

Building Pride

Celebrating the LGBTQA Community

10 Years
and Counting

Creating a Truly
**Inclusive
Workplace**

Loud & Proud
to Be Your Bank!

Investing in
**LGBTQA
Communities**



TD is proud to
support 42 Pride
festivals across
North America
in 2014.





10 Years and Counting

2014 marks a special milestone for TD. It's the 10th anniversary of our Lesbian, Gay, Bisexual, Transgender and Allies (LGBTQA) Working Group, a team that has made many positive changes for LGBTQA people.

A decade ago, as one of the first banks to launch a targeted LGBTQA effort, TD took a bold stance. We wrapped ourselves in the rainbow flag and were very "out" about it.

This may not sound revolutionary now, but in 2005 the LGBTQA movement was far from mainstream. The path of least resistance would have been to leave the LGBTQA discussion behind the proverbial "pink curtain." The Working Group knew that making our values clear and transparent would spark organizational change, but we viewed it as a necessary step to reinforce TD's authentic brand.

Today, TD is recognized for its support of the LGBTQA population:

- In our workplace, diversity and inclusion is a way of life, where people can bring their whole selves to work – and, ultimately, be more productive. The large number of people who have come out at work, sometimes before telling their families, has been a true mark of our progress.
- In our communities, TD is involved with over 100 LGBTQA organizations and initiatives across North America. We are a highly visible supporter, which includes sponsoring WorldPride 2014 in Toronto.
- For our LGBTQA customers, we want them to feel comfortable doing business with us, that they see themselves reflected in our staff, in our ads and in our services.

We won't let up in our efforts to keep diversity and inclusion part of the TD culture. Despite growing public acceptance of the LGBTQA movement, there is still discrimination in North America. So we must stay vigilant in our intolerance of intolerance, and continue breaking down barriers for LGBTQA people everywhere.

This isn't a "feel good" project for TD. This is serious work about creating an inclusive workplace and an inclusive place to bank, both of which are critical for us to be North America's Better Bank.

Tim Thompson

*Chair of TD's Lesbian, Gay, Bisexual, Transgender and Allies Committee (Canada)
Chief Operating Officer, TD Asset Management*



Inspiring from the top

TD's leadership has long regarded diversity as a key aspect of superior business performance and effective corporate governance. Our senior management team is hands-on in championing diversity and LGBTQA initiatives. TD has executive-level governance led by an LGBTQA Steering Committee, which focuses on three areas: employees, customers and communities.



Watch our Video: Being Myself at Work



We released in 2011 "Being Myself at Work," a video that explores TD's journey to be more inclusive for LGBTQA employees. Group President and CEO Ed Clark explains why inclusion is important for business.



"What I realized in the coming-out process is that it's not just about me. It shows other colleagues that it's OK. We need role models to encourage all of us in the LGBTQA community."



Ron Puccini, Senior Manager, Diversity, with a focus on LGBTQA inclusion.

Creating a truly inclusive workplace

Since first introducing same-sex benefits to our Canadian workforce in 1994, we have made significant inroads in creating a truly inclusive workplace for LGBTQA employees wherever we operate.

Employee Pride Network: With some 3,000 members across North America, our LGBTQA Pride Network continues to be one of TD's largest and most engaged employee networks. There are also Regional Pride Networks that allow employees to come together to share experiences within the LGBTQA community and to promote diversity and inclusion in the larger TD culture.

LGBTQA employee resource groups: Voluntary, employee-led groups at TD serve as a resource for LGBTQA employees and participate in awareness and education, recruitment, community outreach and other TD initiatives for the LGBTQA community.

Policies: TD has many policies to foster diversity and inclusion, including Workplace Gender Transition Guidelines for employees who identify as transgender, their co-workers and HR representatives.

Communication: Diversity is very much a topic of conversation at TD. For example, on our internal social media platform, Connections, LGBTQA employees have

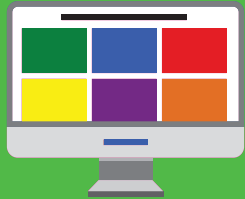
created communities and share personal stories and tips, with topics ranging from coming-out experiences to challenges faced.

Recruitment: To attract and recruit LGBTQA talent, we participate in external programs such as SAGEWorks in the U.S. This national employment support program for older LGBTQA adults (40+) provides workshops, technology training and coaching to help participants expand their career skills. TD Bank continues to hire SAGEWorks participants.



TD's Dimitra Hartsias, Eunice Chen and Vinita Dhanju at a recent LGBTQA employee networking event.

3,000



Employees in TD's LGBTQA Pride Network, an online community.



418 million

Estimated number of views of TD's LGBTQA-themed ads (print and digital) in 2013.

21

Employee resource groups at TD focused on helping LGBTQA employees develop both personally and professionally.



\$750,000

Contributed to anti-bullying campaigns since 2007.

\$1.2+ million



Invested in 2014 to support LGBTQA community organizations and events across North America.

Our LGBTQA Milestones

1994

- Introduced spousal benefits for same-sex couples, the first North American bank to do so.

2008

- Our first LGBTQA ads featuring images of same-sex couples were shown in mainstream newspapers and magazines, a first for Canadian financial institutions.

2006

- Launched LGBTQA Employee Pride Network.

1994

1995

1996

1997

1998

1999

2000

2001

2002

2003

2005

- Established LGBTQA Working Group in Canada to create initiatives for LGBTQA employees, customers and communities.
- Sponsored our first Pride Festival (in Toronto, Canada) — the first major financial institution to do so.
- Unveiled our first LGBTQA-themed ads, with the TD logo on a Pride rainbow flag.

2007

- Embracing Diversity training, with LGBTQA-specific content, initiated for executives and People Managers in Canada.

2009

- Established Workplace Gender Transition Guidelines in Canada and the U.S. to assist employees who identify as transgender and transitioning in the workplace.
- Introduced sex-reassignment surgery benefits in Canada, where it is not covered by provincial health-care plans.

2012

- Released "Make It Better" video in support of LGBT youth in the community, which garnered North American-wide positive media and won Best Diversity Communication at the 2012 Strategic Video Awards.

2011

- Released "Being Myself at Work," a video that explores TD's journey to be more inclusive for LGBT employees. Group President and CEO Ed Clark explains why inclusion is important for business.

2013

- TD Bank Group offsets the tax burden our LGBT employees incur in the U.S. to pay for domestic-partner benefits.

2010

- Earned a perfect score on the Human Rights Campaign Foundation's 2010 Corporate Equality Index (CEI), an annual report card that surveys and rates U.S. employers' treatment of LGBT employees.
- Named one of the Most LGBT-Friendly Corporations in the World by the International Gay and Lesbian Chamber of Commerce. TD won the award three years in a row.
- Group President and CEO Ed Clark received Egale's Leadership Award for championing LGBT communities and workplace diversity.

2014

- Supported and participated in 42 Pride festivals across North America.
- Platinum sponsor of WorldPride 2014 in Toronto and a sponsor of the WorldPride Human Rights Conference, at which our President and CEO is a featured presenter.
- Appointed business leads in Toronto and Vancouver to help grow the Bank's LGBT business.
- Named one of Canada's Best Diversity Employers by Mediaworks for the third straight year.
- Earned a perfect score on the Human Rights Campaign Foundation's 2014 Corporate Equality Index for the fifth year in a row.
- Ranked among the 2014 DiversityInc Top 50 Companies for Diversity in the U.S.
- Received the International Business Leadership Award from Philadelphia's Equality Forum for advancing LGBT rights.

2004

2005

2006

2007

2008

2009

2010

2011

2012

2013

2014

In 1994, TD
introduced
spousal benefits
for same
sex couples



— the first North American bank to do so.



We are out there: LGBTQA Quebec Network

In January 2014, TD's LGBTQA Quebec Network organized an evening of presentations at Galerie D in Montreal's Village on financial planning for same-sex couples. H el ene Paradis, Financial Planner at TD Waterhouse Private Investment Advice, was a presenter.



"TD is open for business, and we're stepping up our efforts to let LGBTQA consumers know that. All clients regardless of sexual orientation, gender, race or disability want a financial institution that welcomes them and takes the time to understand their financial needs."



*Grant Minish,
Regional Manager,
LGBTQA Business
Development,
Vancouver Region.*



At TD, pride is valued and acknowledged every day.

Loud and Proud to Be Your Bank!

Our goal is to be the bank of choice for LGBTQA people, their families and their businesses.

- To attract and earn the business of LGBT customers, we strive to create a welcoming experience. We ensure that our customer services, policies and communications are inclusive and work to make our employee population representative of this community.
- TD advertises year-round, both in mainstream publications and in our branches and stores, with ads reflecting the diverse faces of the LGBTQA community. Our gay-friendly ads are not just intended to reach the LGBTQA population: they are a public demonstration to everyone about what TD stands for, which is a culture of inclusiveness both within and outside the bank.
- In 2014, we created Regional Manager positions, initially in Vancouver and Toronto, focused on LGBTQA business development. We also established an LGBTQA team specializing in small business, commercial banking, wealth management and mortgages to serve key markets.
- We continue to develop tools to support customer service, for example, by further educating front-line employees to comfortably engage with LGBTQA customers.



In 2014, TD
was named
one of Canada's
Best Diversity
Employers and
among the Top
50 Companies
for Diversity in
the U.S.



Investing in LGBTQA Communities



We support the Youth Line in Ontario, which offers LGBTQA youth 24-hour, toll-free, confidential peer support by telephone or online.



youthline.ca



Watch our Video:
Make It Better



TD's "Make It Better" video was created to bring attention to the issues of bullying and harassment and let LGBTQA teenagers know that they are not alone.



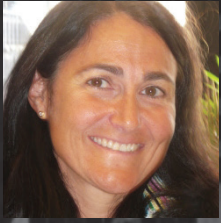
Ad promoting TD's Pride sponsorship.

TD supports more than 100 LGBTQA organizations and initiatives across North America through funding, partnerships and employee volunteerism. As a long-time champion of gay rights, TD has helped lead the charge in creating a more inclusive society.

- Making a loud and proud statement that TD celebrates the LGBTQA population, we participate in over 40 **Pride festivals** across North America.
- We help advance anti-bullying and anti-discrimination campaigns, such as those run by **Jer's Vision** and **Out in Schools**. These Canadian organizations stand up for justice and fairness through workshops and presentations that address bullying, homophobia, transphobia and discrimination in schools and communities.
- TD is committed to organizations focused on people living with HIV/AIDS, including the **Gay Men's Health Crisis** centre (the world's first and leading provider of HIV/AIDS prevention, care and advocacy, located in New York City), the **Farha Foundation** (which assists over 20,000 people living with HIV/AIDS in Quebec) and the **Casey House Foundation** (which provides compassionate palliative and supportive care for people living with HIV/AIDS in Toronto).
- TD is a proud supporter of **Egale** (Canada) and the **Human Rights Campaign** (U.S.), two national organizations working to achieve equality for LGBTQA people through research, public education and community engagement.
- TD Bank has created financial literacy programming that is being delivered by TD volunteers at the **Hetrick-Martin Institute**, a leading provider of after-school programs and social services for at-risk LGBTQA youth in New York City.
- In Philadelphia, TD sponsors the **QFest** film festival and the **Mazzoni Center's** annual transgender health conference. The center is the only health-care provider in the region targeting LGBT wellness. Mazzoni Center staff are also currently assisting TD in creating employee transgender awareness and sensitivity tools.

TD employees say it best





"For me what has really characterized and differentiated our LGBTQA journey is TD's leadership, the depth of our support and our high visibility. The history of LGBTQA population has been about invisibility, hiding, feelings of shame. TD's focus has been on contradicting these things with openness, allies and strong, clear statements that we stand together with the LGBTQA community."

Amy Hanen, AVP, Diversity, TD.



"I'm an ally and a passionate advocate of the bank's LGBTQA effort, specifically the "T" part of it because I have a transgender child. One of the things I've been extremely happy about is what TD has done for the transgender community in terms of health-care benefits. Having gone through this with my own child, I know how expensive and anxiety-filled the transition process can be. Having these benefits gives employees peace of mind that 'you're not going to go broke being who you are.'"

Sanghmitra Dutt, Regional Commercial Credit Manager, (Boston, MA), TD Bank.



"Our biggest accomplishment in the U.S. is how quickly we've gone to being an inclusive culture. We started from the grassroots level several years ago and now have comprehensive initiatives in place to support the LGBTQA community, from our employee-led programs to our extensive community giving to our groundbreaking LGBTQA-themed advertising."

Robert Pompey, Co-Chair of TD Bank's LGBTQA Committee (U.S.) and Head of Commercial Credit Management Administration at TD Bank.



"It's not enough to make changes inside. You have to show you're serious on the outside as well. So right from the outset we made our community involvement a platform to demonstrate that we're very serious about being inclusive. We don't just fly the TD flag at Pride festivals, as symbolic as that is. We work with many groups that serve LGBTQA communities and invest in the issues that impact them, including education programs that address homophobia and bullying. As with any diverse community, it's about walking the talk and long-term commitment that earns you trust."

Scott Mullin, VP of Community Relations, TD.



"I don't worry about the fact that I'm gay or hide the existence of my partner. I'm a better employee for it. I don't have to hide information about myself or keep track of who I've told what to; leaving all of my time, energy and brain power to be poured into my work."

Heather Richardson, VP, Branch Manager and Investment Advisor, TD Wealth Private Investment Advice, Brampton, Ontario.



"Our extensive community outreach over the past decade has helped us attract a large LGBTQA clientele. Because of all the discrimination over many years, we wanted to prove our commitment and be a genuine supporter of the LGBTQA population in order to earn the right to serve them."

Al Ramsay, Regional Manager LGBTQA, Greater Toronto Area.

“We’ve made terrific strides on our journey to making TD inclusive but we’re certainly not stopping here. The day we get to wind up our diversity initiative and send everybody home, it will be because we will have created an environment where sexual orientation and gender identity are just non-issues.”



Paul Douglas, EVP, Business Banking and former Chair of TD's LGBTQ+ Subcommittee.



TD Pride Network



PLATINUM SPONSOR OF



Forever Proud



Learn more at www.td.com/lgbta