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Trump to Expand Retirement Investments with $9 Trillion Crypto Market Access

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President Donald Trump is poised to transform the landscape of American retirement savings by opening up the $8.9 trillion 401(k) market to alternative investments, including cryptocurrencies. Reports indicate that an executive order, expected to be signed imminently, will direct regulatory bodies to dismantle barriers preventing retirement plans from diversifying into assets such as digital currencies, gold, private equity, and infrastructure funds. This bold move could reshape how millions of Americans plan for their financial future, offering unprecedented access to a broader range of investment opportunities.

The executive order builds on Trump's campaign promise to liberate cryptocurrencies from what he described as stifling regulations. A senior White House official, speaking anonymously, told the Financial Times, "President Trump is focused on empowering Americans to build wealth and secure their retirement through innovative investment options."This directive reverses a Biden-era Labor Department advisory that cautioned against including cryptocurrencies in retirement accounts, a policy Trump's administration rescinded in April 2025.

Beyond cryptocurrencies, the order will enable savers to explore commodities, private equity, and infrastructure investments. Major investment firms such as BlackRock, Apollo, and Blackstone stand to gain significantly, having long advocated for access to the lucrative 401(k) market. These firms are now forging partnerships with leading 401(k) providers like Vanguard and Empower to capitalise on the anticipated regulatory shift.

Concurrently, the US House of Representatives passed three significant pieces of cryptocurrency legislation on 17 July, aligning with Trump's executive actions. The CLARITY Act aims to establish a clear framework for classifying digital assets as either securities or commodities, addressing long-standing regulatory ambiguity.

The GENIUS Act, which focuses on regulating stablecoins, has already cleared the Senate and awaits Trump's signature after passing on July 15, 2025. Meanwhile, the Anti-CBDC Act seeks to block the Federal Reserve from issuing a central bank digital currency without congressional approval, reflecting concerns about government overreach in the digital economy.

Critics, including some financial regulators, warn that introducing volatile assets like cryptocurrencies into retirement plans could expose savers to significant risks. However, supporters argue that greater choice empowers individuals to tailor their portfolios to their risk tolerance and financial goals. The policy shift underscores Trump's broader agenda to deregulate financial markets and foster innovation, though its success will hinge on how regulators balance investor protections with expanded access.

This development marks a pivotal moment for the US retirement system, potentially unlocking new wealth-building opportunities for millions while reinforcing America's position as a leader in the global digital asset market.