



Mutual of Omaha LTCi Inforce Rate Adjustments

States Effective July 1, 2022

Connecticut

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LT50, NH50, HCA, NHA and LTA	Lifetime	36.6%	36.6%	36.6%	36.6%
LT50, NH50, HCA, NHA and LTA	Non-Lifetime	12.7%	12.7%	12.7%	

Georgia

Policy Forms Impacted	2022 Overall Rate Increase
LTC04G	14.7%
LTC04I	14.7%
LTC04I7	14.6%
LTC09M	14.3%
LTC06UI	15.0%
LTC09U	14.2%

Louisiana

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase
LT50, NH50, HCA, NHA, NCAQ, HCAQ, LTA and LTAQ	Lifetime	30.0%
LT50, NH50, HCA, NHA, NCAQ, HCAQ, LTA and LTAQ	Non-Lifetime	30.0%

Minnesota

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LT50, NH50, HCA, NHA, NCAQ, HCAQ, LTA and LTAQ	Lifetime	26.0%	26.0%	26.0%	
LT50, NH50, HCA, NHA, NCAQ, HCAQ, LTA and LTAQ	Non-Lifetime	22.0%			
LTC04G	N/A	25.0%	25.0%	25.0%	25.0%
LTC04I	N/A	21.0%	21.0%	21.0%	
LTC04I7	N/A	25.7%	25.6%	26.6%	
LTC09M	N/A	18.5%	19.0%	22.5%	
LTC06UI	N/A	18.0%	17.6%	24.4%	
LTC09U	N/A	19.5%	20.7%	22.8%	

South Dakota

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LTC04G	32.4%	30.4%	27.9%	17.4%
LTC04I	33.0%	25.7%	24.4%	7.0%
LTC04I7	30.3%	13.9%	29.9%	12.7%
LTC09M	29.7%	13.9%	23.5%	
LTC06UI	33.6%	27.3%	24.2%	
LTC09U	28.6%	18.8%	26.0%	