

Overview of Benefits for TD Employees¹

	Country (eligibility indicated where applicable)		
	Canada	U.K.	U.S.
Retirement Plans			
An industry-leading, fully bank-paid defined benefit pension plan for every eligible employee on salary up to the Canada Pension Plan/Quebec Pension Plan maximum pensionable earnings, with an optional contributory pension available for the portion of salary in excess of that amount.	●		
A 401(k) retirement plan with a fixed TD contribution between 2% and 6% of pay plus a bank match of up to 4.5% of pay on employee contributions for a potential 10.5% in bank-paid retirement savings.			●
A Group Personal Pension Plan for all eligible employees with a TD contribution component.		●	
Benefit Plans			
A flexible shared-cost benefit plan for eligible employees that offers a variety of comprehensive options for medical, dental, disability, life and accident insurance and vision care.	●	●	●
Health consultation services that help our benefit-eligible employees and dependents find appropriate specialists and support.	●		●
Spending Accounts (including a Health Savings Account that is bank-subsidized) that allow employees to pay for health related items and programs for themselves and eligible family members, including medical reimbursement and dependent care.	●		●
Online Spending Accounts that allows employees to use TD-paid benefit credits to pay for medical expenses not otherwise covered by the benefits plan, fitness programs/equipment, and various types of counseling and preventive items for themselves and eligible family members.	●		
Paid vacation based on job level and length of service. ⁵	●	●	●
Employee discounts on events, attractions, products and services.	●	●	●
Employee Ownership Plan. TD matches 100% of the first \$250 of employee contributions each year and 50% of any further contributions to a maximum TD contribution of 3.5% of the employee's eligible earnings or \$2,250, whichever comes first. ⁶	●		
Share Incentive Plan. TD matches employee contributions up to £125 per month.		●	
The Employee Future Builder Program encourages employees to save through payroll deductions, lump sums or their incentive pay. TD pays all of the investment management and program administration fees.	●		
Retiree medical and dental benefits for eligible groups subsidized in part by TD. ⁷	●		●
Employee Support Programs			
On-site wellness services/health fairs offer a range of services that may include massages, aromatherapy, reflexology, heart-health assessments, blood pressure monitoring, eye checks, health/nutrition sessions and cancer awareness seminars. ⁸		●	●
A variety of online health risk assessment and wellness tools to help employees better understand their physical and mental well-being to help them make healthy choices.	●		●
Flu shot program with on-site flu clinics, supplemented with a flu shot reimbursement program.	●	●	●
Backup childcare via external provider with high-quality care for full-/part-time, emergency, temporary or occasional childcare.	●		
Employee Assistance Program offers confidential third-party counseling and referral service to help with a wide range of life events.	●	●	●
Critical Incident Trauma Response ensures our employees have immediate access to professional care to help deal with potentially traumatic events such as exposure to hazardous materials, robbery or the death of a colleague. Includes a mandatory telephone outreach program.	●	● ⁹	●
Employee Banking Benefits. Employees and benefit-eligible retirees receive preferred rates and discounts on a wide range of credit products and services, including home and auto insurance.	●		●
The TD Helps Program assists employees and customers with confidential financial advice regarding loans, mortgage capitalization and loan extensions.	●		

¹ Employees who reside outside of Canada, the U.S. and the U.K. represent less than 1% of the employee population. TD provides competitive benefit plans in those jurisdictions. Data is not considered material.

² All part-time and full-time permanent employees are eligible for the plans listed above.

a. Canada: Part-time employees must work at least 15 hours per week on average throughout the year in order to be eligible for the TD Benefits Plan. All employees must have 3 months' continuous employment to be eligible for the pension plan and the Employee Ownership Plan.

b. U.S.: Short-term and long-term disability benefits are available to employees who work 30 hours or more per week.

³ Canada: Temporary employees receive vacation pay instead of paid vacation and can participate in wellness discounts, employee banking services, discount programs and the Employee Future Builder Savings Program.

⁴ Temporary employees paid by TD on a fixed-term contract have access to the same benefits subject to benefit plan rules.

⁵ U.K.: Paid vacation entitlement is 25 days regardless of job level and length of service.

⁶ Canada: Employees held 9.5 million TD shares in the Employee Ownership Plan (as of October 31, 2013).

⁷ Retiree medical and dental programs apply to a very small percentage of employees in the U.S. and most of these plans are now closed to new members.

⁸ U.K.: Offers on-site massages and off-site reimbursed eye examinations.

⁹ U.K.: TD Securities only.

