

What would you prefer to do?

learn grow live work succeed

all of the above



The grass is always greener



“I’ve got **things to do,**
places to go and people to see,
why should I work here?”



Good question, and we’ve got an even better answer. Quite simply, we are always striving to be the better bank. One that respects our customers and employees by understanding their lives and goals, and making sure that they are given the tools they need to be successful. Joining us means entering a world of opportunity, no matter where you start, because at TD Bank Financial Group (TDBFG) everyone gets to make their own choices and achieve success on their own terms. If you’ve got the drive, energy and commitment, come and join us at TDBFG, and we’ll help you build your career.



what we do

one bank, multiple businesses

Why stop at point B?



Personal and Commercial Banking (TD Canada Trust and TD Commercial Banking)

Let's face it, serving more than 10 million customers who live everywhere from Brampton to Burnaby and St. John's to Saskatoon is no easy task. Through an extensive branch and ABM network, online and telephone banking, and wireless devices, we help people across the country with chequing accounts, mortgages, credit cards, insurance and investments, and we rely on people like you to help make it happen. We'll also look to you to give Canadian businesses a helping hand with a variety of deposit, lending and investment products that will let them concentrate on running their business while we take care of the rest.

go to the websites:

 www.tdcanadatrust.com


 www.tdcommercialbanking.com



Wealth Management (TD Waterhouse)

At TD Wealth Management, we want to be Canada's wealth management provider of choice, helping our customers create and preserve wealth for the financial security of themselves and their families. Through our TD Waterhouse and TD Mutual Fund businesses, we provide a superior customer experience anchored around best-in-class products, practices and solutions. With our exceptional team of banking, estate, trust, financial planners and investment professionals, we have the expertise to provide the guidance our clients need to reach their goals. We deliver consistent, growing financial results and by investing in our people, we are well on our way to being the best Wealth Management business in Canada. By joining TD Wealth Management, you will be helping people achieve wealth and make the most out of life.

go to the website:

 www.tdwaterhouse.ca



SO YOU'RE LOOKING TO MAKE YOUR MARK IN THE WORLD BUT YOU HAVE NO IDEA WHERE TO START. If you are thinking about making that start at TDBFG, we'd like to give you an idea of what we are all about and the different areas that make us who we are. There are numerous careers within our multiple business lines, and we actively encourage you to take every opportunity to move onward and upward.



Wholesale Banking

TD Securities provides capital market products and services to corporate, government and institutional clients who rely on our knowledge, innovation and experience in Investment and Corporate Banking, Capital Markets, Derivatives, Foreign Exchange and Money Markets.

TD Capital is one of Canada's leading private equity investors, offering capital and strategic counsel and support. TD Capital provides equity and mezzanine capital to growing middle-market businesses to fund management buyouts, growth, expansion and acquisition financing, industry consolidations and recapitalizations.

TD Asset Management is a global investment management firm with leading market positions in portfolio management across all asset classes. Our large, diversified client base includes pension funds, corporations, institutions, endowments, foundations and high net worth individuals.

go to the websites:

 www.tdsecurities.com

 www.tdcapital.com

 www.tdassetmanagement.com

Corporate Office

In order for our business to excel, we need to have leading-edge systems, processes and technologies in place. Our shareholders want accurate, complete and timely information, while everyone internally wants to make sure they have the right people and tools to do the job. The specialized areas that make up Corporate Office are relied upon to deliver on all fronts. From installing the latest technology to managing risk, every day in Corporate Office offers a new challenge, a chance for a fresh idea, and a unique vantage point from which to learn and grow.

go to the website:

 www.td.com/profile.jsp

higher learning

People say “you learn something new every day.” We couldn’t agree more.



Maybe it started with the thrill of taking the training wheels off your first bicycle, or it could have been the exhilaration of finally figuring out Algebra in Grade 9, but you’ve always wanted to be your best. At TDBFG, we feel the same way, and that’s why we want to be where banking is *going*. In the last few years, our industry has changed a lot, and every day seems to bring a new idea or system to make things flow much better and even faster. We value new learning experiences and we expect you to take full advantage of every single opportunity to explore new directions. We’ll give you all the help you need to keep you on the fast track to success.



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On-the-job training will enhance your skill set on a daily basis, and our Tuition Assistance Program and Personal Performance and Development Process will enable you to work together with your manager to plan and achieve your goals. As you get ready to start your career, think about

TDBFG’s Associate Programs. We offer a wide range of

programs that encompass all areas of our business and will provide you with specific challenges, objectives and timelines.

Our Associate Programs will give you an insight into what each business does and provide you with a head start to an exciting and rewarding career in one of TDBFG’s core businesses.

Get a head start and find out more at



www.td.com/hr/career.jsp

learn

ACCELERATE! If you are committed to a career where you are constantly learning and upgrading your skills, TDBFG is equally committed to making the learning curve more than just a bend in the road. We don't believe in throwing people into the deep end. We'll work together to look at where you want to be, and develop a plan to get you there. The way we see it – the more you learn, the further you'll go, and the quicker you learn it, the faster you'll get there. Now doesn't that sound like the kind of company you'd like to work for?



We'll give you all the help you need
to keep you on the fast track to success.

■ A well-organized and easy-to-navigate intranet is an excellent way for employees to find what they need and learn all about their company.



think about tomorrow

No one knows what the future may bring. Except you.



Some people look at a career in banking and see nothing but the same thing day-in, day-out, but at TDBFG, we're glad to say that they couldn't be more wrong! We offer challenging careers in a vibrant and exciting atmosphere that offers advancement into a wide range of areas.

We'll give you the tools you need to make any path you

choose successful. Regardless of whether you want to sell securities, manage people or maintain networks, TDBFG has what you are looking for in a financial career. We firmly believe that the more you grow, the more doors will open for you. All you have to do is decide which one to put your name on.

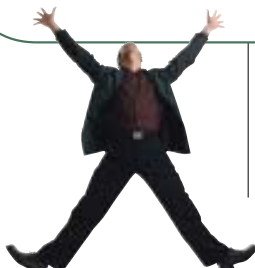
At TDBFG, we see every day as a learning experience, so why not make the most of it?

Whether it's via our intranet or other Web-based applications, or through a Personal Performance and Development Process, you'll be able to see the way ahead and make the right choices. Every year we invest heavily in training and development to keep us ahead of the competition and allow our employees to grow as fast and as far as they want to.

We're evolving our services to keep up with all the changes in the banking world, and we need people who are looking at new ways of doing things. Make the move to TDBFG – it'll be the best decision you'll ever make.

A career with us means recognizing your strengths and taking charge of your future, and we are committed to helping you get there.

We see every day as a learning experience, so why not make the most of it?



Find out more on where we can take you at

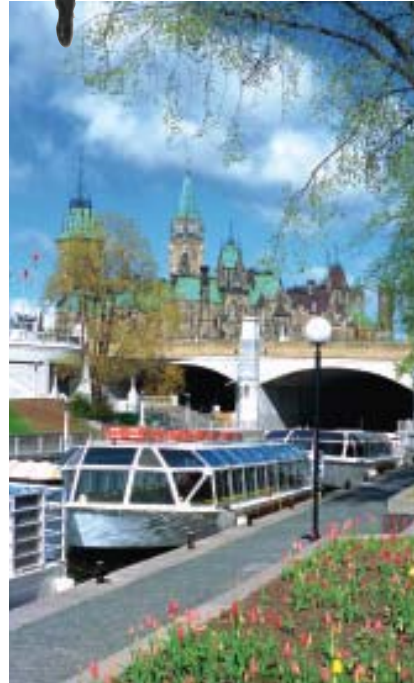




grow



STEP OUT! If you are looking for opportunities across North America, look no further. TDBFG is a respected name in the banking world, and wherever you want to go, you'll find TDBFG can help you get there. We have a presence in major cities and towns across the continent, and serve a diverse group of customers with a wide variety of dreams, goals and ideas. Come to think of it, they're a lot like you!



If you are looking for opportunities across North America,
look no further.

■ Did you know that to most graduates, opportunity for advancement is the most important factor when choosing a career?

life is for living

Work/Life or Life/Work, it's all a question of balance.



Everyone's life can get hectic, and the things you *like* to do often get smothered by all the things you *have* to do. At TDBFG, we know that your time spent outside the office is as valuable as the time spent inside of it.

Through our FLEX work arrangements, you can have the best of both worlds and take the time you need, when you need it.

If you want to take time off to do your part for the community, we're here to help. With our Volunteer Policy, TDBFG is committed to giving its employees time to give back to their communities. Whether you're lending a hand at a school bake sale, running 10km with your workmates to raise money for charity or simply turning up to show your support for a worthy cause, TDBFG will applaud your efforts.

Everyone's lives are getting busier and it can sometimes be a challenge to get everything done on time, which is why we're here to help.

TDBFG's "Reach Out" program offers a variety of services that can help you cope with a heavy workload, or almost anything else that affects your well-being. We want our employees to be able to manage their lives as well as their customers, and make the most of every day, at work and at home.

We also understand that everyone has different ideas, views and backgrounds, and to us that's a good thing. TDBFG openly encourages diversity in its workforce and recognizes it as a vital part of our culture. We maintain strong relationships with local community groups and will be working with universities and colleges across Canada to ensure that our organization is fully accessible to everyone. At TDBFG, we are always looking for people who can bring something new to the table.

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Want to know more about living life to the fullest? Go to





live

ADAPT! In today's busy world, most people see time as money, but we see time as something far more valuable. Whether you are spending time with friends or raising a family, many of our businesses offer the flexibility to schedule work hours in a way that will make the most of your quality time, and get you feeling energized both at home and at work.



Not everyone's work/life balance is the same,
because we all have unique priorities and different lives.

■ Our research shows that over 70% of graduates consider work/life balance a priority when choosing a career.



make yourself at home

Find your own comfort level.



You've worked hard, studied even harder and have a lot to offer, which is why you don't want to end up just anywhere. We'll take a long, hard look at what you've accomplished, and how and where you'll fit in. We'll also work together to put your skills to good use, give you new challenges and make sure you're always moving ahead.

Finding that perfect fit is important when looking for a new job. Will you get on well with everyone else? Who do you ask if you have a problem? Will you be able to actually use the things you learned in school? These are just some of the questions you might ask yourself before you start your new job, but you don't need to worry.



Around here,
teamwork is
the order of
the day.



Around here, teamwork is the order of the day, as we all work together to make TDBFG a great place to work.

If you do have any questions, you can find the answers on our fully accessible company intranet – from health benefits and phone numbers, to HR policies and self-help guides. If you need information on continuing your education, or want to see the latest job postings so you can take another step closer to your ultimate career goal, TDBFG's intranet is just a part of our commitment to technology, and keeping pace with the latest developments.

Need to know more? It's all at



www.td.com/hr/application.jsp

work



WELCOME! Working at Canada's most dynamic bank, you'll be joining a team that is dedicated to the pursuit of excellence and is constantly reaching higher. By continually making a difference in your own career and our customers' businesses you'll become a vital part of our success and help us look to an even brighter future. When we say we want to be the better bank, we look to you to help us achieve just that, whether you work in a local branch or a corporate office.



In today's busy world, most people see time as money,
but we see it as something far more valuable.

- Networking with colleagues is an excellent way to gain valuable knowledge, share new ideas and give constructive feedback to your employer.



move ahead

Tomorrow is more than just another day.



Quite simply, we want to be the better bank. We think that statement says it all, and gives us a clear vision of where we (and hopefully, you) want to be in the years to come. Who knows what new ideas and technological advancements are around the corner, and how they will change what we do and how we do it? We'll still be customer-driven, execute

with excellence and have a healthy respect for our clients and each other.

And we'll still know our business, enhance our brand and increase shareholder value. We'll just be using a new set of tools.

To our friends and neighbours in the community, we promise that we will be there to lend a helping hand to worthwhile causes, especially those involving children's health, education and literacy. These are the cornerstones for a better tomorrow and allow us to make a valuable investment for the future.

To the environment, we offer a continued commitment to preserving nature through flagship programs that allow our staff and customers to donate to environmental causes and make the world a better place for everyone. To our customers, we endeavour to continually improve our services and listen to your needs, while making sure that

we will always offer the highest levels of service.

And finally, to our future employees, we say "welcome" and hope that you will join us as we look to the future with anticipation and confidence. No matter what tomorrow

brings, you can be sure that we will be there to embrace the future and to make TDBFG the better bank.

You can be sure that we will be there to embrace the future and to make TDBFG the better bank.



See what's ahead at



www.td.com/experience

■ New opportunities will always give you a fresh perspective and offer unique, varied learning experiences that will boost your career and your life.

succeed



Quite simply,
we want to be the better bank.

■ Investing in children's health, education and literacy will give them a great start, and help them learn and grow.



speaking of success...

Word of mouth is still the best advertisement.



“My career with TDBFG has been filled with diverse opportunities which have allowed me to grow both personally and professionally.”

Beth (23 years with TDBFG)



“When I first joined TDBFG, I was impressed by the immediate commitment to my career development. That commitment continues to give me invaluable insight and experience in all areas of our business.”

Marie (13 years with TDBFG)

“The prospect of staying with one organization for a long period of time, where I will continue to be met with professional challenges in a stimulating work environment, is a very appealing proposition.”

Oliver (1 year with TDBFG)



When I look back, I consider myself very fortunate to work for a company that not only provides flexibility and opportunity, but is a fast-paced, challenging and ever-changing environment.”

Anna (24 years with TDBFG)



“With a culture that values diversity, achievement, breadth of experience and education, I am proud to say that I work at TDBFG.”



Cheryl (3 years with TDBFG)

“There are lots of opportunities ahead of me in so many different areas, it’s like the bank is a job market on its own.”

Anita (5 years with TDBFG)



contact us

It's time to **make your next move**



Now that you know who we are and what we do, we need to know what you can offer us.

Go to www.td.com/experience to create your personal profile, look at our current job openings and take the first step towards learning, growing, living, working and succeeding with TDBFG.

Need more information? Visit www.td.com or call us at **1 877 427 7717 ext. 2**



Your future starts


 **today**



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www.td.com/experience

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