

TD Securities (USA) LLC – Business Recovery Plan

TD Securities (USA) LLC (“TD Securities”) has developed a Business Recovery Plan to address how we will respond to an emergency and/or disaster situation (a “Significant Business Disruption”). Since the timing and impact of a Significant Business Disruption are unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, TD Securities is providing you with this summary of our Business Recovery Plan.

TD Securities has established alternate facilities (the “Alternative Physical Location”) in the event of a Significant Business Disruption that prevents access to, and use of, one of our primary business locations. Depending on the severity of the Significant Business Disruption, the Business Recovery Plan is designed so that impacted operations are immediately transferred to such Alternative Physical Location as follows:

Scenario	Business Activity	Response
Firm-only disruption	Provide services for outstanding customer obligations and Risk Management.	Activate contingency operations for the systems or business lines that are affected. If dislocation of physical premises occurs, activate Business Recovery Plan for that location.
Disruption to a single location	Provide services for outstanding customer obligations and Risk Management.	Activate Business Recovery Plan for the affected office.
City-wide business disruption	Provide services for outstanding customer obligations and Risk Management.	Activate Business Recovery Plan for the affected office. Coordinate with regulators for guidance on industry-wide plans.
Regional disruption	Provide services for outstanding customer obligations and Risk Management where possible.	Divert business to Head Office Toronto, Ontario desks to provide coverage.

Regardless of the situation, we plan to quickly recover and resume business operations after a Significant Business Disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting our books and records, and allowing our customers to transact business. In short, the Business Recovery Plan is designed to permit TD Securities to resume operations as quickly as possible, given the scope and severity of the Significant Business Disruption. However, if the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer’s prompt access to their funds and securities.

In addition, the Business Recovery Plan addresses: data back-up and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firms, The Bank of New York, and National Financial Services LLC. back up our important records. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, our clearing firms have advised us that their objectives are to restore their own operations and be able to complete existing transactions and accept new transactions and payments. Your orders and requests for funds and securities could be delayed during the period that it takes our clearing firms to resume operations.

Contacting Us – If after a Significant Business Disruption you cannot contact us as you usually do at 212-827-7000, or 212-827-7300, you should call our recovery site at 201-729-2000 or 201-729-2800. If you cannot access us through either of those means, you should contact our clearing firms for instructions on how they will provide prompt access to funds and securities. For fixed income securities please contact Peter Annaruma at The Bank of New York, 212-635-4884, www.bnymellon.com. For equity and municipal securities please contact customer service at National Financial Services LLC. 800-801-9942, www.nationalfinancial.com.