

Trump Order Paves the Way for Real Estate Investments in Retirement Plans

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U.S. President Donald Trump has signed an executive order enabling alternative assets such as digital currencies, private equity, and real estate to be included in individual retirement plans, aiming to provide American workers with more diverse investment choices.

The White House statement explained that the goal is to offer workers more ways to secure financially stable retirements. The order directs the Department of Labor to review existing rules governing retirement plans, particularly the widely used 401(k) programs, to clarify processes for incorporating alternative asset classes.

“More than 90 million Americans participate in 401(k) plans, but many currently lack access to alternative assets that could offer higher returns and portfolio diversification,” the statement said.

To implement these changes, the Secretary of Labor is instructed to consult with the Treasury Department, Securities and Exchange Commission (SEC), and other relevant federal regulators as needed. This coordination aims to align regulatory updates across agencies to support the policy objectives.

Alternative assets include non-traditional investments such as cryptocurrencies, private equity stakes, hedge funds, real estate properties, and other vehicles outside the typical stocks and bonds often found in retirement portfolios.

Proponents argue that broadening investment options allows plan participants to diversify their savings, potentially enhancing long-term returns and reducing risk. Critics caution about the volatility and complexity of some alternative investments, urging careful regulatory oversight to protect workers' retirement savings.

In a related move, Trump signed a separate executive order designed to prevent banks from denying service to customers based on political beliefs, religious views, or lawful business activities.

This directive calls on banking regulators to eliminate policies that reject clients on vague grounds such as “reputation risk,” aiming to ensure fair treatment of all customers regardless of their affiliations or views.

The White House statement framed these orders as part of broader efforts to expand economic opportunity and safeguard Americans' financial futures.