

Applied Real Intelligence (A.R.I.) Highlights Investment Approach Following 18% Return in 2025 and 26% Return in 2024

Founder Dr. Zack Ellison applies his academic research through A.R.I.'s proprietary 7S Investment Methodology™

MIAMI, FL, UNITED STATES, August 27, 2026 /EINPresswire.com/ -- [Applied Real Intelligence \("A.R.I."\)](#), a private investment manager focused on private credit, structured equity, and differentiated alternative investment strategies, detailed the research-driven investment philosophy developed by its Founder and Managing General Partner, [Dr. Zack Ellison](#), following another year of strong performance from the [A.R.I. Senior Secured Growth Credit Fund](#).

The Fund generated approximately 18% cash return on deployed capital in 2025, following 26% cash return on deployed capital in 2024. These reported cash returns exclude substantial unrealized appreciation from the Fund's equity-linked investments, which management believes represent an important source of long-term value creation.

A.R.I.'s investment philosophy combines Dr. Ellison's academic research, more than two decades of institutional investment experience, and the firm's proprietary A.R.I. 7S Investment Methodology™.

"Investment research only matters if it is applied to improve the way you invest," Dr. Ellison said. "I have spent much of my career studying investing and financial markets, both as a practitioner and as a researcher. A.R.I.'s objective has always been to develop a deeper understanding of risk,



Dr. Zack Ellison, Founder and Managing General Partner, Applied Real Intelligence (A.R.I.)

return, and market participant behavior and apply that knowledge to make better investment decisions.”

APPLYING DR. ELLISON’S RESEARCH AT A.R.I.

Dr. Ellison’s approach combines more than 20 years of institutional investment experience with extensive academic and practitioner research. His professional roles span equity capital markets, investment banking, leveraged lending, corporate credit trading, and institutional fixed income portfolio management, providing perspectives across both equity and debt markets.

Building on his experience as a practitioner, Dr. Ellison has developed an extensive body of academic and practitioner research on venture capital and private credit, with a particular focus on venture debt at the intersection of the two.

Dr. Ellison earned a Doctor of Business Administration from the University of Florida Warrington College of Business, where his doctoral research focused on venture debt and the role of private credit in financing high-growth companies. He also earned an MBA from the University of Chicago Booth School of Business and an MS in Risk Management from NYU Stern School of Business. He holds the Chartered Financial Analyst (CFA) and Chartered Alternative Investment Analyst (CAIA) designations.



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*Dr. Zack Ellison, CFA, CAIA,
Founder, Applied Real
Intelligence (A.R.I.)*

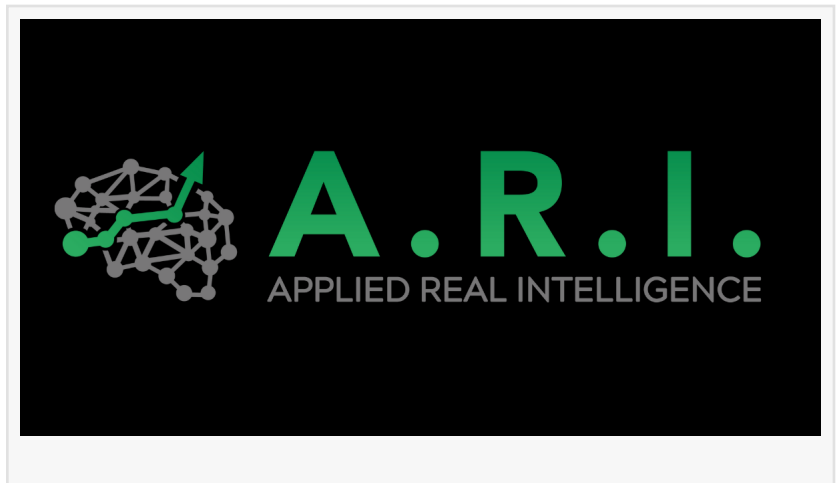
Dr. Ellison authored the chapter on venture debt in the CFA Institute Research Foundation’s 2024 publication, *An Introduction to Alternative Credit*. He also authored a 25-part series for *Venture Capital Journal* examining venture debt from the perspectives of investors, lenders, venture capital firms, and growth-stage companies. Together, his doctoral research and practitioner-focused publications inform A.R.I.’s approach to underwriting, transaction structuring, portfolio management, and risk management.

“Research and experience reinforce one another,” Dr. Ellison said. “Experience provides perspective on how markets and market participants behave in practice, while research provides

a disciplined way to test assumptions and develop new insights. At A.R.I., we apply both to make better investment decisions.”

THE A.R.I. 7S INVESTMENT METHODOLOGY™

A.R.I. applies its research and investment experience through its proprietary A.R.I. 7S Investment Methodology™, a systematic framework designed to evaluate and structure private credit investments.



The methodology evaluates investments across seven dimensions: Seniority, Security, Structure, Size, Short, Scalable, and Strategic. Together, these principles emphasize seniority in the capital structure, comprehensive collateral and lender protections, conservative investment sizing, short-duration loans, scalable opportunities, and strategic alignment between A.R.I. and the companies it finances.

The methodology is complemented by A.R.I.’s continuous investment process. Before committing capital, the firm conducts extensive financial, operational, legal, commercial, and structural due diligence. Following an investment, A.R.I. continues its oversight through financial reporting, covenant compliance, engagement with management teams, board oversight, and the legal enforcement of contractual rights and remedies when necessary.

“Private credit gives an investment manager tools that simply don’t exist in public markets,” Dr. Ellison said. “We can negotiate the structure, price the risk, establish contractual protections, actively monitor the investment, and participate in the upside. That makes private credit particularly well suited to A.R.I.’s research-driven investment process.”

EXPANDING THE A.R.I. INVESTMENT PLATFORM

A.R.I. is increasingly applying its research-driven investment philosophy beyond its traditional private credit and venture debt strategies.

During 2025, the firm expanded its platform to include structured private equity investments. A.R.I. is also developing a differentiated real asset investment strategy expected to launch in the fourth quarter of 2026, designed to provide investors with tax-efficient returns, inflation protection, and low correlation to traditional stock and bond markets.

The strategy is being developed in response to demand from family offices and other long-term investors seeking differentiated real asset exposure alongside traditional private credit and

private equity allocations.

"The principles of disciplined investing are remarkably durable across different asset classes," Dr. Ellison said. "Whether we're evaluating a private credit investment, structured equity transaction, or real asset opportunity, we start with research, understand the risks, structure the investment intelligently, and remain actively engaged throughout its life."

ABOUT APPLIED REAL INTELLIGENCE (A.R.I.)

Applied Real Intelligence (A.R.I.) is a Florida-based private investment manager focused on private credit, structured equity, and differentiated alternative investment strategies. Through disciplined underwriting, thoughtful transaction structuring, and active portfolio management, A.R.I. seeks to generate attractive risk-adjusted returns while protecting investor capital and creating opportunities for long-term upside.

The firm's investment approach combines rigorous research, institutional investment experience, and its proprietary A.R.I. 7S Investment Methodology™. A.R.I.'s platform is backed by sophisticated family offices and institutional investors across North America. Learn more at www.arivc.com.

Dr. Zack Ellison, CFA, CAIA is the Founder and Managing General Partner of A.R.I. and Chief Investment Officer of the A.R.I. Senior Secured Growth Credit Fund. He has more than 20 years of experience across equity capital markets, investment banking, leveraged lending, corporate credit trading, and institutional fixed income portfolio management, including roles at Deutsche Bank, Thomson Reuters, Scotiabank, and Sun Life Financial.

Dr. Ellison earned a Doctor of Business Administration from the University of Florida Warrington College of Business, an MBA from the University of Chicago Booth School of Business, and an MS in Risk Management from NYU Stern School of Business.

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