



Mutual of Omaha LTCi Inforce Rate Adjustments

States Effective December 1, 2022*

***NOTE:** The state of Virginia requires a 75-day notification period to all policyholders. Therefore, the effective date for the affected VA policies indicated below will be January 1, 2023.

Alabama

| Form | 2022 |
|---------|-------|
| LTC04G | 15.0% |
| LTC04I | 14.3% |
| LTC04I7 | 14.5% |
| LTC09M | 14.2% |
| LTC06UI | 14.9% |
| LTC09U | 14.2% |

Massachusetts

| Forms | Benefit Period | 2022 | 2023 | 2024 | 2025 |
|------------|----------------|--------|-------|-------|-------|
| LT50, LT53 | Non-Lifetime | 10.00% | 9.09% | 0.00% | 0.00% |
| LT50, LT53 | Lifetime | 10.00% | 9.09% | 8.33% | 7.70% |

Montana

| Forms | Benefit Period | 2022 |
|--|----------------|-------|
| LT50, NH50, HCA, HCAQ, NHA, NHAQ, LTA and LTAQ | Non-Lifetime | 30.0% |
| LT50, NH50, HCA, HCAQ, NHA, NHAQ, LTA and LTAQ | Lifetime | 16.0% |

Pennsylvania

| Form | 2022 | 2023 | 2024 | 2025 |
|---------|--------|--------|--------|--------|
| LTC04I | 19.90% | 19.00% | 14.00% | 6.90% |
| LTC04I7 | 23.90% | 20.90% | 17.10% | 13.00% |
| LTC09M | 22.70% | 14.20% | 13.50% | 8.10% |
| LTC06UI | 11.00% | 10.40% | 13.10% | 10.40% |
| LTC09U | 22.90% | 17.80% | 12.90% | 9.50% |

Tennessee

| Form | 2022 | 2023 | 2024 |
|---------|--------|--------|--------|
| LTC04G | 29.40% | 9.20% | 13.30% |
| LTC04I | 29.30% | 15.10% | 7.40% |
| LTC04I7 | 23.30% | 5.30% | 23.70% |
| LTC09M | 22.70% | 6.80% | 22.10% |
| LTC06UI | 19.80% | 7.40% | 24.40% |
| LTC09U | 22.80% | 10.10% | 21.90% |

Virginia

| Forms | Benefit Period | 2023 |
|------------------------------|----------------|-------|
| LT50, NH50, HCA, NHA, LTA | Non-Lifetime | 21.0% |
| LT50, NH50, HCA, NHA, LTA | Lifetime | 36.0% |

Reminder: The state of Virginia requires a 75-day notification period to all policyholders. Therefore, the effective date for the affected VA policies indicated below will be January 1, 2023.

South Carolina

| Form | 2022 |
|---------|-------|
| LTC04I | 14.3% |
| LTC04I7 | 14.7% |
| LTC09M | 14.1% |
| LTC06UI | 16.8% |
| LTC09U | 16.1% |