Message from Andrea Barrack
Global Head, Sustainability and Corporate Citizenship

This past June, we launched the second annual TD Ready Challenge – an initiative to help propel forward innovative, scalable solutions for emerging problems. The focus of this year’s Challenge is health. This is one of the four drivers of change that we are supporting through The Ready Commitment, because we believe that the long-term success of our business depends on the resilience and well-being of the people we serve. If people aren’t confident about their health, they can’t be confident about their future.

Research has shown that there is a link between one’s financial wellbeing and physical health. People with strong financial health can experience less stress, are empowered to make healthier choices, and have better access to preventative care and medication. Those with strong physical health are able to work longer and are better equipped to deal with financial issues.

That’s why through Better Health, we are committed to helping increase investment in research, technology, and innovative solutions that are helping to improve access to care for all. More specifically, we aim to provide funding to help:

- Improve access to health education, screening and early interventions that improve health status,
- Improve adolescent (10-18) health and wellbeing, and
- Increase access to better health outcomes through technology and Artificial Intelligence (AI) research.

The 2019 TD Ready Challenge is specifically looking to support organizations with innovative solutions to help improve access to early detection and intervention for diseases – with the goal of helping to increase equitable health outcomes for more people.

The final 10 recipients will be announced in the late fall. Visit www.td.com/readychallenge to learn more.

Read on to learn about some of the other initiatives we supported through The Ready Commitment in Q3 2019.

The Four Interconnected Drivers of Change

Financial Security
Early Learning, Income Stability, Affordable Housing, Financial Literacy

Funding approved for 761 organizations in total, in Canada and the United States.

May 29. Toronto Digital Literacy Day. 100+ girls in grades 3-10 attended a workshop with non-profit Actua and TD’s Women in Technology group to learn how to code and build apps for social good.

A TD Charitable Foundation grant will help Rutgers University Foundation in New Brunswick, NJ provide a 9-month intensive program for first-time entrepreneurs, providing access to resources and tools, networking and mentorships to help them set up a profitable and sustainable business.

Created by Toronto Public Library and Library and Archives Canada, the TD Summer Reading Club kicked off in June; 2,200 libraries across Canada open their doors from June to August, providing kids opportunities to build their reading skills throughout the summer.

The Boys & Girls Club of Metro Queens, NY received a TD Charitable Foundation grant to help deliver an after-school program for kids to learn Science, Technology, Engineering and Math (STEM) skills for the jobs of tomorrow.

Vibrant Planet
Green Spaces, Low-Carbon Economy

Funding approved for 80 organizations in total, in Canada and the United States.

May 6, TD announced a $1 million contribution to non-profit Soverdi to help enhance Montreal’s tree canopy as part of the City’s green initiative; the contribution includes support for tree plantings and other Montreal-based green space projects.

TD Friends of the Environment Foundation approved over $2.5 million in funding to 320 projects across Canada.

TD Tree Days kicked off in Canada on July 18, contributing to TD’s target of planting 1 million tree trees by 2030. Sign up for a planting at tdtreedays.com.

The first TD Green Space Grants event kicked off in the U.S in Easton, PA on June 6; the City of Easton and community volunteers planted 55 trees along the Karl Stirner Arts Trail, helping replace those lost to the Emerald Ash Borer.

TD Charitable Foundation provided a grant to non-profit Groundwork Lawrence in Essex County, MA to provide free trees to city residents and businesses, helping to increase the urban tree canopy in the city.
The Four Interconnected Drivers of Change (continued)

### Connected Communities
**Shared Experiences, Arts and Culture, Local Needs**

- Funding approved for 1,553 organizations in total, in Canada and the United States.
- June 26, Evergreen Brickworks in Toronto hosted the second TD Future Cities Speaker event, Indigenizing Cities: Honouring the Truth and Reconciling for a Collaborative Future.
- TD is proud to have helped celebrate Pride 2019 in Canada and World Pride in New York, supporting events across over 100 cities in North America, including an exhibit for the 50th anniversary of the Stonewall riots at the New York Public Library and the Pride Parades in Toronto and NYC, with 1,400+ TD employees participating.
- With help from a TD Charitable Foundation grant, the United Way of Hudson County, NJ will enhance their programming for disabled homeless veterans with access to new technologies for job search and skills training, case management and financial literacy counselling.

### Better Health
**Increase investment in research, technology and innovative solutions that improve access to care for all**

- Funding approved for 233 organizations in total, in Canada and the United States.
- The TD Charitable Foundation provided a grant to the Cape Code YMCA in Massachusetts to help close the gap in chronic disease prevention and management to meet the growing needs of an aging and at-risk population.
- A TD Charitable Foundation grant will help the Parker Family Health Center in New Jersey improve access to care for low-income, uninsured patients with diabetes so they are better able to work and participate in society.
- TD provided a grant to the Moncton Hospital in Dieppe, NB to support their Provincial Child and Adolescent Psychiatry Program, helping to increase access to care for adolescents struggling with mental illness.
- In June, TD announced its increased investment in the TD Community Health Solutions Fund, established by the Michael Garron Hospital in Toronto; the fund will provide grants to researchers pursuing innovative solutions for disease prevention to help improve access to, and quality of, healthcare.

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Q3 2019: May – July. Results are reported for Q3 FY’19 year to date and are preliminary. Final figures will be reflected in the 2019 The Ready Commitment Report.
The Power of Change: Gender Equality

June 3-6, the Women Deliver Conference was held in Vancouver B.C., with more than 6,000 people from 150 countries filling the city’s streets and conference halls to talk about gender equality.

The main theme of the conference was power, and how individually and collectively we can push change forward and support UN Sustainable Development Goal 5: Empowering all Women and Girls.

One event hosted by Plan International Canada, in collaboration with the Canadian Teacher’s Federation, spotlighted the power of youth to help create a more inclusive tomorrow. The two organizations announced the first-ever Youth-Led Roadmap for Gender Equality in Canada, which TD is proud to sponsor. Three years in the making, over 300 diverse youth from across Canada helped identify issues directly impacting them. As the next generation of leaders, these youths set over 60 actions and recommendations that people at all levels of society can do to help achieve SDG 5.

Another event, co-hosted by Bloomberg and TD, looked at the power of organizations to ensure there is diversity in the workplace. Professionals from the private sector, government, and non-profits discussed the crucial role that women in the workforce play in creating and maintaining resilient companies and local economies. Looking at the Bloomberg Gender-Equality Index, data-driven insights were used to show the value of tracking progress towards diversity goals and the impact such goals can have. Reports show that advancing women’s equality could add $12 trillion to global annual GDP by 2025. For more insights from the conversation, read Spotlight on Canada: Building a Gender-Inclusive Workplace.

News and Insights

- Have questions about applying to The Ready Commitment? Read these common questions to learn more.
- TD’s Corporate Citizenship reports outline the bank’s Environmental, Social and Governance Performance and highlights from The Ready Commitment in 2018.
- Spotlight on this year’s TD Jazz Festival showcases how music can foster inclusive communities in Vancouver.
- TD Bank invests over $42 million in Florida affordable housing development.
- Three Atlantic universities receive a total of $1.2M from TD to support Indigenous student services.
- First company graduates from the TD Sustainable Future Lab – the first cleantech accelerator in Waterloo, Canada.
- TD, AMCB releases new study showing individuals with disabilities increased participation in sports.
- The report, Building Sustainable Cities, summarizes insights shared during an executive roundtable co-hosted by TD and Bloomberg during the Globe Capital Conference in Toronto.

Awards and Recognition

- May 2, Forsyth Park in Surrey, B.C. received the B.C. Recreation and Parks Association Excellence Award; the park includes the TD Nature Play Area, supported through the TD Common Ground Project in 2017 for Canada’s 150th.

Coming up

Next Quarter

For community events taking place across Canada visit www.communityevents.td.com.

For community events taking place across the U.S visit www.tdbank.com/tdinthecommunity.