), TD Business Banking provided the right financial solution to support the project.

Additionally, we were fortunate to be selected as the corporate trustee for the trust they created as part of a settlement with Canada. The TD Private Wealth

group is administering and managing the trust based on the requirements set out by the CGIFN, for the benefit of its current members and future generations. Our dedicated Aboriginal Trust specialists oversee the performance of investment managers, ensure key deadlines are met and that all reporting requirements and legal obligations are satisfied.

TD has also participated in activities important to CGIFN. For example, in 2013-2014 community members and their families, along with TD employees and their families, collaborated to create a memorial tree park on Georgina Island that honours First Nation members and loved ones who have passed away.

THE ROAD TO SELF-SUFFICIENCY

"The people at TD have really been instrumental in supporting our progress on all levels," says Georgina Island's Chief Donna Big Canoe. "With TD's help, we've been able to create employment opportunities, enable business development, drive revenue generation and effectively manage our resources and environment."

Chief Donna Big Canoe has not only overseen some of the historic developments in her community. She made history herself in 2007, becoming the first woman elected to lead the community. She continues to be reelected due to her strong commitment to advancing the community's self-sustainability.



"TD helps us make good decisions and looks out for our best interests."

**Chief Donna Big Canoe,
Chippewas of Georgina
Island First Nation**



Indigenous Talent & Employment



We are working hard to make TD the employer of choice for Aboriginal peoples by building an extraordinary workplace culture that promotes diversity and inclusion and attracts, develops and inspires Aboriginal talent.



Attracting and hiring great talent

According to the federal government’s latest National Household Survey¹, young Aboriginal People are the fastest growing demographic group in Canada. TD’s Manager of Aboriginal Recruitment, James McKay, together with our national recruitment team, engage in outreach to community organizations, colleges and universities to promote careers at TD and encourage Indigenous students and experienced candidates to apply. Working with groups like AFOA, Inspire and AHRC, we are encouraging students to consider an education in business and helping them understand the far-reaching career options available in financial services.



Professional development

Within TD, Aboriginal employees can access over 1,000 training courses, as well as leadership programs, to further their professional development. We also provide mentoring opportunities and career planning resources to support employees to achieve their full potential.



Aboriginal Circle @ TD

Today, more than 750 employees at TD identify as Indigenous. We encourage Aboriginal employees to share their stories and backgrounds. This is about building pride in their heritage and supporting who they are. Additionally we have an online community, the Aboriginal Circle @ TD, of Indigenous and non-Indigenous employees who discuss experiences, explore opportunities, keep abreast of Aboriginal news and celebrate culture. We now have 716 employees in the Aboriginal Circle – a 300% increase over 2012.

¹ www12.statcan.gc.ca/nhs-enm/2011/as-sa/99-011-x/99-011-x2011001-eng.cfm



Joshua Cayer is an anti-money laundering investigator in Ottawa. A nine-year employee of the bank, he co-chairs TD’s Aboriginal Employee Resource Group for Ontario North East region and is a member of the Kitigan Zibi Algonquin First Nation.

► “Celebrate your ancestry”

“TD has a specific focus on Aboriginal peoples that I have not experienced with other companies. The message here is ‘celebrate your ancestry – share your stories and encourage others to do the same’.

Our Aboriginal Employee Resource Group is an example. It provides an open space for Aboriginal employees and allies to get together and discuss experiences, challenges and best practices for dealing with situations. There are also opportunities to grow your professional skills.

I have been involved in the group for several years, including as co-chair for the past three years. It’s been a life-changing experience. I’ve had the chance to immerse in a lot of things that otherwise I wouldn’t have had, from professional development to learning more about my culture. The group has helped me grow as an individual and as an Indigenous person.”



86%

Of Indigenous employees at TD agree or strongly agree that they are proud to work for TD



80%

Of Indigenous employees at TD agree or strongly agree that they have had a meaningful conversation about their development and/or career goals in the last year

Building awareness and engagement

- We continue to increase employee engagement on Indigenous issues via online and interactive activities.
- Each year within our workplace we support National Aboriginal Day celebrations and encourage employee involvement. In 2015, employees participated in celebrations of culture, music and art as well as Indigenous speaker presentations and lunch 'n' learn events.
- We showcase Aboriginal executives as role models within TD. This is especially key for Aboriginal peoples because role models are an intrinsic part of the culture.
- We look for opportunities to bring in knowledge from Indigenous communities, as educating our employees is a priority. For example, last year we hosted an Indigenous Women in Leadership Panel discussion with three women Chiefs of First Nations, who provided their perspectives on leadership and, specifically, leadership as an Aboriginal woman. Over 100 employees attended and feedback was very positive, with employees telling us they want more events like this to learn about Aboriginal opportunities and challenges.



During Aboriginal History Month, we hosted Wab Kinew – the Associate Vice-President for Indigenous Relations at The University of Winnipeg and the author of the #1 national bestseller “The Reason You Walk: A Memoir” – to present a thought provoking lecture to our workforce. Held in Toronto and webcast nationally, over 1,000 TD employees across the country took part, with 98% indicating they learned something new.



I've had multiple careers over my 21 years with TD because there is such a wide variety of roles available. The bank encourages employees to navigate these diverse opportunities and supports you in reaching your full potential. This commitment runs deep in the bank's DNA; it bubbles through the organization.

Erin Walker is VP of Product System Transformation at TD Insurance.

Her family belonged to the Metigoshe Métis Community and she is a proud member of TD's Aboriginal Circle.



TD's Clio Stram, pictured far left, participated in a panel discussion at the AFOA Canada National Conference to share her perspectives as an Indigenous woman working in financial services. Also pictured, far right, is Monique Bateman, TD Special Advisor, Aboriginal Relations

▶ **Musician turned banker aims to inspire Aboriginal women**

"As a woman and First Nations person, I really didn't think of banking as a possibility. I grew up below the poverty line and thought finance was for more...privileged people."

With her roots from a remote fly-in community in "northern, northern" Saskatchewan, Clio Stram never imagined working in Corporate Canada. Today, she works in finance in TD's Commercial National Accounts Group in Toronto, where she's involved with lending to commercial and corporate clients. Clio is of Cree descent from Fond du Lac First Nation, a small community of approximately 870 people who "live off the land". In early childhood, she and her family moved to Vancouver, where she excelled in music and aspired to make a career out of it. But her artistic dream wasn't meant to be due to physical limitations. After studying music for her undergrad degree, she switched gears to study business and completed an MBA at Simon Fraser University. She worked in the financial sector for a few years then did a Masters in Finance from London Business School in the UK. Last summer she joined TD in her current role.

Clio wants to share her success story because she feels she is in a fortunate position to help others.

She's passionate about First Nations economic development and encouraging Aboriginal women to enter the world of finance as a career. An active volunteer, she speaks in all kinds of venues, from conferences to community centres – to reach and engage youth in planning their future.

"I want to open their eyes about the possibilities and let them see that finance is a very fulfilling and attainable career. I'm not sure if they see that in their day-to-day lives but it's true. You just need to develop that mindset."

Clio says that TD encourages her to get involved in her community. "My VP and other executives are very supportive of me going out to do these different initiatives, and the bank has offered support materials to do financial education outreach. TD makes it possible for me to create the positive impact I want to make."

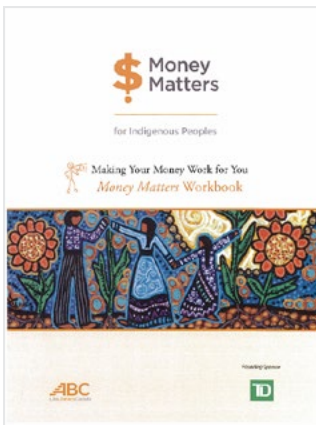
Community Investment



TD invests significantly in the economic and social development of Aboriginal communities. We support programs that promote financial literacy and education, increase opportunities for Aboriginal youth, preserve Aboriginal arts and culture, and steward the environment.



Money Matters for Indigenous Peoples



Financial literacy is a critical element for social and economic progress in today's world, but studies show that many Canadians have limited knowledge about financial matters including budgeting, saving and credit. TD is a long-time supporter of initiatives that promote financial education, especially for underserved populations.

For example, since 2011 TD has teamed up with ABC Life Literacy Canada to offer Money Matters, an introductory financial education program for adult learners. The free seminar program is delivered in community learning centers across the country, with many TD employees volunteering as instructors. Over the past year, the program was adapted to serve Aboriginal communities. "Money Matters for Indigenous Peoples" is now being piloted at locations in Alberta, Manitoba and Ontario.



Many of our learners, all of whom are Indigenous women, live on a fixed income. This places women in challenging positions, in terms of making ends meet. Tools of financial literacy such as those made available by ABC Life Literacy allow for women to take control of their finances and make informed decisions, even on a fixed income. This can make a significant impact.

Jocelyn Murphy,

Women's Native Association, Toronto



The program Money Matters for Indigenous Peoples was excellent, and we want to run it again in the future. This program was truly life changing for the learners because they now understand the concept of saving and have changed their attitude on savings. None of them have ever learned that in the past.

Darlene MacDonald,

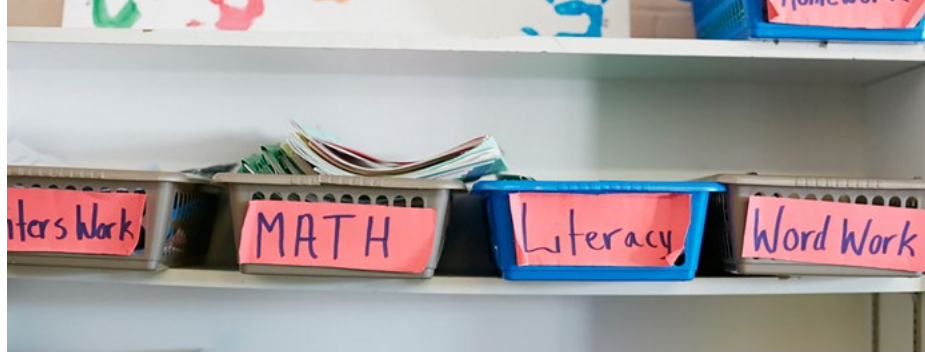
Lloydminster Learning Council Association, Alberta



The TD volunteer-tutors provided the learners a safe and welcoming space to answer their questions to help them reach their financial goals.

Hilary Reid,

ABC Life Literacy Canada



Empowering Aboriginal women

TD contributed \$100,000 to the Canadian Women's Foundation last year to support violence prevention efforts in Aboriginal communities, economic development programs for Aboriginal women, and initiatives to help Aboriginal girls develop their confidence and critical thinking skills. As the Foundation's National Aboriginal Partner, our support benefitted approximately 5,600 Aboriginal women and girls in every province and territory. This included on-reserve Aboriginal women who were able to access financial literacy training in shelters thanks to a 'train the trainer' program supported by TD.

Collaboration builds financial management skills

AFOA Canada and TD have been collaborating for many years to strengthen the financial literacy of Aboriginal peoples, by creating initiatives like Dollars & Sense, a classroom program for youth. In 2015, we teamed up again to create a series of financial education articles. Our two organizations worked closely to develop the content and ensure it was meaningful for Aboriginal people both on and off reserve. Topics included financial planning, estate planning, the Canada Pension Plan, and post-secondary education funding and savings programs. The articles were published by AFOA online and in the Journal of Aboriginal Management.

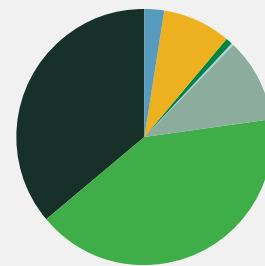
Indspire: Enriching Canada through Aboriginal education

Indspire is an Indigenous-led registered charity that invests in the education of Aboriginal peoples for the long-term benefit of Aboriginal students, their families, communities and Canada. The non-governmental organization disburses financial awards and delivers programs to help close the gap in Aboriginal education attainment relative to the national average. It is the largest funder of Aboriginal education, outside the federal government.

TD is a long-time supporter of Indspire, and last year we were a major sponsor of their National Gathering for Indigenous Education in Toronto, the largest conference of its kind in Canada. Over 640 Indigenous educators and supporters of First Nation, Inuit and Metis education attended the event, which showcased innovations in K-12 education to improve educational outcomes.

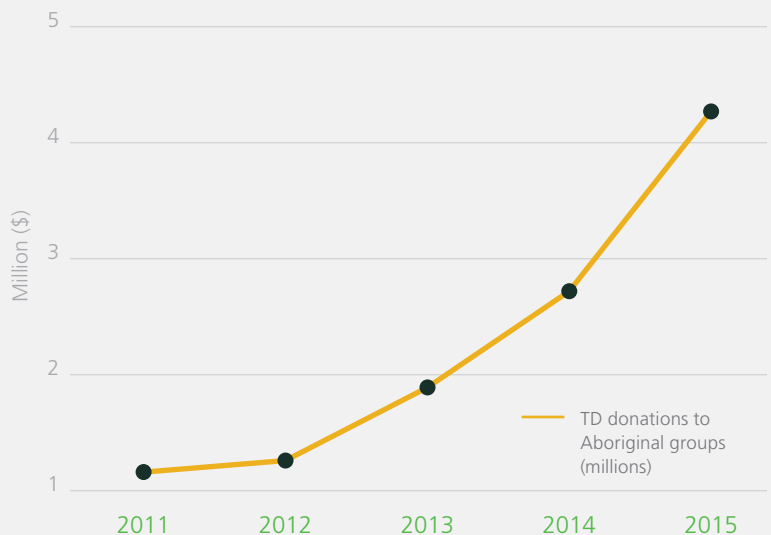
\$4.2+ million

Donated to Aboriginal communities in 2015. Here are the areas we invested in:



- Civic & Community
- Art & Culture
- Hospital
- Health & Welfare
- Environment
- Education & Financial Literacy
- Creating Opportunities for Young People

TD donations to Aboriginal groups (millions)



Largest donation in TD's history helps elevate Aboriginal literacy

For the past decade, TD has worked with Frontier College, a national literacy organization, to create early literacy opportunities in Aboriginal communities. In 2015, TD made a landmark \$2.5 million donation to expand Frontier College's highly successful Aboriginal Literacy Summer Camps to First Nations, Metis and Inuit communities from coast to coast.

Free summer camps promote reading

Offered since 2005, the free camps run for three to six weeks each summer and bring fun, high-quality programming to Aboriginal children and communities across Canada, including remote fly-in communities. The main goals of the program are to prevent "summer learning loss" and to encourage a love of reading. Studies have shown that a love of reading, not just the ability to read, is more predictive of school success than any other factor.

Bridging the digital divide

Giving a tech boost to the program, TD's funding has enabled a partnership with One Laptop Per Child. The non-profit is contributing free, child-friendly

tablets that are pre-loaded with educational software and digital books. The tablets were introduced into the camps last summer, and will remain in the communities as a permanent donation to local schools, allowing year round learning.

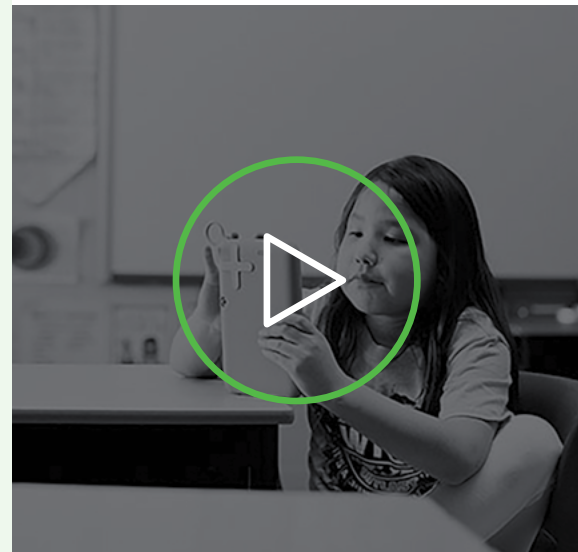
Funding impact

As a result of the partnership between Frontier College and TD, over 43,000 Aboriginal children and youth to date have taken part in the summer literacy camps and created lasting summer memories. TD has been supporting Frontier College for over 30 years, and our latest donation is the largest made to a single organization in the bank's history.



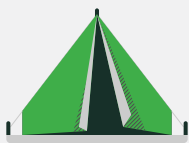
"There is a noticeable and measurable difference in the literacy-based abilities of the students that attended the camp. The children came to school ready to learn and had skills I know were nurtured by the camp experience over the summer."

Teacher in Cree Nation of Eastmain, QC



Watch the video to learn more about the summer camps.

Highlights from the 2015 camps*:



120 camps

Over 120 camps were delivered in 99 communities across Canada; 25 communities hosted for the first time.



6,640 children

More than 6,640 children and youth participated, an increase of over 860 campers from the previous summer.



300 staff

Some 300 camp staff benefited from training and meaningful employment – 44% of whom were First Nations, Metis and Inuit counsellors hired locally.



37,000 books

More than 37,000 free books were given to the communities.

* Frontier College national camp report



National Research Centre for Truth and Reconciliation

In 2015, TD pledged \$1 million to the new National Research Centre for Truth and Reconciliation (NCTR) hosted at the University of Manitoba campus. The centre is Canada's first and only research facility dedicated to the Canadian Residential School System.

The purpose of the facility is to centralize the four million historical records and the 7,000 survivor interviews of the Residential School system.

Over the span of 10 years, our donation will provide financial support, training and experience for over 70 student interns as they make this vital information accessible to the survivors, their families and the public. The investment also supports the purchase of archive specific scanning equipment to digitize all documents.



This is an excellent demonstration of corporate support on matters critical to healing the relationship between Indigenous and non-Indigenous peoples. Just as the residential school system was about the students, this journey of reconciliation is also about students.

Ry Moran, director of the NCTR

TD Tree Days

TD Tree Days is a grassroots community tree-planting program that we run every year in communities across Canada, the U.S. and Europe. It's our flagship volunteer program, giving our employees and their families, customers and community partners the opportunity to demonstrate forest stewardship. In Canada last year, nearly 11,000 volunteers helped plant over 52,000 trees. Events included 10 plantings with the deaf community, four with Aboriginal communities, a wheelchair-accessible planting, and an event accessible to blind and visually impaired volunteers.

TD Green Streets

From urban farming to adopt-a-tree projects, TD Green Streets encourages and supports innovative municipal forestry practices. A program of Tree Canada that is sponsored by the TD Friends of the Environment Foundation, TD Green Streets awards grants of up to \$15,000 per recipient. This past year, the Ts'elxwey'eqw Tribe in Chilliwack, B.C., received a TD Green Streets grant to enhance local trailheads with landscaping, signage and kiosks that provide information on plants and their cultural meaning, and the ecological importance of protecting the forests and surrounding area.



▶ Sprouting greener communities

Through the TD Friends of the Environment Foundation (TD FEF) and other corporate giving, we are committed to protecting the environment and greening communities across the county. One of the biggest community environmental foundations in Canada, TD FEF has supported and collaborated with environmental groups on over 24,000 local environmental initiatives since 1990, contributing over \$76 million in funding. In 2015, TD FEF distributed \$4.6 million to 1,002 projects across Canada. Here are two examples:



Garden Expansion Project Wagmatcook First Nation, N.S.

When the closest “grocery store” is the local gas station, quality fruits and vegetables are probably not readily available or fresh. This lack of healthy food options prompted a Wagmatcook First Nation community on Cape Breton Island to plant a garden with eight raised beds, tended to by community members.

In this rural area, access to healthy food choices is often a challenge due to transportation barriers and high food costs. This garden not only provides access to fresh local produce, but also offers a public green space for people of all ages to gather and build community spirit. Weekly gardening, cooking workshops and interpretive signs in English and Mi’kmaw helped make the garden even more welcoming to the larger community.

FUNDING IMPACT

“With the building of new raised beds this past spring, more families were able to join the garden. One new gardener, who would come regularly with her four kids, exclaimed one week, ‘We’re really growing our groceries here!’ And it’s true. For folks on a limited income, you can save a lot of money by growing food. This for me was a highlight of the summer season.”

Georgia McNeil

Community Food Coordinator, Ecology Action Centre



TRACKS Youth Program Peterborough, ON

“I learned that water is sacred and that we need to take care of it.” These are the words of an eight-year-old participant in the TRACKS March Break program.

Supported by TD FEF, the day camp brought Indigenous and non-Indigenous youth together during a week-long series of day programming for urban and on-reserve community partners. Environmental activities focused around water and included snowshoeing adventures in the natural areas surrounding Trent University, science activities exploring water, and a traditional water ceremony with an Anishinaabe Elder.

This project addressed a lack of relationship-building between Indigenous and non-Indigenous people and helped provide Indigenous youth with the confidence and skills necessary to learn about and address environmental issues in their communities.

FUNDING IMPACT

“Our group of kids from Hiawatha joins TRACKS every summer for an experience that helps them learn about environmental science from both Western and Anishinaabe perspectives. They loved hearing the stories of the spring and connecting with instructors they’ve built relationships with over the years.”

Ashley Hackshaw

Child & Youth Worker Hiawatha First Nation



Free, Prior and Informed Consent

The principle of Free, Prior and Informed Consent (FPIC) refers to the rights of Indigenous populations to participate in decisions affecting their lands, resources, livelihoods and communities, particularly relating to natural resource development. The principle is enshrined in the UN Declaration on the Rights of Indigenous peoples. TD supports the concept and principle of FPIC, with our commitment reflected in TD’s Environmental Policy and Environmental Management System. We continue working to develop and promote understanding of FPIC and its practical application in responsible development of natural resources. In 2015:

- We contributed expertise to the Boreal Leadership Council’s report, “Understanding Successful Approaches to Free, Prior and Informed Consent in Canada.” The report highlighted recent developments affecting the interpretation and implementation of FPIC in Canada’s extractive sector, and the evolution of the roles of government, industry and Indigenous communities in contributing to FPIC agreements.
- We supported the Forest Stewardship Council in developing a new standard that includes free prior and informed consent of Aboriginal peoples. More than 80% of Canada’s Indigenous communities are located in or near forested areas and depend on forests for both their cultural and economic livelihood.

Through the TD Forests program, we helped protect more than 2,000 acres of critical forest habitat on Aboriginal land on the Bruce Peninsula.

A collection carved in excellence

TD has developed one of Canada’s foremost collections of Inuit art. The unique collection contains 1,000 post-World War II Inuit sculptures and prints – and is a source of national pride. The Inuit Collection was first assembled by the Bank to mark Canada’s Centennial in 1967, with the idea of honouring Canada’s past but also looking ahead to its future.

The collection was the vision of former TD CEO Allen Lambert, who developed a deep respect for Canada’s North, its people and its art when he served as a branch manager in Yellowknife in 1946-47. The TD Gallery of Inuit Art, opened in 1982, represents all regions of the Canadian Arctic, and showcases the finest contemporary Inuit artists and some of the most historically significant pieces.

TD North/South Artist Exchange Program

The Arctic is home to some of our country’s most exciting artists, who live far from major art centres where most Canadian curators, gallerists and artists reside. In 2011, TD initiated an artist exchange program to bridge the gap between north and south. The TD North South Artist Exchange Program invites artists from southern Canada to live and work in the Arctic for a 3-week period and artists from Canada’s Arctic to travel to The South for a similar residency. Past artists have included Ed Pien, Graeme Patterson, Tim Pitsiulak, and Jutai Toonoo.



To read the story behind our Inuit collection, read the article *“A Collection Carved in Stone.”*



Sharing a vision for human rights

For the past half-century, Equitas has championed human rights to combat inequality and exclusion. TD has been a supporter of Equitas since 2006. We have contributed over \$1.2 million – including \$450,000 pledged in 2015 – to help the organization continue making a difference through educational activities such as the Play It Fair! program.

Designed for children aged six to 12, the award-winning program has reached over 600,000 kids since being piloted in 2005. For example, Equitas trained 60 Cree youth to lead Play it Fair! activities with younger children in their communities and worked with them to create video messages about what they wanted the world to know about Cree youth. Our new funding will support ongoing program activities over the next three years and increase Equitas's outreach to Aboriginal communities across Canada.

Shining a Spotlight on Economic Issues

Our in-house think-tank, TD Economics, continues to publish Aboriginal-related research to shine a spotlight on the many economic and social issues confronting Aboriginal peoples, businesses and communities. Seven reports have been released since 2011, including the following two last year:

Aboriginal Women Outperforming in Labour Markets (July 2015)

Aboriginal peoples in Canada have made great advances across many areas of our economy in recent years, and women have been leading this progress, according to this special TD Economics report.

The report shows that Aboriginal women living off-reserve have bucked national trends, with employment rates rising since 2007 alongside labour force participation. What's more, employment growth has been particularly high in knowledge-based sectors such as finance and professional services – areas typically associated with well-paying, stable jobs. Many challenges remain for Aboriginal women, as education, labour market and income outcomes still lag the Non-Aboriginal population, but progress continues to be made in closing these gaps.



The Long and Winding Road Towards Aboriginal Economic Prosperity (June 2015)

To celebrate National Aboriginal Day last year, TD Economics released this in-depth report on the many economic and social issues confronting Aboriginal peoples, businesses and communities. Highlights include:

- The total combined income from Aboriginal households, businesses and government sources is expected to be \$30-31 billion in 2016.
- Aboriginal peoples in Canada are increasingly leaving their economic mark on the national stage. Aboriginal businesses are a fast-growing income source and Aboriginal partnerships with the non-Aboriginal business community continue to strengthen, helping to create greater self-sufficiency and economic prosperity.
- The ongoing problems with poverty and other social challenges experiences by Aboriginal peoples persist. However, these barriers are increasingly viewed as opportunities as opposed to insurmountable obstacles.



“Entrepreneurship appears to be the air in Aboriginal communities. An important catalyst behind the renewed spirit of Aboriginal entrepreneurship is the growing belief that economic success can be achieved without sacrificing core values, particularly when it comes to the protection of the land and the environment.”

TD Economics, The Long and Winding Road Towards Aboriginal Economic Prosperity

TD Giving in 2015: Selected Examples

ORGANIZATION	AMOUNT	INITIATIVE(S)
Aboriginal Circle of Educators. Inc.	\$ 10,000	12th Annual Conference and 9th Annual A.C.E. Education Banquet
AFOA Canada	\$ 7,500	AFOA National Conference
Aboriginal Music Manitoba Inc.	\$ 7,500	Aboriginal Music Week 2015
Assembly of First Nations	\$ 10,000	Assembly of First Nations Annual General Assembly
Bear River First Nation, Environment	\$ 8,000	Youth and Elder Nature Watch
Business and Professional Women's Club Saskatoon Inc	\$ 6,500	Two Aboriginal Bursaries, Athena Leadership Presentation and Young Professional Leadership Program
Canadian Nurses Foundation	\$ 50,000	TD Aboriginal Nursing Fund
Canadian Parks and Wilderness Society	\$ 50,000	Conserving Canada's Boreal Forests
Canadian Women's Foundation	\$ 100,000	TD Bank Group National Aboriginal Partner for Women and Girls
Ch'nook Indigenous Business Education	\$ 4,000	Ch'nook launch and graduation
Frontier College	\$ 750,000	Aboriginal Summer Literacy Camps
Historica Canada	\$ 30,000	Aboriginal Arts & Stories
Indigenous Education Coalition	\$ 50,000	Building a replica of a Lunaape Big House, a traditional structure where ceremonies, council meetings and traditional education would take place
Indspire	\$ 100,000	National Gathering for Indigenous Educators
Inuit Art Foundation	\$ 25,000	Dorset Art at the University of Cambridge
Inuit Tapiriit Kanatami	\$ 50,000	Research in Inuit Education: Understanding grade transitions, and exploring existing Inuit specific success indicators in education
Minerva Foundation for BC Women	\$ 35,000	Combining Our Strength Career & Education Exploration Program
Mount Saint Vincent University	\$ 80,000	Nunavut Practicum Program, providing five teachers annually with practicum teaching experience in Nunavut prior to accepting roles in the North
National Initiative for the Care of the Elderly	\$ 25,000	Financial Literacy and First Nations Custodial Grandparents
Odyssey Showcase	\$ 150,000	Canada Roars: A Musical Taste of Our Canadian Heritage/Notre patrimoine canadien, une odyssee musicale
One Laptop per Child (OLPC) Canada	\$ 100,000	Enhancing Education for Aboriginal Youth
Royal University Hospital Foundation	\$ 25,000	First Nations Metis Health Services Unit Campaign
Saskatchewan Science Centre	\$ 50,000	Aboriginal Youth Innovators: A science education program for Aboriginal youth throughout Saskatchewan
Teach For Canada	\$ 50,000	Summer training institute for teachers in northern First Nations communities
The Ottawa Inuit Children's Centre	\$ 21,000	Inuit Youth Art Studio
Thompson Rivers University Foundation	\$ 70,000	TD Aboriginal Mentor Program Bursaries for students in need
Tides Canada Foundation	\$ 20,000	Ontario Indigenous Youth Partnership Project, Design Lab
Trans Canada Trail Foundation	\$ 250,000	Support of Aboriginal Business Development in Northern Ontario
Toronto Public Library Foundation	\$ 15,000	Aboriginal Heritage Month: Magnetic North Exhibit
University of British Columbia	\$ 200,000	Aboriginal Bursaries in Business Studies and the Ch'nook Scholars Program
University of Lethbridge	\$ 50,000	Bursary support for First Nations Transition Program, which assists Aboriginal students with the difficult transition to post-secondary educational settings
University of Manitoba	\$ 100,000	TD internships for Truth and Reconciliation
University of Regina	\$ 70,000	Neekanweewak Leadership Initiative and Aboriginal student aid
University of Saskatchewan	\$ 100,000	Examining the Conditions that Lead to Sustained Economic Growth for Saskatchewan First Nations

Resources & Contacts

TALENT AND EMPLOYMENT:

Sherri Gray, Senior Manager, Inclusion, Indigenous Peoples

James McKay, Manager Recruitment, Indigenous Peoples

BUSINESS BANKING:

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WEALTH MANAGEMENT:

Domenic A. Natale, VP, Aboriginal Trust and Investment Services, TD Wealth

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Kathryn Charr, Regional Manager, Aboriginal Trust Services, Edmonton

Don Woods, Regional Manager, Aboriginal Trust Services, British Columbia/Yukon

TD Research on Aboriginal Issues

Aboriginal Women Outperforming in Labour Markets (July 2015)

The Long and Winding Road Towards Aboriginal Economic Prosperity (June 2015)

Employment and Education Among Aboriginal peoples (October 2013)

Literacy Matters: Unlocking the Literacy Potential of Aboriginal Peoples in Canada (June 2013)

A Demographic Overview of Aboriginal peoples in Canada (May 2013)

Debunking Myths Surrounding Canada's Aboriginal Population (June 2012)

Estimating the Size of the Aboriginal Market in Canada (June 2011)

Corporate Responsibility

Visit td.com/responsibility

Since 2014, TD has been Gold level-certified through the Canadian Council for Aboriginal Business (CCAB) Progressive Aboriginal Relations (PAR) accreditation program. PAR is the only certification program of its kind and evaluates companies' Aboriginal relations activities in four areas: employment, business development, community investment and community engagement.



Canadian Council for
Aboriginal Business 

The logo for the Canadian Council for Aboriginal Business (CCAB), featuring a stylized red and white feather or arrow pointing upwards and to the right, set against a grey circular background.

