



:HOFRPH WR RXU QHZVOHWWHU IRU UHFHQW JUDGXDWHV DQG HDUO\ FDUH
VWRULHV DQG UHOHYDQW LQIRUPDWLRQ RQ FDUHHU GHYHORSPHQW EHW

\$QQRXQFLQJ WKH <RUN 8 \$OXPQL \$ZDUGV UHFLSLHQWV
&RQJUDWXODWLRQV WR WKLW \HDU V <RUN 8 \$OXPQL \$ZDUG UHFLSLHQWV
3K' ¶ &KULVWRSKHU +RXVH %)\$ ¶ 3DPHOD 2KDVKL %6F +RQV ¶ D
0HQJHVKD %)\$ ¶ 7KH DZDUGV FHOHEUDWH DOXPQL ZKR H[HPSOLI\ <RUN
PDGH VLJQLILFDQW FRQWULEXWLRQV WR WKHLU ILHOGV DQG KDYH FKDQJ
EHW\ ~~MDU~~ PRUH DERXW WKH ZD\ WKH\ DUH FUHDWLQJ SRVLWLYH FKDQJH

\$/801, 352*5\$06

1RPLQDWH D 7RS
&KDQJHPDNHU 8QGDU
<RUN V \RXQJ DOXPQL DUH LQVSLULQJ
SRVLWLYH FKDQJH DURXQG WKH ZRUOG 'R
\RX NQRZ D <RUN DOXP ZKR LV PDNLQJ D
PHDQLQJIXO GLIIHUHQFH LQ WKHLU
FRPPXQLW\ " :H ZDQW WR KH DU IURP \RX
1RPLQDWLRQV DUH GXH 2FW

\$/801, 6327/,*+7

\$OXPQL 3URILQH 7LIIDQ\
5LFKDUGV %6F ¶
:KHQ WKH &29,' YDFFLQH VWDUWHG
UROOLQJ RXW DFURVV &DQGD 'U 7LIIDQ\
5LFKDUGV QRWLFHG YDFFLQH
PLVLQIRUPDWLRQ DOO RYHU WKH LQWHUQHWH ,
KHU VSDUH WLPH WKH VHFRRG \HDU IDPLO\
PHGLFLQH UHVLGHQW ZDV RQOLQH KHOSLQJ W
DOOHYLDWH IHDUV DQG HGXFDWH SHRSOH
DERXW WKH ~~YDFW~~ IXOO VWRU\
YDFW

\$/801, %(1(),76

6DYH RQ IXUQLWX(USORUH 1LDJDDUD <RUND PHUFKDQGLVH
5HGFRUDWLQJ")XVGRYKIUQWHD EHDWU WRIXU <RUN 8 SULGH RQ
QHZ KRPH" <RUN DQDPDUD)DOOV ZLW/KUDVCOXPHYH \$OXPQL JHW D
KDYH VSHFLDO DFRZHWGWXHHQ 7RXU 1GLDJDDUD RQ DOO <RUN
SUHIHUHG SULFLDQDQ 7RXUV 6HHEVBBHG PHUFKDQGLVH IURP
IXUQLWXUH DQG DLSQDDQIMVPRVW WKSXCRUN 8QLYHUVLW\
IURP 7KH %ULFN &RPHHDFWLRQV DW%DRNVWRUH ZHEVLWH
'LYLVLRQ GLVFRXQW /HDUQ/HPWUQH PRUH
/HDUQ PRUH

\$/801, (9(176



6HSW _ SB\$(ZWXGH 6HULHV _ <RXQJ \$OXPQL 6SHHG

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+DYH D FUDYLQJ IRU UHZDUGV" :LWK WKH 0%1\$ 5HZDUGVŠ 0DVWHUFDUGŠ
FRXOG JHW WKH IOH[LELOLW\ WR HDUQ DQG UHGHP SRLQWV IRU ZKDW \R
/HDUQ PRUH

7KH 7RURQWR 'RPLQLRQ %DQN LV WKH LVVXHU RI WKLV FUHGLW FDUG 0%1\$ LV D GLYLVLRQ R

\$OXPQL)ULRQWDFV LBYDF\ 3BQLKEVFU&BPPXQLFDWLRQV 3UHIHUHQFHV

<RUN 8QLYHUVLW\ \$OXPQL (QDJHPHQW
.HHOH 6WUHHW