



TD LAUNCHES *THE READY COMMITMENT* TO OPEN DOORS FOR AN INCLUSIVE TOMORROW

Only one-in-three North Americans feel confident about the future and ready to embrace change, TD survey finds

The Ready Commitment targets \$1 billion in total by 2030 towards areas that will help individuals and communities thrive in a changing world

Toronto, ON and Cherry Hill, NJ, March 28, 2018 – TD today launched The Ready Commitment, a new multi-year program to help individuals and communities prosper. As part of The Ready Commitment, TD will target CDN \$1 billion (US \$775 million) in total by 2030 towards community giving in four areas critical to building an inclusive tomorrow – Financial Security, a more Vibrant Planet, Connected Communities and Better Health.

In a period of unprecedented change, driven by advances in technology, shifts in demographics, climate change and globalization, findings from a new TD survey show only 29 per cent of Canadians and 30 per cent of Americans feel "confident" they will be able to keep pace with change over the next 10 years, while the majority of those surveyed were less certain.

"While there is enormous opportunity for growth, progress and economic development before us, we know that change can be disruptive and has the potential to increase social and economic exclusion," says Bharat Masrani, Group President and Chief Executive Officer, TD Bank Group. "TD is committed to the hard work needed to open doors and help make the promise of tomorrow more inclusive for the millions of individuals across our growing North American footprint."

TD has a deeply-rooted tradition of active corporate citizenship brought to life by 85,000 colleagues who are engaged in their local communities and committed to enriching lives. Through The Ready Commitment, TD's aspiration is to link business, products, services, and community investments, for greater focus, intent and impact and help people feel more confident, not just about their finances, but about their future and their ability to achieve their personal goals in a changing world.

The Ready Commitment has four goals, which will focus TD's efforts and contributions:

- **Financial Security** – Increase access to the opportunities people need to help improve their financial security, ranging from access to affordable housing to financial literacy to early learning and income stability;
- **Vibrant Planet** – Help elevate the quality of our environment to ensure both people and economies can thrive, including enhancing green spaces and [supporting the transition to a low-carbon economy](#) with a target of CDN\$100 billion (US\$78 billion) in low-carbon lending, financing, asset management and other programs by 2030;
- **Connected Communities** – Create opportunities for everyone to participate and be included in their community, by bringing people together through shared experiences, supporting new narratives in arts & culture, and responding to local needs; and
- **Better Health** – Support more equitable health outcomes through investing in innovative solutions



As part of The Ready Commitment, TD will also align its work with the UN Sustainable Development Goals for 2030. In the weeks and months ahead, TD will share more details about specific initiatives within The Ready Commitment and new opportunities for innovative collaborations. Learn more and stay tuned at td.com/thereadycommitment

About the TD Survey

The TD survey also identified exclusion as societal concern, with 34 per cent of Canadians and 28 per cent of Americans respondents not feeling included in their communities.

EnviroNics Research conducted an online survey of 1,200 Canadian and 1,500 American adults who were 18-60 years of age and currently employed full-time, part-time or self-employed. The interview dates were between March 7-16, 2018. As online surveys are not considered random probability samples, no margin of error was assigned.

About TD Bank Group

The Toronto-Dominion Bank and its subsidiaries are collectively known as TD Bank Group ("TD" or the "Bank"). TD is the sixth largest bank in North America by branches and serves more than 25 million customers in three key businesses operating in a number of locations in financial centres around the globe: Canadian Retail, including TD Canada Trust, TD Auto Finance Canada, TD Wealth (Canada), TD Direct Investing, and TD Insurance; U.S. Retail, including TD Bank, America's Most Convenient Bank®, TD Auto Finance U.S., TD Wealth (U.S.), and an investment in TD Ameritrade; and Wholesale Banking, including TD Securities. TD also ranks among the world's leading online financial services firms, with approximately 12 million active online and mobile customers. TD had CDN\$1.3 trillion in assets on January 31, 2018. The Toronto-Dominion Bank trades under the symbol "TD" on the Toronto and New York Stock Exchanges.