

Amid High Inflation, Fragasso Financial Advisors Releases Retirement Readiness Quiz for Nervous Investors

Fragasso Financial Advisors launches a new quiz to help investors navigate high inflation and valuations in 2026 and stay focused on long-term goals.

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-- Fragasso Financial Advisors has released a new [interactive Market](#)

[Volatility Quiz](#) designed to help investors evaluate how prepared they are to navigate fluctuating markets without allowing short-term fear to disrupt long-term financial plans.



The new three-minute quiz arrives during a year in which investors have faced no shortage of unsettling headlines. Geopolitical conflicts, tariff concerns, higher oil prices, questions surrounding artificial intelligence spending and shifting expectations for interest rates have all contributed to periods of heightened volatility. For investors approaching retirement in particular, these factors can make it difficult to separate legitimate financial concerns from the natural uncertainty that comes with investing.

At the same time, the underlying financial picture in 2026 has often been stronger than the headlines suggest. A recent Citi Wealth market update¹ noted that while intraday volatility has remained elevated and markets have experienced recurring periods of concern, pullbacks have generally been short-lived. Corporate earnings grew approximately 27% year over year in the first quarter and more than 30% in the second quarter when excluding two of the largest technology platforms. The report also noted that earnings growth has outpaced price gains, causing equity valuations to contract rather than expand.

That disconnect between market anxiety and underlying fundamentals highlights one of the challenges facing long-term investors: reacting to what is happening today without losing sight of what their financial plan was designed to accomplish over years or decades.

Fragasso's new [Market Volatility Quiz](#) is intended to help investors stay the course by examining some of the questions that commonly arise during periods of uncertainty. The quiz addresses the effects of geopolitical conflicts on financial markets, investments that have historically

attracted attention during global instability, the risks of moving entirely to cash during volatile periods and the particular concerns investors may face when a market decline occurs close to retirement. Rather than encouraging investors to predict the next market move, the resource emphasizes diversification, discipline and maintaining a financial strategy aligned with long-term objectives.

For individuals nearing retirement, maintaining that perspective can be especially important. Retirement planning involves more than watching the daily value of an investment portfolio. A comprehensive plan should incorporate investment allocation, tax implications, liquidity, income sources and withdrawal strategies so that short-term market fluctuations are considered within a much longer financial timeline.

Investors interested in evaluating their own response to market uncertainty can complete the free Market Volatility Quiz online or read Fragasso's [financial blog](#) for more guidance.

Investment advice offered by investment advisor representatives through Fragasso Financial Advisors, a registered investment advisor.

1-<https://marketinsights.citi.com/Market-Commentary/Weekly-Market-Update/Volatile-Markets-Strong-Fundamentals-and-the-Role-of-Growth.html>

About Fragasso Financial Advisors, Inc.

Fragasso Financial Advisors, Inc. operates as an independent, primarily fee-based, employee-owned financial advisory establishment. Since its inception in 1972, the firm has been providing personalized financial planning and investment management services to individuals, non-profit organizations, and businesses. With a focus on long-term relationships and a commitment to providing an exceptional client experience, Fragasso Financial Advisors is a fiduciary, acting in their clients' best interests with every decision.

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