

Summary of Health and Safety Policy

TD is committed to providing a healthy and safe workplace and business environment for all TD employees, third-party workers and visitors. This summary highlights key aspects of TD's Health and Safety Policy (the "Policy") and programs, which apply to all business segments, across TD's North American footprint. The Policy sets out TD's commitment and establishes the framework through which TD fulfills its commitment. The Senior Vice President, Human Resources (HR), Governance, Total Rewards and Advice, has oversight and accountability for health and safety at TD.

In support of the Policy, TD also has an occupational health and safety management system in Canada and the U.S. called the Health and Safety Program (the "Program"), which complies with the requirements of applicable legislation. The Program is designed to help ensure health and safety risks are identified and addressed appropriately and that reasonable steps are taken to minimize and prevent accidents, occurrences of violence and harassment, and unsafe work conditions. The Program is evaluated annually to verify its effectiveness, including a review of quantitative metrics. As and when required, action plans are developed and Program enhancements are prioritized to help improve occupational health and safety performance metrics.

Health and Safety Program Highlights

Health and Safety Committees

Where applicable, TD has Health and Safety Committees in place that work to develop and maintain programs for the protection and improvement of health and safety in the workplace. The Committees are made up of management and non-management TD employees representing various departments and job classifications within their business line. The Committees are consulted on a regular basis and encouraged to provide regular feedback on all safety-related matters across Canada and the U.S. Employees are able to submit feedback or concerns to the Health and Safety team and/or Committees. All matters raised by employees are reviewed and discussed by HR, and other necessary stakeholders, before reaching a final decision. The Committees also review internal health and safety data for trends (e.g., injury types/volumes), identify risks, hazards, and prevention measures, and refer suggestions to business management, as appropriate.

Hazard Prevention

TD has programs in place to help ensure workplace hazards are identified and mitigated or removed. These programs govern TD's procedures for identifying and assessing hazards, implementing preventive measures, supporting employee hazard prevention education, and internal hazard reporting. TD employees conduct workplace inspections to identify and remove or mitigate hazards. Where necessary, TD may engage external third parties who have the required expertise to identify and remove or mitigate workplace hazards.

Workplace Incidents

TD employees are responsible for reporting hazards, incidents, accidents, and other health and safety concerns in accordance with the steps outlined on TD's intranet. TD has a process that requires the reporting of employee, visitor or contractor accidents and/or incidents, which are reviewed and, in some cases, further investigated by the Health and Safety team. In doing this, TD is working to improve the health and safety of employees, contractors and visitors. The proper procedures to follow for investigating health and safety incidents or concerns and a list of preventive measures to avoid a reoccurrence are also outlined on TD's intranet.

Annually, the Health and Safety team will provide executive management with a report outlining specific data trends and thresholds, which are then compared against banking industry frequency and incident rates. Upon comparison, this information is used to evaluate performance and the overall health and safety progress of the Bank, which helps TD manage risk.

Emergency Preparedness

Where applicable, TD maintains a written emergency evacuation plan for workplaces or written procedures for specific emergency situations. In addition, designated employees are trained and assigned to facilitate the evacuation of premises.

Education and Training

Employees in the U.S. and Canada have access to health and safety information, resources, and procedures on TD's intranet, and, as required, complete training related to key elements of the Policy and Program.

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