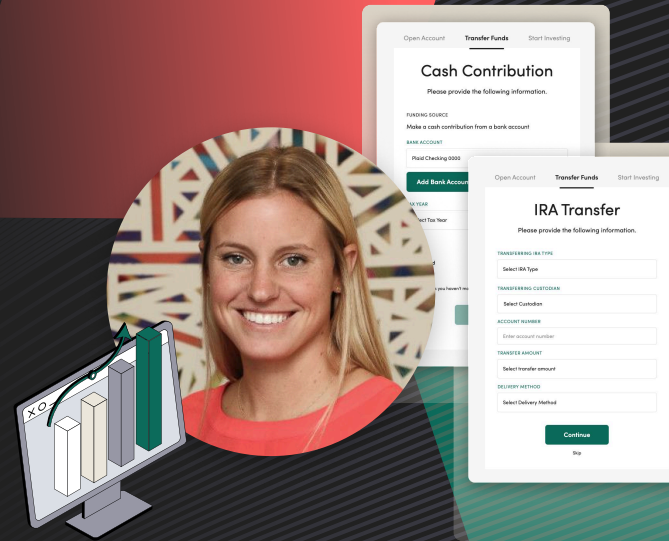


ALL ABOUT ALTO

Why issuers should rethink conventional fundraising methods



Why alternatives issuers should raise capital from the \$17 trillion¹ in Individual Retirement Accounts (IRAs)

Fund raising in the private markets has always been a challenge, but issuers have faced even more hurdles and hindrances in recent months. It makes sense, then, that issuers of alternative assets are awakening to the untapped potential of American household retirement savings.

Individuals in the U.S. hold a collective \$17 trillion of retirement savings in IRAs. That's capital private entities can access in order to raise, deploy, and grow their funds and other investment vehicles — benefiting issuers and the investors of their retirement savings alike.



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When issuers offer alternative assets like private equity, private credit, or real assets to everyday investors, they can tap into this massive pool of capital. But that's just the beginning.

We sat down with [Kacie Connors](#), Director of Issuer Relations at AltoIRA, to explore the various ways issuers of alternative assets can benefit by fundraising from individual investors and their IRAs.

¹ Investment Company Institute. The U.S. Retirement Market, Fourth Quarter 2024. As of December 31, 2024.

Huge pools of largely untapped capital lay beyond conventional institutional fundraising

“Seventy percent of investable household assets are held in general equities through their retirement accounts,” says Kacie. “If you, as an issuer, utilize IRAs as a funding method, you can tap into the trillions of investable assets sitting in retirement accounts.”

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Kacie Connors,
Director of Issuer Relations at AltoIRA

Kacie's team helps issuers find the right avenue for connecting with investors, whether that's on Alto Marketplace, through an API partnership, or by opening an issuer account on Alto's investment portal.

A collage of images showing the Alto platform and its integrated partners. On the left, logos for AcreTrader, AngelList, CalTIER, Capital Engine, and Constitution Lending are displayed with brief descriptions. In the center, the Alto website interface is shown, featuring a 'Create Issuer Account' form with fields for work email, password, and confirmation. On the right, a section titled 'Integrated Partners' lists various financial institutions and platforms that have integrated with Alto for seamless investing.

For example, Alto Marketplace enables issuers to raise publicly, allowing Alto to take a proactive role in marketing specific investment offerings in addition to providing broader education on alternative investing. This two sided-familiarity fosters deeper, more committed partnerships between investors and issuers alike.

Upon confirming which Alto fundraising method meets the needs of their motivation to raise IRA capital, “issuers can provide investors more ways to participate in their offerings, either as a newcomer or a repeat investor,” says Kacie.

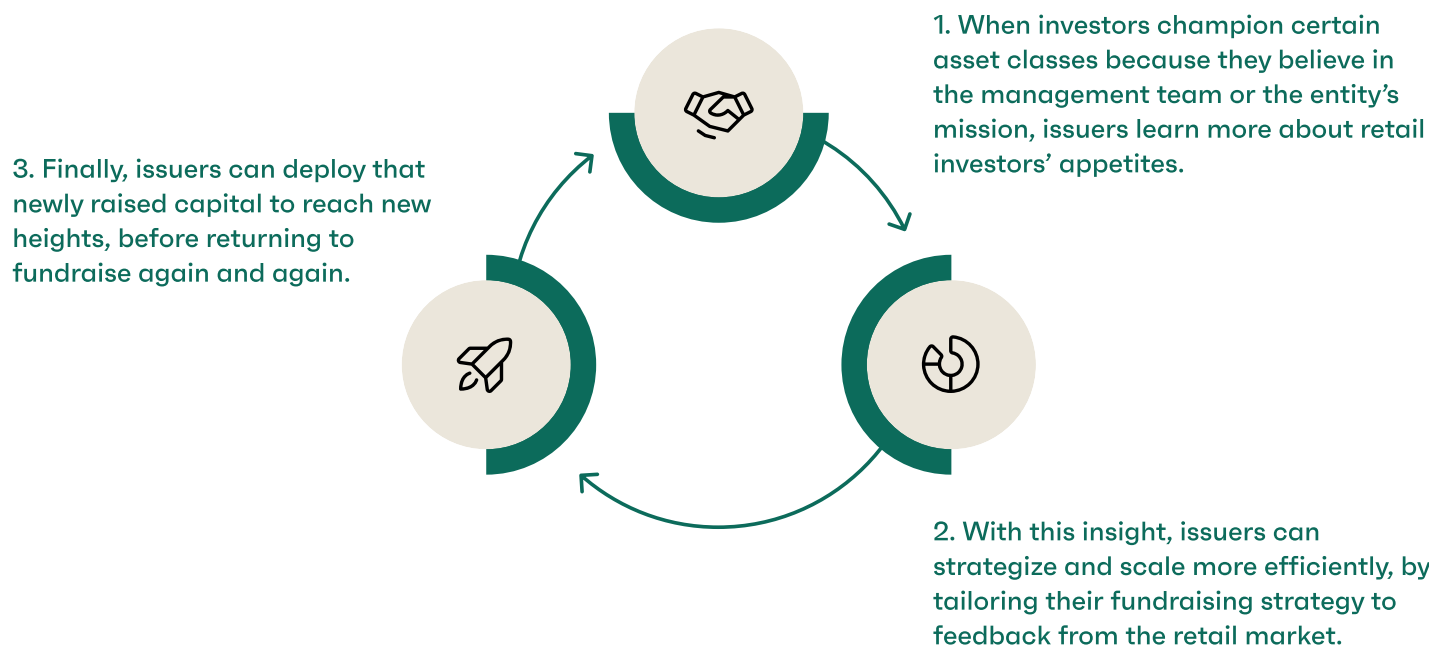
“One of the barriers to investing is education. Everyday investors don’t all understand what venture capital or real estate is, and how those assets produce returns. We provide the education to investors to know what alternative assets are, how they operate, and how to assess which specific opportunities may meet their needs.”



Kacie Connors,
Director of Issuer Relations at AltoIRA

Capital commitments from retail investors can jumpstart a flywheel for issuers

Over time, these channels can nurture a progressive flywheel:



This is a grow-raise-grow cycle that institutional investors have enjoyed for decades. Now, issuers and their increasingly active retail investor counterparts can experience it for themselves.

“At the time, I didn't have the disposable income to participate in alternatives. I did, however, have a meaningful 401(k) sitting at Morgan Stanley. Had I known about Alto, I would've rolled over my 401(k) and invested in a few of the WIN Lab companies through my IRA.”



Kacie Connors,
Director of Issuer Relations at AltoIRA

Today, Alto gives individuals like Kacie the opportunity to invest in alternative assets with the funds sitting in their retirement accounts.

By connecting with these investors, issuers of alternative assets can experience:



An investor group that's shown their eagerness for alternatives



Streamlined processes for issuers, fund managers, and investors alike



An issuer/investor relationship that encourages trust and repeat investments

Alto

Interested in learning more? Head to Alto to invest in alts today.

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