



This is how we are strengthening our communities

Community Snapshot 2015 – Canada



Inside

Over \$62 million given to non-profits	1
Promoting financial literacy across generations	4
Celebrating 25 years: TD Friends of the Environment Foundation	6
TD volunteers making an impact	8
Largest donation in TD's history targets Aboriginal literacy	10

At TD, we're committed to understanding and connecting to **what matters most** in the communities where we work and live.

The following pages feature a selection of stories from 2015 that demonstrate how we're contributing to make our Canadian communities stronger.

About This Publication:

This Community Snapshot complements TD's 2015 Corporate Responsibility Report, available at td.com/responsibility. In this publication, "TD" or "the bank" refers to TD Bank Group. Data covers our fiscal period November 1, 2014, to October 31, 2015, and all currency is in Canadian dollars unless otherwise noted.

Investing in our Canadian communities

Through local community support, investments and volunteer service, we are helping to foster positive, lasting change in our society.

Our Focus Areas

- Creating opportunities for young people
- Financial literacy and education
- Environmental stewardship

\$62.9M



donated to strengthen Canadian communities

1 in 3 kids

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

2,861 non-profits

supported by TD's community funding



192,900+ Canadians

learned money management skills through financial education programs supported by TD

1,002 green projects

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

TD's Charitable Giving in Canada (millions)



\$250M+

=

donated over the past five years

Creating Opportunities for Young People

Building Children's Literacy

TD Summer Reading Club

Almost 700,000 children experienced the joy of reading in 2015 through the TD Summer Reading Club – Canada's biggest bilingual summer reading program. The free and inclusive program is delivered by 2,000 public libraries across the country. TD has contributed \$10 million since 1996.

TD Grade 1 Book Giveaway

Since 2000, more than eight million Canadian children's books have been provided to schools across the country through the TD Grade 1 Book Giveaway. It is the largest distribution of free books in Canada. Last year marked the 16th anniversary of the program, providing over 500,000 copies of *Mr. Zinger's Hat*, written by Cary Fagan and illustrated by Dušan Petričić, for children to keep and read at home.

Advancing Children's Health

Over the past 20 years, TD, our employees and customers have raised over \$65 million for Children's Miracle Network (CMN) member hospitals across Canada, including almost \$7 million in 2015. The impact of these dollars reaches the lives of 4,900 children who walk through the doors of CMN hospitals every day in Canada.



500,000 copies

of *Mr. Zinger's Hat* given to children in 2015

TD Summer Reading Club



Students from McKernan School joined Lisa Colangelo, Vice President, Edmonton District, TD Bank Group; Dr. Guy Berthiaume, Librarian and Archivist of Canada, Library and Archives Canada; Josée Bisaillon, award-winning illustrator; and Lisa Heggum, Child and Youth Advocate, Toronto Public Library, to launch the 2015 TD Summer Reading Club at the Edmonton Public Library.



\$18.7 million
given to programs
creating opportunities
for young people
in 2015

- ▶ Working with community organizations to ensure that young Canadians have the opportunities and support they need to thrive.

Increasing Access to Arts and Culture

Discounted tickets

TD underwrites admission costs for youth so they can 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.

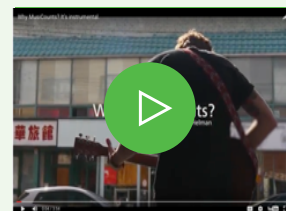
Musical instruments

Learning to play an instrument can change a child's life. This is why TD and MusiCounts, Canada's music education charity, banded together to form the MusiCounts TD Community Music Program.

Designed to create music opportunities for children and youth in underserved communities, the program has awarded \$690,000 worth of instruments and equipment to more than 50 diverse non-profit organizations over the past three years. Nine thousand young Canadians have benefitted to date. TD is increasing its support, pledging \$1 million over the course of 2016 and 2017.

Outreach projects

Each year TD sponsors major music festivals across Canada and the artistic development programs that are offered during these events for talented young students. Examples include Blues Camp, a music day camp for teens offered during the Festival International de Jazz de Montréal, and Groove & Graffiti, a unique initiative of the TD Toronto Jazz Festival that teaches students how to translate the creative inspiration of music into a visual art form.



Watch the
Video >

Watch as Juno-nominated musician Scott Helman goes on a journey to find out more about MusiCounts and the importance of putting instruments in the hands of kids who need them most.

Financial Literacy and Education

Money Matters

TD employees volunteered over 3,400 hours last year teaching money management skills to more than 4,800 Canadians through *Money Matters*, a free financial literacy program for adult learners developed by ABC Life Literacy Canada and TD. The goal of *Money Matters* is to reduce anxiety and increase confidence in managing money. We also began expanding this successful program to pilot specific lessons for newcomers, Aboriginals and post-secondary students.

Girls Count

This initiative of Girl Guides of Canada and TD aims to increase money management skills for girls aged five to 17. More than 2,800 young women participated in the program in 2015, with female TD employees volunteering as instructors.



Financial Literacy Research

Are schools teaching kids how to prepare for their financial futures? Last year TD commissioned the State of Financial Education in Canada report to better understand where, when, why and how financial education concepts are being taught in schools across the country. Conducted by the Canadian Foundation for Economic Education, the report found that there is no consistent approach to financial education and recommended starting early and investing in teacher professional development. The research has helped TD assess the landscape to determine what role we can play to develop the skills and knowledge of young Canadians.

Supporting Post-secondary Education

We contributed over \$7.7 million in 2015 to promote access to post-secondary schooling for all young Canadians and to foster excellence at universities and colleges. The TD Scholarships for Community Leadership is one example of our support. In the 20th year of the program, TD presented 20 young leaders from across Canada with scholarships worth up to \$70,000 per student that cover both tuition and living expenses. The students also benefit from paid summer employment placements at TD and/or with non-profits, along with mentorship and networking opportunities.



The 2015 recipients of the TD Scholarships for Community Leadership.

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



“Before I took the **Money Matters** course, I was living paycheck to paycheck, always worried some surprise expense might pop up. The course taught me a lot about budgets and banking in an open and inviting environment. For the first time in my life I was no longer embarrassed by my financial situation, but excited to finally have the tools to change it.”

Kira, Money Matters participant

Inspiring Financial Learning at Home and in Schools

It's hard to argue against improving financial literacy in Canada when more than 60 per cent of adults rate their financial knowledge as fair or poor, according to the Financial Consumer Agency of Canada's 2014 Canadian Financial Capability Survey. The survey also found that eight in 10 young Canadians aren't confident in their financial knowledge.



TD is a long-time supporter of financial education. Since 2010, TD has invested over \$15 million to support initiatives across North America that help people from all walks of life improve their money skills. And over 3,000 TD employees volunteer each year to teach free financial seminars.

In 2015, we launched a new suite of educational tools and resources for parents, teachers and youth that included:

- A Family Allowance app that teaches kids about saving.
- An online family resource hub that parents can use to educate their children on smart money management practices, with learning modules by age.
- Wallet Wellness, a free resource kit for teachers of Grades 4–8 students in Ontario that includes downloadable activity cards and facilitator's guide.

Environmental Stewardship

TD Friends of the Environment Foundation (TD FEF)

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.

The year 2015 was special: TD FEF turned 25 years old. We commemorated the milestone by hosting pop-up parks (see photo), transforming six urban concrete lots – in Surrey, Calgary, Toronto, Hamilton, Laval and Dartmouth – into temporary green spaces, complete with trees, log seating and fun activities. Natural elements of the parks were donated afterwards for use in the community.



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 gives 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.

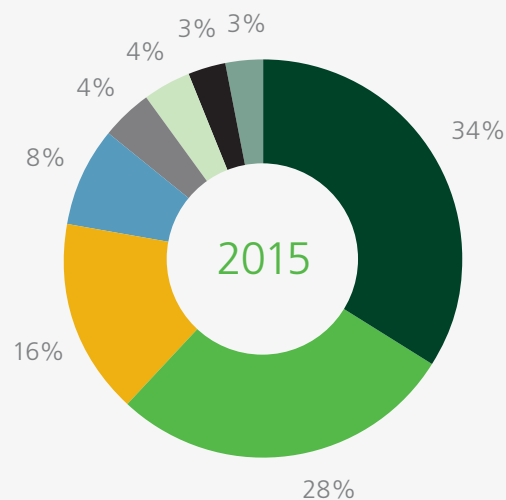
TD Green Streets

As the title sponsor of Tree Canada's flagship program, TD Green Streets, TD FEF helps to green cities and towns by supporting innovative municipal forestry practices. In 2015, TD Green Streets awarded 22 Canadian communities with grants for projects ranging from urban farming to adopt-a-tree programs. One of the recipients was the Ts'elxwey'eqw Tribe in Chilliwack, B.C., who plan to use the grant to enhance local trailheads with landscaping, signage and kiosks that provide information on plants and their cultural meaning.

Prince of Wales Forest Leadership Award

Four top students from Canada and the U.K. were selected as the first recipients of the Prince of Wales Forest Leadership Award, an international student exchange program supported by TD. The program is an opportunity for future leaders in forestry to broaden their knowledge and experiences.

How TD FEF donations were put to work

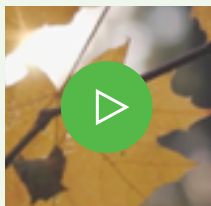


Sector	%
Environmental Education	34%
Urban Greening/Enhancing Biodiversity	28%
Outdoor Classrooms	16%
Habitat Restoration/Naturalization	8%
Other	4%
Public Awareness	4%
Citizen Science	3%
Wildlife	3%

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



235,000+
trees planted by
TD volunteers
globally over the
past six years



Watch the
Video >

In 2015, TD FEF celebrated 25 years, and we asked a few of the organizations we fund to share how TD FEF grants have enabled them to make an impact in the communities they serve.

Sprouting Greener Connections and Communities

Sprouting Greener Connections and Communities

The TD Friends of the Environment Foundation distributed \$4.6 million to 1,002 projects across Canada last year. Here are two examples:



Groupe uni des éducateurs-naturalistes et professionnels en environnement (GUEPE)
Montreal, Que.

The only trees you see around many urban schools are made of paper and adorn classroom walls. So why not take students outdoors to experience the real thing?

This project did just that by using urban parks throughout Montreal as outdoor classrooms for more than 400 students from five urban schools. The unique program was designed to help students in the Montreal core discover the biological richness of their urban neighbourhood and the importance of biodiversity. It also helped address the “nature deficit disorder” that city kids can experience by giving them a chance to learn about nature firsthand.



Nature NB: Parks Play Day
Fredericton, N.B.

Imagine taking someone to see the ocean for the first time. Or introducing a kid to their natural heritage through a hiking trail. That’s what Nature NB is all about – bringing people from all walks of life together to interact with nature in the wild.

Through its successful Parks Play Day program, Nature NB brings families from Moncton, Saint John and Fredericton to explore one of New Brunswick’s provincial parks. Nature NB works with local multicultural associations to give new Canadians a chance to experience areas of the province they might not otherwise have access to, and to teach them about local biodiversity.

With funding from TD FEF, more than 130 participants, many from urban centres and/or low-income families, were given the opportunity to experience the joy of being surrounded by nature and to appreciate the importance of protecting our environment.

Employee Volunteerism in Canada

TD volunteers make a considerable impact on their communities and on thousands of lives. We support employees' community spirit by making it easy for them to roll up their sleeves and get involved – through time off for community work, our own volunteer campaigns such as TD Tree Days, and the TD Volunteer Network, an online platform where employees can track their volunteer time and easily find volunteer activities posted by charities.

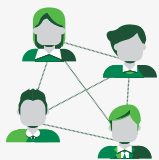


Members of TD's Women in Leadership network volunteered for a tree planting in the GTA's Marie Curtis Park.

"By volunteering at TD Tree Days, I've been able to help green my community. It's been amazing to go back to the park where my nieces and I planted trees five years ago and see them flourishing. We've started a great family tradition of volunteering annually at TD Tree Days, and my hope is that they carry this passion for nature and the environment with them throughout their lives."

Deon Jones, long-time TD Tree Days volunteer

Making an Impact in 2015



14,635

registered volunteers in the TD Volunteer Network



63,886

volunteer hours logged



627

volunteer grants worth \$313,500 made by TD to registered charities across Canada where employees volunteered 40 or more hours



\$12.5 million

raised through TD's United Way employee giving campaign



When it comes to making a difference, TD employees are a major force – generously donating their time, skills and money to better their communities.

Other Community Support



In support of Black History Month, TD funded the development of a free interactive companion guide which outlines the history of the trans-Atlantic slave trade and how this was reflected and examined in Lawrence Hill's award-winning novel and CBC Television mini-series, *The Book of Negroes*. While the app's educational appeal reaches far beyond the classroom, the app is a valuable tool for any classroom covering an important era of Black history.

Championing Diversity and Inclusion

- Through TD's collaboration with Communitech, a non-profit innovation hub in Waterloo, Ontario, we are funding programs that focus on boosting women in technology. An example is Code Squad, a new year-long program for Grade 10 girls that is designed to inspire them to learn how to code and develop computational thinking.
- Mayfest is a unique event celebrating the deaf community in Ontario, and in 2015 TD continued to be the premier sponsor, enabling everyone to attend Mayfest for free.
- TD proudly waved the rainbow flag as the sponsor of 34 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.).
- Members of TD's diversity committees held a charity volleyball tournament in Brampton, ON, to promote cultural diversity, and proceeds benefitted three charities: Canadian South Asians Supporting Independent Living, Spanning the Gaps and Mon Sheong.

Largest donation in TD's history helps elevate Aboriginal literacy

In 2015, TD made a landmark \$2.5 million donation to expand Frontier College's highly successful Aboriginal Literacy Summer Camps to First Nations, Métis and Inuit communities from coast to coast.

The impact:

- 99 communities – including 25 new ones – hosted the program
- 6,648 children and youth attended the camps, up by 862 year over year
- 301 local camp counsellors gained meaningful employment

TD has been supporting Frontier College for over 30 years, and this latest donation is both the largest made to a single organization in the bank's history and the largest in support of youth literacy and the Aboriginal community.



[View the video >](#)

[Learn more in our online publication, TD and Aboriginal Communities in Canada >](#)

Creating Affordable Housing in Calgary

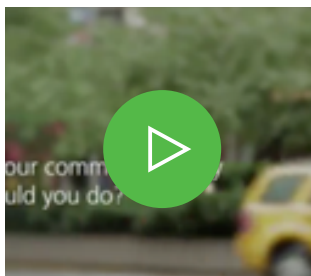
New affordable housing options to assist vulnerable individuals and families will be available in Calgary thanks to TD's \$750,000 donation to the RESOLVE Campaign and its mission to help end the affordable housing crisis in the city. TD's gift is designated for the Horizon Housing Society and will help fund the construction of a new 160-unit building.

Fundraising for Families in Need

In its 18th year, TD Securities' annual Underwriting Hope Campaign and Auction in Toronto raised \$1.27 million for charities that support children and families in need. The event is strictly employee-driven, with TD volunteers working months to plan the auction.

24 Hours to #MakeTodayMatter

Last November, TD selected 24 customers with powerful giving ideas and surprised them with \$30,000 each to #MakeTodayMatter in their communities – all within a 24-hour period. The inspiring acts rolled out in 24 communities across Canada and the U.S. and ranged from making homes accessible to providing gear to local sports teams.



See what these TD customers did to #MakeTodayMatter.

Watch the Video >

"This gift is a tangible commitment from TD to be a leading advocate for stronger communities."

Sheryl Barlage, Executive Director
RESOLVE Campaign

Sharing a Vision for Human Rights

For the past half-century, Equitas has been championing human rights to combat inequality. 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.



"TD's support has allowed Equitas to equip summer day camps, after-school programs and classrooms in over 30 communities across Canada with tools to integrate human rights education in their programs."

Ian Hamilton, Executive Director, Equitas

“Our goal is to make not just a donation, but also a **real difference**. Our community investments are important to our long-term success as much as the success of our communities.”



Scott Mullin
VP, Community Relations, TD Bank Group

Discover. Donate.
Invest. Inspire.



2015 Corporate Responsibility Report



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



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

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

