

EQUAL EMPLOYMENT OPPORTUNITY POLICY STATEMENT

Our policy is to provide equal employment opportunities to all applicants and Employees in all aspects of employment without regard to race, color, religion, sex, age, national origin, ancestry, nationality, creed, citizenship, alienage, marital or domestic partnership or civil union status, pregnancy (including childbirth, lactation and related medical conditions), affectional or sexual orientation, gender identity and/or expression, mental or physical disability, veteran status, liability for military service, whistleblower status, atypical cellular or blood trait, genetic information (including testing, the refusal to submit to genetic testing and characteristics), or any other characteristic protected under federal, state, or local law and to affirmatively seek to advance the principles of equal employment opportunity.

Our commitment to equal opportunity employment applies to all persons involved in our operations and prohibits unlawful discrimination by any Employee, including supervisors and coworkers. Furthermore, the Company will recruit, hire, train, and promote persons in all job titles, and ensure that all other personnel actions are administered, without regard to any such legally protected statuses, and we will ensure that all employment decisions are based only on valid job requirements.

As President and CEO of TD Bank, I affirm that the above Equal Employment Opportunity Policy Statement and the Company's Affirmative Action Program and Plan reflect the Company's attitude and its intention to:

1. Recruit, hire, train and promote for all job classifications.
2. Base decisions on employment so as to further the principles of equal employment opportunity.
3. Ensure that promotion decisions are consistent with the principles of equal employment opportunity.
4. Ensure that all other personnel actions such as compensation, benefits, transfers, terminations, Company-sponsored training, tuition assistance, social and recreation programs will be administered in accordance with the principles of equal employment.
5. Take affirmative action to employ and advance in employment protected veterans and individuals with disabilities pursuant to Section 4212 of the Vietnam Era Veterans' Readjustment Assistance Act of 1974, as amended (VEVRAA) and Section 503 of the Rehabilitation Act of 1973, as amended (Section 503).
6. Provide reasonable accommodation to known physical or mental limitations of an otherwise qualified Employee or applicant for employment, unless the accommodation would impose undue hardship on the operation of our business or pose a direct threat to the health and safety of the individual or others.

Overall responsibility for directing and implementing the Equal Employment Opportunity Policy as described here and the Company's Affirmative Action Program has been assigned to the Head of US Diversity and Inclusion, who serves as the Company's EEO Officer.

The EEO Officer's responsibilities include designing and implementing an audit and reporting system that will:

1. Measure the effectiveness of the Company's Affirmative Action Program.
2. Indicate any need for remedial action.
3. Determine the degree to which our objectives have been attained.
4. Determine whether individuals with known disabilities and protected veterans have had the opportunity to participate in all Company-sponsored educational, training, recreational, and social activities.
5. Measure compliance with the Company's Affirmative Action Program's specific obligations.

I encourage all Employees and applicants for employment to take advantage of the available opportunities provided by the Company's Affirmative Action Plan. The Head of US Diversity and Inclusion may be contacted, during normal business hours, if you have any questions or concerns about the Company's Affirmative Action Program or if you want to review the non-confidential portions of the Company's Affirmative Action Program for individuals with a disability or for protected veterans.

Furthermore, TD Bank prevents the harassment of persons placed through the Company's Affirmative Action Program, and ensures that no person intimidates anyone or threatens, discriminates, or retaliates against anyone because they engaged in any of the following activities:

1. Filing a complaint;
2. Assisting or participating in an investigation, compliance review, hearing, or any other activity related to the administration of the affirmative action provisions of Executive Order 11246, Executive Order 13672, Section 503 of the Rehabilitation Act of 1973, as amended, Section 4212 of the Vietnam Era Veterans Readjustment Assistance Act of 1974, as amended by the 2002 Jobs for Veterans Act, or any other federal, state or local law requiring equal opportunity for individuals regardless of race, color, religion, national origin, gender, sexual orientation, gender identity, age, genetic information, disability, protected veteran status, or any other characteristic protected by applicable federal, state, or local law.
3. Opposing any act or practice made unlawful by Executive Order 11246, Executive Order 13672, Section 503 of the Rehabilitation Act of 1973, or its

implementing regulations, Section 4212 of the Vietnam Era Veterans Readjustment Assistance Act of 1974, as amended, or its implementing regulations, or any other federal, state or local law requiring equal opportunity for individuals regardless of their race, color, religion, national origin, gender, sexual orientation, gender identity, age, genetic information, disability, protected veteran status, or any other characteristic protected by federal, state or local law.

4. Exercising any other right protected by Executive Order 11246, Executive Order 13672, Section 503 of the Rehabilitation Act of 1973, or its implementing regulations, or Section 4212 of the Vietnam Era Veterans Readjustment Assistance Act of 1974, as amended, or its implementing regulations.

Individuals who believe they have been subjected to any form of discrimination, or if they are aware of an incident of discrimination involving another individual, should register a complaint following the procedures set forth in the Harassment and Discrimination-Free Work Environment policy. The Company will conduct a thorough and objective investigation in a timely fashion and attempt to resolve the situation. The investigation will be completed, and a determination made and communicated to you as soon as practical. Any Employee who acts in violation of this Equal Employment Opportunity Policy will be subject to appropriate disciplinary action, up to and including immediate termination. I am sure that the entire management and staff of TD Bank will bring their considerable talents and commitments to bear in a manner that will ensure TD Bank is a leader in achieving meaningful opportunities for all.

The Equal Employment Opportunity Commission ("EEOC") and equivalent state agencies will accept and investigate charges of unlawful discrimination at no charge to the complaining party. The nearest office of the EEOC and equivalent state agencies can be found in your local telephone directory.

TD Bank is committed to be in full compliance with the provisions of the law and of the Company's Affirmative Action Program.

By:

A handwritten signature in black ink on a white rectangular background, tilted slightly to the right. The signature appears to be 'Greg Braca'.

Greg Braca
President and Chief Executive Officer