



VIRTUAL TALENT PLAYBOOK

2021 - 2022

EARLY TALENT RECRUITMENT

Highlighting Opportunities
For Co-ops, Interns &
Recent Graduates



Where you don't realize you're
working for a "Bank"

WITHIN THESE PAGES:

TD Bank: An Overview

Early Talent Opportunities: Student & Recent Graduates

Recruitment Cycles & Timelines

Business Lines, Areas & Programs Available

The Types of Roles You Could Expect Within Each Area

Examples of The Kinds of Special Projects That TD Early Talent Hires Have Exposure To

“

TD provides me with exposure to cutting-edge research in the field of machine learning and a chance to work on real-world challenges with amazing teammates. I find it particularly cool that there is always the flexibility to try out new ideas

- Keyu Long, Layer 6 Intern

”

VIRTUAL TALENT PLAYBOOK

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Our Opportunities: We Invite You To Apply

LET'S BEGIN

WELCOME TO TD EARLY TALENT



IN THIS SECTION:

- Overview of TD Bank
- What Does TD Offer?
- Overview of Early Talent's Recruitment Process

TD BANK GROUP

AN OVERVIEW & INTRODUCTION

A better you. A better us.

A more confident you means a stronger us. We empower you to grow your skills, gain new perspectives, and create impact at work and in your community. That's our unique and inclusive culture.

Impact

- Choosing TD means elevating not only yourself, but the customers and communities you serve.
- You'll make a meaningful difference to our business performance, our customers' lives and our communities.

Growth

- At TD, you build your skills and gain new perspectives to succeed today and tomorrow in a rapidly changing world.

Culture of Care

- Everyone deserves to feel confident about themselves and their future.
- Great things happen when people feel like they are included and respected.
- Caring colleagues and supportive leaders make TD an unexpectedly human place to work.

TD EARLY TALENT: WHO WE ARE

A General Overview

Our Campus Recruitment and Early Talent Programs team introduce students and recent graduates to a variety of opportunities that are available at TD with the option to try something new and learn through experience.

Participants get exposed to a culture of networking and development, work with experienced colleagues and receive training and mentorship to be technical experts and future leaders.

“

TD has been a great advocate in embracing diversity in its various forms. Several members from my Associate cohort have varying professional and educational backgrounds, which ensures each colleague can contribute to TD's talent pool their own unique way

- Omar Hadi, TBSM Associate

WHAT DOES TD HAVE TO OFFER?



FOR CURRENT STUDENTS

Our **Internship and Co-op Stream** provides current students a variety of work experiences where they will learn skills and gain industry knowledge that will lead to a variety of challenging opportunities.

STUDENT PROGRAMMING -

Our student programming offered here at TD, we provide our students with the strong foundation and support they need in order to keep moving in their career throughout and beyond Early Talent.

“
Some of the student programming offerings include...

- The Leadership Speaker Series,
- Informative Lunch & Learns by subject matter experts across the organization,
- The TD Showcase - voluntary group project spanning across the entire duration of your work term,
- Socials,
- Giveaways,

AND MORE!

FOR RECENT GRADUATES

Associate Program opportunities are available across the organization for recent graduates at either the undergraduate, graduate or both educational levels.

Our **Associates are hired as full-time employees** participating in either i) a 24-month (4 x 6-month) rotational program to gain exposure and experience to global opportunities and to a variety of areas and businesses within the program's offerings or ii) hired directly into a position and receive 1 year of Associate specific programming.

Our Associate Stream provides an enterprise-wide orientation and on-boarding curriculum, continuous mentoring, rotational training (where applicable), and on the job experience in the core activities within that area of TD, as well as ongoing leadership development. Associates are full-time employees however, the goal is to have them truly champion their technical leadership capabilities.



EARLY TALENT OPPORTUNITIES

The Recruitment Process; Typical Timelines



RECRUITMENT CYCLES

The **Majority** of student opportunities follow "**Standard Recruitment Cycles**" for Winter, Summer and Fall Co-op/Intern Work Terms; Recruitment occurring 3 times a year with 4, 8 or 12-month placements beginning in **January**, **May** and **September** following school semesters.

The **Majority** of our Associate Programs offer either a January and/or July start; Recruitment activities traditionally commence in September (*considered "**Standard Recruitment Cycles**"*) for either program start dates, occasionally recruiting again in January for a summer start date. The recruitment process varies by program, mainly by area of business.

The recruitment process



ATTEND TO
RECRUITMENT EVENTS



APPLY TO &
INTERVIEW FOR OUR
JOB OPPORTUNITIES



RECEIVE OFFER &
START AT TD!



**We've specified recruitment cycles for each line of business throughout the Talent Playbook (look for this icon), highlighting all exceptions and roles that do not follow Standard Recruitment Cycles.*

WE INVITE YOU TO APPLY

Get recognized, advance your career & take advantage of global mobility opportunities that come along with high performance.

We encourage you to bring your passion to achieve remarkable things and join TD!



CLICK HERE

TO SUBMIT YOUR APPLICATION!

WHAT INTERESTS YOU?



IN THIS SECTION:

You will find in-depth overviews of each of our Early Talent programs, at the co-op/intern and associate levels. You will be able to evaluate some of the opportunities available at each level, within the various business areas, and get a better understanding for what our employees have exposure to from their Special Projects.

CORPORATE OFFICE

CAMPUS PROGRAMS

Student Opportunities
Co-ops/Internships



INTERNSHIPS: WHAT ROLES ARE AVAILABLE WITHIN CORPORATE?

MARKETING

SUMMER INTERNSHIP

Working amongst experienced strategic professionals driving business results by contributing to development and executing brand, marketing, community and environment strategies to meet business objectives for the TD brand.

FINANCE & ACCOUNTING /TREASURY/AUDIT

OFFERED EACH TERM

Working with our finance team gives you the opportunity to provide a range of operational and analytical support across the function. Assist with audit planning, financial reporting & analysis in one of our many finance teams across the bank.

CANADIAN CREDIT CARD

SUMMER INTERNSHIP

TD Credit Cards leads the market in retail volume by providing a diverse suite of products and services. Join the team that is responsible for strategy, product development, customer lifecycle management, and financial performance of all Canadian Credit Card products.

COMPLIANCE /AML

SUMMER INTERNSHIP

Exposure to various industries, products and client groups in the interesting and dynamic world of compliance and anti-money laundering. You will be part of a team with targeted deliverables, working on initiatives designed to maintain & improve regulatory compliance standards across TD.



RECRUITMENT CYCLES:

January Recruitment:
Marketing
Compliance/AML
Canadian Credit Card

Standard Cycles:
Finance & Accounting
Treasury
Audit

"Amazon Shop with Points" **SPECIAL PROJECT** (SwP)

-Namrata Saha, Credit Cards Intern

Given the lack of travel opportunities during COVID-19, *Amazon Shop with Points (SwP)* was expanded to allow customers to redeem their travel points on alternative platforms like Amazon, for their purchases.



CORPORATE OFFICE

CAMPUS PROGRAMS

Opportunities for Recent Graduates
Associate Programs

WHICH AREAS WITHIN **CORPORATE** OFFER ASSOCIATE PROGRAMS?

HUMAN RESOURCES

*Leadership
Development Program*

Gain knowledge & experience in several HR areas, enabling you to build on your consulting, talent management & analytical skills, as well as build business insight & leadership capabilities.

CPA

*Pre-Approved
Associate Program*

Throughout this 30 month program, Associates have the opportunity to rotate through various Internal Audit teams & Finance functions, in order to develop CPA competencies, expand their network & gain understanding of various groups within TD Finance.

MARKETING

*Graduate
Leadership Program*

Focus primarily on project work to provide an opportunity for growth, ability to develop leadership capabilities while building a solid understanding of the Marketing discipline within TD.

FINANCE & ACCOUNTING

Completing financial reporting, forecasting, planning & contributing to project assignments to provide an opportunity for growth, upward mobility & an understanding of the Finance & Accounting discipline throughout TD Bank Group

TREASURY & BALANCE SHEET MANAGEMENT (TBSM)

Comprehensive training in both TBSM to provide a solid foundation of key risk concepts & practices. Can expect to complete a combination of project-based & reporting work, to gain valuable experience in strategic decision making, in addition to learning risk management & portfolio management best practices.

CANADIAN CREDIT CARD

Provide specialized analytics, insights & research, while executing strategic projects & business driven initiatives. Graduate from the program with a strong foundation of the Credit Cards industry for a successful career & opportunities to drive for efficiencies & process improvements.

COMPLIANCE & GLOBAL ANTI MONEY LAUNDERING

Provide a range of research, analytical, advisory & operational process support to businesses and internal team members. Additional responsibilities will require you to conduct ongoing monitoring & testing and mitigating risk to ensure that TD Bank remains compliant.

RECRUITMENT CYCLES:

STANDARD RECRUITMENT:

Human Resources
Marketing
Treasury & Balance Sheet Management
Canadian Credit Card (x2)
Compliance & Global Anti Money Laundering

MAY RECRUITMENT:

CPA Pre-Approved
Finance & Accounting

SPECIAL PROJECT EXAMPLE "Mobile Deployment & Financial Impact Analysis"

Assessed and quantified the financial impact, mobilizing various stakeholders across TD's three business lines (TD Securities, Canadian Retail, and US Retail) and their enablement functions to ensure compliance with the new standards.

- Omar Hadi, Treasury & Balance Sheet Management Associate

APPLY
ONLINE

DATA & ANALYTICS

+ LAYER 6

CAMPUS PROGRAMS

Student Opportunities Co-ops/Internships

**INTERNSHIPS: WHAT TYPES OF ROLES ARE AVAILABLE
WITHIN DATA & ANALYTICS AND OFFERED AT LAYER 6?**



DISTRIBUTION & GEOSPATIAL INTELLIGENCE ANALYST

OFFERED EACH TERM

Support with the execution & tracking of the Retail Branch Transformation Plan developed by Network Strategy & support strategic business development; Develop multi-dimensional analytics & transform into simplified executive ready reports leveraging existing definitions/metrics. Understand the application & business implications of the use of statistical & geographic information system (GIS) software, to process large amounts of data that produce results describing the current retail banking landscape for our existing & potential future branches.

MACHINE LEARNING RESEARCH SCIENTIST INTERN

OFFERED FALL & SUMMER WORK TERMS

Through utilizing our Machine Learning platform, you will strategically design, test, and deploy critical software (scale, production, regular testing, and develop frameworks), with the objective of changing how millions of users conduct their daily finances.

BUSINESS INSIGHTS & ANALYTICS

OFFERED EACH TERM

Recommend actions by providing analytics & insights that will enable optimal business decisions and/or resolves complex business problems. Identify opportunities to drive business growth & value.

DATA SCIENCE/ADVANCED ANALYTICS

OFFERED EACH TERM

Participate in projects supporting a broad range of data driven solutions by applying a variety of techniques to build out models.

DATA ANALYTICS & REPORTING INTERN

OFFERED EACH TERM

The specialist leverages experience & understanding of data, analytics & reporting practices to provide business partners with relevant & high-impact advice, solutions & adoption support to leverage a Hadoop platform for data storage, management & analytics. Solicit & document stakeholder feedback while working with them to adopt & leverage the enterprise tools & capabilities



STANDARD RECRUITMENT CYCLES

**For all co-op & intern positions
within Analytics & Data
Science (offered each work term)
and for the Layer 6 internships
(offered for the Fall & Summer
work terms)**

LAYER 6 PROGRAMS: INTERN POSITIONS

Special Projects Features: MACHINE LEARNING...



MACHINE LEARNING VISUALIZATION APPLICATION

By Brendan Ross, Layer 6 Intern

Built an application to visualize how machine learning models embed image datasets in an abstract space to understand their structure.

MACHINE LEARNING PROPENSITY MODEL

By Jelena Hadzi-Tosev, Analytics & Data Science Intern

Created a machine learning propensity model using all sorts of customer level data, which will create a list of target clients identified by the model.

DATA & ANALYTICS ASSOCIATE PROGRAM

CAMPUS PROGRAMS

Opportunities for Recent Graduates
Associate Programs



GRADUATE & UNDERGRADUATE **DATA & ANALYTICS** ASSOCIATE PROGRAM OPPORTUNITIES

ANALYTICS & DATA SCIENCE ASSOCIATE PROGRAM

(Undergraduate and Graduate)

Provide subject matter expertise and create a broad range of data driven solutions by applying a variety of techniques to build out complex models; Identify opportunities to drive business growth and value; design and development of complex reports, dashboards and scorecards to support business needs, ensure alignment of metrics across the organization; participate in projects by analyzing approaches, processes and tools to support the business data strategy; and improve the trust in our data through management of integration, availability, usability, quality, integrity and security of bank data.

AS AN ASSOCIATE YOU WOULD FALL INTO ONE OF THESE 3 JOB FAMILIES:

DATA SCIENCE

- Provide subject matter expertise and create a broad range of data driven solutions by applying a variety of techniques to build out complex models.

BUSINESS INSIGHTS & ANALYTICS

- Responsible for providing subject matter expertise, analytics and insights to recommend actions that will enable optimal business decisions and/or resolve complex business problems. Identify opportunities to drive business growth and value.

DATA MANAGEMENT & REPORTING

- Responsible for the design and development of complex reports, dashboards and scorecards to support business needs, ensure alignment of metrics across the organization.
- Participating in projects by analyzing approaches, processes and tools to support the business data strategy.
- Responsible for improving the trust in our data through the management of integration, availability, usability, quality, integrity and security of bank data.



STANDARD RECRUITMENT CYCLES

For both Undergraduate & Graduate Analytics & Data Science Associate Programs



Special Projects Feature: **"Marketing Channel Utilization Visualization Tool Development"**

Contributed to an analytical project to understand different perspectives and priorities across the bank.

*- Ethan Qi,
Analytics & Data Science Associate Alumni*

TECHNOLOGY SOLUTIONS

CAMPUS PROGRAMS

Student Opportunities
Co-ops/Internships

INTERNSHIPS: WHAT TYPES OF ROLES ARE AVAILABLE WITHIN TECHNOLOGY SOLUTIONS?

SOFTWARE ENGINEER

OFFERED EACH TERM

Ensure defect free programming by testing & debugging, using available tools. Perform, design & deploy system enhancements, while assessing/understanding a groups' development needs, assisting in development & comprehensive processes for issue prevention.

BUSINESS SYSTEMS ANALYST

OFFERED EACH TERM

Plan, manage, and support the delivery of detailed system requirements and technical/functional specifications in alignment with standards and frameworks. Support collaboration with key stakeholders to determine solutions, assess impact to existing work processes and systems, and how to manage the synergistic integration. Develop effective and efficient solutions by researching and analyzing current state system capabilities and defining technology solution recommendations, working closely with key technology partners (e.g. Solution Designers and Architects)

BUSINESS ANALYST

OFFERED EACH TERM

Communicate with multiple stakeholders concerning requirements, project status, and issues to align business strategies with technology solutions. Conduct market research, delivery/interpretation of industry analytics and provide dashboard/reporting maintenance



STANDARD RECRUITMENT CYCLES:

For all co-op & intern positions within Technology Solutions

Special Projects Feature: BLOCKCHAIN Industry & Market Research

Conducted an industry analysis and competitor profile for various major companies that are implementing blockchain technology in their service offerings or operations.

*- Jagroop Dosanjh,
Blockchain Analyst Intern*



APPLY
ONLINE

TECHNOLOGY SOLUTIONS

CAMPUS PROGRAMS

Opportunities for Recent Graduates Associate Programs

WHAT ARE THE 4 ASSOCIATE PROGRAMS THAT ARE OFFERED WITHIN TECHNOLOGY SOLUTIONS?

SOFTWARE ENGINEER ASSOCIATE

ROTATIONAL

Develop new applications / solutions with consistent quality standards; provide code maintenance & support during testing cycles & post-production deployment. Provide high quality code for various initiatives & ensure defect free programming by testing & debugging using available/appropriate tools & participate in reviewing peer coding.

BUSINESS SYSTEMS ANALYST ASSOCIATE

ROTATIONAL

Develop technical requirements through business requirement gathering techniques to understand scope, functional & non-functional relationships, dependencies, risks, & facilitate the communication between business & technology areas.

INFRASTRUCTURE TECHNOLOGY SOLUTIONS ASSOCIATE

NON-ROTATIONAL

Provide support to hosting solutions, employee enablement, project delivery, governance & operations, and cloud engineering - Developing, building, testing, securing, & deploying infrastructure solutions across the organization involvement in software/hardware currency initiatives, with a mandate to adhere to corporate standards for technology, financials, security, & design processes

Infrastructure Technology Solutions - SECURITY SERVICES (ENGINEERING) ASSOCIATE

NON-ROTATIONAL

For the Product Management Internal Consulting team; Perform a broad range of activities (listed below) while working alongside & supporting others in Security Engineering. A foundational position which will prepare one to take on more senior technical roles within Security Engineering.

Exercises & initiatives including:

Requirements gathering, design specification, industry analysis, vendor engagement & analysis, software development, project management, financial management, internal consulting, test plans & execution, & operational standards implementation

STANDARD RECRUITMENT CYCLES:

**For all 4 Technology Solutions
Associate Programs**



Special Projects Feature: "Business Banking Pro"

Business Banking Pro is a web application used by branch employees and used by thousands of people each day for their daily jobs. We can receive quick feedback on bugs and fix them right away.

- Jennifer Street,
Technology Solutions Developer Associate Alumni



ENTERPRISE PROTECT

CAMPUS PROGRAMS

Opportunities for Students & Recent Graduates Co-ops, Interns & Associate Programs

OPPORTUNITIES WITHIN ENTERPRISE PROTECT

(Listed for Students & Recent Graduates)



ENTERPRISE PROTECT ASSOCIATE

Associate Rotational Program

Work with development teams to ensure they are developing new applications/solutions with consistent quality standards and work with security testing tools and methodologies, including vulnerability assessment & associated result analysis. Provide quality customer service to business segments in completing risk assessments & control documentation

BUSINESS SYSTEMS ANALYST

Enterprise Protect Internship

Develop technical requirements through business requirement gathering techniques to understand scope, functional & non-functional relationships, dependencies, risks, & facilitate the communication between business groups & areas within Enterprise Protect - Global Identity & Access Management, Governance & Regulatory, Data Protection & Cloud Security, Innovation, Application Security, Enterprise Security Architecture & Endpoint Governance

BUSINESS TECHNOLOGY RISK MANAGEMENT

Enterprise Protect Internship

Triage and coordinate group engagements across the team & action required follow-ups /escalations. Work with other partners across the enterprise to ensure efficient processes are maintained & assist with completion of risk & control artifacts and the review of third-party technology risk questionnaires & assessments

CYBER SECURITY ANALYST

Enterprise Protect Internship

Contribute towards cyber security activities responsible for protecting the Bank, customers & employees by mitigating & identifying technology threats to TD. Assist in development of effective risk management programs, ensuring best-in-class cyber security approach

TRMIS - INFORMATION SECURITY BUSINESS ANALYST

Enterprise Protect Internship

Conduct market research and the delivery/interpretation of industry analysis. Communicate with multiple stakeholders concerning requirements, project status, and issues to align business strategies with technology solutions.

TRMIS - INFORMATION SECURITY ANALYST

Enterprise Protect Internship

Assisting in completing group priorities for the The Cyber Threat Management Team within Enterprise Protect Responsible for operating and monitoring security systems and events in order to enhance TD's ability to manage an evolving cyber security threat landscape

SPECIAL PROJECTS FEATURE

"SECURE CLOUD APPLICATION DEPLOYMENT"

"Delivered new & existing applications to the Cloud. Cloud is the present and future of IT platforms and a crucial part of moving TD's digital infrastructure forward"

- Justin Bento, Enterprise Protect Associate Alumni.

DIGITAL PAYMENTS & INNOVATION

CAMPUS PROGRAMS

Opportunities for Students & Recent Graduates
Co-ops/Internships & Associate Programs

*Helpful Terminology To
Reference When Reading
Role Descriptions Below*

- Our team at the [TD Innovation Lab](#) ideates, builds, & tests innovative solutions that will shape the future of banking
- [UGO Wallet](#) is a mobile application with TD, featuring loyalty and gift card storage and purchase, receipts scanning and categorizing, and more
- [Digital & Payments](#) is accountable for the strategy, customer experience & distribution of products & services across businesses

OPPORTUNITIES WITHIN DIGITAL PAYMENTS & INNOVATION

(Listed for Students & Recent Graduates)

DIGITAL & PAYMENTS: (X2)

ASSOCIATE ROTATIONAL PROGRAM:

Leverage your digital & online experience to provide proactive solutions in a professional business environment, applying strong analytical & problem solving skills. Remain current with leading-edge digital technologies/trends, supporting the fulfillment of product strategies & development.

NON-STANDARD RECRUITMENT:

Recurring every 2 years in September

DIGITAL & PAYMENTS INTERN:

The mandate of this channel is to deliver an exceptional, seamless & effortless experience for customers & clients who manage their finances online & on mobile.

TD INNOVATION LAB

(Intern)

You will explore emerging technologies & be empowered to start/stop projects because of what the market tells you.

Potential roles you can explore are Business Analyst, Developer & User Experience Designer.

UGO WALLET

(Intern)

Developers will work on new features within the mobile application to further expand our existing functionality, develop and present new proof of concept ideas, troubleshoot and analyze existing issues and provide solutions

DESIGN RESEARCH

(Intern)

A large part of your duties will involve managing the lab for the studies run in TD's in-house, state of the art research lab. You will oversee operating various pieces of lab technology, handling participants, & collecting invaluable data through scribing & other processes. You will assist with analyzing data collected in the lab or in the field to drive cutting-edge ideation & design within the bank.



**STANDARD
Co-op/Intern
RECRUITMENT
CYCLES**



Special Projects Feature:

"CUSTOMER FEEDBACK STEWARDS PROGRAM"



Integral in advocating on behalf of the customer experience and relaying feedback to specific business groups, aiming to ensure an integrated, client first perspective to their business decisions & future planning.



*By Cassiann Hutchinson,
Digital Strategy & Customer Experience Intern*

RISK MANAGEMENT

CAMPUS PROGRAMS



Student Opportunities
Co-ops/Internships

INTERNSHIPS: WHAT TYPES OF ROLES ARE AVAILABLE WITHIN **RISK MANAGEMENT**?



STANDARD
Co-op/Intern
RECRUITMENT CYCLES

RISK MANAGEMENT INTERN

This 4 month internship will provide understanding to the Risks we take as an organization and introduce effective risk methodologies for protecting TD, our customers and the greater Canadian economy.

With placements ranging from quantitative, analytical, operations and hybrid teams, you will contribute towards strategic risk prevention initiatives and help our TD Enterprise remain compliant with our internal/external regulators and governing bodies.

MARKET RISK MODEL DEVELOPMENT SUMMER ASSOCIATE

This is a 4 month program that provides an introduction to risk management in capital markets. The program consists of a single placement in one of the following areas:

- *Risk and Valuation (Market Risk, Liquidity Risk, P&L and Attribution, Independent Price Verification)*
- *Value at Risk (VaR) Reporting*
- *Collateral Management*
- *Counterparty Credit Risk Reporting*
- *Governance*

US/CDN RETAIL RISK MODEL DEVELOPMENT INTERN

Supporting our TD Banking group, and in-line with validation and audit, contribute to upkeep/development of current/future risk models, striving to achieve shared business objectives within retail & risk management.



Special Projects Feature:

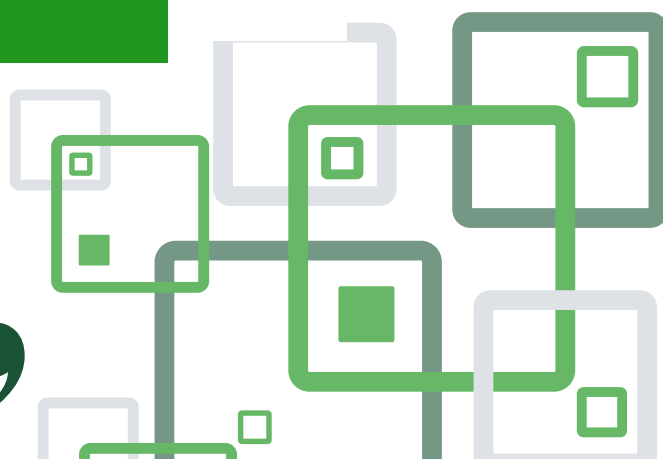
"TD's Risk Compliance Program"

“

Contributed to risk management model development process, including validation, usage and monitoring, interacting with numerous teams involved.

”

*By Ioana Nedelcu,
Risk Management Intern*



RISK MANAGEMENT

CAMPUS PROGRAMS

Opportunities for Recent Graduates
Associate Programs

WHAT ARE THE THREE ASSOCIATE PROGRAMS OFFERED WITHIN **RISK MANAGEMENT**?



**STANDARD
RECRUITMENT CYCLES**
Unless specified

MARKET RISK MODEL DEVELOPMENT

ASSOCIATE ROTATIONAL PROGRAM:

Operating under the lens of managing risk within TD Securities, banking group and regulators, you will manage risks initiatives within Valuation at Risk, Profit & Loss and Market Risk.

Associates can anticipate completing thorough risk analysis within capital markets, completing timely reporting/dashboards and contributing to ad-hoc projects to advance business objectives in accordance with TD's Risk Appetite.

QUANTITATIVE

ASSOCIATE ROTATIONAL PROGRAM:

Assist in the development and testing of new risk modelling methodologies, and effectively challenge these models through benchmark modelling, model validation and/or review collaborating within Internal Audit's model risk division. Associates will also liaise with key business partners to ensure timely delivery of new risk models and resolve modelling issues as they arise.

RISK MANAGEMENT

ASSOCIATE ROTATIONAL PROGRAM:

Associates can anticipate the opportunity to gain a breadth of knowledge of the Risks we take at TD through completing four unique 6 month rotations, in the areas of the 3 lines of defence, operational risk, enterprise risk and support various lines of business as a Risk Management subject matter expert. You will be challenged to stay current on global risk trends/regulations and continually identify issues and solutions to best manage risks across our organization.

**APPLY
ONLINE**

Special Projects Feature: **"CYBER RISK MODEL ANALYSIS"**

"Cyber attacks can happen at anytime.
Created and piloted a risk model to quantify the impact of Cyber attacks."

By: Pranati Suri, Risk Management Associate



TD INSURANCE

CAMPUS PROGRAMS

Student Opportunities
Co-ops/Internships

INTERNSHIPS: WHAT TYPES OF ROLES ARE AVAILABLE WITHIN TD INSURANCE?



STANDARD
Co-op/Intern
RECRUITMENT CYCLES

ACTUARIAL ANALYST INTERN

Supporting our TD Insurance's Actuarial Teams, Actuarial interns will assist to achieving departmental business goals within scheduled deadlines - completing various actuarial and ad-hoc projects pertaining to our Life & Health and Property & Casualty groups. Interns will have the opportunity to gain hands on work experience and the opportunity to investigate their career path, as they determine their vocational actuary stream.

PRODUCT INNOVATION INTERN

Assisting in conducting market research, presentation development, communicating with various stakeholders and reporting. Interns will support in the development of leading edge products to customers and complete ad-hoc projects as needed for TD Insurance to achieve their business goals.

CATASTROPHE CLAIMS SUMMER ANALYST

Accountable for providing quality service and managing expenses through the claims settlement process. This includes: opening new claims, setting up appraisals, assigning contractors, and ordering police reports; investigation, negotiation and settlement of non-complex automobile and homeowner claims; generating financial transactions and finalizing settlements in a timely fashion.

Featuring 2 Special Projects:

"Annual Experience Study" & "Hailstorm Catastrophe"



ANNUAL EXPERIENCE STUDY:

Conducted an annual experience study, in which historical data was analyzed to support the actuarial assumptions used in production models.

By Traky Deng, Actuarial Intern

HAILSTORM CATASTROPHE:

Assisted our clients through one of the most severe hailstorms that affected Calgary. With over 15,000 claims processed, TD Insurance was able to support our customers successfully.

*By Haseeb Khan,
Catastrophe Claims Summer Analyst*

CANADIAN PERSONAL BANKING

CAMPUS PROGRAMS

Opportunities for Recent Graduates
Associate Programs

18-24 Month Management Associate Rotational Program

RECRUITMENT ACTIVITIES
Commence every
September



CANADIAN PERSONAL BANKING Management Associate Program

An accelerated leadership development rotational program focused on building & enhancing management and leadership capabilities through four, 6 month personalized bank wide rotations.

EXPLORE AND SUPPORT...

... the various divisions that make up the Canadian Personal Bank by working hand in hand with multiple levels of management and executives, contribute to solving real-life customer, colleague & business problems and dive deeper into: Product Management, Distribution/Sales Strategy, Innovation/Transformation, Profit & Loss Management, Project Management/Execution, and Customer Experience/Strategy

SPECIAL PROJECTS HIGHLIGHT: "LIFE INSURANCE PRODUCT DELIVERY"

By Mishi Kibue, Canadian Personal Banking Management Associate

"Worked on a project aimed at revamping the way TDI delivers life and health insurance packages to customers. The initiative was aimed to create a more interactive package that lay out the customer policy in a simple, easy to follow and understandable manner."

GRADUATE LEADERSHIP PROGRAM

CAMPUS PROGRAMS



Opportunities for Recent Graduates
Associate Programs

Graduate Leadership Program Manager

GLP Managers will be offered great project work across dynamic areas such as Digital & Phone Channels, Advanced Analytics, Innovative Automation, Product Management, Retail & Commercial Banking, Wealth, TD Insurance, Marketing, and more.

Upon program completion, GLP Managers build their careers in emerging areas across the bank where their interests and capabilities can be best leveraged for organizational impact.

ASSOCIATE PROGRAM ROTATIONS... *WHAT COULD I EXPECT?*



REGULAR RECRUITMENT CYCLES

*For February or July start dates,
depending on completion of
Master's programs*



Rotations will align to career aspirations, development goals & offer the critical experiences necessary to accelerate your career. GLP Managers are stretched through frequent coaching from rotation managers and receive ongoing mentoring from their executive mentor. Additionally, their talent manager will serve as a strategic coach to help shape career development and provide training opportunities focused on developing transformational, agile leadership skills.

SPECIAL PROJECTS HIGHLIGHT: "IGNITE PROGRAM"

"Provided recommendations to group head executives, and created a play book on how TD can improve on our data transparency and data controls program. In addition, utilized existing data to humanize the way we approach data transparency and personalize the experience for our customers."

*By Laura Hunter,
Graduate Leadership Program Manager Alumni*



PROJECT MANAGEMENT CAMPUS PROGRAMS

*Opportunities for Recent Graduates
Associate Programs*

WHAT 2 ROLES ARE OFFERED WITHIN TD'S PROJECT MANAGEMENT ASSOCIATE PROGRAM?



PROJECT ANALYST:

PROJECT MANAGEMENT
2-YEAR ROTATIONAL PROGRAM
(Undergraduate)

End to end delivery and execution of smaller scale business or technology projects; leads work packages of moderate size and complexity or alternatively be responsible for complex analysis and reporting that supports the delivery of broader or large complex projects/programs.

Manage client relationships / project stakeholders as they pertain to work streams and/or projects assigned.

PROJECT MANAGER:

PROJECT MANAGEMENT
2-YEAR ROTATIONAL PROGRAM
(Graduate)

Work with business and technology teams to provide analysis, metrics and management reporting – including insight and recommendations and create resource plans - Utilizing deep knowledge of project management delivery and related software/systems development methodologies (e.g. Waterfall, Agile, DevOps).

Lead status and project team meetings, including preparing and distributing agenda and required materials.



SPECIAL PROJECTS FEATURE: 2 ROLE HIGHLIGHTS

"FRAUD IDENTIFICATION & TRIGGER NOTIFICATIONS"

By: Linda Duong, Project Management Associate

Worked on a project that enhanced identification of fraudulent activity on mass accounts and subsequently notified customers.

"STRATEGIC PORTFOLIO MANAGEMENT"

By: Chris Pulford, Project Analyst Associate

Assisted in developing effective cost saving strategies and contributed to managing internal financials at the portfolio level.

TD WEALTH

CAMPUS PROGRAMS



Opportunities for Students & Recent Graduates
Co-ops, Interns & Associate Programs

OPPORTUNITIES AVAILABLE WITHIN WEALTH: *(Listed for Students & Recent Graduates)*



**STANDARD
RECRUITMENT
CYCLES**

DIRECT INVESTMENT INTERN

Opportunities to support a variety of teams (Acquisition & Engagement, Content/Client Education & National Office). Leverage existing source data to craft ongoing reporting on sales trends, surfacing opportunities to senior management - Collaborating directly with project stakeholders to acquire resources to develop high quality materials and ensuring creative items are aligned with business objectives.

TD ASSET MANAGEMENT INTERN

Diverse opportunities to support a variety of teams, measuring market intelligence, reviewing investment risk, investigating investment risk alternatives and conducting activities in evaluating market intelligence.

PRIVATE INVESTMENT ADVICE NATIONAL OFFICE INTERN

Play an end to end role in leading a business to identify and implement process improvement opportunities, driving savings for the business. Will need to drive collaboration with other members across our organization to ensure integration and equal contribution to driving consistency across Wealth.

WEALTH BUSINESS GOVERNANCE & CONTROL INTERN

Working with the Wealth Control Function Partners to help establish and document clear outcomes and success criteria required to be compliant with new regulations or regulatory changes. Providing analytical and project support to resolve Compliance, GAML, and or Legal questions, issues, and / or risks.

TD ASSET MANAGEMENT (Associate Program)

Undertake projects touching on marketing, portfolio management, finance, risk management, client service, operations, trading, and completing analytical reporting - in addition to preparing client reports, analyzing performance and produce risk metrics. Complete complex financial analyses on client portfolios, companies and industries - Analyzing quantitative models, trading strategies, and Learn aspects of the portfolio management, trading, and settlement process.

WEALTH SHARED SERVICES INTERN

Diverse opportunities to support a variety of teams to improve efficiencies in Process Excellence, product development, channeling effective communication, assisting in change management activities and contributing to goals within Wealth Business Architecture.

"END-USER PORTAL/DASHBOARD"

by Farooq Rasool, Wealth Intern

Working on a new client portal, making sure all the clients have access to the relevant reports/information and have an overall amazing user experience.



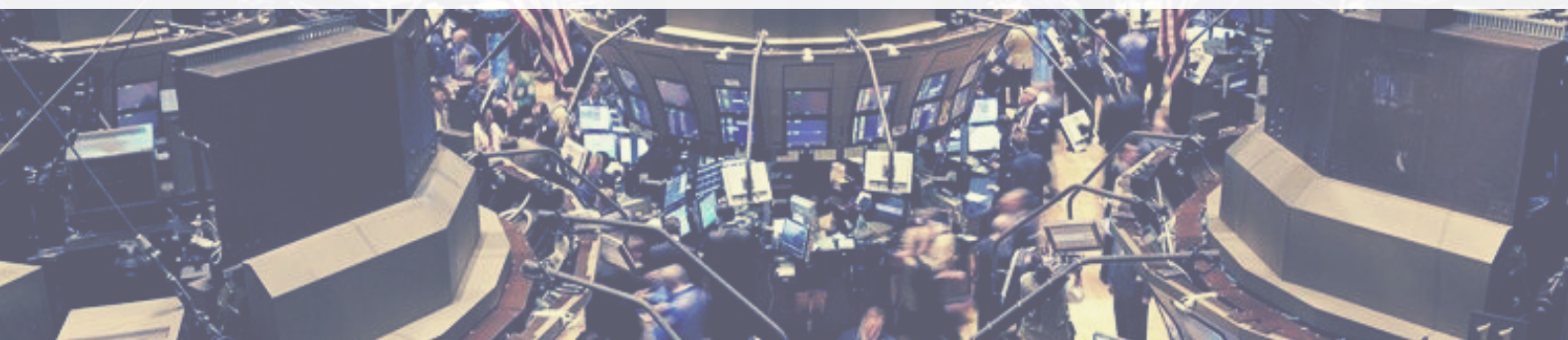
APPLY
ONLINE

SPECIAL PROJECTS

TD SECURITIES

CAMPUS PROGRAMS

Opportunities: Co-ops & Summer Interns and Full-Time Analysts & Associates



TD SECURITIES: AN OVERVIEW

With more than 4,500 people in 15 offices around the world, TD Securities provides a wide range of capital market products and services to corporate, government and institutional clients who choose us for our knowledge, innovation and experience in the **following key areas of finance:**

- Corporate & Investment Banking
- Global Markets
- Global Transaction Banking
- Research & Strategy



Our services include the underwriting and distribution of new debt and equity issues, providing advice on strategic acquisitions and divestitures, and executing daily trading and investment needs. With our history of delivering results, we've developed considerable strengths, including recognized trading expertise and street-level market intelligence that we use to consistently create value for our clients.

EMPLOYMENT OPPORTUNITIES ARE AVAILABLE WITHIN OUR **TD SECURITIES' BUSINESS GROUPS:**



IMPORTANT NOTE:
Terminology used throughout the e-mag may differ and/or have alternate meanings than the other campus programs, when applied to TD Securities.

ALL BUSINESS GROUPS HIRE SUMMER INTERNS & FULL-TIME OPPORTUNITIES*

*Full-time opportunities: "Analysts", "Associates" or both

For the case of TDS, "Interns" are not to be considered interchangeable with "co-ops"

INVESTMENT BANKING

(Co-ops available)

CORPORATE BANKING

GLOBAL MARKETS (SALES & TRADING)

(Co-ops available)

GLOBAL COUNTERPARTY CREDIT

TDS OPERATIONS

(Co-ops available)

GLOBAL TRANSACTION BANKING

NON-STANDARD RECRUITMENT CYCLES



FULL-TIME OPPORTUNITIES - All recruitment activities commence in **September**
CO-OP OPPORTUNITIES:

Investment Banking: Recruitment activities only taking place in **the Fall**

Global Markets: Regular recruitment every four months

TDS Operations: Regular recruitment every four months

SUMMER OPPORTUNITIES: September and/or January; Recruitment activities are outlined for each program on the following page

TD SECURITIES

CAMPUS PROGRAMS

Summer Internship Opportunities: Undergraduate & Graduate Students

IMPORTANT NOTE:

Terminology used throughout the e-mag may have alternate meanings and/or differ with TDS than the other campus programs.



TDS PROGRAM HIGHLIGHT: SUMMER INTERNSHIP OPPORTUNITIES

INVESTMENT BANKING ANALYST

(Undergraduate)

As an **Investment Banking Analyst** you will be assigned to one industry group or product team during the 4 month period. You will work under the overall direction of a senior officer in a group of experienced professionals as they generate ideas, advise clients and execute transactions.

GLOBAL MARKETS (SALES & TRADING) ASSOCIATE

(Undergraduate & Graduate)

As a **Sales & Trading Associate**, students will work as part of a team to maximize business opportunities and provide financial solutions to our commercial, corporate and institutional client base. Students will receive 4 months of on-the-job training on a specific desk covering the sales and trading of our products.

NON-STANDARD RECRUITMENT CYCLES



SUMMER INTERN RECRUITMENT CYCLES

Recruitment activities for both **IB Analyst** and **Sales & Trading Associate** commence in September.



WE ALSO OFFER THE FOLLOWING SUMMER INTERNSHIP OPPORTUNITIES:

1. Investment Banking Associate
2. Corporate Banking Analyst & Associate
3. Global Counterparty Credit Analyst
4. Global Transaction Banking Analyst
5. TDS Operations Leadership Associate

NOTE: These opportunities are only available to those entering their final year of studies

STANDARD RECRUITMENT CYCLES:

All 5 areas commence regular recruitment activities in January

We aim to identify top performers in all of our summer programs and extend **full-time conversion offers** at the end of the summer term for a start date the following August, or aligned with degree completion.

OUR OPPORTUNITIES



WE INVITE YOU TO APPLY

We encourage you to bring your passion to achieve remarkable things and **join TD!**

CLICK HERE

While there has been so much fear and uncertainty all over the world, TD has been more than a beacon of hope for me and many others. Furthermore, there is so much team spirit in TD. Everyone around you wants you to succeed. Nothing beats that feeling and it has been a major motivating factor for me.

*- Amos Beecroft,
Finance Operations Analyst*