THE ECONOMIC POWER TONIGHT

redefine ALLIANCE

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SUNNY DAY FUND

Sid Pailla

CEO & Founder, Sunny Day Fund

redefine ALLIANCE
businesses breaking barriers

SUNNY DAY FUND

THE ECONOMIC POWER TONIGHT 🎙️

ECONOMIC MOBILITY THROUGH FINANCIAL WELLNESS & ESAs

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As Featured In The New York Times and The Wall Street Journal

Great Place To Work® Certified MAR 2026-MAR 2027 USA

MEET SARAH

Sarah's immediate future & retirement are vulnerable to unexpected financial shocks. 2 in 3 workers are like Sarah.

MEET SARAH

Clinical Associate	Earns $22 / hour	<$2,000 in savings

Barely participates in retirement

Stressed about money

Hit with a $1,000 emergency

Takes out a costly retirement loan or withdrawal, adds to bad credit card debt

Faces fees, penalties, taxes

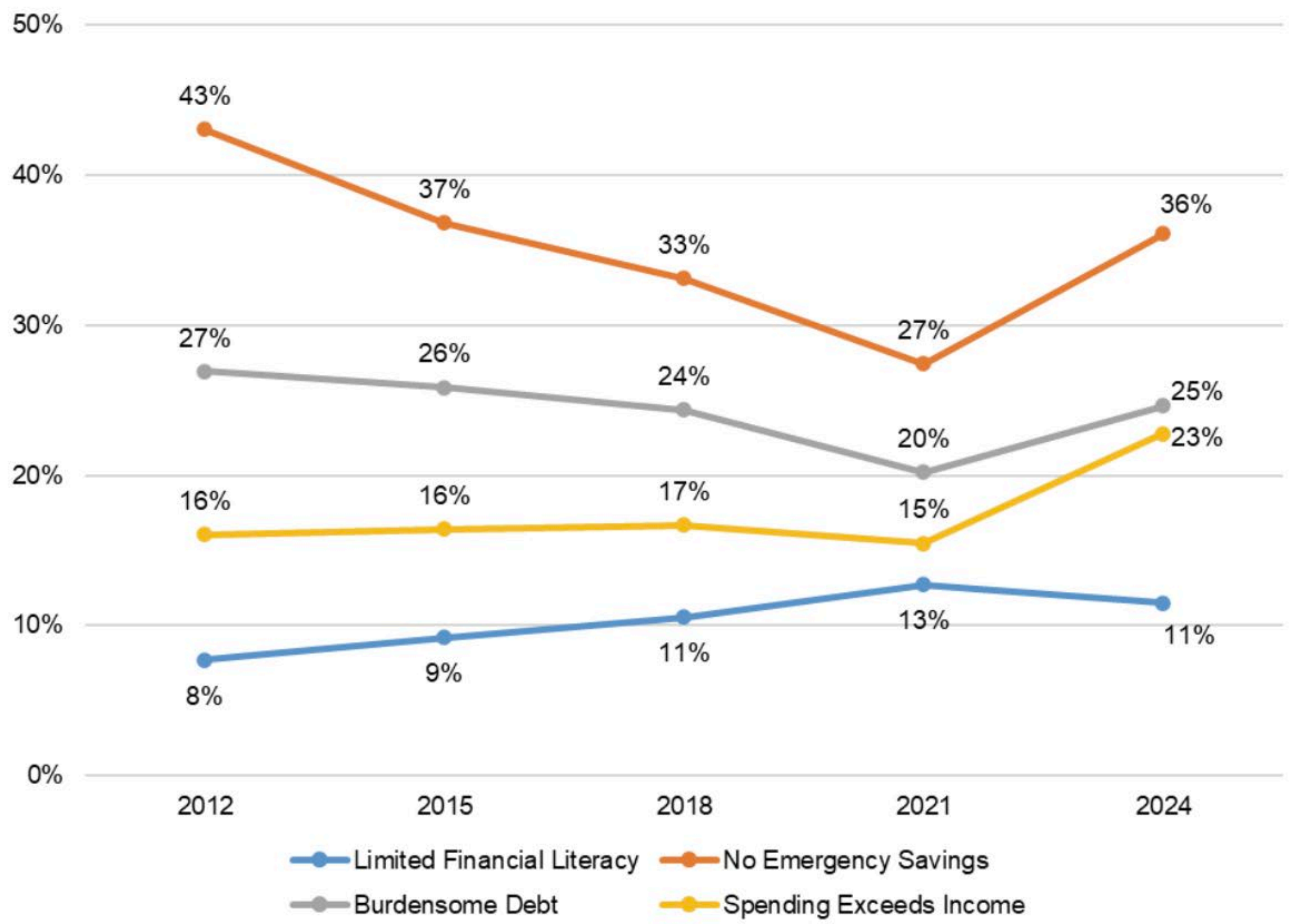
MASSIVE PROBLEM: FINANCIALLY VULNERABLE WORKERS

37% **of Americans can't cover *$400* savings with cash or a credit card, paid off before interest[1]**

[1]2025 Survey of Household Economics and Decisionmaking (SHED) – by Board of Governors of the Federal Reserve System

MASSIVE PROBLEM: FINANCIALLY VULNERABLE WORKERS

Figure 2. Prevalence of Financial Vulnerabilities Among Retirement Savers, 2012–2024



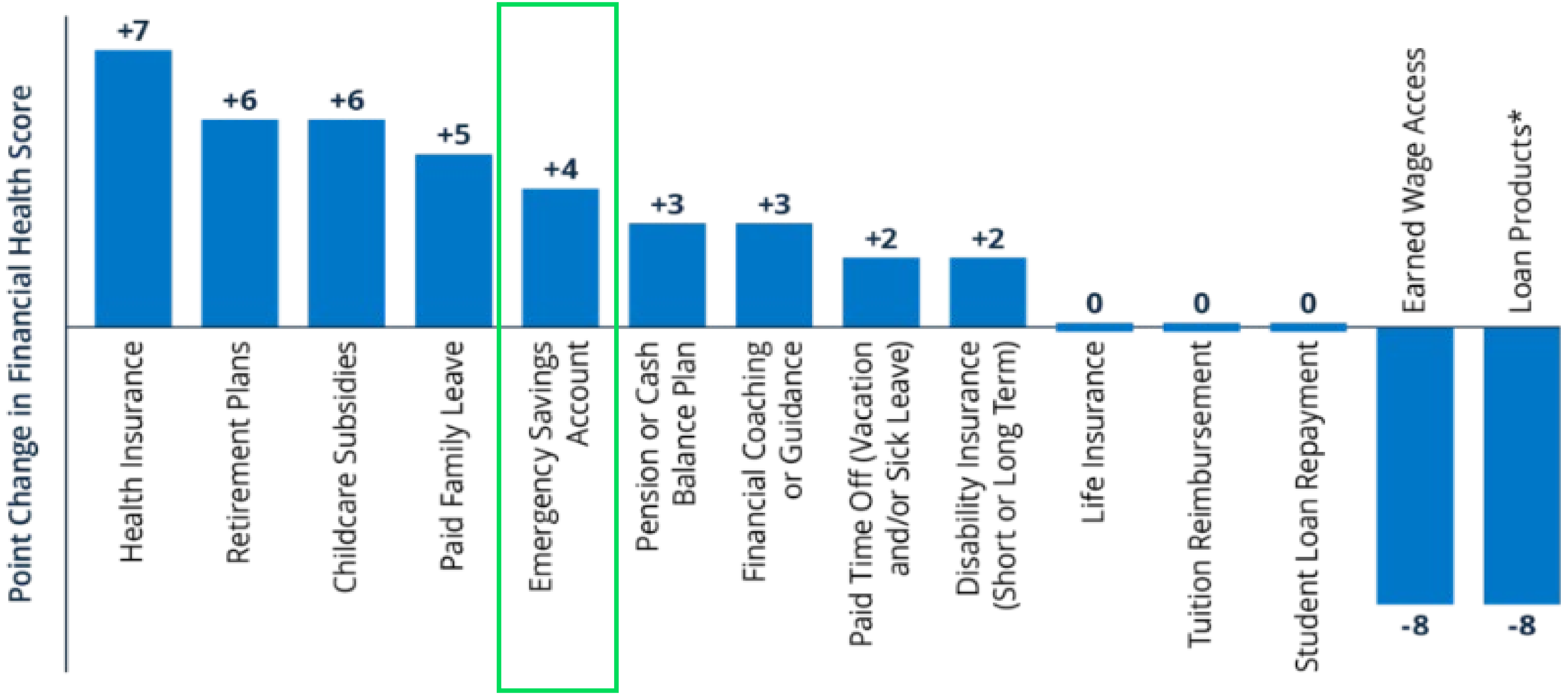
Source: FINRA Foundation, National Financial Capability Study (2012–2024)

Not only did the ***people under greater financial stress tend to have more-advanced cardiovascular aging***, but the degree of aging was also similar to or even exceeded what doctors would expect to see as a result of many known medical risks to heart health, such as ***high blood pressure, diabetes or smoking***.

Kiplinger

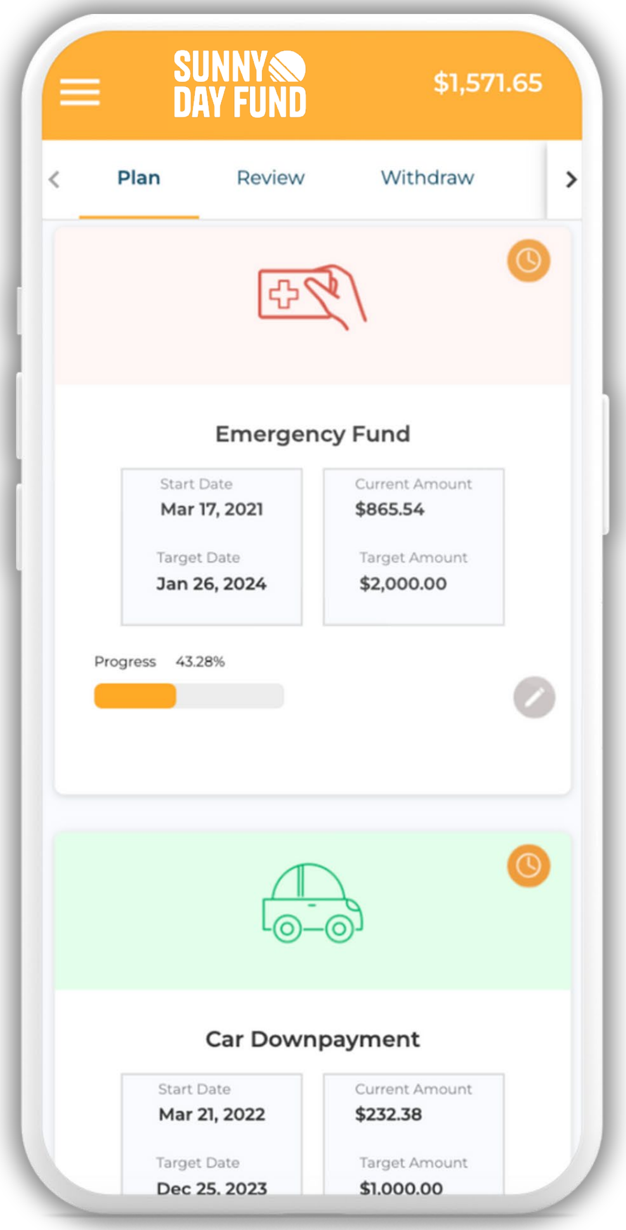
Kiplinger: "Is Money Making You Sick?" Jun, 2026.
https://www.kiplinger.com/personal-finance/is-money-making-you-sick

ESSENTIAL BENEFITS THAT WORK



Financial Health Network Research, Oct 2025

We make saving easy, accessible, and rewarding – for both employees and employers.



We automate & incentivize savings *behavior.*

Employer

- Outside of ERISA – "out of plan" emergency savings
- Post-tax deductions + taxable employer rewards
- Payroll system agnostic w/optional API integration

- Top requested benefit
- Drives financial wellness

Employees

- New savings account* at Portage Bank, Member FDIC
- Market-leading interest*
- Penalty-free, immediate withdrawals, portable
- Platform for other financial education, coaching, debt, grants, housing, and more.

SUNNY DAY FUND

Payroll

- Patent-pending automated rewards & contributions
- Aggregated, anonymized analytics

Portage Bank

**Note: Sunny Day Fund Solutions, Inc is a non-bank that is not itself an FDIC-insured institution. FDIC deposit insurance coverage only protects against the failure of an FDIC-insured depository institution. Accounts are held at Portage Bank, Member FDIC. Rates are variable and subject to change at any time. Fees may reduce your earnings. Withdrawal restrictions apply.*

CASE STUDY

Mid-sized Behavioral Health Nonprofit Leader.

76% voluntary enrollment
$68 / month average contribution
Leveraged SCA obligations

CUSTOM-DESIGNED SAVINGS REWARD MODEL	
Sign Up Bonus:	**$100**
Annual Max Cap:	**$1,000 (Hourly)** **$2,000 (Salaried)**
Reward Model:	**Balance-based**
Reward Rate:	**20%**

"*Our goal is to ensure that employees feel financially secure, not only in the long term but also in their day-to-day lives. Sunny Day Fund* ***provided the right model and flexibility to meet the diverse needs of our workforce***"

- Executive Director

-19.5%

Lower turnover rate among Savers vs. Eligible, since Q4 2024

Adam Schuster
Executive Director
Illinois Center For Employee Ownership

ILCEO

ILLINOIS CENTER FOR EMPLOYEE OWNERSHIP

Adam Schuster
Executive Director
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Building Economic Power Through Employee Ownership

EO 101

- Broad Based Employee Ownership
  - Employee Stock Ownership Plan (ESOP)
  - Worker Co-Operative
  - Employee Ownership Trust
  - Direct Ownership Models

All forms of employee ownership can help preserve business legacy, keep jobs local, support succession planning, and provide employees with a stake in the company's success. The best structure depends on the company's size, goals, culture, and financial situation.

Benefits of Shared Ownership: Workers

- ✓ Increased Job Satisfaction
- ✓ Skill Building
- ✓ Real Wealth Building

Benefits of Shared Ownership: Communities

- ✓ Job Retention
- ✓ Strengthen Local Economies
- ✓ Productivity
- ✓ Resilience

Benefits of Shared Ownership: Business Owners

- ✓ Proven Succession Strategy
- ✓ Preserve Legacy and Culture
- ✓ Market Value & Tax Advantages
- ✓ Pay it Forward, reward workers

ILCEO

ILLINOIS CENTER FOR EMPLOYEE OWNERSHIP

Thank You

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G. Sequane Lawrence
President & CEO
Revolution Institute

Employee Ownership

The Cultural Context

Sequane Lawrence
Revolution Institute

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redefine ALLIANCE

ECONOMIC POWER

HOT TAKE

MORE THAN WORDS

Adam Paltrineri

Career Services Manager, More Than Words


Metro Goldwyn Mayer
ARS GRATIA ARTIS
TRADE
MARK
®
MGM.COM

SOME PEOPLE SEE A BOOKSTORE

SOME PEOPLE SEE A RESALE BUSINESS

THEY SEE SOMETHING ELSE


A PLACE TO LEARN
WALTHAM

A PLACE TO LEAD

A PLACE TO GROW


GSCA-B
MATH
GSCA-B
GSCA-B

IT'S ABOUT POWER

DECISION-MAKING

OWNERSHIP OF YOUR FUTURE

WHAT HAPPENS WHEN YOUNG PEOPLE DON'T JUST WORK IN A BUSINESS...

BUT INSTEAD THEY HELP RUN IT.

THEY WERE TOLD TO LOWER THEIR EXPECTATIONS


THEY DID NOT

51 YOUNG PEOPLE

$16.85/HR → $21.61/HR

AND THEY'RE JUST GETTING STARTED


MORE
THAN WORDS
Fanatics
MGM RESORTS

COMING TO A THEATER NEAR YOU!

redefine
ALLIANCE

Exit Ticket

Please let us know how we did!