



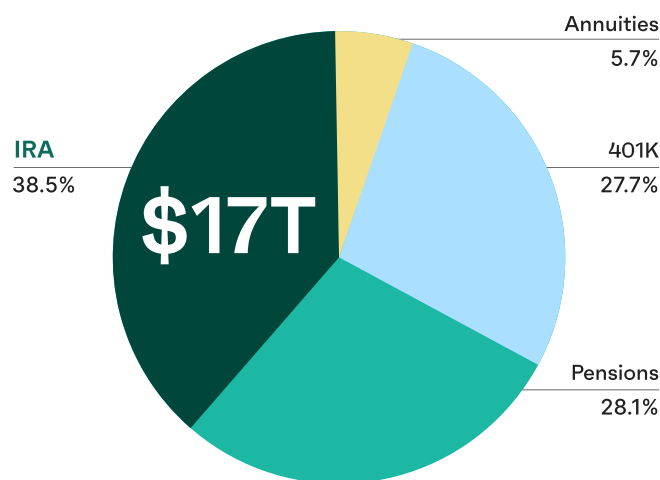
Unlock a \$17 Trillion Opportunity

Tap into retirement capital with Alto

IRAs represent a vast but underutilized pool of capital for private market issuers. With Alto, you can unlock a new capital stream by enabling investors to use retirement capital to fund your offering.

At the end of 2024, U.S. retirement assets totaled \$44.1 trillion—and IRAs alone accounted for \$17 trillion, representing 39% of the market¹.

This is capital your investors already hold, yet most have lacked a way to deploy it into private investments. Alto connects you to this untapped source of committed, tax-advantaged capital—offering your investors a more flexible way to back your vision.



Why Retirement Capital Works for Private Markets

Private market investing is built on long-term strategy—but many investors are constrained by the need to preserve liquid capital. Enabling them to invest with IRA capital gives them a more flexible way to participate.

Duration Matching

IRA funds are designed for long-term growth, aligning naturally with private market time horizons.

Repeat Participation

IRAs support reinvestment, follow-ons, and future rounds—in fact, 70% of Alto investments in 2024 were from returning users.

Larger Check Sizes

Retirement accounts represent a significantly larger pool of capital for issuers — with the average U.S. household holding over 60% more in retirement accounts than in taxable brokerage accounts². Through Alto, investors have tapped into that capital, averaging \$25K per investment.

Flexible Funding Paths

Opening an Alto IRA is simple and can be done in just minutes. Investors select their IRA type, Traditional, Roth or SEP, and then fund the new account with either a 401(k) rollover, cash contribution, or—most commonly used—IRA transfer.

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

² According to the Federal Reserve's 2022 Survey of Consumer Finances, the average U.S. household holds \$87,000 in retirement accounts vs. \$54,000 in taxable brokerage accounts.

How It Works: 3 Investor Scenarios

Whether you're using Alto's Private Raise Portal (PRP) or are integrated directly, Alto makes it easy for a wide range of investors to fund your deal—no matter how they access their IRA capital.



IRA Invitation →
PRP Offering

Investor Type

68-year-old retiree reallocating assets for long-term income

Action

Accepts issuer invitation to invest via Alto, transfers \$150K from a traditional IRA that holds \$700K with another financial institution

Result

Allocates to a debt fund offering via the Private Raise Portal

Issuer Benefit

Unlocks large, tax-advantaged capital from an investor who may not have participated otherwise



Roth IRA Cash
Contribution →
Integrated Partner
Platform

Investor Type

35-year-old tech professional optimizing long-term tax strategy

Action

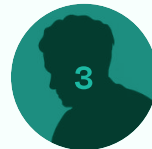
Selects Roth IRA funding option at the funding stage on an integrated partner platform

Result

Opens and funds a new Roth AltoIRA with \$7,000 in post-tax cash, enabling tax-free growth on a private market investment

Issuer Benefit

Embedded IRA option captures tax-conscious investors and boosts conversion with a seamless, compliant funding path



Rollover IRA →
PRP Offering

Investor Type

55-year-old professional with a dormant 401(k)

Action

Rolls over \$100K from an old 401(k) into an AltoIRA

Result

Invites a known real estate issuer to set up their raise on Alto's Private Raise Portal, then invests using tax-advantaged retirement funds

Issuer Benefit

Gains access to IRA capital without needing platform integration—enabling more investors to deploy more capital for longer durations

Alto Simplifies the Process

You don't need to become an SDIRA expert. Alto handles:



Account setup



Ongoing compliance



Rollover and funding flows



End-to-end support for your investors

Funds typically arrive within
2 business days.

Raise smarter with Alto

Give your investors a flexible way to invest by using their retirement funds—
and open a new growth channel for your business.

Visit altoira.com to learn more.