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# **The Case for Diversity and Inclusion at TD**

Beyond the War for Talent

## The Leadership Message



We are determined to be a place where employees and customers alike feel comfortable and supported in all their diversity.

**Ed Clark**, President and CEO  
TD Bank Group

Customer-focused – this means ALL of our customers – both current and future.

Diversity is about inclusion and respect for everyone. It's about actively encouraging diversity of thought but not of values.

**Bharat Masrani**, President & CEO  
TD Bank, *America's Most Convenient Bank*

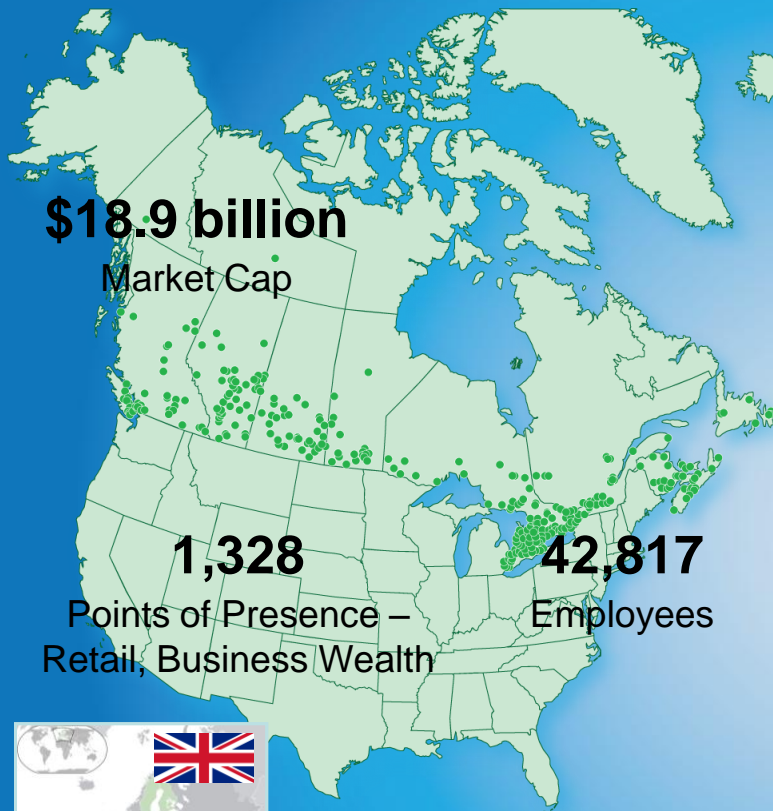


# Transformational Growth

Build For the Future



**TD 2002**



**TD 2012**



Premium on Leadership and Best Run

<sup>1</sup> As of Q4 2012; includes ~100 TDA outlets.

<sup>2</sup> Headcount, Q4 2012.

# A Top Brand

Build For the Future



# The TD Framework

## OUR VISION: To be The Better Bank

### OUR MISSION:

We will be the Best Run, Customer-focused, Integrated Financial Institution with a Unique and Inclusive Employee Culture.

### OUR STRATEGY:

To produce long-term, profitable growth by building great franchises and delivering value to our Customers, Shareholders and Communities.

### WE WILL FOLLOW OUR GUIDING PRINCIPLES TO:

- Deliver Legendary Customer Experiences
- Be an Extraordinary Place to Work
- Operate with Excellence
- Understand Our Business
- Take Only Risks We Understand and Can Manage
- Enhance Our Brand
- Increase Shareholder Value

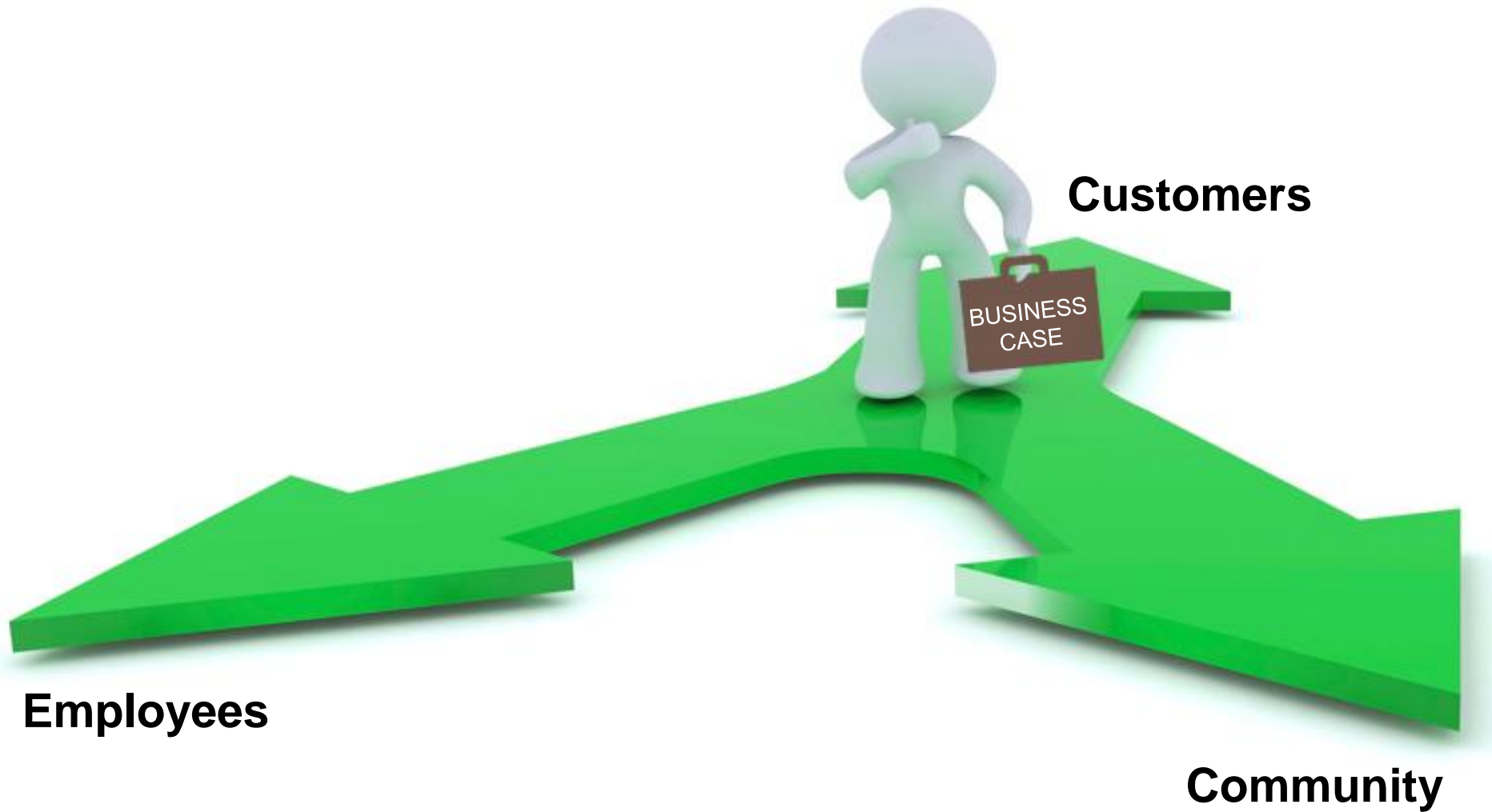
### OUR LEADERS:

- Make an Impact and Value Speed
- Build for the Future
- Inspire the Will to Win
- Act Decisively while Working Effectively in Teams
- Live Transparency and Respect Different Views
- Show Excellent Judgment
- Demonstrate Unwavering Integrity



# Our 3-pronged Approach

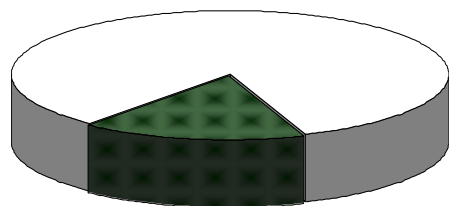
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## Diversity – A Market Opportunity

### Members of Minority Groups

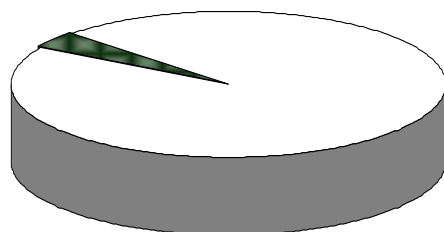
36% of the Canadian Population



### Aboriginal Peoples

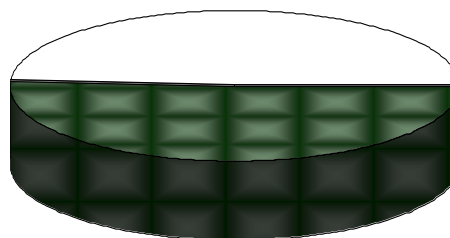
1.17 million Canadians

50% living in urban centres



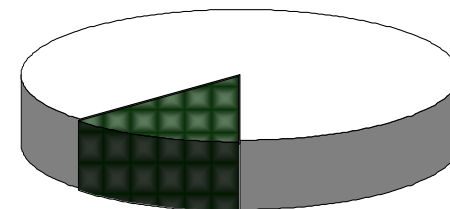
### Women

51% of all University Degree Holders



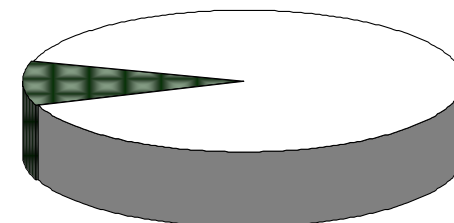
### People with Disabilities

15.8% of the Canadian Population



### LGBT

10 Million (3–7%)



Over 20% of Canadian residents were born in another country, making Canada the second most immigrant-reliant economy in the world.

The Canadian Aboriginal population grew nearly 6x faster than the rest of the population between 2001 and 2006.

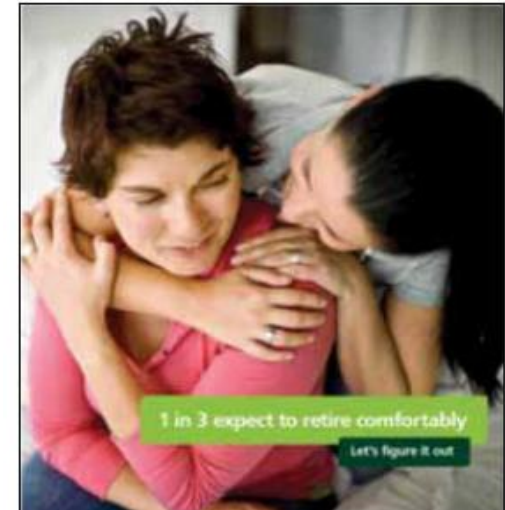
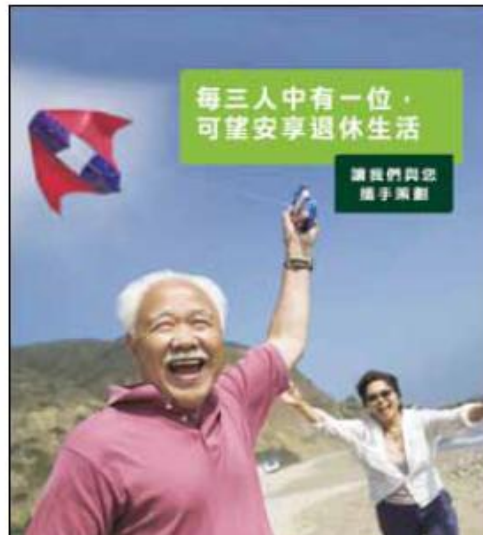
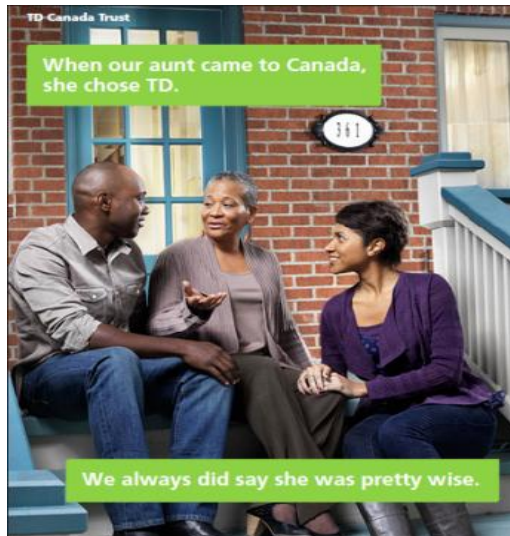
Women make or influence 80% of all purchasing decisions in North America.

Research suggests the majority of the LGBT community is wealthier and better educated than most Americans.

~28% of U.S. families have at least one member with a disability.

# TD IN DIVERSE MARKETS

Build For the Future





# TD's Areas of Focus

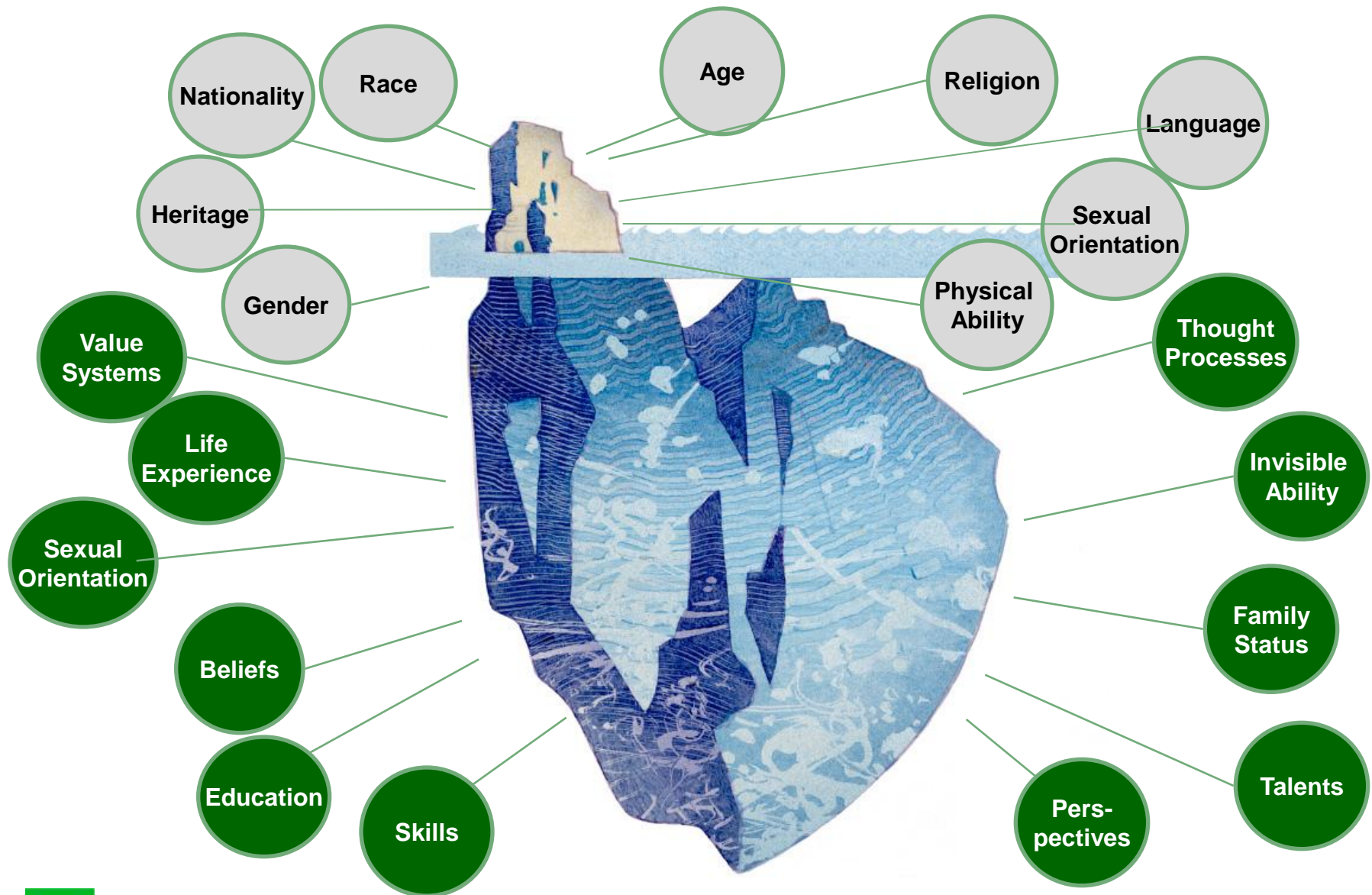
Build For the Future

- 1 **Women in Leadership**
- 2 **Minority/Visible Minority Leadership**
- 3 **People with Disabilities**
- 4 **Aboriginal Peoples (Canadian)**
- 5 **Lesbian, Gay, Bisexual, Transgender and Allies**
- 6 **Serving Diverse Communities**



# Diversity: Not Only the Obvious Differences

Build For the Future



## Our Branch Managers Responsibilities

1. Go after the market opportunity
2. Build a diverse team
3. Create an inclusive work environment