



Mutual of Omaha LTCi Inforce Rate Adjustments

States Effective May 1, 2022

Alabama

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%

Michigan

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LTC04I	34.3%	28.0%	19.2%	5.1%
LTC04G	35.6%	31.8%	29.6%	12.9%
LTC04I7	32.2%	14.8%	29.0%	13.3%
LTC09M	28.1%	14.7%	21.1%	0.0%
LTC06UI	34.9%	28.0%	25.1%	N/A
LTC09U	29.2%	19.5%	22.5%	N/A

Nebraska

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LTC04I	34.5%	29.0%	26.3%	7.4%
LTC04I7	33.1%	14.8%	31.4%	13.2%
LTC09M	29.6%	16.4%	23.2%	N/A
LTC06UI	37.0%	34.8%	N/A	N/A
LTC09U	33.4%	24.3%	26.3%	N/A

South Dakota

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase
LT50, NH50, HCA, NHA and LTA	Non-Lifetime	13.0%
LT50, NH50, HCA, NHA and LTA	Lifetime	13.0%

Utah

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%