



Mutual of Omaha LTCi Inforce Rate Adjustments

States Effective August 1, 2022

Colorado

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase
LTC06UI	5.00%	2.40%	.20%

Idaho

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	Non-Lifetime	4.90%	4.90%	4.90%	4.90%
LT50, NH50, HCA, NHA and LTA	Lifetime	8.00%	8.00%	8.00%	8.00%

Illinois

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LTC04I	20.30%	20.30%	20.30%	N/A
LTC04I7	18.00%	18.00%	18.00%	16.30%
LTC09M	21.20%	16.90%	21.40%	N/A
LTC06UI	12.80%	11.70%	21.40%	N/A
LTC09U	21.30%	21.10%	21.90%	N/A

Iowa

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase
LTC04I	17.70%	17.25%	15.15%
LTC04I7	17.57%	16.62%	15.93%
LTC09M	18.86%	16.89%	14.42%
LTC06UI	17.87%	9.25%	15.46%
LTC09U	18.14%	17.13%	14.90%

New Hampshire

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase
LT50, NH50, HCA, NHA and LTA	Non-Lifetime	20.00%	8.33%	0.00%
LT50, NH50, HCA, NHA and LTA	Lifetime	20.00%	20.00%	17.36%

Pennsylvania

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase
LT50, NH50, HCA, NHA, NHAQ, HCAQ, LTA and LTAQ	Non-Lifetime	21.0%
LT50, NH50, HCA, NHA, NHAQ, HCAQ, LTA and LTAQ	Lifetime	27.0%

Texas

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase
LT50, NH50, HCA, NHA, NHAQ, HCAQ, LTA and LTAQ	Non-Lifetime	25.00%	4.00%	0.00%
LT50, NH50, HCA, NHA, NHAQ, HCAQ, LTA and LTAQ	Lifetime	25.00%	25.00%	8.16%

Wisconsin

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase
LT50, NH50, HCA, NHA, NHAQ, HCAQ, LTA and LTAQ	Non-Lifetime	30.00%	N/A	N/A
LT50, NH50, HCA, NHA, NHAQ, HCAQ, LTA and LTAQ	Lifetime	30.00%	N/A	N/A
LTC04G	N/A	30.0%	26.9%	20.0%
LTC04I	N/A	23.9%	21.7%	15.4%
LTC04I7	N/A	29.5%	22.6%	24.6%
LTC09M	N/A	26.0%	11.1%	22.9%
LTC06UI	N/A	16.9%	5.0%	24.7%
LTC09U	N/A	25.9%	16.4%	22.2%

Policyholders age 75+ and issued prior to 12/31/2001

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase	2024 Overall Rate Increase	2026 Overall Rate Increase
LT50, NH50, HCA, NHA, NHAQ, HCAQ, LTA and LTAQ	Non-Lifetime	10.00%	10.00%	7.44%
LT50, NH50, HCA, NHA, NHAQ, HCAQ, LTA and LTAQ	Lifetime	10.00%	10.00%	7.44%