



2022 TD Ready Commitment Report



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A Year in Review: Messages From Our Leadership Team



Janice Farrell Jones

Senior Vice President, Sustainability and Corporate Citizenship

A Message From Janice Farrell Jones

Senior Vice President, Sustainability and Corporate Citizenship

As I reflect on the past year, two words that come to mind are *encouraging and challenging*. I'm encouraged that as a society we seem to be settling into a new sense of normal after the height of the pandemic. We're finding ways to connect, inspire, and support one another more. We're also seeing pockets of purpose-driven innovation that are offering solutions to issues we face in health care, education and climate change. Nevertheless, we're challenged to truly gain ground as we follow the intensifying natural disasters in Canada, the U.S. and abroad, continued social injustices and examples of discrimination and systemic racism in our communities, heightening geopolitical tensions and new economic challenges.

What has become clear to me as we navigate these challenges is that we depend on each other and must continue collaborating. I believe we can only effect change by forming diverse teams and embracing diverse ideas. We must be creative and work across sectors, levels of government, and community organizations to help us get closer to a world we hope to leave for future generations. As a leading North American financial institution, we at TD¹ remain committed to being part of the solution and focused on our purpose – to enrich the lives of our customers, colleagues and the communities we serve.

I'm proud to lead the Sustainability and Corporate Citizenship function at TD, an incredibly talented, passionate and inspiring team of professionals dedicated to helping create a more connected, thriving and equitable world. We partner with colleagues across the Bank and with an extensive number of community-based organizations to help bring the TD Ready Commitment – the Bank's corporate citizenship platform – and our broader Environmental, Social and Governance (ESG) strategy to life. Our aspiration is to contribute to a more inclusive, equitable and sustainable future by mobilizing our philanthropy, people and business. With each day, we work toward creating incremental changes that have the power to generate wider impacts.

Through the TD Ready Commitment, we're driving progress across four interconnected drivers of change: Financial Security, Vibrant Planet, Connected Communities and Better Health. In 2022 alone, we donated \$147 million² to the non-profit and charitable sector across our operating footprint and are making progress towards our goal of donating \$1 billion³ in philanthropy by 2030. Colleagues across our enterprise have volunteered over 90,000 hours and raised more than \$24 million through our annual employee giving campaigns in the U.S. and Canada. Our signature initiatives, such as the annual TD Ready Challenge and Housing for Everyone grant competition, helped address some of this year's most important societal issues by supporting innovative solutions.

The TD Ready Commitment also helps enable and accelerate the Bank's broader sustainability efforts. We're working across the Bank to embed ESG practices into our businesses, processes and operations, and we continued to gain momentum over the last year. We're working towards our goal of achieving net-zero greenhouse gas emissions by 2050 through our Climate Action Plan. Building on this foundation, we're taking another step forward with TD Pathways to Economic Inclusion, focused on improving access to housing, employment, and financial services/products for our customers, colleagues and communities, which helps deepen our contributions to financial and economic inclusion.

This exciting work takes the collaboration of so many. A special thank you to all who have played a role in helping to drive change in 2022. As we look to the year ahead, I feel encouraged that we have the momentum to face the challenges we see and to realize even more tangible impacts.

¹ Throughout this report, "TD", "the Bank", "we" or "us" refers to TD Bank Group. "TD Bank" refers to TD Bank, America's Most Convenient Bank.

² Figures are disclosed in CAD Equivalent and include any donation commitments recognized as a legal obligation or a constructive obligation and expensed in 2022 before they were paid out. This includes a US\$5 million commitment expensed in 2022 and paid out over the next five years. Figure does not include donations made through TD Friends of the Environment Foundation.

³ Unless otherwise indicated, all amounts are expressed in Canadian dollars throughout the report.

A Year in Review: Messages From Our Leadership Team



A Message From Shelley Sylva

Vice President and Head of U.S. Corporate Citizenship

TD is part of the fabric of the communities we serve. As a large financial institution, we know we have a responsibility to make a positive impact. So, we have to continually ask ourselves: What are we doing to help people get to that starting line? How are we lifting up others? And that is where the TD Ready Commitment comes in.

As the philanthropic arm of TD Bank, America's Most Convenient Bank® that makes donations to support non-profits carrying out community programs, the TD Charitable Foundation brings life to the TD Ready Commitment in the U.S. and often fills gaps for the most fundamental, basic needs. This can include helping people get into affordable housing, job and skills training, reading and math skills for children, equitable access to quality health care and so much more. Our mantra is: We thrive when the communities around us thrive.

The last few years have shone a much-needed spotlight on the many pressing challenges faced by the communities we serve – communities that are dealing with issues such as climate change and long-standing economic and social inequities.

This year, we celebrate the 20th anniversary of the TD Charitable Foundation and the gains we've made over the past two decades. Since 2002, we've funded more than US\$295 million in grants and 24,000 projects across 16 states – projects that move us closer toward the aspiration of the TD Ready Commitment – to help open doors to a more inclusive and sustainable tomorrow. In addition, in 2022, we received a number one ranking for Philanthropy by DiversityInc. in the U.S., recognizing the excellence of our giving practices across several dimensions and intersectionality segments including race/ethnicity, gender identity, sexual orientation, disability and veteran status.

We know we owe our momentum to the non-profits and community organizations with whom we collaborate. It is the dedication of so many community leaders and organizers, and of our own colleagues, that is helping make it all happen. It is the actions that we take together that will ultimately drive progress and positively impact lives.

Shelley Sylva

Vice President and Head of U.S. Corporate Citizenship,
TD Bank®, America's Most Convenient Bank

2022 Highlights, Impacts and Accolades

Through the TD Ready Commitment, our aspiration is to help open doors to a more inclusive and sustainable tomorrow. Since the platform's launch in 2018, we've shared annual updates on how we're tracking toward goals we're passionate about achieving by 2030.

Some key results include:

\$528 million
total cumulative donations since 2019

Over 3,000 community organizations

received support through the TD Ready Commitment in 2022

Over 90%
of our grants aligned with TD Ready Commitment focus areas in 2022

More than 22 million people reached

through TD Ready Commitment-funded initiatives in 2022⁴

Here's a more detailed snapshot of our progress in 2022 showcasing our business, philanthropy and people in action.

⁴ Organizations that receive funds from TD report on the impact of these funded initiatives on an annual basis, and provide TD with the number of people reached. We define "reach" as any person who participated in or attended a TD-supported activity, or who benefited from a TD-supported initiative, as reported by the organizations who received TD's support. This definition is in line with the LBG (formerly London Benchmarking Group) measurement framework for community investment.

⁵ For more information on the Sustainable & Decarbonization Finance Target and eligible activities, view our [paper here](#).



Business

Listed on the Dow Jones Sustainability World Index for the ninth consecutive year, TD is the only North American-based bank on the World Index.

In 2022, TD was recognized by Mediacorp as one of **Canada's Greenest Employers** for the 14th consecutive year.

TD Bank, America's Most Convenient Bank® was ranked ninth on **Forbes' list of America's Best Employers For Diversity 2022**.

TD was recognized in the **2023 Bloomberg Gender-Equality Index** for a seventh year in a row.



Philanthropy

We contributed **\$147 million** to support non-profit organizations in 2022 across our global footprint, contributing to our target of **\$1 billion** in philanthropy by 2030.

The TD Charitable Foundation released **20 Years of Strengthening Communities**, an impact report celebrating its 20th anniversary.

We allocated **\$10 million** in grants through the fifth annual TD Ready Challenge. In 2022, we supported solutions designed to help people and communities who may be disproportionately affected by climate change, to prepare for, adapt to and help mitigate the potential impacts of climate change and/or to work toward a transition to a low-carbon economy.

TD Bank, America's Most Convenient Bank®, received a **number one ranking** for 2022 by DiversityInc. for philanthropy in the U.S.



People

We raised more than **\$24 million** through employee giving campaigns across North America in support of charitable organizations across Canada and the U.S.

In 2022, more than **4,300** colleagues globally in our TD Ready Commitment Network volunteered over **90,000** hours of their time to help better their communities.

TD colleagues, their families and friends participated in the Million Reasons Run in support of children's hospitals across Canada raising over **\$127,000** and earning TD the title of top corporate sponsor.

The TD Pro Bono Virtual Volunteer Marathon provided the opportunity for 54 colleagues to lend their skills and talents in support of **10** TD Ready Commitment-aligned organizations.



In 2022, TD achieved our target of \$100 billion in low-carbon lending, financing, asset management and internal corporate programs. Also, we established a Sustainable & Decarbonization Finance Target focused on supporting environmental, decarbonization, and social activities with the goal of mobilizing \$500 billion by 2030 through lending, financing, underwriting, advisory services, insurance and the Bank's own investments. You can read more in our 2022 TD ESG Report on page 29 in the Sustainable Finance section and page 51 in our 2022 TD Climate Action Report.⁵

Our Corporate Citizenship Strategy

“At TD, we recognize that when our communities thrive, we all thrive. Through the TD Ready Commitment, we are creating opportunities and funding initiatives to support an inclusive future where everyone has the chance to succeed. In 2022, the TD Ready Commitment delivered progress across four interconnected areas: Financial Security, Vibrant Planet, Connected Communities, and Better Health. Last year, we reached more than 22 million people through TD Ready Commitment-funded initiatives. We are also making significant progress towards our ambitious target of \$1 billion in community giving by 2030, with a further \$147 million donated in 2022. Since the launch of the TD Ready Commitment in 2018, we have contributed more than \$528 million to support our communities. I am proud of TD’s leading role in supporting communities through the TD Ready Commitment. Thank you to all those involved in this important work.”


















Bharat Masrani
Group President and CEO

Helping People Succeed and Thrive in a Changing World

Based on internal and external research conducted in 2018, we identified four areas for impact that we call the Four Interconnected Drivers of Change for the TD Ready Commitment: Financial Security, Vibrant Planet, Connected Communities and Better Health. When they are addressed together, these areas can help people feel included and confident about the future.

Through these drivers of change, our corporate citizenship platform also aligns with 12 of the 17 United Nations Sustainable Development Goals (SDGs). The SDGs provide a global plan of action for people, the planet and prosperity. TD shares the UN’s vision for a more inclusive, peaceful and prosperous future, and we intend to continue to track our contributions to these goals over time.

In the following section, we share some key highlights from this past year that helped to create the conditions we consider necessary so that everyone has the chance to succeed in a changing world. Read on to learn about some of the organizations we collaborate with and the inspiring stories of our colleagues who are helping make a difference in the communities we serve.

 <h3>Financial Security</h3> <p>Improve access to tools and programs to help people live their lives with greater financial confidence.</p> <ul style="list-style-type: none"> • Early Learning • Income Stability • Financial Literacy • Affordable Housing    	 <h3>Vibrant Planet</h3> <p>Elevate the quality of the environment so that people and economies can thrive.</p> <ul style="list-style-type: none"> • Low-Carbon Economy • Green Spaces    	 <h3>Connected Communities</h3> <p>Create the opportunities people need to connect with their community and have a sense of belonging.</p> <ul style="list-style-type: none"> • Shared Experiences • Arts and Culture • Local Needs  	 <h3>Better Health</h3> <p>Support more equitable health outcomes for all.</p> <ul style="list-style-type: none"> • Innovative Solutions 
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The TD Ready Commitment in Action



The Four Interconnected Drivers of Change – 2022 Progress



Financial Security

We funded and supported **840** financial-security-focused initiatives in Canada and the U.S.

Through TD-supported early learning initiatives, more than **1.2 million** children in Canada and the U.S. were reached.

More than **339,000** people participated in TD-supported financial literacy initiatives in Canada and the U.S.

More than **230,000** people were reached⁶ by TD-funded initiatives in Canada and the U.S. that helped support entrepreneurs and build employable skills to prepare people for the jobs of tomorrow.

Over **6,200** units of affordable housing were built or refurbished through TD donations in Canada and the U.S.



Vibrant Planet

We supported **69** initiatives that are focused on helping grow and enhance green spaces across Canada and the U.S., or that aim to support the transition to a low-carbon economy.

Over **960,000** trees and shrubs planted in green spaces across Canada and the U.S. as a result of TD-sponsored initiatives since 2018.

Over **\$4 million** was donated to **570** Canadian projects through the TD Friends of the Environment Foundation (TD FEF) with the support of more than **130,000** donors.



Connected Communities

We supported **563** initiatives that are helping increase access to opportunities to connect people to their communities in Canada and the U.S. This includes arts and cultural events, festivals and community events, and support for those who are vulnerable to loneliness and social isolation.

More than **460,000** community volunteers participated in TD-supported initiatives that helped connect people to their community in Canada and the U.S.

More than **58,000** people were provided support to help develop their professional experience in the arts and culture sector through TD-supported initiatives in Canada and the U.S.

More than **142,000** people facing social isolation were provided support to help strengthen ties in their community in Canada and the U.S.

We supported more than **375** arts and culture organizations, which helped amplify diverse voices in arts and culture in Canada and the U.S.

More than **12.7 million** people participated in shared experiences through TD-supported events and activities in Canada and the U.S.



Better Health

We supported over **280** initiatives in 2022 that are helping to increase access to care and improve overall health outcomes in Canada and the U.S.

Over **768,000** people benefited from TD-funded initiatives that support improved health outcomes.

Since the launch of the TD Ready Commitment in 2018, TD has donated over **\$57 million** to initiatives related to better health.



⁶ Organizations that receive funds from TD report on the impact of these funded initiatives on an annual basis, and provide TD with the number of people reached. We define "reach" as any person who participated in or attended a TD-supported activity, or who benefited from a TD-supported initiative, as reported by the organizations who received TD's support. This definition is in line with the LBG (formerly London Benchmarking Group) measurement framework for community investment.



Financial Security

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Today, as the nature of work continues to evolve and people are experiencing increased costs in their day-to-day lives, helping people to feel financially included is important. We recognize that feeling good about your finances helps set the foundation to feeling secure in a changing world. It's why we proudly support an array of initiatives that focus on early learning, income stability, financial literacy and affordable housing, which can help people access programs and the opportunities needed to help improve their financial security.”



Alicia Rose

Associate Vice President,
Social Impact – Canada,
Sustainability and
Corporate Citizenship



Our Focus Areas and Our Goals

Early Learning

Support initiatives that help improve reading and math abilities in children Grades K-6.

Financial Literacy

Improve financial knowledge and skills so that people can feel confident about their financial choices throughout the stages of their lives.

Income Stability

Invest in initiatives that will help build employable skills to prepare people for the jobs of tomorrow and support entrepreneurs.

Affordable Housing

Support programs and services that will help increase access to affordable, stable housing situations.





Early Learning

CA In 2022, for the 18th year, we proudly supported the **TD Summer Reading Club** program, which is Canada's biggest, bilingual summer reading program for kids of all ages, all interests, and all abilities. This free program celebrates Canadian authors, illustrators and stories and is designed to help kids build a lifelong love of reading. The TD Summer Reading Club is co-created and delivered by over 2,000 public libraries across Canada, reaching more than 360,000 children. The TD Summer Reading Club is also investing to make all program materials and books available in formats, such as audio, Braille, and accessible e-books, to address the needs of neurodiverse learners and youth with learning or cognitive disabilities.



US We're proud to work with **Heart Math Tutoring**, a Charlotte, North Carolina-based community organization focused on ensuring elementary students can develop a strong foundation in math and enthusiasm for academics. With funds provided by the TD Charitable Foundation, volunteer tutors provide one-on-one tutoring to students performing two to three years below their grade level in math and who may not have access to resources for private tutoring. Through 30-minute lessons provided twice per week at each student's level using a structured curriculum, students are able to gain the building blocks in math needed to achieve long-term success.

CA Since 2021, we've worked with **Black Boys Code**, a community organization delivering after-school programs and summer technology camps. Through its Learning Math Through Code program, more than 1,800 Black boys, aged 8-12, from six cities across Canada are able to strengthen their math, algorithmic and computational skills while they learn to code. Black Boys Code aims to improve the future of Black youth through education in computer science and technology. Black Boys Code helps provide a solid foundation for Black boys by decreasing social isolation and increasing community capacity through a teaching team led by Black male role models and mentors.

US **Oasis, A Haven for Women and Children**, located in New Jersey, focuses on providing educational and social service programs that help women enter and thrive in the workforce while supporting the education of children. We're proud to support its After-School Academy, which offers 125 kindergarten to seventh-grade children personalized academic assistance and wraparound supports on weekdays after school. The aim of this program, which augments the education provided by public schools, is for participating students to exceed grade-level proficiency in math and language arts.



Financial Literacy

US In August 2022, we provided a grant to **Cristo Rey Philadelphia**, a college preparatory high school that serves over 540 students from low-income communities, who reside in households with, on average, less than US\$10,000 income per person. Through the combination of a rigorous academic program and paid, professional internships with Philadelphia-area businesses, Cristo Rey Philadelphia's aim is to help ensure students are college-ready upon graduation. We provided support to create the TD Financial Literacy Program, which is a custom-designed comprehensive financial literacy initiative that will serve 350 students, alumni, and families.

CA We're collaborating with **Black Moms Connection** (BMC), a Black, women-owned and-led community organization, focused on providing advice to Black mothers looking to increase their financial knowledge and helping them build generational wealth. BMC is hosting a series of financial literacy events in Montreal, Edmonton, Halifax and Vancouver and creating its own financially-focused curriculum to roll-out across its footprint. In addition, BMC is launching FinLit U programs in key cities to provide financial training to moms looking to increase their financial acumen and confidence.

CA We've provided a \$200,000 grant to the **Legacy of Hope Foundation** (LHF), an Indigenous-led organization that works to educate Canadians about Indigenous history and the impacts of Residential/Day Schools and the Child Welfare System on seven generations of First Nations, Inuit, and Métis Survivors, families, and communities. These funds will support the development of the program Empowering Indigenous Survivors with Financial Tools for their Economic Security. This project will provide digital training for Survivors and intergenerational Survivors of Residential Day Schools, as well as youth from the Indigenous community. This project will also support the development of core financial education to yield financial success. The Foundation will provide workshops for colleagues at TD to continue educating themselves on Indigenous History and how to be allies to Indigenous Peoples.

Colleague Engagement Spotlight

On January 28, 2022, I participated in the TD Reading Party, a collaboration with First Book, an organization focused on early learning initiatives. This unique event provided TD Bank colleagues in the U.S. with the opportunity to virtually join a pre-K through to Grade 2 class for an hour of reading and questions. I was matched with a first-grade class at Philip's Academy Charter School.

It brought back memories of when I used to volunteer to read stories at my daughters' school when they were young, but I never thought of doing it virtually. The children were very attentive and engaged and I felt as if I was there in the classroom with them.

I decided to participate in this event because I view it as a great opportunity to engage with the community where I live and work. I love volunteering as it helps bring diverse people and communities together, even in a virtual environment, which helps me achieve my personal goal of giving back.

In addition to my volunteering, I am a passionate change agent in the diversity, equity and inclusion space. I co-founded TD's East & Southeast Asian Leadership Business Resource Group in 2016 and am currently the co-chair for the Metro Pennsylvania/New Jersey Diversity and Inclusion Regional Council. I also sit on boards for two regional non-profits in my local community.



Kathy Wong

Senior Manager, Fraud Risk Management, TD Bank, America's Most Convenient Bank®



Income Stability

US In December 2021, the TD Charitable Foundation renewed its support of the **Streetwise MBA program** through a US\$120,000 grant to Interise. The Streetwise MBA program supports small business owners in Wilmington, Delaware and in the Greater Baltimore area by providing technical assistance and facilitating access to procurement opportunities as well as private and public capital. Over the next year, almost 70 businesses will receive this specialized support. In addition, TD Commercial and Retail teams will serve as speakers and experts during a range of learning modules.

CA **Seneca's Career Recharge** program, which has helped over 20,000 participants re-enter the workforce, advance their careers or start a new venture, has received a \$450,000 grant to continue its operations. This latest investment, along with a previous \$1-million TD Ready Challenge grant and continued grants thereafter, will help ensure that the program can provide free resources, workshops and activities to even more individuals until at least 2024.

CA In July 2022, we committed \$1 million over the next five years to the University of Guelph for training development affiliated with the **Centre for Advancing Responsible and Ethical Artificial Intelligence**. Through its CARE About AI program, the aim is to launch AI training modules for mid-career professionals and entrepreneurs. The training is aimed to help them learn new skills, gain more understanding of AI and data, and support their professional growth and development.

US We're working with **Mercy Connections** in Vermont to support the Small Business Equity Initiative, which provides high-quality, accessible education and resources for people historically excluded from the business world. The work of the Small Business Equity Initiative helps people overcome barriers by developing business skills, identifying networks and building resources that enable them to successfully launch or strengthen their own microenterprise or small business. Through its work, Small Business Equity Initiative has supported over 1,000 entrepreneurs in pursuing their own small business goals.

CA The **2022 TD Scholarships for Community Leadership awards ceremony** was held on June 2, 2022, recognizing 20 students who have had a remarkable leadership impact in their communities. Recipients receive up to \$70,000 over four years for their post-secondary tuition and living expenses, as well as an opportunity for paid summer employment at TD or a TD Ready Commitment-funded community organization. Since 1995, we have awarded scholarships to 540 students, totalling \$26 million.



Affordable Housing

US In March 2022, the TD Charitable Foundation awarded a total of US\$5.8 million through the **16th annual Housing for Everyone grant competition**. The TD Charitable Foundation selected 33 non-profit organizations across TD Bank's footprint to receive housing grants ranging from US\$150,000 to US\$250,000 each. The 2021 competition focused on building capacity for organizations who are delivering resident resources and wraparound services to individuals and families facing increased hardship due to the COVID-19 pandemic.

CA We are collaborating with the Garden River First Nation in Ontario on an initiative called **Niin Wigwamis** (My Little Home). Through a \$300,000 grant over two years, funds will help support the building of 10 homes that are created to be safe, affordable, environmentally sustainable and culturally designed to meet the needs of the community. Niin Wigwamis aims to provide affordable housing for single youth under 35 years of age from the Indigenous community and single-parent families that reside in the Garden River First Nation. This initiative is a mixed module of rental units and will also follow a rent-to-own model. After the end of a 25-year term, residents will receive a certificate of possession for their homes.

US In April 2022, the TD Charitable Foundation provided a grant to the **National Community Reinvestment Coalition (NCRC)** to expand its Housing Counseling Relief Fund Program. This program, administered through NCRC's Housing Counseling Network and its National Training Academy, deploys training resources and financial support to local Housing and Urban Development certified housing counselling agencies working in low-to-moderate income areas. The aim of this program is to provide general and specialized housing counselling training to agencies to better equip them in addressing the current housing and financial insecurities being faced by households across the U.S.

CA We are working with the **Golden Age Village for the Elderly**, a community organization established to address culturally specific senior housing and long-term care challenges faced by the Vietnamese-Canadian community. Golden Age Village for the Elderly is in the process of building an innovative Campus of Care Village to provide aging-in-place, culturally-sensitive and affordable long-term care and housing to seniors in the Greater Toronto Area. Through this initiative, Golden Age Village for the Elderly aims to remove 51 Vietnamese seniors from transitional housing by providing a more permanent solution.



Vibrant Planet



We believe in the importance of taking care of our planet for future generations, which is engrained in our business model and philanthropy. The TD Ready Commitment continues to extend our green leadership through initiatives that focus on the transition to the low-carbon economy and increasing access to green spaces. By supporting initiatives that help individuals participate in low-carbon opportunities and access green spaces, we're working to create more resilient and sustainable communities.”



Paige Carlson-Heim

Director – Office of Charitable and Community Giving, TD Bank, America's Most Convenient Bank®



Our Focus Areas and Our Goals

Low-Carbon Economy

Support the transition to a low-carbon economy by targeting a total of \$100 billion through our low-carbon lending, financing, asset management and other internal corporate programs by 2030.

Target net-zero greenhouse gas emissions associated with our operations and financing activities by 2050, aligned to the associated principles of the Paris Agreement.

Green Spaces

Grow and enhance urban green spaces for stronger, more resilient communities.

Contribute to TD's target of helping to plant one million trees by 2030.





Low-Carbon Economy

US In an effort to support more employment opportunities within the green economy, we are happy to work with the **Black Owners of Solar Services (BOSS)**. Through its Supporting Black Solar initiative, BOSS supports a value chain, that includes workforce, financing and supply chain development, where Black business owners can participate and have the ability to thrive. This new organization is also planning a pilot project to start a virtual solar job preparedness and training program to encourage Black Americans to join the solar workforce.

CA We're proud to collaborate with McGill University on the new **McGill Centre for Innovation in Storage and Conversion of Energy (McISCE)**, which shares the ambition of transitioning to a more sustainable future. Through a \$2-million donation to McGill University, TD is contributing to this new centre to help bolster research capacity in innovative, low-carbon and carbon-free energy solutions. In addition, McISCE will help create a community of researchers in the field, and also work to train students to become changemakers, whose efforts can help advance clean energy storage technologies across Canada.

CA The **Pembina Institute** is working to enable more Canadian women to help shape, participate and lead in the new energy economy. We're collaborating with the Pembina Institute with a grant of \$300,000 over three years to convene a series of dialogues, workshops and other engagements across Canada to help elevate the role of women in the low-carbon energy transformation. In addition, the Pembina Institute is focusing on net-zero skills and asking the question: What will Canada need for the upcoming energy transition? Using a people-first approach, this project examines technology pathways to assess the role hydrogen and carbon capture and removal can play in decarbonization.

US **Green City Force** is a New York City-based organization that supports job training in low-carbon fields for young adults from public housing in New York City's five boroughs. TD proudly supports Green City Force's Service Corps program, as well as its alumni service programs. These initiatives help to upskill Service Corps graduates and place them in certain sectors, such as energy efficiency retrofitting or advanced electrical training. Throughout the last year, 91 Service Corps participants took part in the program, of which 96% identified as Black, Indigenous or from other underserved communities.



The 2022 TD Ready Challenge focused on equity-based solutions for climate change

In June 2022, we launched the fifth annual TD Ready Challenge, a key initiative of the TD Ready Commitment, which focused on helping to support the development of innovative, impactful and measurable solutions for a changing world. The 2022 TD Ready Challenge sought solutions designed to help people and communities who may be disproportionately affected by climate change to prepare for, adapt to and help mitigate the potential impacts of climate change and/or to work toward a transition to a low-carbon economy.

We've awarded ten \$1 million grants (either in Canadian or U.S. dollars based on the jurisdiction of residence of the selected applicants) to non-profit and community-based organizations whose solutions best addressed this year's problem statement. To date, we've awarded \$50 million to 60 non-profit and community-based organizations through the TD Ready Challenge.

Two of this year's grant recipients include:

- **New York City Energy Efficiency Corporation** for its program that aims to leverage green financing to address barriers to capital deployment while using training and education to build a more inclusive technical workforce.
- **Green Communities Association** for its ambitious project that will support 10 Canadian cities to advance large-scale green infrastructure in an effort to better prepare vulnerable communities for increased flooding, extreme heat, and other impacts of climate change.

We're looking forward to seeing the impacts of these great initiatives in the coming months and years ahead. To learn more about all of the 2022 TD Ready Challenge grant recipients, [head here](#).

Colleague Engagement Spotlight

I've always been passionate about the environment, especially with regards to biodiversity and climate change. Fortunately, I have been able to bring this passion not only into my personal life, but also into my education and work. I enjoy volunteering in my community and actively volunteer with Burlington Green, a local environmental charity focused on protecting nature, mitigating climate change and creating a healthier, cleaner and greener community. I'm also a founding member of the Burlington Community Climate Action Hub, a resident-driven, community movement focused on local action on climate change in Burlington, Ontario.

At TD, I lead Environmental Partnerships and Initiatives within TD Insurance. I have the pleasure of exploring new opportunities for TD to take part in locally. I recently had the opportunity to speak at an event called the Saint John River Summit, where I provided a tour of, and spoke about Spar Cove, which is on the Saint John River. TD Insurance and a local environmental organization came together to renaturalize the site, bringing in fill, and planting trees and shrubs. This renaturalization will help to mitigate flood risk in the community, but it is also helping promote biodiversity. It has become a valuable green space for the community to enjoy!

I also bring my passion to work by organizing events like garbage cleanups near our offices. With training I received through the Climate Reality Project, I enjoy organizing monthly lunch and learns for my colleagues to learn about a variety of different eco-related topics, such as electric vehicles, waste reduction, and how our own actions can make our own communities more resilient to risks associated with stormwater.



Scott Kirby

Manager, Environmental Partnerships and Initiatives, TD Insurance



Green Spaces

CA US September 2022 marked the beginning of the **annual TD Tree Days program**, which saw the return of in-person volunteer planting events across Canada and the U.S. This annual flagship volunteer and urban greening program is focused on contributing to our goal of planting one million trees and shrubs by 2030 and creates volunteer opportunities for TD colleagues, customers, and community members. This year, more than 2,000 volunteers and 72 community organizations helped plant approximately 25,000 trees and shrubs. To date, over 490,000 trees and shrubs have been planted through this program.

CA US Now in its fourth year, the **2022 TD Green Space Grants** program provided a total of US\$400,000 to 20 organizations that operate in our footprint in Canada and the U.S. Grants were awarded to community organizations focused on helping deliver environmental equity within their communities through green space and green infrastructure projects. To date, the program has served over 65 communities through 80 planting projects.

CA We've provided a grant of \$450,000 over three years to the **Royal Canadian Geographical Society (RCGS)** to help increase the amount of healthy green space across Canada through the planting of native seeds, plants and trees. Through its Network of Nature initiative, RCGS aims to help start a national movement to revitalize, rehabilitate and restore biodiversity, and strengthen habitats by providing knowledge, skills and seeds for people and organizations to create naturalized spaces on their own properties.

US Through the TD Vibrant Planet Green D.C. Corps program, **Washington Parks and People** is working to transform green spaces in underserved communities across inner city Washington D.C. Building on Washington Parks and People's 32 years of work in 240 spaces across D.C., the program trains both adults and youth in hard and soft skills needed for jobs, careers and enterprises across the green sectors while creating and enhancing parks across the city. By doing so, the program helps underserved communities to advance lasting park-based community health in the wake of the ongoing impacts of the COVID-19 pandemic.



Doing what's right for today and our future to help create a more vibrant planet and inclusive society

Learn more about our Environmental, Social and Governance progress by reading our [2022 TD ESG](#) and [TD Climate Action](#) reports. In these documents, you can read about our global Climate Action Plan, some of our work relating to helping to mitigate nature loss, and TD Pathways to Economic Inclusion, which aims to improve access to housing, employment and financial services/products.

Colleague Engagement Spotlight

For this year's Earth Month, I participated in the Be an Earth Month Superhero Challenge. This colleague engagement initiative, which ran through the month of April 2022, provided inspiration on ways my colleagues and I could create healthy and sustainable habits that could last through Earth Month and beyond. Through the month, the initiative also featured some of our colleagues who are helping tackle environmental issues and making impacts in their local communities.

My absolute favourite way to enjoy nature is exploring trails with my family. We love Pine Grove Trail, Mer Bleue Bog, and Jack Pine Trail, all located in the Ottawa area, which are great paths for walking with younger kids. I'm a believer in leading by example, so doing what I can to instill an appreciation and a respect for nature in my kids is something I strive for.

My favourite shows growing up were *Danger Bay* and *Bill Nye the Science Guy*. They were my inspirations and ignited my passion for being involved in green actions and initiatives. These programs taught me how fragile the planet is and that I have a responsibility to protect it, so I've carried that with me from a young age. Now, as a mom of two young children, I have more motivation than ever to do what I can to protect our planet.



Sonia Doobay-Glew
Senior Product Analyst,
Embedded Benefits, Canadian
Card Payments & Loyalty



Connected Communities

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We believe when people are included in their community, good things happen. That’s why we’re committed to helping increase access to the opportunities people need to participate in, and feel a sense of belonging to, their community. We are proud to support an array of initiatives that help people share experiences, connect with arts and culture and reduce social isolation in the communities where we operate.”



Jada Thornton

Manager, Corporate Citizenship – Connected Communities, U.S., TD Bank, America’s Most Convenient Bank®



Our Focus Areas and Our Goals

Shared Experiences

Increase opportunities to participate in events and activities that bring diverse people together.

Arts and Culture

Support initiatives that help create dialogue and provide professional development opportunities to amplify diverse voices in arts and culture.

Local Needs

Help groups that are vulnerable to social isolation build connections in their community.





Shared Experiences

CA US In February 2022, we held the 14th annual **TD Black History Month Series**, which was an opportunity to bring together our colleagues, our customers and the communities we serve. We took an integrated North American approach, which included over 90 external events and initiatives in Canada and more than 35 in the U.S. Activities also included a range of internal events, which touched on themes of Black thought, Black health, Black wealth and Black joy. These events provided a platform where colleagues could thoughtfully listen, engage, and voice ways we can continue making progress. These efforts also continued the dialogue around anti-Black racism and furthered our commitment to helping build a more inclusive, equitable and sustainable tomorrow.

CA US Throughout 2022, we proudly supported **over 175 2SLGBTQ+ initiatives, including Pride festivals**. Pride 2022 marked the return to in-person festivals in cities such as Toronto, Vancouver and Jersey City. We continued to leverage our marketing campaign with the theme of “Forever Proud. Forever Progressing”, which acknowledges that although progress has been made for the 2SLGBTQ+ community, there’s more work to be done to keep driving momentum.



CA From June through October 2022, we continued to support **more than 60 music and cultural festivals across Canada**, and it marked the first time returning to live events since 2019. Through these festivals and events, we supported free or low-cost participation opportunities to bring together diverse groups and communities to help people feel connected, and to amplify voices across the arts and culture landscape. Some of the festivals we supported this year included TD Salsa on St. Clair and TD Sunfest World Music & Jazz Festival and Concert Series.

CA US In May, we marked **Asian Heritage Month in Canada and Asian American Heritage and Pacific Islander Heritage Month in the U.S.** In support, we launched our second annual initiative underscoring the importance of continuing to stand united with Asian communities against racism. An integrated approach through marketing and communications, community-based events through the TD Ready Commitment and internal events brought customers, colleagues and communities together in recognition and celebration of the rich diversity of Pan-Asian history, arts and culture.



Arts and Culture



CA June 2022 marked **National Indigenous History Month** in Canada, and across TD it was a time to commemorate and celebrate the history, cultures and achievements of Indigenous Peoples. In support, colleagues launched the National Indigenous Peoples Day Virtual Event, centred around a discussion with artists from Indigenous communities – Nico Williams, Jason Baerg and Maureen Gruben – and moderated by Stuart Keeler, Senior Curator, TD Corporate Art Collection. TD colleagues were able to learn more about these artists and their works in the TD Corporate Art Collection, as well as their inspiration, lived experiences and innovative artistic expression.

US We’re pleased to support **The Shed’s Open Call program** as the lead sponsor. Open Call is a large-scale commissioning program for early-career New York City-based emerging artists. This support will assist 20 emerging artists in reaching the next level in their career and provides free access for community members facing financial barriers. In July and August 2022, the final eight presentations from the third cohort of Open Call were shared.



US We’re working with the **New Art Dealers Alliance (NADA)**, a non-profit arts organization dedicated to the cultivation, support, and advancement of new voices in contemporary art. We’ve supported NADA’s customization of an initiative that helped amplify emerging and under-represented artists at the 20th annual NADA Miami art fair. Together, we worked closely to select a curator, and to conduct outreach to galleries, non-profit arts organizations, and artist-run spaces to participate in the curated section of the fair. In addition, NADA reserved two booths for exhibitors helping to amplify voices of diverse artists, living and working in South Florida and prioritized spaces owned and operated by these artists. Together we collaborated on subsidizing eight exhibitors featuring eight artists.

CA We provided a \$300,000 grant to **National accessArts Centre (NaAC)**, Canada’s first multidisciplinary disability arts organization. The NaAC supports more than 350 Canadian artists living with developmental and/or physical disabilities through on-site artist residency programs, workshops, and exhibition/presentation opportunities. Its current artLMS (Learning Management Solutions) project will provide an immersive, accessible digital learning platform. This will help any artist across Canada access the same levels of support and training as an in-studio artist.

Local Needs

US The **Welcoming Center for New Pennsylvanians** aims to help improve opportunities for health and community engagement for immigrants in Philadelphia. This past year, The Welcoming Center's Community Engagement program conducted classes with 175 participants from over 30 countries to help address the social, economic, health and wellness barriers they face as newcomers. Community Engagement's partner, Let's Talk Philly Conversation Circles, held ten Wellness Days of Action with over 400 attendees.

US We're thrilled to continue working with **One Journey**, which aims to connect refugees and host communities through storytelling, technology, soccer, art and food. One Journey has a long-standing history supporting refugees, newcomers and immigrants from all different countries with the belief that, as humans, we have many more similarities than differences. Through the Welcoming New Afghan Neighbors initiative, four events were hosted to welcome and celebrate newly arrived Afghan neighbours. Our collective goal is to welcome them and support their individuality, identity, and will to thrive.



CA Helping newcomers feel connected to their new communities is one way to help reduce the feeling of social isolation in a new country. That's why we support **Newcomers Employment & Education Development Services (N.E.E.D.S. Inc.)**, through their initiative called Promoting Community Connection and Inclusion of Newcomer and Refugee Children and Youth. Located in Winnipeg, Manitoba, N.E.E.D.S. Inc. uses educational and cross-cultural social activities that help newcomers and their children overcome barriers such as language, financial stress, and racial discrimination to help enable full social participation. Positive social influence and connectedness to the community are enhanced through safe, mutual learning between newcomer children and youth, and settled immigrant and Canadian citizens.



Colleague Engagement Spotlight

One way I choose to get involved in my community is by sitting on various boards that support arts and culture and financial security. It allows me to make an impact in our communities while expanding our TD brand and helps me create an impact in a way that leverages my business skills and capabilities. As a board member of the **Adrienne Arshat Center for the Performing Arts of Miami-Dade County**, a big priority recently was enabling the center to navigate the ongoing impacts of the pandemic through diverse and creative initiatives. With programming like Art of Heart, we've helped 30 diverse performing artists across Miami-Dade be commissioned for new online works of dance, music, theater and spoken word that captured our community's unique voices and experiences through this pandemic. These works provided a way for the local community to continue to experience arts and culture for free on the Arshat Center's site.

I also sit on the board for the **New Jersey Performing Arts Center** and proudly support its Arts Education program. Through this initiative, nearly 100,000 pre-K to 12th grade students in Newark, New Jersey have been able to learn more about the arts and gain arts education through over 200 free virtual and on-site engagement events each year. Even through the pandemic, programming has continued to ensure arts education was not disrupted. I strongly believe that creating increased access to the arts truly helps create a strong foundation for children to thrive later in life.



Nick Miceli

Regional President, Florida Metro, TD Bank, America's Most Convenient Bank®



Better Health

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When people can feel good about their health, they can also feel good about their future. We believe that equitable access to health care is a necessity to help support better patient outcomes. That’s why we continue to invest in health-care research, technology and innovative solutions that can help improve access to care for all, especially as we continue to navigate the impacts of the COVID-19 pandemic.”



Sarah Colley

Manager – Corporate Citizenship – Better Health, Canada, Sustainability and Corporate Citizenship



Our Focus Areas and Our Goals

Innovative Solutions

Improve access to health education, screening and early interventions that improve health status and existing health-care practices to help reduce the development of chronic diseases and other illnesses.

Improve adolescent (ages 10-18) health and well-being through programs that address health issues of top concern and help with recovery and transition from pediatric to adult care.

Increase access to better health outcomes through technology and artificial intelligence (AI) research that can help improve medical diagnostics, and personalize care and the management of chronic disease.





Innovative Solutions

US We supported the **Boston Children’s Hospital** with the launch of the **Adolescent and Young Adult Medicine Behavioral Health Patient Monitoring** program, an alternative, preventative and innovative initiative leveraging technology to help drive better patient outcomes. The program involves daily and monthly monitoring of adolescent and young adult medicine patients with depression through text-initiated surveys to identify potential rising risk. Based on patient responses, the program can trigger timely outreach and interventions, which can avert the need for acute or emergency care. This preventative approach uses a triage model to assist patients with the appropriate type of care at the right time and for earlier interventions.

US We’re supporting the **Nemours Children’s Health** and the **Nemours Children’s Integrated Behavioral Health Initiative**, which addresses fragmentation in health-care delivery and barriers to access for adolescents in Florida and Delaware. Nemours hired four behavioural health providers, providing mental health screenings and therapeutic services alongside primary care providers. This initiative also takes a broader look at the social determinants of behavioural health and aims to eliminate barriers to behavioural health and drive collaboration among primary care providers, mental health providers and families to bring behavioural health services directly to adolescent patients residing in Nemours’ care.

CA We’re continuing to support the **Royal Jubilee Hospital’s Vascular Risk and Prevention Clinic (VRPC)** on Vancouver Island. Building on funding that we provided in 2021, in 2022, we provided a grant of \$100,000 to the Victoria Hospitals Foundation to help this clinic expand care. This clinic focuses on early interventions that reduce the development and severity of cardiovascular disease with the goal of improved diagnosis and treatment for those from communities with higher risks of heart attacks and strokes. The VRPC is integrated with Island Health’s Heart Health Program, providing a centralized location for high-risk patients requiring wraparound care.

Colleague Engagement Spotlight

I chose to run for Andre. When my nephew was younger, he suddenly became ill. After a lengthy period of uncertainty, Andre finally received a concrete diagnosis at SickKids in Toronto. There, he experienced care and kindness and received the treatment he needed.

Throughout the month of May, I participated in the Million Reasons Run, along with hundreds of my colleagues, and went the distance to support adolescent health. The Million Reasons Run was a new, free fundraising and engagement campaign, where thousands of colleagues ran, walked, and shuffled across Canada in support of child and adolescent health.

The Million Reasons Run builds off our long history of support to Canada’s Children’s Hospital Foundations (CCHF), including a renewed commitment of \$15 million granted over ten years to CCHF in 2020. These funds support CCHF’s network of 13 children’s hospitals across Canada that provide critical research, services and equipment that accelerate recoveries, shorten hospital stays and allow children and adolescents to lead fulfilling, and healthy lives.



Al Ramsay

Vice President and Head of 2SLGBTQ+ & Black Customer Segments



Check out more about our work from across the Bank in our ESG reporting suite:

[2022 TD ESG Report](#)

[2022 TD Climate Action Report](#)

[2022 TD Corporate Annual Report](#)

[TD Charitable Foundation’s 20th Anniversary Report](#)

[2022 TD Friends of the Environment Foundation Year in Review](#)

Colleague Engagement Spotlight

Wellspring Cancer Support Foundation is a Canadian charity that offers support programs and services at no charge for people with cancer and their families. TD has been working with Wellspring for 30 years. With the pandemic prompting many services to shift toward virtual offerings, Wellspring was experiencing increased demand from people who previously couldn’t access its services. To try and meet the increased demand, Wellspring and TD saw a great opportunity – to undertake a significant transformation of Wellspring’s digital properties to help serve more people across Canada.

In May 2022, we committed \$600,000 over three years through the TD Ready Commitment and the expertise from within our Digital and Research teams to Wellspring. Together, the combination of funding and TD colleagues volunteering their digital customer experience and design skills have helped to create the **Virtual Centre for Cancer Support brought to you by TD**.

This opportunity to donate our funding, time, care and expertise has meant so much to me and my team. We’re not doctors or cancer researchers, but we were able to use our unique skill set – digital design practices – to help Wellspring make a meaningful difference in the lives of people dealing with cancer. This digital platform will help Wellspring offer its cancer-support program virtually across Canada and has been designed to reach upwards of 10,000 individuals and families dealing with cancer each year.



Rizwan Khalfan

Chief Digital and Payments Officer



Caution Regarding Forward-Looking Statements

This document is not required to be prepared or filed by the Bank (as defined in this document) under Canadian or U.S. securities laws, and the information contained herein should not be read as necessarily rising to the level of materiality of disclosure required in our securities law filings.

In addition, from time to time, the Bank makes written and/or oral forward-looking statements, including in this document, in other filings with Canadian regulators or the United States (U.S.) Securities and Exchange Commission (SEC), and in other communications. In addition, representatives of the Bank may make forward-looking statements orally to analysts, investors, the media and others. All such statements are made pursuant to the “safe harbour” provisions of, and are intended to be forward-looking statements under, applicable Canadian and U.S. securities legislation, including the U.S. Private Securities Litigation Reform Act of 1995. Forward-looking statements include, but are not limited to, statements made in this document regarding the Bank’s financial performance objectives, vision and strategic goals and the Bank’s social, economic, environmental and governance-related impacts and objectives, including the Bank’s greenhouse gas (GHG) emission reduction target, and the Bank’s Sustainable & Decarbonization Finance Target. Forward-looking statements are typically identified by words such as “will”, “would”, “should”, “believe”, “expect”, “anticipate”, “intend”, “estimate”, “plan”, “goal”, “target”, “may”, and “could”.

By their very nature, these forward-looking statements require the Bank to make assumptions and are subject to inherent risks and uncertainties, general and specific. Especially in light of the uncertainty related to the physical, financial, economic, political, and regulatory environments, such risks and uncertainties – many of which are beyond the Bank’s control and the effects of which can be difficult to predict – may cause actual results to differ materially from the expectations expressed in the forward-looking statements. Risk factors that could cause, individually or in the aggregate, such differences include: strategic, credit, market (including equity, commodity, foreign exchange, interest rate, and credit spreads), operational (including technology, cyber security, and infrastructure), model, insurance, liquidity, capital adequacy, legal, regulatory compliance and conduct, reputational, environmental and social, and other risks. Examples of such risk factors include the economic, financial, and other impacts of pandemics, including the COVID-19 pandemic; general business and economic conditions in the regions in which the Bank operates; geopolitical risk; the ability of the Bank to execute on long-term strategies and shorter-term key strategic priorities, including the successful completion of acquisitions and dispositions, business retention plans, and strategic plans; technology and cyber security risk

(including cyber-attacks or data security breaches) on the Bank’s information technology, internet, network access or other voice or data communications systems or services; model risk; fraud activity; the failure of third parties to comply with their obligations to the Bank or its affiliates, including relating to the care and control of information, and other risks arising from the Bank’s use of third-party service providers; the impact of new and changes to, or application of, current laws and regulations, including without limitation tax laws, capital guidelines and liquidity regulatory guidance and the bank recapitalization “bail-in” regime; regulatory oversight and compliance risk; increased competition from incumbents and new entrants (including Fintechs and big technology competitors); shifts in consumer attitudes and disruptive technology; exposure related to significant litigation and regulatory matters; ability of the Bank to attract, develop, and retain key talent; changes to the Bank’s credit ratings; changes in currency and interest rates (including the possibility of negative interest rates); increased funding costs and market volatility due to market illiquidity and competition for funding; Interbank Offered Rate (IBOR) transition risk; critical accounting estimates and changes to accounting standards, policies, and methods used by the Bank; existing and potential international debt crises; environmental and social risk (including climate change); and the occurrence of natural and unnatural catastrophic events and claims resulting from such events. In addition, information on the assumptions, risks, uncertainties and other factors affecting the Bank’s GHG emissions, the Bank’s position on Thermal Coal, and the Bank’s Sustainable & Decarbonization Finance Target may be found here: [Cautionary Statement Regarding Disclosure on Emission Targets](#), [Cautionary Statement Regarding Thermal Coal Position](#), and [Cautionary Statement Regarding Disclosure on Sustainable & Decarbonization Finance Target](#).

The Bank cautions that the preceding list is not exhaustive of all possible risk factors and other factors could also adversely affect the Bank’s results. For more detailed information, please refer to the “Risk Factors and Management” section of the 2022 Management’s Discussion and Analysis (MD&A), as may be updated in subsequently filed quarterly reports to shareholders and news releases (as applicable) related to any events or transactions discussed under the heading “Significant Acquisitions” or “Significant and Subsequent Events and Pending Acquisitions” in the relevant MD&A, which applicable releases may be found on www.td.com. All such factors, as well as other uncertainties and potential events, and the inherent uncertainty of forward-looking statements, should be considered carefully when making decisions with respect to the Bank. The Bank cautions readers not to place undue reliance on the Bank’s forward-looking statements.

Material economic assumptions underlying the forward-looking statements contained in this document are set out in the 2022 MD&A under the heading “Economic Summary and Outlook”, under the headings “Key Priorities for 2023” and “Operating Environment and Outlook” for the Canadian Personal and Commercial Banking, U.S. Retail, Wealth Management and Insurance, and Wholesale Banking segments, and under the heading “2022 Accomplishments and Focus for 2023” for the Corporate segment, each as may be updated in subsequently filed quarterly reports to shareholders.

Any forward-looking statements contained in this document represent the views of management only as of the date hereof and are presented for the purpose of assisting the Bank’s shareholders and analysts in understanding the Bank’s financial position, objectives and priorities and anticipated financial performance as at and for the periods ended on the dates presented, and may not be appropriate for other purposes. This document should not be used as a basis for trading in securities of the Bank or for any other investment decision. This document is not intended to constitute financial, legal, tax, investment, professional or expert advice. No representation or warranty, express or implied, is or will be made in relation to the accuracy, reliability or completeness of the information contained in this document. The Bank does not undertake to update any forward-looking statements, whether written or oral, that may be made from time to time by or on its behalf, except as required under applicable securities legislation.

Any references to “sustainable investing,” “sustainable finance,” “ESG,” “carbon neutral,” “net-zero” or similar terms in this document are intended as references to the internally defined criteria of the Bank and not to any jurisdiction-specific regulatory definition that may exist. This Report may provide addresses of, or contain hyperlinks to, web sites that are not owned or controlled by TD. Each such address or hyperlink is provided solely for the recipient’s convenience, and the content of linked third-party web sites is not any way included or incorporated by reference into this document. TD takes no responsibility for such websites or their content, or for any loss or damage that may arise from your use of them. If you decide to access any of the third-party websites linked to this Report, you do so at your own risk and subject to the terms and conditions of such websites.