



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%