PRIVATE INVESTMENTS

BEYOND WALL STREET

Five private investments affluent families use to diversify beyond stocks, bonds, and mutual funds.

EXIT WEALTH ADVISORS
THE MILLIONAIRES WEALTH VAULT

The standard picture of investing is stocks, bonds, ETFs, and mutual funds. Affluent families often build a meaningful share of their wealth somewhere else entirely. The appeal isn't that private assets are better than public ones (they typically carry more risk, less liquidity, and more due diligence) but they offer income streams, lower correlation to the stock market, and exposure to real businesses and real assets a public portfolio can't. Here are five categories affluent families increasingly use, and the coordination problem that tends to come with them.

I PRIVATE CREDIT

Lending, without the bank in the middle

For decades, banks did most of the lending in America. Private credit has become one of the fastest-growing corners of the investment world by changing that. Instead of buying traditional bonds, investors participate in lending directly to businesses, entrepreneurs, and consumers, often through technology-driven platforms that originate large volumes of smaller loans. Returns are typically driven by contractual loan payments rather than stock-market performance, income that doesn't move with equities. As with any lending, the return depends on borrowers repaying, so credit quality and manager selection matter.

II PRIVATE REAL ESTATE

Exposure without becoming a landlord

Plenty of investors want real estate without the tenants, the maintenance, and the 2 a.m. phone calls. Private real estate investments offer access to professionally managed portfolios of income-producing property, including platforms focused on workforce and long-term residential housing. The appeal usually comes down to rental income, long-term appreciation, a degree of inflation protection, and owning a tangible asset rather than a line on a statement. Values still fluctuate and liquidity can be limited, but there is comfort in holding something tied to real property.

III PRIVATE EQUITY

Owning businesses before they're public

Many of the largest fortunes were built in private companies long before any public listing. Private equity lets investors participate in that process: acquiring, improving, and growing privately held businesses rather than trading shares of mature public ones, across sectors like healthcare, manufacturing, technology, and business services. Returns are pursued through operational improvement, strategic growth, acquisitions, and an eventual liquidity event. For entrepreneurs the asset class often feels familiar, because it is about building companies rather than timing markets.

IV ENERGY

Direct participation in an essential industry

Energy has built wealth for generations. Most people get exposure through public stocks; some affluent investors choose direct participation in private energy: producing wells, mineral rights, royalty interests, infrastructure, and development projects. Potential benefits include cash flow, commodity diversification, inflation-sensitive exposure, and, depending on structure, certain tax advantages. Energy carries real risk and isn't for everyone, but the underlying demand is durable across economic cycles.

V COLLECTIBLES

The asset class that may already be in your home

One of the most overlooked alternative assets may be sitting in a display case. Many families own collectibles that have appreciated meaningfully but never think of them as investments: fine art, collector automobiles, luxury watches, and rare trading cards or sports memorabilia. What sets collectibles apart is that they offer enjoyment alongside ownership; you can see them, display them, and pass them down. They also bring real challenges: uncertain valuation, storage, insurance, and limited liquidity.

THE HIDDEN CHALLENGE

As wealth grows, so does complexity.

A successful investor may eventually hold LLC interests, private credit, real estate, business interests, energy positions, and collectibles: scattered across custodians, entities, subscription agreements, and spreadsheets. The result is that many affluent families can't answer a deceptively simple question: what is my complete net worth today?

That fragmentation is the real risk. Assets you can't see clearly are assets you can't plan around: for risk, diversification, estate, or legacy.

> **BRINGING PRIVATE ASSETS INTO ONE PLACE**
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> *One advantage available to Exit Wealth® members is coordinating private assets alongside traditional investments. Through our custodial relationship with Heritage, many private holdings (LLC interests, private business ownership, real estate, alternatives, private credit, and certain collectibles) can be ledgered within a broader reporting framework.*
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> *The result is usually a clearer picture of total wealth, which makes every downstream decision (risk, diversification, estate, and legacy) better informed.*

APPLY FOR MEMBERSHIP AT EXIT WEALTH®

Exit Wealth® works with entrepreneurs, executives, retirees, and affluent families seeking a more coordinated approach to wealth management. Our members typically have at least $3 million in investable assets and want planning that connects investments, tax strategy, estate planning, insurance, business exit, and family legacy, rather than treating each in isolation. If you'd like to explore whether these strategies fit your situation, we invite you to apply for membership and schedule a confidential wealth review.

Because the goal isn't simply to make more. It's to keep more of what you've already earned.

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