



TD **READY**  
COMMITMENT

2023  
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

2023 has been a year of heightened challenges in our communities, navigating complex issues such as housing, the higher cost of living, and the impacts of climate change. At TD<sup>1</sup>, we remain motivated and committed to playing a role in creating better long-term outcomes. I'm inspired by the incredible work that community organizations are leading to drive change and help individuals and communities navigate these ongoing challenges, which we believe will have far-reaching benefits.

What remains clear to me is that no one can do this work alone. Meaningful and lasting societal change is a shared responsibility involving the public sector, private industry, and the non-profit community. The solutions to today's challenges are not easy and require us to collaborate in creative and complementary ways to bring about change together, with equity at the forefront of our decision-making. As a leading North American financial institution, at TD, we remain committed to working alongside other stakeholders to drive change and help create the conditions where everyone can feel confident about the future and have an opportunity to succeed.

I am incredibly proud to lead the efforts of the Sustainability and Corporate Citizenship team – a dedicated group of talented, creative, and determined leaders who are inspired by the Bank's purpose to enrich the lives of our customers, communities, and colleagues. Through the TD Ready Commitment, the Bank's corporate citizenship platform, and our sustainability strategy, we bring together our philanthropy, people, and businesses to contribute to a more inclusive, equitable and sustainable future, aligned to our purpose. Our colleagues and the communities we serve are at the heart of this work. The leadership of the non-profit organizations that we collaborate with along with the passion from our colleagues are critical to our ability to drive progress and contribute to positive change.

This year, we celebrated the fifth anniversary of the TD Ready Commitment. We donated \$157 million<sup>2</sup> to non-profit and community organizations across our footprint in 2023 alone, contributing to our target of donating \$1 billion<sup>3</sup> in philanthropy by 2030 across our four interconnected drivers of change: Financial Security, Vibrant Planet, Connected Communities and Better Health. Through signature initiatives such

as the TD Ready Challenge and TD Tree Days, we are supporting innovative solutions to help drive meaningful change in addressing some of society's most pressing and current issues. We recognize that progress also includes being responsive to the events happening around us. Over the past year, we continued to provide direct support for relief efforts related to climate events, such as devastating forest fires and floods, and humanitarian crises affecting not only the communities in which we operate, but also other parts of the world.

Our accomplishments this year reflect the unwavering commitment of TD colleagues, and efforts from community organizations across our Canadian and U.S. footprint, to create connections, amplify diverse voices and foster inclusion. I'm hopeful for what lies ahead as we continue to make an impact, drive positive outcomes, and support communities as they navigate an ever-changing landscape.

<sup>1</sup> 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.

<sup>2</sup> Figures are disclosed in CAD equivalent and include any donation commitments recognized as a legal obligation or a constructive obligation and expensed in the fiscal year before they were paid out. Figure does not include donations made through TD Friends of the Environment Foundation.

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



# A Year in Review: Messages from Our Leadership Team

Through the efforts of our Social Impact teams in Canada and the United States, we continue to take a North American approach to help solve problems that are global in nature, but with a targeted, local response. As the world around us evolves, we continue to collaborate with local community leaders in both Canada and the United States to understand their current needs while thoughtfully considering how to best support their future.



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

We're living in a time when people and businesses across the United States are facing significant challenges. As we continue to pursue equity and sustainable economic growth across our footprint, we are intentional about enhancing and expanding our efforts to help improve the well-being of the communities we serve. We know that a successful social impact strategy requires both agility and forward-thinking.

The TD Charitable Foundation made remarkable strides in 2023, a year that provided strong evidence of the power of the trifecta: heartfelt dedication, a commitment to innovation, and a hyper-local approach to giving. We've continued to build deep relationships with the organizations we support that are close to the most compelling issues to provide meaningful perspectives on where and how to focus our efforts. Internally, through our newly established Social Impact Investment Council, we're engaging colleagues across business lines so that we're bringing the whole of TD to each philanthropic relationship. We understand that effective philanthropy strengthens communities, which in turn, can lead to sustainable economic growth and prosperity.

In 2023, we increased our investment in our hallmark program, Housing for Everyone, helping 37 affordable housing non-profit organizations respond to the pressing need to keep U.S. renters in homes they can afford. We announced our first mission-related equity investment of US \$5 million in the Innovate Capital Growth Fund (ICGF). ICGF is a new non-profit that invests capital in, and offers expertise to, minority and women-owned businesses in the Greater Philadelphia and Mid-Atlantic regions. This investment is unique in that it creates opportunities for businesses to scale operations, with a goal of unlocking generational wealth while simultaneously generating revenue for our future philanthropic efforts.

I'm proud of what we've accomplished in 2023 and look forward to the work ahead as we take on new initiatives in uncharted territories while deepening our impact within the communities we serve. And I extend my heartfelt gratitude to our U.S. Corporate Citizenship team, our community partners, and the many stakeholders who work tirelessly in their commitment to our shared mission – helping to create a more inclusive, equitable and sustainable tomorrow.



**Alicia Rose**  
Associate Vice President,  
Social Impact, Canada

In Canada, our Social Impact strategy remains focused on demonstrating TD's purpose by deepening our impact within the communities we serve. Closely collaborating with non-profits and charitable organizations, we continue to seek ways to support the changing needs of local communities to help sustain them – both today and in the future. Our aim is to be intentional in directing support to help address the key challenges facing the communities where we operate, such as affordable housing and access to resources to help improve financial security. By deeply understanding the barriers non-profit organizations face and the challenges they experience, we work together with them to help build capacity, gain scale and ensure that resources are focused on the most important areas of need.

We also continue to look at how we can challenge the status quo of philanthropy and how funding is allocated by taking into consideration who is receiving the dollars and how that affects the balance of power within communities. By examining these factors, we are helping to support organizations with leadership teams that represent the communities they serve and understand the issues directly impacting their communities.

This includes focusing on our role to help support equitable outcomes for all communities through the TD Ready Commitment, across our four interconnected drivers of change. Aligning with the Bank's journey toward Truth and Reconciliation is our continued support for community-led initiatives focused on supporting Indigenous Peoples and communities. One example from September 2023 is the Bank's pledge, through the TD Ready Commitment, of \$5 million over five years to the Future Generations Foundation's (formerly National Indian Brotherhood) Beyond Reconciliation Campaign. In addition to this donation, our Group President and Chief Executive Officer, Bharat Masrani, has also committed to support the Campaign directly as a member of the Future Generations Foundation's Leadership Circle. These contributions will help propel the work led by the Future Generations Foundation as it continues to focus on addressing critical issues facing Indigenous Peoples in Canada.

Beyond philanthropy, we continue to leverage the commitment of our colleagues to amplify the impact of our work. Operating with a community-first approach, we look to understand the gaps and challenges that local communities face and assess how our colleagues can help fill those gaps. One example is the launch of the Non-Profit Board Leadership Program in Canada in September 2023. This new program, developed by Volunteer Ottawa in collaboration with the TD Ready Commitment, provides opportunities for colleagues to complete self-directed e-learning modules to learn about serving on non-profit boards and leverage their skill sets to help strengthen the impacts of community organizations.

I extend my sincerest thanks to the non-profits and charitable organizations we collaborated with over the past year that are driving change and impact on the ground, as well as to our colleagues for their passion and steadfast support to help bring the TD Ready Commitment to life. I'm encouraged by our collaborative efforts to drive meaningful change in communities across Canada.



# 2023 Highlights, Impacts and Accolades

At TD, we know that we can only thrive when the communities around us thrive, and that contributing to a more inclusive, equitable and sustainable future is critical for both the communities we serve and the Bank. The TD Ready Commitment is a North American platform that brings together our philanthropy, people and business to help make a positive impact in local communities across our footprint. Through the TD Ready Commitment, we collaborate with a number of non-profit and community-based organizations to help bring our corporate citizenship platform to life.

Since the launch of the TD Ready Commitment in 2018, we've shared annual updates on our progress on the goals we're passionate about achieving by 2030.

Some key results include:



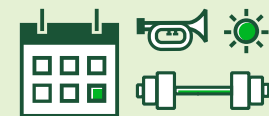
**\$685 million**

total cumulative donations since 2019



**Over 90%**

of our grants aligned with TD Ready Commitment focus areas in 2023



**Over 3,500 community organizations**

received support through the TD Ready Commitment in 2023



**More than 23 million people reached**

through TD Ready Commitment-funded initiatives in 2023<sup>4</sup>



**Over 491,000 volunteer hours**

logged by TD colleagues since the launch of our internal colleague engagement platform, the TD Ready Commitment Network, in 2019



**Over 1.1 million trees and shrubs**

planted in green spaces across the U.S. and Canada as a result of TD-sponsored initiatives since 2018, surpassing our goal of helping plant one million trees by 2030

<sup>4</sup> 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 at least a part of 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.



# 2023 Highlights, Impacts and Accolades

Here's a more detailed snapshot of our progress in 2023 showcasing our business, philanthropy and people in action.

## Business



Recognized as a **S&P Global Sustainability Yearbook Member** in 2024, as a company within the top 15% of banks globally based on their 2023 S&P Global Corporate Sustainability Assessment scores.

Recognized by the Euromoney Awards of Excellence 2023 as **North America's Best Bank for Corporate Responsibility**.

TD was recognized by Mediacorp as one of **Canada's Greenest Employers** for the 15th consecutive year in 2023.

TD ranked #2 overall on the Forbes list of **Best Employers for Diversity 2023**.

## Philanthropy



We contributed **\$157<sup>5</sup> million** to support non-profit and community organizations in 2023 across our footprint, contributing to our target of **\$1 billion** in philanthropy by 2030.

We awarded **10 \$1 million grants** through the sixth annual TD Ready Challenge. In 2023, we supported solutions that address systemic barriers to affordable housing across the continuum from transitional to permanent homes, and to help increase access to affordable and stable housing for those who need it most.

TD Bank ranked second place by **Fair360, formerly DiversityInc, as a Top Company for Philanthropy in 2023**.

## People



TD colleagues raised more than **\$23 million** through employee giving campaigns across North America in support of charitable organizations across Canada and the U.S.

In 2023, more than **6,900** colleagues across Canada and the U.S. in our TD Ready Commitment Network volunteered over **155,000<sup>6</sup>** hours of their time to help make a difference in their communities.

TD colleagues, their families and friends participated in the **Million Reasons Run** in support of children's hospitals and adolescent health across Canada. Through grassroots fundraising and a TD Team Matching Grant, TD earned the title of top corporate fundraiser for the second year in a row.

The TD Pro Bono Virtual Volunteer Marathon gave colleagues the opportunity to lend their skills and talents to support **10** TD Ready Commitment-aligned organizations that are helping address critical challenges by helping build capacity in areas such as finance, process improvement, strategy and more.

<sup>5</sup> Figures are disclosed in CAD Equivalent and include any donation commitments recognized as a legal obligation or a constructive obligation and expensed in 2023 before they were paid out. Figure does not include donations made through TD Friends of the Environment Foundation.

<sup>6</sup> As logged by TD colleagues on the TD Ready Commitment Network



# Our Corporate Citizenship Strategy








## Helping people and communities succeed and thrive in a changing world

TD is focused on four areas of impact that we call the Four Interconnected Drivers of Change for the TD Ready Commitment: **Financial Security**, **Vibrant Planet**, **Connected Communities** and **Better Health**.

These areas were identified based on internal and external research and when addressed together, can help people feel more included and confident about the future.

Through these drivers of change, our corporate citizenship platform 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.

The following section provides key highlights of initiatives that took place in 2023 to help create the conditions that 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 collaborated with and the inspiring stories of our colleagues who are helping make a difference in the communities we serve.

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



**Bharat Masrani**  
Group President and CEO



We launched the TD Ready Commitment nearly 6 years ago to advance progress across four interconnected drivers of change – Financial Security, Vibrant Planet, Connected Communities and Better Health – with a cumulative target of \$1 billion in community giving by 2030. In 2023, TD provided \$157 million in community support and 155,000 volunteer hours through our TD Ready Commitment Network. Each year, our progress has been driven by the passion and commitment of our dedicated TD bankers, who give their time, skills, and energy to help improve outcomes for their communities. At TD, we know that we can only thrive when our communities thrive. I want to thank all our TD colleagues for bringing our purpose to life and helping to build a more sustainable and inclusive future.”



# The TD Ready Commitment in Action











# The Four Interconnected Drivers of Change – 2023 Progress

Across our footprint in Canada and the U.S., here’s how we made progress across the Four Interconnected Drivers of Change in 2023:

 <b>Financial Security</b>	 <b>Vibrant Planet</b>	 <b>Connected Communities</b>	 <b>Better Health</b>
<ul style="list-style-type: none"> <li>• We funded and supported over <b>920</b> financial-security-focused initiatives</li> <li>• Through TD-supported early learning initiatives, more than <b>1.4 million</b> children were reached</li> <li>• More than <b>400,000</b> people participated in TD-supported financial literacy initiatives</li> <li>• More than <b>243,000</b> people were reached by TD-funded initiatives that helped support entrepreneurs and build employable skills to prepare people for the jobs of tomorrow</li> <li>• More than <b>7,300</b> units of affordable housing were built, developed or refurbished with the help of TD-funded initiatives</li> </ul>	<ul style="list-style-type: none"> <li>• We supported <b>90</b> philanthropic initiatives focused on the following areas: helping grow and enhance green spaces, and those that support innovation in low-carbon technologies and/or provide education and training in the low-carbon/cleantech sector</li> <li>• Through the annual TD Tree Days program, more than <b>5,700</b> volunteers registered and <b>79</b> community organizations helped plant approximately <b>31,000</b> trees and shrubs</li> <li>• Over <b>\$4.3 million</b> was donated to <b>542</b> Canadian projects through the TD Friends of the Environment Foundation (TD FEF) with the support of more than <b>125,000</b> donors</li> <li>• TD colleagues volunteered <b>3,375</b> hours for activities and organizations that supported the Vibrant Planet driver of the TD Ready Commitment</li> </ul>	<ul style="list-style-type: none"> <li>• We supported over <b>1,500<sup>7</sup></b> initiatives that are helping to increase access to opportunities to connect people to their communities. This includes arts and cultural events, festivals and community events, and support for those who are vulnerable to loneliness and social isolation</li> <li>• More than <b>60,000</b> community volunteers participated in TD-supported initiatives that helped connect people to their communities</li> <li>• More than <b>50,000</b> people were provided support to help develop their professional experience in the arts and culture sector through TD-supported initiatives</li> <li>• More than <b>240,000</b> people facing social isolation were provided support to help strengthen ties in their community</li> <li>• We supported more than <b>490</b> arts and culture organizations helping to amplify diverse voices in arts and culture</li> <li>• More than <b>10.9 million</b> people participated in shared experiences through TD-supported events and activities</li> </ul>	<ul style="list-style-type: none"> <li>• We supported over <b>360</b> initiatives in 2023 that are designed to increase access to care and improve overall health outcomes</li> <li>• Over <b>1.1 million</b> people benefited from TD-funded initiatives that are designed to support improved health outcomes</li> <li>• Since the launch of the TD Ready Commitment in 2018, TD has donated over <b>\$76 million</b> to initiatives related to better health</li> </ul>

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”, “benefited”, and “participated” as any person who participated in or attended at least part of 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.

<sup>7</sup> In 2023, we have updated the methodology to reflect all areas of focus within the Connected Communities driver. The number of initiatives in 2022 with this new methodology was 1,301.



At TD, we believe that financial security is key to feeling confident in a changing world. As people continue to navigate rising costs in their daily lives, our aim is to help people feel secure about their finances and confident about their financial goals. That’s why we continue to support an array of initiatives focused on early learning, income stability, financial literacy and affordable housing, which can help people access programs and the opportunities needed to help them improve their financial security.”



**Renee Rattigan**  
Senior Manager – Office of Charitable and Community Giving, TD Bank, America’s Most Convenient Bank

# Financial Security



## Our Focus Areas and Our Goals

### Early Learning

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

### Income Stability

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

### Financial Literacy

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

### Affordable Housing

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



## Early Learning

**CA** We have been supporting **Actua** since 2017 and most recently committed \$1 million over the next three years to support its **National Girls Program**. This program provides STEM (science, technology, engineering, math) learning experiences to girls and gender-diverse youth to help them feel empowered in inclusive, bias-free learning environments that advance gender equity. Activities are led by instructors (most of whom are young women) and are often community action-oriented, such as science clubs, career exploration, and conferences that demonstrate the role of STEM in society. The program also connects girls to female mentors and role-models in STEM, exposing them to a variety of STEM studies and careers. In addition, TD supports mentoring for girls and young women, including through the TD Women in Technology employee group, which provides STEM-focused mentoring.



**CA** We're excited to support early learning initiatives like the **360° Stories program** offered by **The Reading Partnership** for children and youth in grades 4 to 6. Through this program, which includes 8 sessions and one-to-one mentorship, children can unlock their creativity to write, edit and illustrate their own original works. Their stories are published in an anthology and celebrated at a public book launch. Participants are able to improve their skills in reading and writing, build their confidence, and improve their potential for academic achievement. Our funding supported the core activities of the 360° Stories program, including the return to in-person programming and a new event that celebrates these young authors.

**US** Through the TD Charitable Foundation, we're pleased to continue supporting the **Overtown Youth Center Afterschool Program** in Miami, Florida, which provides academic support and financial literacy education for marginalized youth in Grades K-6. This comprehensive program offers reading and math homework assistance and project-based STEM experiences, financial literacy, hands-on math options and differentiated learning instructional strategies during after-school hours throughout the school year. With support provided in 2022, 250 children participated in the program, with 200 children reporting improved reading and/or math skills.

**US** We're proud to support the **Start Lighthouse** in New York, a non-profit organization that rehabilitates abandoned library spaces to create "Literacy Hubs" – learning spaces that bring students, families, community members and authors together. With funds provided by the TD Charitable Foundation, these Hubs offer daily literacy programming and interactive workshops led by resident authors and illustrators. By integrating families into the reading journey, these hubs help students build their own home libraries and develop at-home reading routines.



## Financial Literacy



**US** The TD Charitable Foundation provided a US \$100,000 grant to **Credit Builder's Alliance (CBA)**, which supports up to 150 low-income renters by providing the opportunity to build credit through rent reporting. When renters enroll to have their rent payments reported to the credit bureaus, they often see improvements in their credit scores within a few months. With this grant, CBA will work to identify affordable housing providers to offer them training and technical assistance to develop and implement rent reporting programming, including resident engagement, program management and tracking impact.

**CA** In February 2023, we provided a \$240,000 grant to **The Canadian Center for Women's Empowerment (CCFWE)** to support its Domestic Economic Abuse and Financial Literacy pilot program. CCFWE is a national organization focused on supporting women who have fled or are fleeing gender-based violence. Funding from TD will support training for survivors of gender-based violence with survivor-centred financial literacy training and individualized coaching sessions. The program aims to support people from communities that are disproportionately affected by gender-based violence and economic abuse particularly Black, Indigenous, refugee, immigrant, newcomers, and other under-represented communities.

**CA** For over 18 years, TD has supported **Prosper Canada**, a national charity dedicated to helping financially vulnerable Canadians access services to improve their financial well-being. TD's support has enabled the development of the Benefits Wayfinder tool. Benefits Wayfinder is a simple, easy to use, bilingual, online tool that enables Canadians to access income benefits and tax credits they may be eligible for, but are not receiving. With the latest round of funding from TD, Prosper Canada will expand Benefits Wayfinder to reach an additional 250,000+ Canadians. The tool aims to help them increase their financial literacy by learning about and accessing the estimated \$1.7B in annual unclaimed government income benefits. Since the launch of the program in 2021, over 270,00 individuals have benefited from this tool.

**US** Through the TD Charitable Foundation, we're pleased to continue supporting the **EVERFI from Blackbaud TD Financial Scholars Program** in 2023, which delivers online financial education courses to students from low-to moderate-income communities in New Jersey. These courses deliver critical financial education through an interactive and engaging learning experience without the prospect of failing, allowing students to solidify their understanding of basic personal finance skills and empowering them to make informed personal finance decisions throughout their lives. In 2022 alone, the program reached 1,524 people, with all participants reporting improved financial literacy skills.



## Income Stability

**US** We're pleased to support **Interise**, an organization that supports the growth of women- and minority-owned small businesses to advance entrepreneurship with its **StreetWise MBA** and **Small Business Stronger** programs. With funds provided by the TD Charitable Foundation, both programs provide small business owners with the business knowledge, management skills, and networks to support the growth of established small businesses. With these funds, Interise expects to help 75 small businesses in low-income communities across Delaware, Maryland, Virginia, and the District of Columbia through entrepreneurship classes that provide financial education information.

**CA** We're proud to support **Palette Skills' SalesCamp Program** – a national upskilling program that helps Canadian workers create new career paths and connects them with some of the country's most innovative employers in the tech sector. The program provides successful applicants with six weeks of in-person and online training designed to prepare them for a career in business-to-business technology sales. Palette Skills aims to scale the program to 200 people and expand throughout Ontario in order to help address barriers to employment and help prepare people for jobs in high-demand sectors.

**US** In August 2023, the TD Charitable Foundation provided a US \$250,000 grant to the **First Step Staffing Employment, Support, & Upskill Training Initiative**. This program serves to connect people experiencing homelessness, veterans and individuals who have recently been incarcerated with sustainable employment opportunities, offering the supportive services they need to obtain and retain a job. Funding from TD will help First Step's Philadelphia and Orlando offices provide services that connect people to permanent employment and higher-paying jobs, and encourage ongoing success through skills training, one-on-one coaching, and transportation to job sites.

**CA** We're proud to support initiatives that focus on building employable skills to help prepare people for the jobs of tomorrow. In September 2023, after supporting **Skills for Change's** successful pilot program, **Women on the Rise: Data Analytics Bridge to Work for Black Women**, TD made a \$750,000 commitment over three years to further develop the program. Women on the Rise focuses on addressing the barriers faced by Black women in data analytics and STEM fields through programming that helps them gain hands-on skills and succeed in a growing labour market. Through an eight-week data analytics certification program, underemployed or unemployed internationally educated Black women are provided with learning methodologies, processes, and applied skills to help facilitate their transition to jobs that are commensurate with their goals, skills, experience, and education in the Canadian workforce.

**US** In October 2023, the TD Charitable Foundation (TDCF) announced its first-ever Mission Related Investment (MRI) of US \$5 million to Innovate Capital Growth Fund (ICGF) – a fund managed by non-profit organization The Enterprise Center. This is the first equity investment made by the TD Charitable Foundation. ICGF is a new non-profit-sponsored Small Business Investment Company (SBIC) focused on providing growth equity to minority and women-owned businesses in the Mid-Atlantic region, with a focus on the Greater Philadelphia area. To date, TDCF is the fund's largest financial institution investor. ICGF was designed to help minority- and women-owned businesses by offering expertise in operations, and providing capital for them to scale operations. The investment by the TD Charitable Foundation builds upon an existing relationship between TD Bank and The Enterprise Center and aligns with the Foundation's mission and policies and the TD Ready Commitment.

## Affordable Housing

**CA** In 2023, we provided a \$750,000 grant over three years to support the **Wiikwemkoong Nursing Home** and its efforts to build a new care home for the Elders of the Wiikwemkoong Unceded Territory and neighbouring communities on Manitoulin Island, Ontario. The new Elders' home will be designed to provide safe and affordable housing and culturally-focused care for residents, and will enhance opportunities for the Elders to engage with youth and the community to help preserve language and traditions for future generations.

**US** In March 2023, we announced a US \$2.5 million financial commitment to **Local Initiatives Support Corporation's (LISC) Non-profit Preservation Initiative**. LISC's housing strategy aims to maintain neighborhood assets and promote growth while protecting long-term residents and providing affordable and equitable housing options. Over the span of two years, the funding will support LISC's work with non-profit building owners to help preserve and protect more than 700 publicly assisted affordable rental housing units in neighborhoods across Philadelphia with a priority focus on West Philadelphia and Eastern North Philadelphia.

**CA** We are proud to support **Chez Doris** and its collaboration with the Société d'habitation et de développement de Montréal (SHDM), which has built a permanent residence with 26 affordable studio units that aims to provide long-term stable housing for women experiencing unstable living situations. By offering a broad range of services, such as meals, clothing, respite, and socio-recreational support in a safe, caring, and non-judgemental environment, Chez Doris is designed to help participants reach their full potential. Beginning in October 2023, Chez Doris began selecting the tenants for this residence, including people dealing with chronic mental health disorders who are particularly at risk of homelessness.



**US** Through the TD Charitable Foundation, we're collaborating with **the Housing Partnership Network's (HPN) Peer Exchange & Innovation Platform** to promote sustainable asset-building and long-term affordable homeownership across TD's U.S. footprint. Through this platform, HPN and its member organizations work to scale innovation in order to help millions of people gain access to affordable homes. The program brings together senior leaders and staff from member organizations to share knowledge and ideas to advance best practices, solve shared challenges, and fill gaps to improve housing affordability and stability. The project also creates opportunities for residents to build wealth and confront the racial homeownership gap.





## The 2023 TD Ready Challenge focused on addressing barriers to accessing affordable housing

In August 2023, we launched the sixth annual TD Ready Challenge, a key initiative of the TD Ready Commitment.

The 2023 grant was focused on finding innovative solutions that address systemic barriers to affordable housing across the continuum from transitional to permanent homes, and to help increase access to affordable and stable housing for those who need it most.

For 2023, there were 10 grants available under the TD Ready Challenge across North America. Eligible Canadian-based organizations were able to apply for CDN\$1 million and eligible US-based organizations were able to apply for USD\$1 million.

Two of this year's grant recipients included:

- **National Association for Latino Community Asset Builders** for its project which focuses on advancing economic mobility through affordable housing by building the financial wellness of potential homebuyers and renters in Texas, U.S.
- **Raising the Roof | Chez Toit** for its Reside program that renovates vacant and underused properties into long-term affordable homes for people who need them in Canada.

We look forward to seeing the positive impacts of these important initiatives in the coming months and years. To learn more about all of the 2023 TD Ready Challenge grant recipients, [head here](#).

## 2023 TD Housing for Everyone Competition

In January 2023, the TD Charitable Foundation launched the 17th Annual Housing for Everyone grant program, awarding a total of US \$7 million to non-profit organizations working to increase access to affordable and stable housing. Grants ranging from US \$150,000 to \$250,000 were awarded to 37 non-profit organizations across 16 states and Washington, D.C. Each year, Housing for Everyone focuses on a specific affordable housing theme that helps address community needs. In 2023, the competition focused on preserving affordable rental housing, providing support to organizations delivering rental assistance, rehabilitating affordable housing properties, and building organizational capacity to address resident sustainability for the long term. Since its inception in 2005, the Housing for Everyone grant program has awarded more than US \$42 million to non-profit organizations and has helped support more than 500 affordable housing initiatives in the U.S. communities TD serves.



## Colleague Engagement Spotlight

“On June 22, 2023, I participated in ABC Life Literacy Canada’s Money Matters program for Indigenous Peoples, which is supported by the TD Ready Commitment. The event took place at the Lower Fraser Valley Aboriginal Society in Langley, British Columbia. ABC Life Literacy Canada is a non-profit organization that aims to strengthen organizations that promote adult learning. Money Matters is a free introductory financial literacy program for adult learners, newcomers to Canada, Indigenous Peoples, and people with diverse abilities.

With my background in accounting and finance, I wanted to use my knowledge and experience to support people with personal financial management and help equip them with skills to help reduce their financial stresses. I led an in-class seminar with a group of five people from Indigenous communities where I presented information on how to create a personal spending budget and how to shop wisely, and provided tips on saving money and building long-term financial goals. During the two-hour session, we shared our personal experiences and financial struggles.

This financial education seminar helped me connect with people from Indigenous communities and allowed me to better understand some of their financial needs. This was a very rewarding experience and I appreciated the opportunity to learn more about each participant.”

**Jin Li**  
CPA, Credit Analyst, TD Commercial Banking,  
Pacific Real Estate Group, Vancouver,  
British Columbia



TD believes that having healthy, inclusive green spaces and supporting initiatives that contribute to the transition to a low-carbon economy are important for building strong, connected communities. Through our Vibrant Planet driver, we work with an array of non-profit and community-based organizations that are growing and enhancing green spaces for everyone to enjoy, as well as supporting the transition to a low-carbon economy. In helping create a more vibrant planet, our goal is to elevate the quality of the environment so people and economies can thrive.”



**Joshua Cayer**  
Manager – Philanthropy – Vibrant Planet,  
Sustainability and Corporate Citizenship, Canada



# Vibrant Planet

## Our Focus Areas and Our Goals

### Low-Carbon Economy

Support organizations that focus on innovation in low-carbon technologies

Support programs that focus on providing education and training in the low-carbon/cleantech sector including those identifying and removing barriers for underrepresented communities

### Green Spaces

Grow and enhance green spaces that provide ecological services for stronger, more resilient communities



## Low-Carbon Economy

**US** We're proud to support **GRID Mid-Atlantic's NextGen Training Academy** which provides opportunities for individuals in Washington, D.C. to build and advance their careers in the solar industry. With funds provided by the TD Charitable Foundation, the NextGen Training Academy combines group-based technical training with professional soft-skills development to help participants succeed in clean energy careers. In addition, the Academy offers support through mentorship, scholarships, and job placements with firms vetted by GRID Mid-Atlantic that meet a high standard of diversity, equity, and inclusion. The vision of the NextGen Training Academy is a diverse and thriving solar industry, and it is driven by its mission to support women, veterans, people of color, and others in building solar careers.

**CA** **Venture for Canada's (VFC) Sustainable Futures Fellowship Program** focuses on equipping young people with the skills and hands-on experience needed to create successful clean-tech startups and entrepreneurial ventures. Through the Sustainable Futures Fellowship Program, which we proudly support, VFC plans to train and support 51 program participants, from communities across Canada facing barriers, who are passionate about sustainability and the cleantech sector. Since 2017, we've collaborated with VFC to expand its programming, develop a strong alumni network, and support its aim to increase participation in cleantech by people from under-represented communities.

**CA** We're proud to support the **University of Victoria PRIMED** program in British Columbia, which is working to develop a first-of-its-kind renewable energy microgrid. This initiative is focused on creating a small-scale power grid that can operate independently or collaboratively with other small power grids and will incorporate a wave energy device at Yuquot on Nootka Island, a National Historic Site and traditional home of the Mowachaht-Muchalaht First Nation. This project aims to bolster renewable energy system development and support the Nation's goal of re-habiting Yuquot.

**US** In August 2023, we expanded our support of the **Center for EcoTechnology (CET)**, a Massachusetts-based organization that helps people and businesses reduce their carbon emissions. A US \$300,000 grant over two years will help CET deliver a pilot program that provides support to small businesses to decarbonize their buildings and operations by creating customizable commercial decarbonization road maps. CET plans to support up to 200 small businesses in the pilot program.



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

Learn more about our environmental, social and governance progress by reading our [2023 TD Sustainability Report](#) and [TD's Climate Action Plan: 2023 Progress Update](#). In these documents, you can read about our global Climate Action Plan and some of our work to help to address climate change and nature loss, as well as our social framework, Pathways to Economic Inclusion, which focuses our efforts on supporting access to housing, employment and financial services and products.

## Green Spaces

**CA** We're proud to continue our support of **Soverdi**, a non-profit organization in charge of the **Plantation de 200 000 Arbres du Plan Climat Montreal** program. With support from our latest grant, 10,000 trees and 5,000 shrubs will be planted at educational and health institution sites across the Greater Montreal area. These plants, which will contribute to the Montreal Climate Action Plan 2020-2030 and the government of Canada's 2 Billion Trees Program, will help promote a connection with nature and biodiversity for the four million inhabitants of the Greater Montreal area.

**US** We're pleased to expand our support of the **Friends of the High Line** and its High Line Network initiative. The High Line Network is a group of infrastructure reuse projects that leverage learnings from each other to build better green spaces across the U.S. Through our latest grant, Friends of the High Line Network will fund the Community First Toolkit, a resource that park organizations can use to embed equity practices (such as equitable development plans, shared decision-making, and diversity and inclusion goals) into public spaces when building or enhancing parks and other infrastructure reuse projects. In the next year, the goal is to enhance over 50 green space projects.



**CA** We continue to collaborate with **ALUS' New Acre Project** focused on helping farmers across Canada build and manage nature-based solutions on agricultural lands. By restoring and maintaining existing landscapes, we hope to generate long-lasting social benefits in communities by empowering landowners, farmer liaisons, municipal leaders and community partners as local change agents who contribute their knowledge, energy, and skills to address climate change. With our support, ALUS aims to restore and maintain an additional 115 acres of green spaces and will report metrics on the number of acres produced, trees planted, farmers engaged and total carbon sequestered – a method of reducing carbon dioxide in the atmosphere by capturing and storing it.

**US** We're pleased to continue supporting **City Parks Foundation's It's My Park** program in New York City – a signature program that was initiated through a public-private partnership between City Parks Foundation and NYC Parks. The goal of the program is to engage volunteers in hands-on service projects throughout neighborhood parks across all five boroughs. The program offers year-round volunteer opportunities for community park groups, diverse organizations and individuals to get involved in their local spaces. Through these projects, volunteers beautify local parks through hands-on activities, ultimately building environmental stewardship, growing networks of park advocates, and helping people make vital connections with green spaces. In 2022, 23,010 community members volunteered with the program, and in 2023, this program is expected to engage over 25,000 volunteers with 1,300 service projects across New York City.



## Colleague Engagement Spotlight

2023 marked the 13th annual TD Tree Days program. This annual flagship volunteer and greening program is focused on supporting our goal of planting one million trees and shrubs by 2030. Across North America, TD colleagues, customers and community members volunteer to contribute to this goal. The Bank supports TD Tree Days through the TD Ready Commitment, and it contributes to our goal of elevating the quality of the environment to help people and economies thrive. Here’s how two of our colleagues got involved in their local communities.



“Volunteering gives me a great sense of satisfaction and accomplishment and helps me make a positive impact on my community. I enjoy participating in events and community activities to help raise awareness and foster environmental stewardship. Tree planting is one way I enjoy volunteering my time. In my opinion, it is a fundamental act of environmental responsibility. Planting more trees is one way we can help combat the impacts of climate change as trees absorb carbon dioxide and provide habitat for wildlife. Along with tree planting, I have been actively contributing to local communities through the TD Ready Commitment Network and other external community volunteer activities since 2014. I’m proud to organize and take part in community events such as TD Tree Days – I believe it’s a powerful way to connect people with nature and environmental issues.”

**Lakshmipriya Palle**

Senior Manager Technology/Delivery Partner Management, Cherry Hill, New Jersey, and 2022 Environmental Leader CEO WOW! Leadership Award winner

“Volunteering for TD Tree Days provides my family and me an opportunity to give back to Mother Earth. Every year, rain or shine, we look forward to gathering with a group of enthusiastic people from TD and their families and friends to share some quality time and laughs while helping to plant trees. If you are someone who believes in “paying it forward,” participating in TD Tree Days is truly rewarding and provides a feeling of accomplishment.”

**Mark Woods**

Regulatory Compliance Management, Saint John, New Brunswick







We understand that when we share experiences together, it can help us feel better connected to one another. That’s why we’re committed to helping increase access to the opportunities people need to participate in and feel a sense of belonging in their community. TD is proud to support a variety of initiatives that help bring people together, amplify diverse voices in arts and culture, and help reduce isolation in the communities where we operate.”



**Adrienne Maniezzo**  
Manager – Philanthropy – Connected Communities, Sustainability and Corporate Citizenship, Canada



# Connected Communities

## 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



**US** As the presenting sponsor, we were pleased to support the first-ever **Historically Black Colleges and Universities (HBCU) Festival at the Mann Center for the Performing Arts** in Philadelphia, Pennsylvania. This three-day festival-style community event leveraged the 22-acre campus to create a cultural and celebratory experience for students of all ages. Over 4,800 people attended to celebrate culture, history, music and togetherness. Activities included live drum line and band performances, step dance shows, choir groups, and an interactive college fair. The event included specialized clinics where young drummers and dancers got the opportunity to learn from the best HBCU college performers.

**CA** We're proud to support **The 519**, a City of Toronto agency and registered charity committed to the health, happiness, and full participation of the 2SLGBTQ+ communities. Our grant supports the **519 Church Street Community Centre Green Space Festival**, a five-day festival held at a Toronto urban park that attracts tens of thousands of people in celebration of diverse communities. This fundraising event supports The 519's programs that address urgent and emerging local needs for the 2SLGBTQ+ community, including newcomer and refugee programs, housing support, food security services and support for seniors.



**US** We're collaborating with the **New Jersey Performing Arts Center's School Time performance series** to support jazz performances, professional development for educators, and community programming hubs across Newark's neighborhoods. With funds provided by the TD Charitable Foundation, these programs serve approximately 6,400 individuals, connecting them through the power of shared arts and cultural experiences and helping to amplify diverse voices.

**CA** The **Toronto Korean Festival** (Toronto K-Fest) is the largest Korean festival in Canada and a beloved celebration of Korean culture since 2001. Visitors can experience interactive performances such as Tae Kwon Do, traditional dances, K-pop dance cover showcases, and a singing competition. K-Fest 2023 celebrated the 60th anniversary of diplomatic relations between Korea and Canada and featured three headliners: B-Boy breakdancing crew "Fusion MC", K-POP boy group "JUST B" and female rock band "Rolling Quartz". For over two decades, Toronto K-Fest has attracted crowds of all backgrounds to North York, Ontario. We have been the Presenting Sponsor for over a decade, helping bring diverse groups of people together, promoting Korean culture and helping build community connections.



## Colleague Engagement Spotlight

"I learned about Hispanic Unity of Florida (HUF) and the great work it does by participating in the TD Pro Bono Volunteer Marathon. This program engages TD colleagues from across North America to help eligible non-profit organizations address capacity-building challenges in areas such as finance, technology, data analysis, marketing and communications. This was my second year participating in the marathon and I continue to be awestruck by the great results delivered across many organizations with the volunteer support provided by TD employees. While the marathon is fast-paced and only requires a small time commitment, the outcomes are enormous as we work side-by-side with various non-profit organizations to help them achieve their goals.

HUF, one of the non-profits supported, is South Florida's largest agency dedicated to offering community-based services to help new immigrants, from preschoolers to adults, arriving in South Florida to successfully transition to a productive new life. Last year, HUF had an opportunity to update its financial management tracking and reporting processes to align with its funding strategy.

I joined with a group of other volunteers and took part in two four-hour working sessions and some thoughtful background work. The aim was to help HUF improve its mostly manual data collection process and introduce automation and centralization capable of producing a dynamic dashboard on demand in a clear, concise and user-friendly way. With these enhancements, HUF can now focus on supporting its clients in a much faster way than ever before."

**Jaime Bonifay**  
Senior Business Architect, AMCB Change Office Enablement



## Arts and Culture



**CA** The **TD Indigenous Storyteller-in-Residence** position with the **Provincial Information and Library Resources Board** recognizes the importance of storytelling as a way of sharing knowledge, culture and history among Indigenous Peoples to support intercultural understanding. The project in St. John's, Newfoundland and Labrador will include one 12-week residency per year for a storyteller from the Indigenous community to work in various narrative styles and mediums, including prose/poetry, spoken word, music, videos or arts and crafts.

**US** We believe in amplifying voices in arts and culture by continuing to support initiatives that reflect diverse voices, such as **Mural Arts Philadelphia Fellowship for Black Artists**, the largest public art program in the U.S. This innovative fellowship provides a hybrid curriculum for emerging artists that includes professional development, project planning, community engagement, and the creation of new works of public art to help develop and elevate the work of Black artists. In a one-year program in 2023, Mural Arts Philadelphia will support 15 emerging artists, culminating in an exhibition at a local gallery. TD has supported this fellowship since 2021, and in 2021 and 2022 combined, 30 individuals participated in the Fellowship program, many of whom have gone to receive public commissions in Philadelphia and across the U.S.

**CA** We're proud to support **Capture Photography Festival**, Western Canada's largest lens-based art festival, which celebrated its 10th anniversary in April 2023. The festival features exhibitions and extensive public art and education programs that present the perspectives of people from diverse backgrounds and under-represented groups. TD also supports the TD Assistant Curator of Engagement position, which provides an opportunity for an emerging cultural worker from an under-represented community to gain professional experience and networking opportunities through mentorship.

**US** Through the TD Charitable Foundation, we're working with the **American Composers Orchestra (ACO) EarShot CoLABoratory Fellowship** in New York, which promotes composers whose work is experimental or rooted in musical traditions under-represented in the orchestral repertoire. Through this program, ACO provides a pathway for composers from diverse musical backgrounds to find residencies and commissions with orchestras across the U.S. From August 2023 to June 2024, ACO will work with 10 fellows, all from under-represented communities, who will create original works and develop their capacity and skills in writing for orchestra.

## Local Needs

**CA** To support the **Arctic Rose Foundation's Messy Book Program**, we committed \$1 million over the next three years ending December 2025. This after-school expressive arts program led by Indigenous Peoples is designed to encourage youth from Indigenous communities to explore, discover and connect with their traditional and cultural backgrounds. The program combines art, art journaling, movement, music, dance, digital technology, and drama to encourage creative expression in response to the identity and culture gap experienced by many youth from Indigenous communities in the North.

**US** With funds provided by the TD Charitable Foundation, we are working with the **Lighthouse ArtCenter**, a community-based art program for veterans in Florida. This initiative seeks to promote the rehabilitation and community-integration of our community's veterans, offering scholarships and memberships for veterans to attend Lighthouse ArtCenter art classes and workshops by supporting community-based art programs and creative exploration.

**CA** We're proud to support **Equitas** and its work to help groups facing social isolation and discrimination to promote equality, acceptance and inclusion to help counter alienation. TD believes that one way to help reduce social isolation is to help build children's leadership skills. Across Canada, Equitas works to deliver tools, resources and program activities that build children's leadership skills, based on the belief that children have the ability to create more inclusive and equitable societies, free of discrimination. Working with over 100 community partners nationwide, Equitas delivers tools, resources, program activities and Community Action Projects (CAPs), bringing together children from diverse communities, staff, mentors, families and community members to creatively address issues related to exclusion and promote stronger community connections. Last year, Equitas helped 109,000 young people.

**US** Through the TD Charitable Foundation, we are collaborating with **The Arts Empowerment Project's Promoting Peace and Justice Program** in North Carolina. The program's goals are to increase access and exposure to arts and culture for children who lack such opportunities, and to use the arts as a vehicle to teach important life skills and foster resilience. Its social and emotional learning model bolsters children who face adverse childhood experiences, including community violence, police violence, domestic violence, and other traumas impacting families in underserved communities. In addition, the program helps encourage youth to connect to the larger community and develop skills to achieve their goals.





When people can feel good about their health, they can also feel good about their future. That’s why TD is committed to continuing our support for research, technology, and innovative solutions. When barriers to care are removed, it can help make equitable health outcomes possible for everyone.”



**Joshua Miller-Myers**  
Manager, Corporate Citizenship – Better Health,  
Office of Charitable and Community Giving,  
TD Bank, America’s Most Convenient Bank

# Better Health



## Our Focus Areas and Our Goals

### Innovative Solutions

Improve access to health education, screening and early interventions that can improve health status and access to 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





## Colleague Engagement Spotlight

In September 2023, we launched the Non-Profit Board Leadership Program in Canada, which was developed by Volunteer Ottawa in collaboration with the TD Ready Commitment. This comes on the heels of the Non-Profit Board Service Training Program, which launched to U.S.-based colleagues in 2020. Both programs help equip colleagues across our footprint with the knowledge and confidence to become effective volunteers on non-profit and charitable boards. Here's how two colleagues participated in the program and contributed their learning to their local communities.



“Acting as the Board Chair for the Canadian Mental Health Association (CMHA) in Oshawa, Ontario, helps me contribute to an organization dedicated to improving the mental well-being of people in my community. The Non-Profit Board Leadership Program helped enhance my knowledge of governance and leadership skills needed to support my passion for continued learning in this space. As Board Chair, I have the privilege of helping shape the strategic direction of the organization and ensuring its resources are used effectively to support those in need. This leadership role allows me to foster collaboration among board members, staff, and volunteers, creating a more resilient and responsive community support system. Volunteer board service is a way for me to connect with like-minded individuals who share a common goal of making a positive difference in the lives of others. It’s not only about giving my time; it’s about being a part of the collective effort to address crucial community issues, and that’s why I find it so personally fulfilling – that collective is what supports a more inclusive and sustainable future.”

**David Wheeler**  
Regional Manager, Sales and Operations,  
TD Merchant Solutions

“I proudly serve on the American Heart Association’s South/Central NJ Regional Board of Directors, which is one way I can support equitable health opportunities in my community. The Non-Profit Board Service Training program helped strengthen my knowledge of how to best draw upon my background and experiences to make a positive impact in my community. Being a member of the board already, this program allowed me to bring learnings back to my work with the American Heart Association to further support its mission. Through my role on the board, I help advocate for the American Heart Association, build awareness of heart disease and stroke to empower others to take control of their well-being, and promote living healthier, more active lives. This role also facilitates connections with a network of other board members who are on a similar journey.”

**Jacqueline Silvestrov**  
Head of WOW! Colleague Experiences,  
Engagement and Appreciation



## Innovative Solutions



**US** We're collaborating with the **East Boston Neighborhood Health Center's Geriatric Complex Case Management Pilot Program**, which aims to improve health outcomes for low- to moderate-income predominantly Latino seniors in Boston. This program provides patients aged 55 and over with the health and wellness care and support services that they need to age safely and independently in their homes and community. Our support of this program will help more than 3,000 senior patients receive access to healthcare services.

**CA** The **Children's Hospital Foundation of Manitoba (CHFM)** is the 2023 recipient of the \$500,000 grant established through the collaboration of TD Bank Group and Canada's Children's Hospital Foundations. Through the Diabetes Research Envisioned and Accomplished in Manitoba (DREAM) research team at Children's Hospital Research Institute of Manitoba, CHFM aims to improve care for children and youth from Indigenous communities with Type 2 diabetes. Funding will support building meaningful relationships with patient partners, Knowledge Keepers and the community.

**US** In October 2022, the TD Charitable Foundation provided a US\$125,000 grant to **Prisma Health-Upstate** for a new program, the **Black Doula Project**. Throughout 2023, the program engaged doulas to improve maternal and birth outcomes for Black mothers in South Carolina. Doulas are trained professionals who provide continuous physical, emotional, and informational support before, during and shortly after childbirth. Their support and services can lead to easier labors with fewer complications, fewer interventions, and greater success with breastfeeding.<sup>8</sup> In 2023, 41 people reported benefiting from grants to Black doulas.

**CA** We're proud to support **Atlantic Wellness Diversity Circle of Care**, which seeks to provide free mental health services to 2SLGBTQ+ youth (ages 12-21) in New Brunswick. Services offered by this program include individual therapy, in-person or via telehealth, a same-day mental health clinic, group therapy, parent support, wraparound support and outreach therapy. The program focuses on reaching underserved populations such as homeless and at-risk youth, and those with transportation barriers in rural areas.

## Colleague Engagement Spotlight

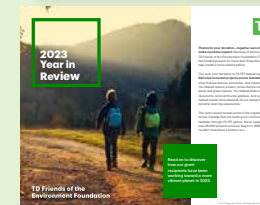
"I chose to join the Joseph Brant Hospital Foundation Board in Burlington, Ontario, after my dad passed in 2016. In his memory, I wanted to give back to our community hospital. I was born at this hospital and my family has received a lot of care there, so it was especially important for me to volunteer at a place near and dear to my family and me.

I've always been passionate about supporting non-profit organizations. I began volunteering at Joseph Brant Hospital in 1991 – I spent two years volunteering in the Intensive Care Unit (ICU). Fast forward to today, I currently serve on the Board of Directors as Vice Chair of the Digital Health Committee.

I'm fortunate that, aside from my personal life, I can connect my passion for volunteering to my work at TD. I'm actively involved with Women at TD Leadership initiatives as the Executive Sponsor for Canadian Personal Banking. With the Bank's support, this year we held a Women in Leadership event for the Joseph Brant Hospital Foundation that brought together over 200 members of the community to showcase the power of women's voices through their actions as leaders and philanthropists. I take pride in the progress the Bank has made to help improve the experiences of women through awareness initiatives and events aimed at strengthening their career development.

I continue to look for ways to link my personal hobbies with volunteering. I enjoy supporting Joseph Brant Hospital fundraising initiatives by participating in events like the Chilly Half Marathon in Burlington, Ontario. The benefits are two-fold, where I can incorporate wellness into my life and also support healthcare initiatives that are helping raise money for research, technology and innovative solutions to help make equitable healthcare accessible for all."

**Anna Iacobelli**  
Senior Vice President (SVP) of Metro West Region,  
TD Bank Group



**For more information about our work efforts across the Bank, refer to our Sustainability reporting suite:**

[2023 TD Sustainability Report](#)

[TD's Climate Action Plan: 2023 Progress Update](#)

[2023 TD Friends of the Environment Foundation Year in Review](#)

[2023 TD and Indigenous Communities in Canada Report](#)

<sup>8</sup> Sobczak A, Taylor L, Solomon S, et al. (May 24, 2023) The Effect of Doulas on Maternal and Birth Outcomes: A Scoping Review. Available at: <https://doi.org/10.7759/cureus.39451>



# Caution Regarding Forward-Looking Statements

From time to time, The Toronto-Dominion Bank and its subsidiaries, collectively known as TD Bank Group (“TD” or “the Bank”), make 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 economic and sustainability (environmental, decarbonization and social)-related objectives, vision, commitments, goals, metrics and targets, including the Bank’s net-zero and greenhouse gas (GHG) emissions reduction targets, its position on thermal coal, its Sustainable & Decarbonization Finance Target, its goals and targets pursuant to the Bank’s social framework TD Pathways to Economic Inclusion, and its other sustainability-related goals. 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 stakeholders in understanding the Bank’s vision, objectives, metrics and targets as well as its economic and sustainability-related objectives and impacts and may not be appropriate for other purposes.

Forward-Looking statements can be identified by words such as “anticipate”, “believe”, “could”, “estimate”, “expect”, “forecast”, “goal”, “intend”, “may”, “outlook”, “plan”, “possible”, “potential”, “predict”, “project”, “should”, “target”, “will”, and “would” and similar expressions or variations thereof, or the negative thereof, but these terms are not the exclusive means of identifying such statements.

By their very nature, 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. In particular, because of the limitations and uncertainties inherent in climate science, risk analysis and reporting, the Bank has relied upon various market practices, taxonomies, methodologies, criteria and standards, and made reasonable approximations and assumptions, in establishing its sustainability-related goals. However, there are many factors that the Bank may not foresee or be able to accurately predict which may impact the Bank’s ability to achieve its sustainability-related goals or otherwise achieve the results anticipated by such forward-looking statements. Those factors include the absence of a standardized taxonomy regarding sustainability-related terms (including in meaning and scope), the absence of standardized methodologies for classifying sustainability-related activities or for evaluating their impact, the availability of comprehensive and high-quality data (including from the Bank’s clients on whom the Bank may be required to rely for information), the assumptions underlying third-party decarbonization scenarios, economic trends (including changes in interest rates), fluctuations in the Bank’s clients’ enterprise values, the applicable domestic and international regulatory regimes, the need for active and continuing participation of stakeholders (including enterprises, financial institutions and governmental and non-governmental organizations), the development and deployment of new technologies and production methods, border measures, and the availability of sector-specific solutions, among other unforeseen events or conditions.

Additional information regarding the assumptions, risks and uncertainties underlying the Bank’s forward-looking statements can be found in the “Risk Factors and Management” section of the Bank’s 2023 Management’s Discussion and Analysis, as may be updated in subsequently filed quarterly reports to shareholders, which may be found on [www.td.com](http://www.td.com). These and other factors may cause actual results to differ materially from the Bank’s expectations and may result in the Bank modifying its forward-looking statements, including its sustainability-related goals.

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.

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 by law.

## Additional Caution Regarding Sustainability-Related Disclosures

The Bank also cautions readers of the following regarding the sustainability-related disclosures included in this document:

- The terms “sustainability”, “sustainable investing”, “sustainable finance”, “ESG”, “carbon neutral”, “decarbonization”, “net-zero” and similar terms, taxonomies, methodologies, criteria and standards are evolving in terms of both meaning and scope. As a result, the Bank’s use of such terms may vary over time to reflect such evolution. Any references to such terms in this document are intended as references to the internally defined criteria of the Bank and not to any jurisdiction-specific regulatory definition or voluntary standard that may exist.
- The Bank has assumed continued growth in its clients’ investments in and expenditures on sustainability activities (including environmental, decarbonization and social activities) in light of regulatory, policy, economic, technological, climatic and other trends. The Bank has also assumed ordinary rates of growth and development of the Bank’s business, including in its lending, financing, underwriting and advisory services, in its own investments, in all sectors, in its ownership and control of subsidiaries and in its geographic footprint (including through relocations, mergers, acquisitions, or dispositions). If any of these assumptions prove incorrect, it could have a material effect on the Bank’s sustainability-related goals and the Bank’s ability to meet them.
- There could be changes to the market practices, taxonomies, methodologies, criteria and standards that regulators, non-governmental bodies, the financial sector, civil society, the Bank and its clients use to classify, measure, determine the eligibility of, report on and verify financial transactions and environmental, decarbonization and social activities for inclusion toward the Bank’s sustainability-related goals, or to evaluate the impact of such activities. And in some cases, these market practices, taxonomies, methodologies, criteria and standards may not yet exist. The Bank may update its sustainability-related goals, its progress toward those goals, and the eligibility of certain transactions and activities, as appropriate, in light of new and evolving market practices, taxonomies, methodologies, criteria and standards.
- In making and implementing its sustainability-related goals, the Bank must rely on data obtained from clients and other third-party sources. The Bank’s use of third-party data must not be taken as an endorsement of the third-party or its data or be construed as

granting any form of intellectual property. Although the Bank believes these sources are reliable, the Bank has not independently verified any third-party data, or assessed the assumptions underlying such data, and cannot guarantee the accuracy of such third-party data or assumptions. The data used by the Bank in connection with its sustainability-related goals, including to evaluate clients’ intended use of capital, may be limited in quality, unavailable, or inconsistent across sectors. Certain third-party data may also change over time as market practices, taxonomies, methodologies, criteria and standards evolve. These factors and related uncertainties could have a material effect on the Bank’s sustainability-related goals and the Bank’s ability to meet them.

- The Bank and its clients may need to or elect to purchase carbon and clean energy instruments, including carbon offset and removal credits and renewable energy credits, to meet sustainability-related goals. The market for these instruments is still developing and their availability may be limited. Some of these instruments are also subject to the risk of invalidation or reversal, and the Bank provides no assurance of the treatment of any such instruments in the future. There may also be changes to applicable regulations and standards that impact the market for carbon and clean energy instruments. The maturity, liquidity and economics of this market may make it more difficult for the Bank to achieve its sustainability-related goals.
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