



# Schedule of cover and premium rates.

Executive Plan for McDonald's Australia Limited

The information in this schedule forms part of the Hostplus Executive Product Disclosure Statement.

## Group Life - Automatic Age-based Cover Scale

### Hostplus Group Life Automatic Age-Based Cover Scale

Age Next Birthday	Unit Scale	Automatic Sum Insured	
		Death	TPD
12	\$28,273	\$28,273	\$0
13	\$28,273	\$28,273	\$0
14	\$28,273	\$28,273	\$0
15	\$28,273	\$28,273	\$0
16	\$28,273	\$28,273	\$0
17	\$28,273	\$28,273	\$56,546
18	\$28,273	\$28,273	\$56,546
19	\$28,273	\$28,273	\$56,546
20	\$28,273	\$56,546	\$113,092
21	\$28,273	\$56,546	\$113,092
22	\$28,273	\$56,546	\$113,092
23	\$28,273	\$56,546	\$113,092
24	\$28,273	\$56,546	\$113,092
25	\$28,273	\$56,546	\$113,092
26	\$28,273	\$113,092	\$169,638
27	\$28,273	\$113,092	\$169,638
28	\$28,273	\$113,092	\$169,638
29	\$28,273	\$113,092	\$169,638
30	\$28,273	\$113,092	\$169,638
31	\$28,273	\$141,365	\$169,638
32	\$28,273	\$141,365	\$169,638
33	\$28,273	\$141,365	\$169,638
34	\$28,273	\$141,365	\$169,638
35	\$28,273	\$141,365	\$169,638
36	\$28,273	\$169,638	\$169,638
37	\$28,645	\$171,870	\$143,225
38	\$28,645	\$171,870	\$143,225
39	\$28,831	\$172,986	\$144,155
40	\$29,017	\$174,102	\$145,085
41	\$26,962	\$134,810	\$134,810
42	\$24,229	\$121,145	\$121,145
43	\$21,238	\$106,190	\$106,190
44	\$18,734	\$93,670	\$93,670
45	\$15,563	\$93,378	\$93,378
46	\$13,681	\$82,086	\$82,086
47	\$11,831	\$70,986	\$70,986
48	\$10,097	\$70,679	\$70,679
49	\$8,981	\$62,867	\$62,867
50	\$7,219	\$57,752	\$57,752
51	\$6,364	\$50,912	\$50,912
52	\$5,874	\$46,992	\$46,992
53	\$5,385	\$43,080	\$43,080
54	\$4,406	\$35,248	\$35,248
55	\$3,916	\$39,160	\$39,160
56	\$3,487	\$34,870	\$34,870
57	\$2,989	\$29,890	\$29,890
58	\$2,491	\$24,910	\$24,910
59	\$2,242	\$22,420	\$22,420
60	\$1,993	\$19,930	\$19,930
61	\$1,774	\$14,192	\$14,192
62	\$1,673	\$13,384	\$13,384
63	\$1,521	\$12,168	\$12,168
64	\$1,419	\$11,352	\$11,352
65	\$1,267	\$10,136	\$10,136
66	\$1,267	\$10,136	\$10,136
67	\$1,267	\$10,136	\$10,136
68	\$1,267	\$10,136	\$10,136
69	\$1,267	\$10,136	\$10,136
70	\$1,267	\$10,136	\$10,136

INSURANCE ATTACHMENT  
 The information in this document forms part of the Hostplus Executive Product Disclosure Statement

## Premium Rate Schedule - Group Life

### McDonald's Category 1 and 2

Age Next Birthday	Plan Rating Factor
16-26	0.250
27-35	0.600
36-70	1.000

Annual Premium Rates per \$1,000 of an insured person's cover  
 Rates are inclusive of the Plan Rating Factor and include stamp duty, government charges and an administration fee.

Group Life		
Unknown / Light Blue Occupation Group		
Age Next Birthday	Unisex Death	Unisex TPD
12 to 16	0.0717	0.1199
17	0.0731	0.1223
18	0.0738	0.1235
19	0.0749	0.1253
20	0.0756	0.1264
21	0.0772	0.1290
22	0.0777	0.1297
23	0.0792	0.1322
24	0.0804	0.1341
25	0.0820	0.1369
26	0.0836	0.1397
27	0.2044	0.3419
28	0.2076	0.3468
29	0.2108	0.3523
30	0.2150	0.3594
31	0.2192	0.3665
32	0.2235	0.3737
33	0.2281	0.3814
34	0.2293	0.3832
35	0.2339	0.3908
36	0.3976	0.6638
37	0.4052	0.6774
38	0.4095	0.6839
39	0.4136	0.6900
40	0.4156	0.6938
41	0.4462	0.7447
42	0.4947	0.8263
43	0.5652	0.9440
44	0.6430	1.0739
45	0.7659	1.2790
46	0.8716	1.4551
47	1.0179	1.6995
48	1.1812	1.9722
49	1.3400	2.2373
50	1.5880	2.6511
51	1.7833	2.9776
52	1.9975	3.3348
53	2.2307	3.7245
54	2.5099	4.1912
55	2.8007	4.6764
56	3.1490	5.2575
57	3.5635	5.9495
58	3.9914	6.6634
59	4.4663	7.4560
60	5.0026	8.3507
61	5.5031	9.1858
62	6.0539	10.1045
63	6.5987	11.0139
64	7.1265	11.8950
65	7.6967	12.8465
66	8.3120	13.8743
67	8.7277	14.5679
68	9.0780	15.1535
69	9.4418	15.7610
70	9.5363	15.9186

#### Occupation Factors

Occupation	Death (including Terminal Illness) Cover	TPD Cover
Professional	0.54	0.40
White Collar	0.77	0.57
Unknown / Light Blue	1.00	1.00
Heavy Blue	1.31	1.94
Special Risk	2.00	2.86



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## Premium Rate Schedule - Group Income Protection

### McDonald's

#### Category 1

Age Next Birthday	Plan Rating Factor
16-26	0.250
27-35	0.650
36-70	1.000

Annual Premium Rates per \$100 of an insured person's monthly cover  
Rates are inclusive of the Plan Rating Factor and include stamp duty and government charges

Age Next Birthday	Income Protection
	Unknown / Light Blue Occupation Group
	Waiting Period: 60 Days
	Benefit Period: 5 Years
	Cessation Age: 70
16	\$1,3305
17	\$1,3237
18	\$1,3171
19	\$1,3104
20	\$1,3037
21	\$1,2909
22	\$1,2798
23	\$1,2683
24	\$1,2578
25	\$1,2460
26	\$1,2384
27	\$3,2950
28	\$3,3868
29	\$3,5036
30	\$3,6354
31	\$3,7950
32	\$3,9719
33	\$4,1850
34	\$4,4170
35	\$4,6811
36	\$7,6499
37	\$8,1596
38	\$8,7236
39	\$9,3582
40	\$10,0638
41	\$10,8971
42	\$11,8264
43	\$12,8623
44	\$14,0057
45	\$15,2783
46	\$16,7024
47	\$18,2677
48	\$20,0046
49	\$21,9263
50	\$24,0557
51	\$26,3876
52	\$28,9741
53	\$31,8148
54	\$34,9530
55	\$38,3895
56	\$42,1796
57	\$46,3292
58	\$50,8920
59	\$55,8917
60	\$61,3712
61	\$67,1162
62	\$73,1014
63	\$79,6196
64	\$35,1563
65	\$39,3408
66	\$44,0609
67	\$49,3483
68	\$55,2705
69	\$44,7691
70	\$14,7741

#### Occupation Factors

Occupation	IP Cover
Professional	0.38
White Collar	0.48
Unknown / Light Blue	1.00
Heavy Blue	1.52
Special Risk	2.14

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## Premium Rate Schedule - Group Income Protection

### McDonald's Category 2

Age Next Birthday	Plan Rating Factor					
16-26	1.000	1.000	1.000	1.000	1.000	1.000
27-35	1.000	1.000	1.000	1.000	1.000	1.000
36-70	1.000	1.000	1.000	1.000	1.000	1.000

Annual Premium Rates per \$100 of an insured person's monthly cover  
Rates are inclusive of the Plan Rating Factor and include stamp duty and government charges

Age Next Birthday	Income Protection					
	Unknown / Light Blue Occupation Group					
	90 Days	60 Days	30 Days	90 Days	60 Days	30 Days
	2 Years	2 Years	2 Years	5 Years	5 Years	5 Years
Cessation Age:	70.000	70.000	70.000	70.000	70.000	70.000
Unisex						
16	\$1.1624	\$2.8243	\$4.0984	\$3.1821	\$5.3220	\$7.4613
17	\$1.1624	\$2.8081	\$4.0984	\$3.1821	\$5.2949	\$7.4613
18	\$1.1624	\$2.7924	\$4.0984	\$3.1821	\$5.2685	\$7.4613
19	\$1.1624	\$2.7762	\$4.0984	\$3.1821	\$5.2416	\$7.4613
20	\$1.1624	\$2.7602	\$4.0984	\$3.1821	\$5.2147	\$7.4613
21	\$1.1618	\$2.7426	\$4.0956	\$3.1821	\$5.1635	\$7.4086
22	\$1.1588	\$2.7237	\$4.0937	\$3.1821	\$5.1192	\$7.3704
23	\$1.1639	\$2.7105	\$4.0912	\$3.1821	\$5.0732	\$7.3267
24	\$1.1635	\$2.6960	\$4.0954	\$3.1821	\$5.0310	\$7.2902
25	\$1.1630	\$2.6760	\$4.0868	\$3.1821	\$4.9841	\$7.2429
26	\$1.2014	\$2.7056	\$4.1250	\$3.1821	\$4.9537	\$7.2314
27	\$1.6126	\$2.7285	\$4.2006	\$3.2808	\$5.0692	\$7.4279
28	\$1.6126	\$2.7565	\$4.3040	\$3.3753	\$5.2105	\$7.6940
29	\$1.6290	\$2.8132	\$4.4568	\$3.4726	\$5.3901	\$8.0514
30	\$1.6542	\$2.8802	\$4.6265	\$3.5799	\$5.5929	\$8.4596
31	\$1.6808	\$2.9650	\$4.8420	\$3.7090	\$5.8384	\$8.9500
32	\$1.7222	\$3.0671	\$5.0837	\$3.8489	\$6.1106	\$9.5031
33	\$1.7917	\$3.1987	\$5.3653	\$4.0217	\$6.4384	\$10.1594
34	\$1.8612	\$3.3384	\$5.6734	\$4.2210	\$6.7954	\$10.8652
35	\$1.9494	\$3.4955	\$6.0045	\$4.4640	\$7.2017	\$11.6447
36	\$2.0693	\$3.6805	\$6.3655	\$4.7483	\$7.6499	\$12.4856
37	\$2.2105	\$3.8903	\$6.7858	\$5.0894	\$8.1596	\$13.4150
38	\$2.3749	\$4.1213	\$7.1919	\$5.4900	\$8.7236	\$14.4100
39	\$2.5723	\$4.3823	\$7.6530	\$5.9581	\$9.3582	\$15.5016
40	\$2.7926	\$4.6620	\$8.1331	\$6.5140	\$10.0638	\$16.6564
41	\$3.0582	\$5.0083	\$8.6621	\$7.1492	\$10.8971	\$17.9189
42	\$3.3491	\$5.3800	\$9.2190	\$7.8910	\$11.8264	\$19.2652
43	\$3.6983	\$5.8036	\$9.8179	\$8.7413	\$12.8623	\$20.7207
44	\$4.0757	\$6.2555	\$10.4494	\$9.7073	\$14.0057	\$22.2755
45	\$4.5123	\$6.7601	\$11.1233	\$10.8144	\$15.2783	\$23.9438
46	\$5.0131	\$7.3286	\$11.8637	\$12.0695	\$16.7024	\$25.7756
47	\$5.5606	\$7.9374	\$12.6342	\$13.4801	\$18.2677	\$27.7292
48	\$6.1847	\$8.6237	\$13.4868	\$15.0627	\$20.0046	\$29.8591
49	\$6.8657	\$9.3664	\$14.3970	\$16.8386	\$21.9263	\$32.1628
50	\$7.6178	\$10.1793	\$15.3810	\$18.8213	\$24.0557	\$34.6832
51	\$8.4624	\$11.0767	\$16.4323	\$21.0187	\$26.3876	\$37.3865
52	\$9.3864	\$12.0605	\$17.5894	\$23.4631	\$28.9741	\$40.3679
53	\$10.4093	\$13.1412	\$18.8406	\$26.1626	\$31.8148	\$43.6076
54	\$11.5246	\$14.3239	\$20.2182	\$29.1377	\$34.9530	\$47.1975
55	\$12.7497	\$15.6156	\$21.7054	\$32.4078	\$38.3895	\$51.1008
56	\$14.0876	\$17.0342	\$23.3531	\$35.9988	\$42.1796	\$55.4348
57	\$15.5432	\$18.5823	\$25.1603	\$39.9300	\$46.3292	\$60.1805
58	\$17.1263	\$20.2749	\$27.1528	\$44.2245	\$50.8920	\$65.4581
59	\$18.8410	\$22.1229	\$29.3599	\$48.9048	\$55.8917	\$71.2986
60	\$20.6991	\$24.1408	\$31.8016	\$53.9977	\$61.3712	\$77.7834
61	\$22.7048	\$26.3416	\$34.5127	\$59.2513	\$67.1162	\$84.7860
62	\$24.8684	\$28.7414	\$37.5255	\$64.5828	\$73.1014	\$92.4218
63	\$27.2765	\$31.4171	\$40.8967	\$70.3935	\$79.6196	\$100.7427
64	\$30.0495	\$35.1563	\$45.8031	\$30.5495	\$35.1563	\$45.8031
65	\$34.2149	\$39.3408	\$51.3011	\$34.2149	\$39.3408	\$51.3011
66	\$38.3198	\$44.0609	\$57.4568	\$38.3198	\$44.0609	\$57.4568
67	\$42.9177	\$49.3483	\$64.3535	\$42.9177	\$49.3483	\$64.3535
68	\$48.0692	\$55.2705	\$72.0739	\$48.0692	\$55.2705	\$72.0739
69	\$53.9355	\$61.7691	\$80.3811	\$53.9355	\$61.7691	\$80.3811
70	\$12.8499	\$14.7741	\$19.2644	\$12.8499	\$14.7741	\$19.2644

Occupation	IP Cover
Professional	0.38
White Collar	0.48
Unknown / Light Blue	1.00
Heavy Blue	1.52
Special Risk	2.14