Trump’s New 401(k) Rule Powers World’s Largest University-Crypto Development

Trump’s new 401(k) rule powers world’s largest university-crypto development in Chicago, reviving U.S. infrastructure with housing, jobs and education.

CHICAGO, IL, UNITED STATES, August 12, 2025 /EINPresswire.com/ -- A $210 million project in Chicago is making history – not just for its size, but for what it represents: a new blueprint to channel cryptocurrency into real-world infrastructure, to rebuild housing, jobs and education.

Announced today by Neem Capital, Immaculata Living, Evergon by Nexera, and the American Islamic College (AIC), the development is the largest university-backed, crypto-powered real estate project in the world and the first to take advantage of President Trump’s new Executive Order allowing cryptocurrencies, real estate, and private equity to be included in 401(k) retirement plans.

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“This is the proof-of-concept America’s been waiting for,” said Dr Timothy J. Gianotti, President of AIC. “We’re showing how digital assets can be converted into classrooms, housing, jobs, and community life – responsibly and at scale.”

From Policy to Project:

The federal policy change, signed August 7, is expected to unlock billions in retirement capital for alternative investments. By tying tokenized real estate to compliant investment structures, the Immaculata project offers a template that could be replicated nationwide to upgrade housing, education, and public spaces without relying solely on taxpayer funding.

The redevelopment will restore the century-old Immaculata campus - a Chicago lakeshore landmark – and add a 22-story tower with 437 premium residences. This includes 192 senior living apartments with care and wellness services, and 235 apartments for young professionals. All residents and neighbors will have access to AIC’s cultural and academic programs, including public lectures, seminars, and intergenerational mentoring.

How the Model Works:

Instead of selling cryptocurrency to buy property, accredited investors can now use their digital assets to buy a share of a home – like owning stock in a company.

Through the Evergon by Nexera platform, each share represents a specific apartment in the development. Investors earn returns from rental income, which they can take in stablecoins, U.S. dollars, or even tuition credits at the American Islamic College – creating a direct link between real estate and lifelong learning.

Because ownership is recorded and managed on the blockchain, every transaction is transparent, secure, and compliant with U.S. regulations. Legal title is held by a Wyoming DAO LLC, creating a permanent, public record of all co-owners.

Projected annual yields are 7–12%, backed by real, income-producing property. Investors can also sell their stakes quickly through a built-in "Instant Fund" liquidity facility run by Evergon and Neem Capital, without affecting the underlying property.

"Evergon provides the secure digital infrastructure that turns this idea into reality," said Rachid Ajaja at Nexera. "Every transaction follows the rules automatically, so investors can trust the process from day one. And because it runs on the Nexera Chain, we can keep costs low even as more people take part."

A National Blueprint:

"This isn't a one-off project," said Mohammed Marikar, CEO of Neem Capital. "It's a blueprint for how crypto wealth can be mobilized to rebuild American cities – from housing and education to cultural and civic infrastructure."

With construction approvals secured and completion expected within three years, the model is already attracting interest from other U.S. cities exploring how to connect retirement capital, digital assets, and urban regeneration.

Pre-registration for accredited investors is open now at: ImmaculataLiving.com

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Further information:

Mohammed Marikar, CEO of Neem Capital; Rachid Ajaja, CEO of Nexera; Dr Timothy Gianotti, President of the American Islamic College; and developer Keith M. Giles, founding principal of K Giles LLC, are all available for interview.

Notes to Editors:

Stakeholder Governance:

All required city approvals have been secured, and construction is scheduled for completion within three years. The development will be managed by K Giles LLC, a Chicago-based firm with proven experience in adaptive reuse and large residential projects. Legal title for the land and improvements will be held by a Wyoming DAO LLC, creating a transparent registry of holders, and providing a governance framework for asset management.

The project is expected to create more than fifty permanent jobs, supporting eligibility for certain United States investor visa programs. Commercial assurance will be provided by a Big Four auditor, adding an additional layer of trust and oversight.

Liquidity Innovation: The Instant Fund

A joint initiative by Evergon and Neem Capital, the Instant Fund will provide standing liquidity for fractional ownership stakes in the project. This facility will enable investors to exit positions without delay, while shielding Instant Fund participants from the underlying real estate performance. Returns will be generated from liquidity provision and related operations.

Technology Foundation: Evergon by Nexera

The project’s digital infrastructure is powered by Evergon, an end-to-end compliant tokenization infrastructure built on the Nexera Chain. Evergon delivers complete token lifecycle management, including compliant onboarding, transfer controls, yield streaming, and audit ready reporting. All policy rules are enforced directly onchain, ensuring every transfer and distribution follows predefined conditions in real time.

By combining policy-based compliance, onchain automation, and an institutional grade investor experience, Evergon provides the right foundation for the next generation of tokenization platforms.

About the AIC:

Welcoming students of all faiths and backgrounds from across the globe, the American Islamic College is a fully accredited university, incorporated in 1981. The College’s core “flagship” degree programs showcase Arabic (classical and modern standard), Islamic Studies, and Chaplaincy, but the College is now set to establish new degree programs in Business, Education, Psychology, and other fields.

Its lakeside Chicago campus, only minutes from the downtown core, offers a vast array of academic and non-academic activities, including public lectures, debates, dinners, concerts, film screenings, interfaith and intercultural events, workshops, and a large prayer space, all in addition to beautiful lakeside golfing, walking, biking. Of course, Chicago's world class museums, galleries, theatres, and restaurants are just steps away, and so AIC offers something for everyone.

About Neem Capital:

Neem Capital was founded in 2025 with the vision of unlocking investment opportunities in developing countries and underfunded locations in the developed world, where enhanced capital flow could uplift entire communities.

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