



TD North American Report on Retirement



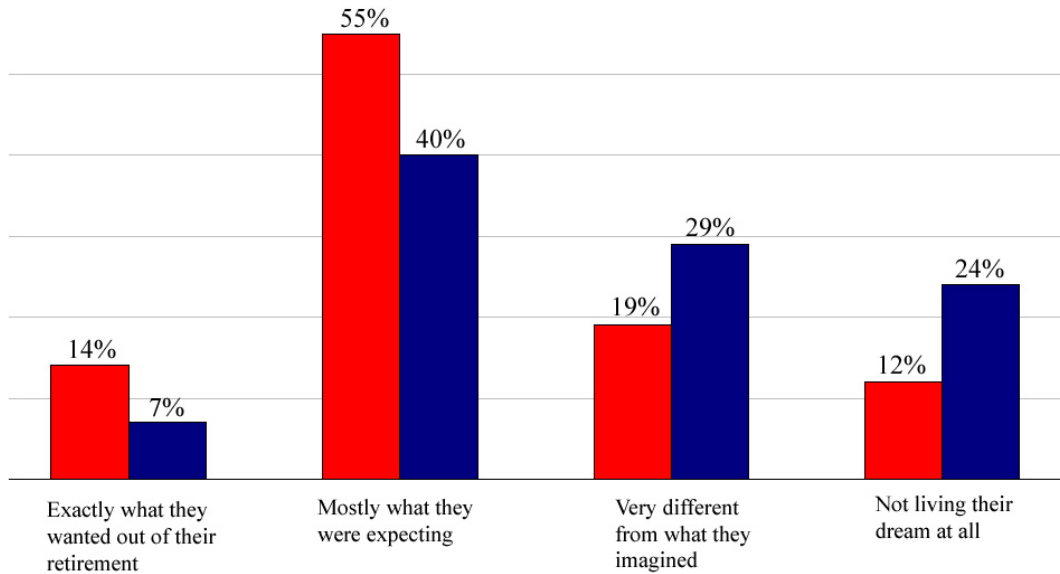
The TD North American Report on Retirement was conducted to understand the lessons that can be learned from current retirees' experiences on both sides of the border. The survey of 1,002 retired Canadians and 1,009 Americans between the ages of 55-70 was conducted by Angus Reid Public Opinion, a division of Vision Critical, between January 12-18, 2010.



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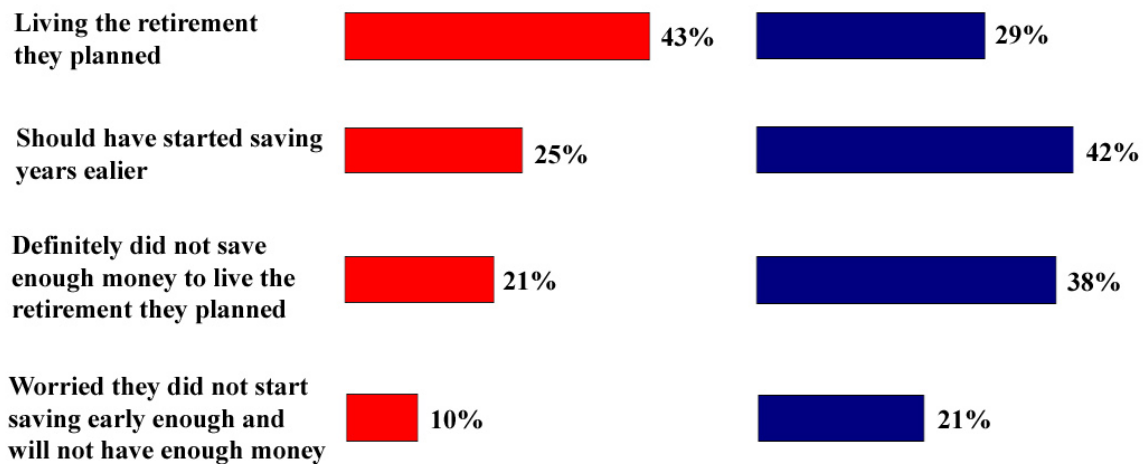
Living the dream?:

When asked if they are living their retirement dream, close to 70% of Canadian retirees said that their retirement is exactly or mostly what they were expecting, in contrast to only 47% of Americans.



Canadians are living the retirement they planned:

When asked to think about their current financial situation, retirees top four responses were...



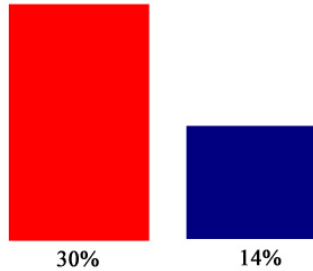


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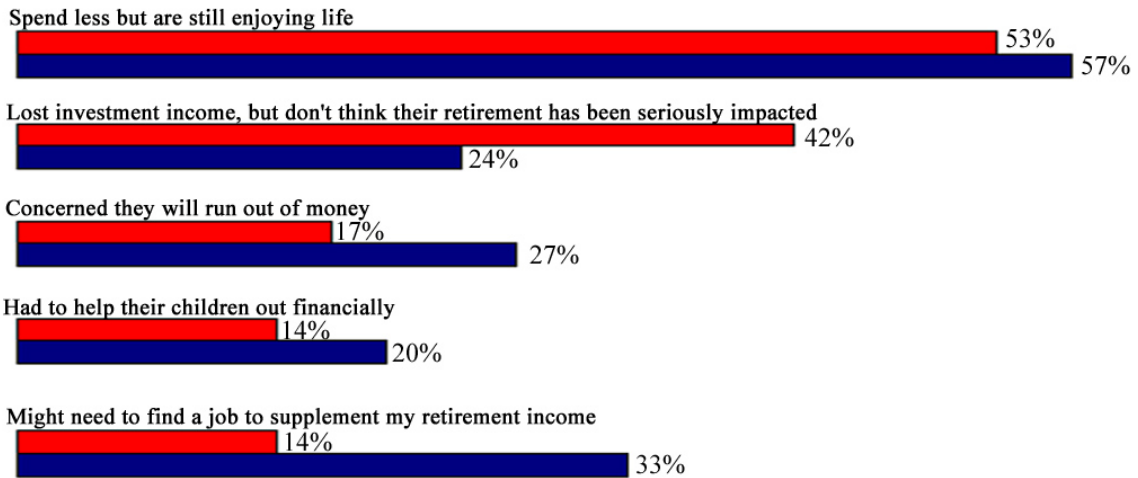
Impact of the recession:

When asked how the recession has impacted their retirement...

Twice as many Canadian retirees said they have not been affected by the recession...



Of those who were affected by the recession...





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Advice from current retirees to those next in line:

American retirees' top advice to those next in line is to take care of their health. Canadians are more focused on their financial health.

Max out their 401K/RRSP every year



Talk to their spouse or significant other before retiring to ensure they have the same vision for their retirement



Take better care of their health



Take up some hobbies instead of working so hard



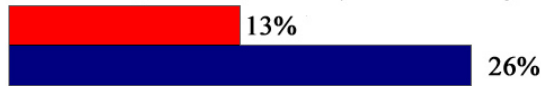
Spend more time with family



Invest in real estate



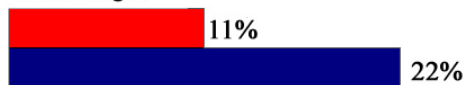
Work harder, make more money before leaving the work force



Plan to retire earlier than they did



Work longer



Other





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Lessons learned from both sides of the border:

The smartest things retirees say they did were...

Work for a company with a pension plan and/or matching retirement savings plan



Lived within their means for much of their life



and the biggest mistakes they made were...

