



Mutual of Omaha LTCi Inforce Rate Adjustments

States Effective October 1, 2022

Idaho

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LTC04G	17.9%	17.9%	17.9%	17.9%
LTC04I	14.9%	14.9%	14.9%	14.9%
LTC04I7	18.6%	18.6%	18.6%	18.6%
LTC09M	12.8%	12.8%	12.8%	12.8%
LTC06UI	11.0%	11.0%	11.0%	11.0%
LTC09U	14.2%	14.2%	14.2%	14.2%

Maryland

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase
LTC04I	14.6%	14.5%
LTC04I7	14.8%	14.1%
LTC09M	14.3%	11.4%
LTC06UI	14.9%	14.1%
LTC09U	14.6%	13.0%

New Hampshire

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase	2026 Overall Rate Increase	2027 Overall Rate Increase	2028 Overall Rate Increase
LTC04G	20.0%	20.0%	18.3%	19.5%	19.3%	13.3%	3.6%
LTC04I	19.7%	17.2%	16.0%	14.0%	9.8%	2.4%	0.0%
LTC04I7	20.0%	20.0%	20.0%	20.0%	20.0%	13.1%	0.0%
LTC09M	19.0%	13.5%	14.7%	7.7%	1.5%	0.0%	0.0%
LTC06UI	20.0%	19.7%	16.9%	16.9%	16.6%	0.9%	
LTC09U	19.2%	17.4%	16.7%	13.0%	5.9%	0.0%	

Puerto Rico

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase	2023 Overall Rate Increase
LT50, NH50, HCA, LTA and NHA	Non-Lifetime	15.0%	0.0%
LT50, NH50, HCA, LTA and NHA	Lifetime	25.0%	0.0%

Tennessee

Policy Forms Impacted	Benefit Period	2022 Overall Rate Increase	2023 Overall Rate Increase
LT50, NH50, HCA, LTA and NHA	Non-Lifetime	30.0%	0.0%
LT50, NH50, HCA, LTA and NHA	Lifetime	30.0%	8.4%

Texas

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase
LTC04G	25.0%	24.0%	17.4%	
LTC04I	24.3%	7.0%		
LTC04I7	23.1%	16.8%	18.4%	14.0%
LTC09M	24.0%	17.0%	8.9%	
LTC06UI	24.6%	23.0%	7.7%	
LTC09U	24.4%	22.0%	9.4%	