



Fixed Income Assets

(FIA)

About us

Urban Bear Capital is located in Central Florida and is happy to offer its expertise in Investment Consulting. Our tried and tested system is based on over 10 years of cumulative experience shared between our core team. We pride ourselves on setting up our clients for success in investments and are sure that you will leave our white paper more prepared than you have been before.

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A fixed income asset is a type of investment that provides investors with a fixed rate of return over a set period of time. Unlike equity investments, where investors own a share of the company and the returns are tied to the performance of the company, fixed income assets provide a fixed rate of return to the investor, regardless of the underlying company's performance.

Examples	Fixed income assets are typically issued by governments, corporations, and other entities looking to raise capital in the form of bonds and treasuries.
Benefits	<ul style="list-style-type: none"> • Low Risk • Reliable Income Generation • Stress Free and Passive • Capital Preservation
Drawbacks	<ul style="list-style-type: none"> • Capped ROI • Interest Rate Risk • Inflation Risk • Credit Risk
The Urban Bear Advantage	<p>Although rising interest rates can reduce the value of the fixed income asset held, this doesn't apply to our offerings as the bonds don't lose value. This also mitigates any liquidity risk as the notes can't be traded.</p> <p>Urban Bear Capital's fixed income notes deliver higher returns than most asset classes while also comfortably beating inflation. Currently, our notes offer 2x the returns provided by treasury bonds.</p>

MATURITY	PRINCIPAL	YIELD
3 YEAR NOTE	< \$100,000	8%
	> \$100,000	9%
5 YEAR NOTE	< \$100,000	10%
	> \$100,000	11%