

This is how we are enriching our communities.



Inside

Creating opportunities for young people	2
Promoting financial education	4
Supporting green projects in our communities	6
Championing diversity and inclusion	8



Ready
for you



TD's purpose is to enrich the lives of our customers, communities and colleagues. This report highlights some of the ways we bring that purpose to life in communities across Canada.

Cover photo:

A TD employee with his children planting a tree during our TD Tree Days campaign. The annual initiative engages our employees, their families and friends in environmental stewardship.

About this publication:

This Community Snapshot complements TD's 2016 Corporate Responsibility Report, available at td.com/responsibility. In this publication, "TD" or "the bank" refers to TD Bank Group. The data covers our fiscal period November 1, 2015, to October 31, 2016, and all currency is in Canadian dollars unless otherwise noted.

Highlights 2016

We see the value in strengthening local communities. Through strategic community investments, innovative programs and employee volunteering, we are working to foster positive, lasting change in our society.

Our Focus Areas in Canada

1. Creating opportunities for young people
2. Financial education
3. Environmental stewardship

\$68.2m



donated to support 2,800 community organizations and strengthen Canadian communities



441,000 Canadians

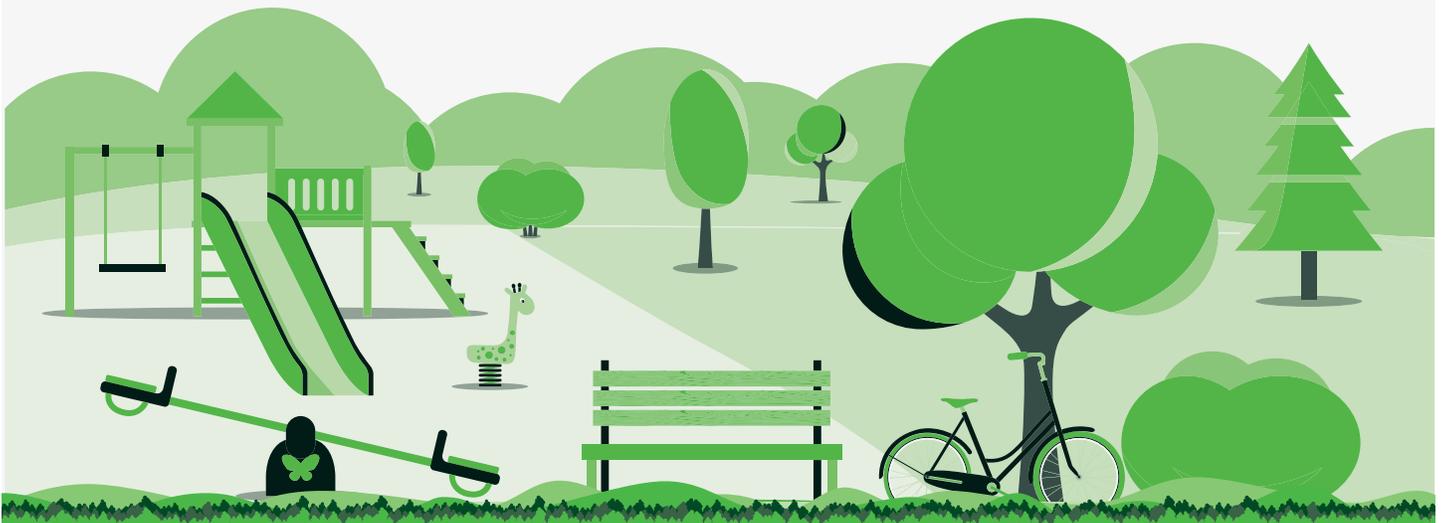
learned money management skills through financial education programs supported by TD

1 in 3 kids

reached through TD-sponsored children's literacy programs in Canada

1,100+

GREEN PROJECTS supported by the TD Friends of the Environment Foundation in communities across Canada



TD's Charitable Giving in Canada (millions)



\$284m+

=

donated over the
past five years

Creating Opportunities for Young People

Building Children's Literacy

TD Summer Reading Club

Each summer, kids across the country explore new reading adventures with TD Summer Reading Club – Canada's biggest bilingual summer reading program. Kids receive a reading kit, get access to exclusive online stories and participate in fun activities at local libraries. The free and inclusive program was delivered by over 2,000 public libraries across the country last year, with over 700,000 children participating. Each year over a million books are read through the program. TD has contributed over \$12 million since 1996.

TD Grade One Book Giveaway

Since 2000, more than 8.5 million Canadian children's books have been given to young readers as part of the annual TD Grade One Book Giveaway. As Canada's largest free book distribution program for school-aged children, more than 550,000 books were distributed to Grade One students last year to keep and read at home. Funded entirely by TD Bank Group, the program is coordinated by The Canadian Children's Book Centre.



Advancing Children's Health

Over the past 22 years, TD employees and customers have raised more than \$75 million for Children's Miracle Network (CMN) member hospitals across Canada, including over \$6.4 million in 2016. Funds are raised through fun branch events such as BBQs and bake sales and through automatic monthly donations contributed by customers. The impact of these dollars, which support treatment, equipment, research and critical programs, reaches the lives of 4,900 children who walk through the doors of CMN hospitals every day in Canada.



550,000
copies

of *Small Saul*, written and illustrated by Ashley Spires, were given away to Canadian kids



- ▶ Working with community organizations to ensure that young Canadians, including those from underserved communities, have the opportunities and support they need to thrive.

Increasing Access to Arts and Culture

This past year, TD continued to support crucial programs that harness the arts to help better the lives of youth in underserved communities.

Musical instruments

For the past several years, we have supported the MusiCounts TD Community Music Program, which provides musical instruments and equipment to youth in underserved communities across Canada. In 2016, we directed an additional \$1 million over two years to the program.

Specialized instruction

- As a sponsor of VIBE Arts and its Community Sharing Program, TD helped 7,000 marginalized youth and children access free, tailor-made education programs, ranging from visual arts, video and photography to dance and drama.
- We continued to support Hamilton Music Collective to enable young people, including many disadvantaged children, to receive music instruction by professional musicians through An Instrument for Every Child initiative.
- Each year TD sponsors major music festivals across Canada and the artistic development programs that are offered during these events for talented young students. One example is Blues Camp, a music day camp for teens offered during the Festival International de Jazz de Montréal.

Discounted tickets

TD enables youth to attend a variety of performing arts productions at a discounted cost. Examples include Opera Under 30 through the Canadian Opera Company and Vancouver Symphony Orchestra's TD All-Access Pass.

"These grants make a tremendous difference for youth and communities across Canada, and we're grateful for the generous support from TD."

Allan Reid, President & CEO, CARAS/
The JUNO Awards & MusiCounts

Offering Leadership Opportunities

TD funds many programs that provide leadership opportunities to youth in underserved communities. In 2016, for example:

- We supported the Believe to Achieve Organization and its Spider's Web Youth Empowerment Centre, a drop-in centre that offers after-school programming and mentorship for at-risk youth in Toronto's Jane and Finch community.
- We continued to fund the TD Computer Literacy Centre at the Yonge Street Mission, which delivers free computer classes to at-risk children and youth in Toronto's Regent Park, Moss Park and St. James Town communities, thereby equipping youth with essential skills they need to succeed.



\$19.3m

given to programs
creating opportunities
for young people in 2016

Financial Education

Money Matters



Photo credit: Thorsten Gohl

We are a major supporter of Money Matters, a free financial education program for adult learners developed by ABC Life Literacy Canada in partnership with TD. Offered since 2011, Money Matters has reached over 9,300 Canadians. The success of the program has led to different versions customized for newcomers, Indigenous peoples and post-secondary students.

Financial Literacy Month

To help build financial confidence, TD expanded its participation in Financial Literacy Month in Canada by launching a new suite of educational tools and resources for parents, teachers and youth. We ran a #FinanciallyFit campaign throughout our branches to promote financial literacy and draw attention to TD's financial education resources. Branches were provided with FinanciallyFit starter kits to encourage proactive conversations with customers. We gave away thousands of savings calculators and 85,000 Money Fun Activity books for children ages 7-12.

Classroom Connections

In partnership with the Toronto Star newspaper, we expanded the Classroom Connections financial literacy program to include educational content for every grade level. Our support enabled over 202,000 students and teachers to receive free financial literacy resources last year. The program won first place in the International News Media Association (INMA) Global Media Awards in 2016.

Money Mission Strategy

TD provided funding for Money Mission Strategy, an innovative, peer-based educational clinic designed to equip non-profits in Ontario with financial management and financial planning tools. Launched in 2016 by the Community Forward Fund (CFF), 83 non-profit groups across the province participated in eight in-person clinics as well as webinars.



\$10.5m
donated by TD since 2010 to support
financial education initiatives in
communities across Canada

441,000 Canadians
learned money management
skills through financial education
programs supported by TD in 2016

- ▶ Supporting educational initiatives that empower individuals and create a framework for lifelong learning and economic success.

Thought Leadership

TD Economics published the research report, *Financial Literacy: Millennials are a wake-up call to build a strong foundation*. The report recommends that financial literacy begin at an early age, with financial education incorporated into the K-12 curriculum. Investments should also be made to provide educators with the training they need to teach money management skills.



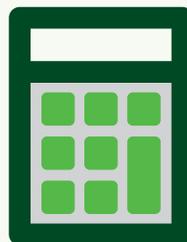
Our CEO participated in an Economic Club of Canada panel to discuss "Financial Literacy and the Inclusive Economy." He was joined by the Ontario Minister of Education (second from right), the CEO of Prosper Canada (left) and Canada's Financial Literacy Leader (right).

Resources for Families

Where will children learn their most powerful lessons about money? From their parents. TD's family resource hub offers parents online resources to educate their children on smart money management practices. There are learning modules by age (from ages 5 to 18), a parent quiz and activities for kids.

Building Money Confidence

TD Helps is an online Q&A forum that encourages both customers and non-customers to ask questions about financial topics such as saving and managing money, home ownership and borrowing and managing credit. People receive timely and convenient answers from TD experts and community members (such as real estate agents, lawyers, etc.). Unlike other sites that simply offer FAQs, TD Helps provides personal responses that are posted within hours. In 2016, our TD Helps teams in Canada and the U.S. answered close to 50,000 consumer questions.



100,000
calculators

To promote saving and raise awareness of how small savings add up over time, TD gave out more than 100,000 personal savings calculators last year.

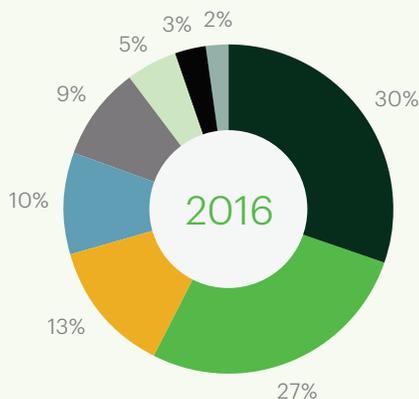
Greening Our Communities

TD Friends of the Environment Foundation (TD FEF)

Established in 1990, TD FEF is one of the biggest community environmental foundations in Canada. In 2016, TD FEF had a donor base of nearly 180,000 customers and distributed more than \$5.5 million to over 1,100 projects nationwide, from building outdoor classrooms to restoring natural habitats and inspiring a new generation of environmental stewards.

In addition to TD FEF, we also made corporate donations of over \$3.8 million to community environmental projects.

TD FEF donations in 2016



Sector	%
Environmental Education	30%
Urban Greening/Enhancing Biodiversity	27%
Outdoor Classrooms	13%
Community Gardens/Local Food	10%
Other	9%
Habitat Restoration/Naturalization	5%
Public Awareness	3%
Citizen Science	2%

“We are thrilled to announce that the outdoor classroom you see at the entrance to the nature reserve here in Dover was contributed by TD FEF. We now have a space for the local school children to learn about the native plants and animals in an outdoor setting.”

Dr. Andrew Collins, Chair of Dover Tidy Towns Committee

TD FEF Highlights 2016



Turning a nature reserve into a natural classroom

The Dover Nature Reserve in Newfoundland is a great place for people of all ages to learn about the wonders of the natural environment. But the absence of an outdoor learning space has limited the types of activities that the local schools can enjoy.

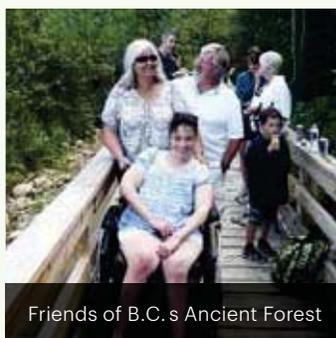
With support from a TD FEF grant, the town was able to build an outdoor place where students could discover local plants and animals, and learn about the importance of conservation.

A unique program in Quebec City is engaging kids directly in city planning.

Supported by TD FEF, the Apprentice Urban Planner for a Day program gave elementary students the opportunity to design their ideal neighbourhood. The non-profit Accès Transports Viables gave students a lesson in urban planning, and then invited them to apply what they learned to their school's street; their task – to design their streets to be safer and friendlier, and to help users share it more harmoniously.



Kids put their “street smarts to the test in Quebec City



Friends of B.C.'s Ancient Forest

Located near Prince George, B.C.'s Ancient Forest is regarded as one of the province's rarest and hidden treasures.

With help from TD FEF, the Caledonia Ramblers – a dedicated group of conservationists – have made it easier and safer for visitors to experience the forest. A trail was created so that visitors – including those in wheelchairs and with other mobility challenges – can safely roam throughout the forest, enjoying its unique features.

- ▶ Supporting green projects in the community to protect and enhance the environment.

TD Tree Days

Launched in 2010, TD Tree Days is a grassroots community tree-planting program that we run every year. It gives our employees and their families, customers and community partners the opportunity to demonstrate forest stewardship. More than 285,000 trees have been added to the Canadian landscape as a result of this program. Here are 2016 highlights for Canada:



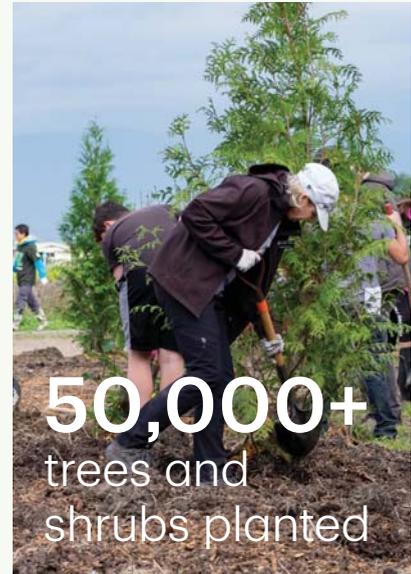
9,000+
volunteers registered
including more than

3,800+
youth

160+
community events

11 
deaf community
plantings

9 
in collaboration with
Indigenous communities



TD Green Streets

As the title sponsor of Tree Canada's flagship program, TD Green Streets, TD FEF helped to green cities and towns by supporting innovative municipal forestry practices. In 2016, TD Green Streets awarded 13 Canadian communities with grants, representing \$281,160 in funding, for projects ranging from urban farming to adopt-a-tree programs.

TD helps protect forest habitat in every province



Through the TD Forests program and our partnership with the Nature Conservancy of Canada (NCC), TD helped protect five more critical forest properties last year.

Since 2012, TD has helped NCC acquire 25 properties throughout Canada. This raises awareness of the need to steward our natural resources because of the essential ecological goods and services they provide us, such as water and air filtration, and absorbing carbon from the atmosphere.

Other Community Support

Partnering for Inclusion and Diversity

- **Toronto Rehab Foundation:** We direct close to \$2 million annually to disability-related charitable organizations working to create a more inclusive and equitable society for all. Last year we announced an additional \$1 million investment in the TD Graduate Scholarship for People with Disabilities at Toronto Rehab. TD helped found the scholarships in 2005 to support students with disabilities who often face financial and other barriers to completing their graduate studies.

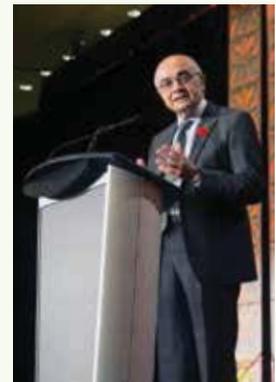


- **DiverseCity onboard:** This initiative of Ryerson University was created to increase inclusion and diversity in leadership in the non-profit and public sectors. The internationally recognized program provides governance training and board-matching for individuals from traditionally under-represented groups – including visible minorities and Indigenous peoples – so they can be ready for board leadership positions. TD is a founding member and in 2016 we increased our funding support with a \$500,000 gift to increase board opportunities for women and the LGBT community. Operating in seven cities across Canada, the program has facilitated the placement of over 800 board appointments.

- **Tropicana Community Services:** This Toronto-based multi-service organization, supported by TD, provides youth, newcomers, people of Black and Caribbean heritage and others in need with opportunities and alternatives that lead to success and positive life choices. The non-profit offers culturally appropriate programs such as counselling, child care, educational and employment services and youth development.
- **Supporting the LGBT community:** TD proudly waved the rainbow flag as the sponsor of 43 Pride festivals across Canada last year, and we funded anti-bullying and anti-discrimination campaigns, such as those run by Out in Schools (Vancouver, B.C.).

Rivers to Success

In 2016, we announced that TD will be the lead supporter of Rivers to Success, a national mentorship program that focuses on the academic success of Indigenous youth. Run by Indspire, an organization dedicated to Indigenous education in Canada, Rivers to Success matches high school and post-secondary students with public- and private-sector professionals to help youth achieve their goals and smooth their transition into the workplace. Our efforts will help expand the program into more communities, and TD employees will participate as mentors. Our contribution is part of our overall \$500,000 support for Indspire that helps to fund a mentorship program, scholarships and support for the National Gathering of Educators Conference.



TD's CEO, Bharat Masrani, gave the opening address at Indspire's National Gathering for Indigenous Educators in the fall of 2016. TD was a conference sponsor.

Celebrating Music

TD has been a significant supporter of music since 2003 and sponsors over 80 music festivals and more than 100 community music programs across Canada. For the 13th year in a row, in 2016 TD sponsored jazz festivals in Winnipeg, Ottawa, Saskatoon, Toronto, Victoria, Vancouver, Montreal, Halifax and Calgary. We were also premier partner of the 2016 JUNO Awards.

Fundraising for Families in Need

In its 19th year, TD Securities' annual Underwriting Hope Campaign and Auction in Toronto raised \$1.5 million for charities that support children and families in need. The event is strictly employee-driven, with TD volunteers working for months to plan the auction.

TD rallies for Fort McMurray

In response to devastating wildfires that struck Fort McMurray in May 2016, TD and its employees stepped up to support relief and recovery efforts.

- We contributed funding to the Canadian Red Cross and raised \$6 million in donations thanks to the generosity of TD employees and customers. It was the bank's most successful disaster appeal and the largest amount collected by the major banks in Canada.
- TD was the lead sponsor of four benefit concerts in Atlantic Canada as well as Fire Aid in Edmonton, a major fundraising concert that raised more than \$2 million for Fort McMurray.



[Watch Zack's story >](#)



\$6m

Raised by TD, its employees and customers to support the relief effort



\$500,000

Provided by TD to support Fire Aid, a musical fundraiser in Edmonton



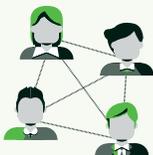
\$240,000

Donated by TD to the Canadian Red Cross

Employee Volunteerism in Canada

TD has a very active volunteer force. We support employee involvement in community service through time off for community work, running our own volunteer campaigns such as TD Tree Days, and the TD Volunteer Network, an online platform where employees can easily find volunteer opportunities that fit their interests and professional development.

Creating impact in 2016



15,621

registered volunteers in the TD Volunteer Network



64,566

volunteer hours logged



\$13.6m

raised through TD's United Way employee giving campaign – \$1.1 million over our goal



490

volunteer grants worth \$245,000 made by TD to registered charities across Canada where employees volunteered 40 or more hours



70,500+

“acts of green” accomplished by Canadian employees



Exemplifying TD's culture of volunteering, employees participated in a Days of Caring initiative coordinated by United Way, helping out at a Red Cross event (pictured, above left) and at Furniture House (pictured, above right). TD volunteers, including Vasanthurairajah (pictured, right) also pitched in at FoodShare Toronto to prep and pack healthy food for schools and non-profit agencies.



TD's Common Ground Project

Canada's 150th Birthday

In celebration of Canada's 150th birthday, TD is launching the TD Common Ground Project, a national program committed to connecting communities through green spaces.

Across the country, in more than 150 communities, we'll be improving neighbourhood parks and green spaces, supporting locally run environmental programs and building outdoor classrooms.

This project represents a celebration of the way we live now – and a legacy for the future.

[#TDCommonGround](#)



The more we get together, the happier we are.

#TDCommonGround Project
Revitalizing green spaces in celebration of Canada's 150th birthday.

Learn more:
commongroundproject.td.com



All trademarks are the property of their respective owners. ® The TD logo and other trademarks are the property of The Toronto-Dominion Bank.

Discover. Donate.
Invest. Inspire.



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



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

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



* The TD logo and other trade-marks are the property of the Toronto-Dominion Bank.



Ready for you

