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Our Commitments

To Provide Opportunity

Having opportunities to learn, develop new skills and work in different business lines are key reasons why employees choose to stay at TD. We strive to be inclusive in all our employee initiatives and offer new opportunities to employees of all backgrounds. Our growth in Canada, the U.S. and the U.K. has provided ample opportunities for new roles and challenges.

We encourage employees to take an active role in planning their career and to take ownership of their personal and professional development. By introducing new tools this year, we're helping people managers support employees through career planning discussions.

To Invest in Our Employees

In spite of extreme turmoil in the financial marketplace in 2009, our employee strategy remained unchanged. We continued to hire new employees and invested nearly \$6 billion in compensation and employee programs, recognizing the critical role our people play in making TD the better bank.

In 2009, we fully integrated our U.S. operation to make TD a truly North American bank. After careful planning and the delivery of more than 385,000 hours of training to employees, we converted all of our U.S. customers to a combined TD Bank system and product platform. Read the case study.

To Focus on Employee Experience

We want to be an extraordinary place to work and we invest heavily in improving the employee experience at TD.

Creating an extraordinary place to work and a strong corporate culture is one of our highest priorities. As an employer of over 74,000 people globally, not only is this the right thing to do, but also we also believe that we cannot deliver a legendary customer experience without having an extraordinary employee experience.

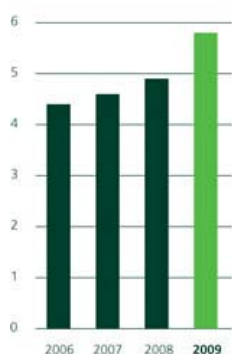
Other strong evidence to support the importance of our Focus on Employee Experience includes:

- Organizations where employees feel engaged see improved performance and retention.
- Operating in a climate where top talent will be in short supply, we must develop and keep the brightest and the best.
- Investing in our people will help us continue to deliver shareholder value over the long term.

In 2009, we were thrilled to receive the following awards for our work in improving the employee experience:

- For the second consecutive year, Hewitt Associates named TD one of the '50 Best Employers in Canada. Hewitt Associates collects employee feedback from hundreds of organizations in Canada. In 2009, we ranked 26th, up two places from our ranking in 2008.
- Maclean's magazine named TD Bank Financial Group one of the top 100 employers in Canada for the third consecutive year. TD was recognized for providing low-interest home loans, a share-purchase plan and year-end bonuses, as well as for subsidizing employee tuition fees for courses at outside institutions and for being one of Canada's largest corporate contributors to charitable organizations.
- The Sunday Times recognized TD Waterhouse U.K. as One to Watch in "Best Places to Work in the U.K." for the second consecutive year.
- For the second year in a row, Training magazine named TD University, our training centre in the U.S., one of the Top 125 Training Organizations Across the Globe.

Increased Employee Investment
(in billions of dollars)



"Even in an uncertain economy, we have maintained our focus on the Employee Experience to ensure we continue to retain and attract great people!" says Peter McAdam, Vice President of Employee Experience.

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