



## Mutual of Omaha LTCi Inforce Rate Adjustments

*States Effective April 1, 2022*

### Alaska

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LTC04I	38.0%	38.0%	34.0%	5.1%
LTC09M	27.9%	11.0%	17.7%	N/A
LTC06UI	36.8%	32.5%	33.0%	N/A
LTC09U	33.6%	25.1%	24.7%	N/A

### North Dakota

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase
LTC04I	19.7%	18.8%
LTC04G	20.0%	20.0%
LTC04I7	20.0%	20.0%
LTC09M	18.1%	18.1%
LTC06UI	19.4%	16.8%
LTC09U	18.2%	18.2%

### Kentucky

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase	2023 Overall Rate Increase
LT50, NH50, HCA, NHA and LTA	Non-Lifetime	30.0%	N/A
LT50, NH50, HCA, NHA and LTA	Lifetime	30.0%	15.3846%

### South Dakota

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase	2023 Overall Rate Increase
LT50, NH50, HCA, NHA and LTA	Non-Lifetime	30.0%	N/A
LT50, NH50, HCA, NHA and LTA	Lifetime	30.0%	30.0%

## Wyoming

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase
LT50, NH50, HCA, NHA and LTA	Non-Lifetime	15.0%
LT50, NH50, HCA, NHA and LTA	Lifetime	15.0%