



# Investing in You.

Because a healthy you  
makes a better us.

This guide looks at the  
resources and plans included  
in our Total Rewards package  
to help employees and their  
families achieve physical,  
financial and mental  
well-being.





## Our employees guarantee our future success.

To be the better bank for our customers, our shareholders and the communities in which we operate, we first need to be the better bank for our employees. Attracting, developing and retaining great people – just like you – is how TD is building the high-performing and diverse teams we need to continue to be successful in the future.

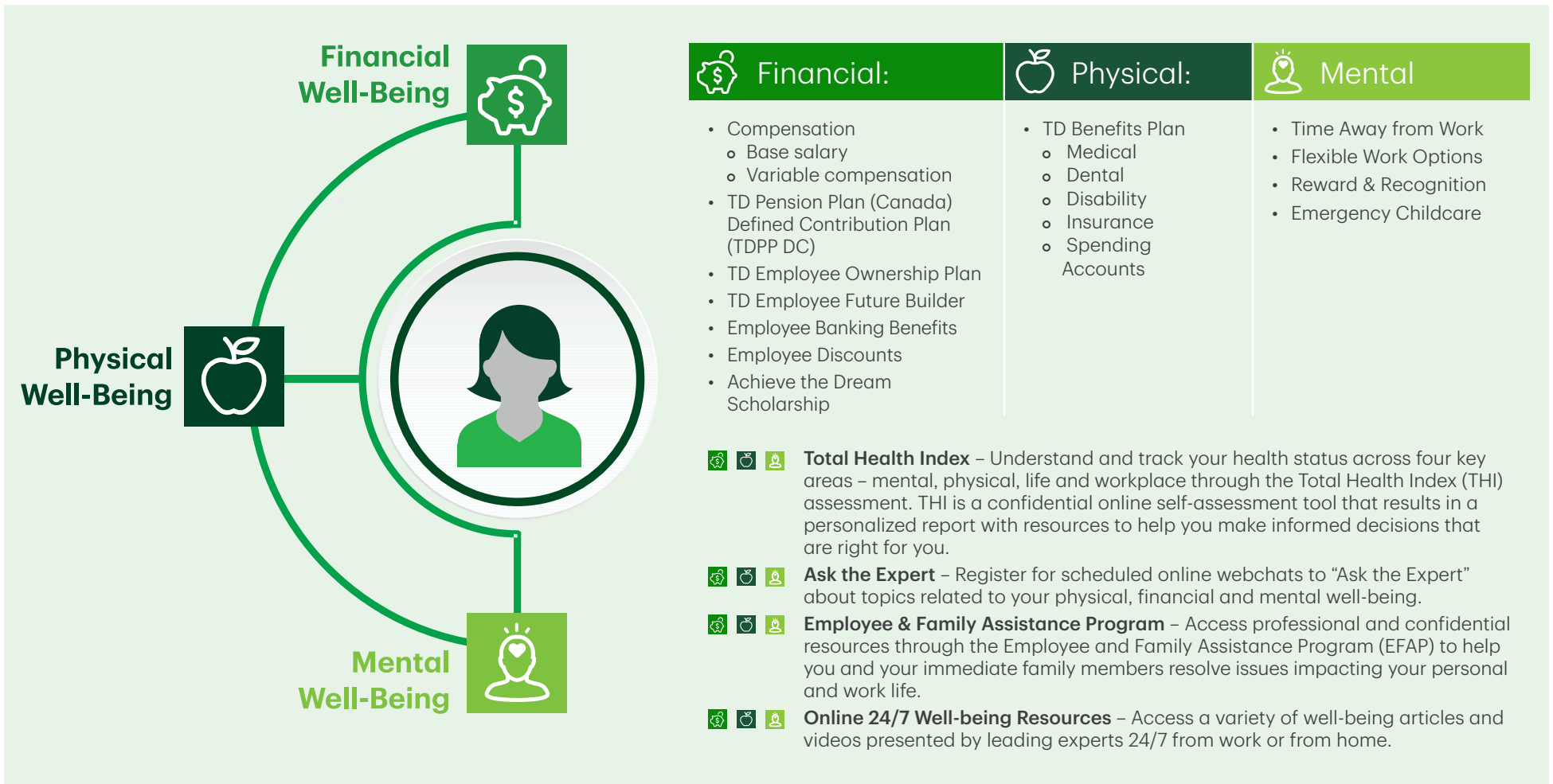
To support your success, we will provide an environment for you to do work that matters, to experience opportunities beyond your expectations and to be led by inspiring leaders. TD is an extraordinary and inclusive place to work, where every employee has an opportunity to grow and develop. Our business and history of success is built on commitments we make to ourselves, and to those around us. As part of our commitment to you, we will help you and your family achieve your physical, financial and mental well-being goals. We will invest in you because we know it is our employees who guarantee our future success.

Together we will be the better bank.

# We're committed to you

We're delighted that you are considering building a career with TD and we're committed to providing the support you need to thrive both at work and at home. TD's Total Rewards package is made up of compensation as well as a number of other key plans and resources designed to help you and your family achieve physical, financial and mental well-being. This guide looks at all the different components that make up your Total Rewards.

## Your Total Rewards at TD includes\*:



\* Subject to meeting the eligibility requirements to participate. This guide describes the programs or plans in place at the time of production. TD reserves the right to amend, reduce or eliminate the plans or programs at any time. In the event of a discrepancy, plan terms will govern.



# Financial Well-being

## Compensation

Compensation at TD is made up of two main components – base salary and variable compensation.

### Base Salary

Base Salary is the fixed portion of the total compensation paid to you for performing the functions of your job.

The base salary that you receive reflects your skills, experience, and expertise that you bring to your role and the sustained performance that you demonstrate.

Base salaries are typically reviewed at least once a year following your annual performance review.

You will receive your base salary in your regular payroll.

*Note: base salary does not include shift differentials, benefits, overtime, incentive payments or any other pay element.*

### Variable Compensation

Variable Compensation is the portion of your compensation that provides a financial reward to recognize your contribution to the success of TD and your business.

The actual award can vary from year to year based on business results, customer experience and your individual performance.

For most employees, variable compensation is delivered in the form of a cash incentive award paid through one of the Bank's various incentive plans.

Incentives may be paid monthly, quarterly, semi-annually or annually depending on your role and the plan in which you will participate.





## TD Pension Plan (Canada) Defined Contribution Plan (TDPP DC)

TDPP DC is a defined contribution pension plan, which means you'll know how much you and TD are contributing, but not what your balance will be at retirement. Once you've enrolled, TD will make contributions to your account based on your years of service and the amount you choose to contribute. How much you'll receive at retirement depends on the contributions made to your account and the performance of the assets invested in your individual retirement plan account up to the time you retire. TD provides you with a range of investment options and tools to help you make informed investment decisions.

### TD Core Contribution

Once you enrol, TD provides you with a 3% core contribution on eligible earnings. This increases to 4% after 10 years of service.

### TD Matching Contribution

You have the flexibility to contribute up to 5% of eligible earnings to your pension account. As an incentive to save, TD will provide a 50% match on your contribution and will increase this match to 100% after 5 years of service with TD.

All contributions made to your pension account are made on a before-tax basis.

### Eligibility

All regular full-time, part-time and casual TD employees in Canada who were hired in 2019 or later and have one year of continuous service are eligible to enrol in TDPP DC.

If you are eligible but don't enrol in TDPP DC you'll be automatically enrolled at a 3% employee contribution rate after completing 2 years of continuous service with TD or after reaching age 25, whichever is later.



## Savings Plans

### TD Employee Ownership Plan (EOP) Share in our success with the TD Employee Ownership Plan

TD's Employee Ownership Plan is a voluntary group savings program that offers employees working in Canada the chance to share in TD's long-term success by becoming TD shareholders.

When you make the decision to join the EOP and buy TD shares through payroll deductions, TD matches a portion of your contributions. By becoming a shareholder in the company, you have the opportunity to earn quarterly dividends that are automatically reinvested in more TD shares for you.

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#### TD will match:

- **100% on the first \$250 you contribute each year**
- **50% on your contributions above \$250**

**To an overall TD annual contribution maximum of 3.5% of your year-to-date eligible earnings or \$2,250, whichever comes first.**

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You may enrol after three months of service. Your EOP contributions belong to you immediately (including dividends earned on your contributions), however you must be vested before you can access TD's matching contributions (and all dividends earned on TD's contributions). You are vested after two years of continuous service with TD. TD also pays all administration and transaction costs, so your savings can grow faster!

### TD Employee Future Builder (EFB) Saving made easy with the TD Employee Future Builder Group Savings Plan

As part of our commitment to Total Rewards and our investment in your financial well-being, TD offers the Employee Future Builder Group Savings Plan where you can choose to direct contributions to a Group Retirement Savings Plan (GRSP) including personal GRSP and spousal GRSP accounts, and a Group Tax-Free Savings Account (TFSA). TD does not contribute to the EFB.

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**As an added bonus, when you invest in the EFB, TD pays the majority of the program management and investment fees on your behalf.**

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You can contribute in four ways:

- Via the convenience of payroll deduction
- You may also direct a portion of your incentive award to the GRSP
- Lump-sum payment by personal cheque
- Transfer-in of non-locked in funds from another RRSP or TFSA

When you join the EFB, you'll be able to choose from a range of investment options including TD pooled fund trusts and mutual funds.

This plan is a great way to help you meet your short and long term savings goals whether preparing for retirement or saving to buy your first home!

## Employee Banking Benefits & Discounts

### Employee Banking Benefits

By joining the TD team you are immediately eligible to take advantage of employee banking benefits including:

- a staff bank account with unlimited transactions
- free Interac e-transfers (to send or request money)
- preferred rates on foreign currency
- the lowest customer rates on mortgage financing, personal loans, credit cards
- preferred group rates on home, auto and term life insurance through TD Insurance.

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**A local TD branch, EasyLine or Credit Cards specialist can help you choose the products and services that best suit your personal financial needs.**

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### Employee Discounts

In addition to Employee Banking Benefits, our employees receive access to a range of discounts across Canada (will vary by location). You can choose to take advantage of discounts on items such as:

- events and attractions
- merchandise
- wellness
- travel and leisure
- vehicle discounts with Chrysler, GM, Kia, Nissan & Hyundai
- and more!

### Achieve the Dream Scholarship Program

Available to dependent children of eligible TD employees, the program provides exceptional students with a one-time entrance scholarship to be used toward expenses during their first year at an accredited college, university or two year program.

## Financial Well-being Resources & Support

To support employees' financial well-being, online retirement and financial planning tools are available, which provide employees personalized projections to assist with short and long-term planning. Additionally, employees have access to legal and financial support services to help deal with a number of issues including debt/credit management, legal bankruptcy, contracts, landlord and tenant issues through the Employee & Family Assistance Program .





# Physical Well-being

## TD Benefits Plan

Investing in You means providing a benefit plan that offers you choice and flexibility to build a personal benefits package that best meets the changing needs of you and your family. Our Benefits & Pension website includes an enrolment & benefits decision support tool that can help you determine which benefits you need and keep track of your personal plan.

Your Benefits Plan consists of:

### ESSENTIAL BENEFITS For you only:

TD ensures that you have a safety net of mandatory essential benefits protection in the event of your death, disability or serious illness. At a minimum, as an eligible employee you will be automatically enrolled in Essential Benefits unless you elect optional coverage.

#### TD pays or you pay with TD Paid benefits credits:

- Medical
- Emergency Travel Medical
- Business Travel Accident Insurance
- Core Life Insurance
- Short-Term Disability

#### You pay:

- Long Term Disability



### OPTIONAL COVERAGE For you and your eligible dependents:

#### TD provides benefits credits to help pay for these:

##### Benefits

You can be covered for Essential Benefits only, or you can select from a wide variety of options from the following benefit plans:

- Medical
- Dental
- Emergency Travel Medical
- Short-Term Disability

If the cost of your benefit selections exceeds your benefit credits, you pay for your coverage through payroll deductions.

##### Wellness Account

Once you have made your benefit selections, you can direct unused benefit credits into a Wellness Account (for eligible wellness expenses such as fitness programs and equipment, health improvement programs, counselling and preventative items).

##### Health Spending Account

Any remaining benefit credits are used to fund your Health Spending Account (for eligible medical and dental expenses that are not reimbursed under these benefit plans).

#### You pay for these through payroll deductions:

- Long Term Disability (Additional Optional coverage)
- Life Insurance (Additional Optional Coverage)
- Accident Insurance
- Critical Illness Insurance





## Physical Well-being Resources & Support

As part of the Employee & Family Assistance program offering, employees can participate in the following programs:

- Health Coaching connects you with a registered nurse or occupational health nurse to learn about the changes needed to be well and stay well, while motivating you to reach your healthy lifestyle goals.
- Naturopathic Services offer a natural and whole-body approach to the maintenance of good health. These professionals examine all aspects of an individual's health (physical, mental and emotional), and can teach you about naturopathic medicine and how it works.
- Nutrition Services offer a holistic and proactive approach to your nutrition and wellness. Professionals will help you make positive changes to your diet to address weight loss or gain, eating routines and lifestyle changes. Registered Dietitians can assess your eating habits, identify dietary concerns and answer nutrition questions you may have.

Online resources including articles and videos are also available on the Benefits & Pension website as well as an eHealth Library and Health Tools on the Manulife Group Benefits Website.



# Mental Well-being

Your mental well-being is key to a good life, enabling you to thrive at work and at home. We are committed to investing in programs and resources to help you maintain your mental well-being and access support when you need it including:

## Employee & Family Assistance Program

TD offers an Employee and Family Assistance Program (EFAP) that provides 24/7 access to professional and confidential resources to help you and your immediate family members resolve issues impacting your personal and work life. These issues can include, but are not limited to personal well-being, relationship issues, family issues, financial issues, addictions, mental health challenges and workplace challenges. This is a confidential service available to employees and their immediate family at no cost.

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**Did you know that the Employee and Family Assistance program provides much more than just counselling services? EFAP includes family support services such as eldercare and childcare. You can also be connected to a registered nurse through the Health Coaching program and much more!**

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## Vacation and Time Away from Work

TD provides a wide array of paid and unpaid time-off to assist employees that need time away from the workplace to deal with personal situations such as the birth or adoption of a child, the death of a loved one or completion of a post-graduate degree. A number of resources and programs are provided to support employees while they are away from work.

Types of paid time off include, vacation, volunteering, Canadian Forces Reservist Training, education, convocation & citizenship ceremonies, jury & witness duties, bereavement, voting and emergency family care. Types of unpaid time off include personal days, compassionate care, and personal leave of absence.

## Flexible Work Options

TD strives to develop and maintain a unique and inclusive employee culture where our colleagues can meet the demands of their work and personal lives. Key to this is supporting the need for flexibility. We are committed to working with you to meet the demands of your life while continuing to provide legendary experiences to our customers and colleagues.





## Reward & Recognition

### Performance Recognition

Recognition is about acknowledging and celebrating the behaviours, accomplishments and success of our employees for the difference they make every day. Performance Recognition programs are offered both at the enterprise and individual business level

### Global Service Recognition

Every day, TD employees do great things for our customers, communities, shareholders and colleagues, which is why it is important to us to celebrate their career milestones through the Global Service Recognition program. Every five years, employees are recognized with an opportunity for TD share ownership. Colleagues celebrating 25+ years of service also receive an additional week of vacation (pro-rated for part-time) on their 25th anniversary and every five-year milestone anniversary thereafter.

### Emergency Childcare

Do you have a back-up when your primary childcare provider is unavailable? Perhaps your regular sitter is unavailable, your child's school closes due to weather or your kids are on holiday? TD partners with a leading provider of corporate-sponsored childcare to provide high quality emergency or occasional childcare through locations across Canada.



## Mental Well-being Resources & Support

Online information including articles & videos led by experts is available 24/7 to help employees maintain their mental well-being and recognize & manage mental health conditions.



## Investing In You

Just like you're investing in TD, we are investing in your physical, financial and mental well-being. At TD you'll become, and be, the very best you can – in ways you may have never thought possible. After all, a healthy you makes a better us.

