

FINANCIAL HEALTH PILLARS

Annual Benchmark Reference
Template 2024.A

CATEGORY	KEY INDICATORS	PROFESSIONAL BENCHMARK
Liquidity	Emergency Fund Ratio	3 - 6 Months of Monthly Expenses
Debt Management	Debt-to-Income (DTI)	Lower than 36% of Gross Income
Wealth Building	Savings Rate	15% - 20% of After-Tax Income
Protection	Life Insurance Coverage	10x - 12x Annual Gross Salary
Retirement	Total Portfolio Multiplier	3x Salary by Age 40 10x by Age 67
Housing	Mortgage/Rent Ratio	Maximum 28% of Gross Income