

In the News

Providing investors with current news, information and facts on passive real estate investing

Drawing insights from the BlackRock 2025 Global Family Office Survey, a comprehensive analysis by the world's largest asset manager, we've observed a significant trend in how family offices are strategically positioning their portfolios.

Family Offices Boost Alternative Investments, With Focus on Private Credit and Commercial Mortgages

Family offices are strategically increasing their allocations to alternative assets, particularly private credit, to enhance returns and diversify portfolios in a shifting economic climate.

Private Credit: A Growing Pillar

Nearly one-third (32%) of family offices plan to boost their private credit allocations in 2025-2026, making it the top alternative asset class for increased investment. This strong interest stems from private credit's attractive combination of yield, total return potential, and flexible liquidity. It offers diversification, potentially higher yields than public debt, and allows for customized structural protections.

Commercial Mortgages: A Natural Fit

Commercial mortgage lending is a prime example of private credit, especially when provided by non-bank lenders such as family offices or private credit funds. These direct, privately negotiated loans for commercial real estate align perfectly with the objectives of private credit. They offer asset-backed security and consistent income streams, fulfilling family offices' need for both yield and diversification within their growing alternative allocations.

Seize the Opportunity in Private Credit

As family offices increasingly recognize the value of private credit and commercial mortgage opportunities, now is the time to align your portfolio with this powerful trend. Our fund specializes in providing access to this wave of capital movement, offering carefully curated investment opportunities in the private credit space. **Contact us today to learn how RealAlt can help you participate in this growing market.**



Psychology of Investing

AI in Retail Investing: Key Insights for Navigating a Rapidly Evolving Landscape

Artificial intelligence is quickly reshaping retail investing, offering both opportunities and risks. Recent research aimed to understand this impact, identifying key AI applications and investor behaviors.

The study done by the Ontario Securities Commission highlighted three main uses of AI: **Decision Support, Automation, and Scams/Fraud**. Crucially, it found that Canadian investors are open to AI-driven advice, even though such advice can significantly influence asset allocation decisions, potentially even when unsound.

This underscores the vital need for AI algorithms to use high-quality data, proactively address bias, and prioritize investor interests. As AI continues to advance, ongoing research is essential to ensure positive outcomes for retail investors.



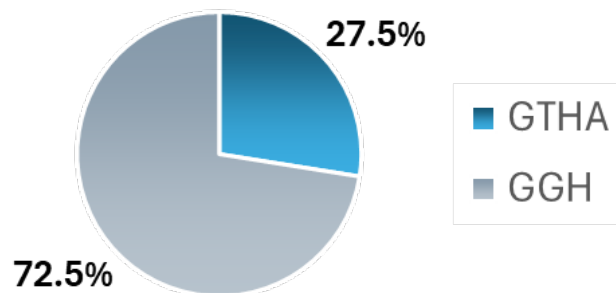
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RealAlt® Facts

Fund Allocation

- Our fund strategically invests in Ontario's key economic regions. **27.5% of our capital is allocated within the Greater Toronto and Hamilton Area (GTHA)**, capturing opportunities in this core hub. The remaining **72.5% is invested across the broader Greater Golden Horseshoe (GGH)**, leveraging the extensive growth potential of Southern Ontario. This approach optimizes for both concentrated urban development and wider regional expansion.

Geographic Breakdown



RealAlt Insights

www.RealAltinvestments.com

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On YouTube



We analyzed four homes across Ontario — in Kingston, London, Niagara Falls, and Toronto — using real listings and hard numbers.

In this video, we break down the Gross Debt Service (GDS) ratio for each home to reveal just how unaffordable housing has become, even outside the GTA.

Spoiler: None of these homes fall within CMHC's 32% affordability guideline. One of them is nearly 4x over the limit

Whether you're buying, investing, or just watching the market — this breakdown will change how you think about Ontario real estate.



In this video, we dive deep into the reality of housing affordability in Ontario using real listings from North York, Barrie, Hamilton, Guelph, and Kitchener. We compare actual 1500 sq ft homes, break down monthly housing costs, and calculate GDS (Gross Debt Service) ratios to show what homeownership really looks like in 2025.

We cover:

- Real-life home prices across 5 cities
- Mortgage + tax + utility breakdowns
- GDS explained (and why it matters)
- Why affordability isn't just about price
Where the average household can afford to live

Spoiler: Even outside the GTA, it's not as affordable as you think



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Invest with RealAlt® Investments today.