



## Mutual of Omaha LTCi Inforce Rate Adjustments

States Effective January 1, 2023

### Kansas

Policy Forms Impacted	Benefit Period	2023 Overall Rate Increase
LT50, NH50, HCA, LTA and NHA	Non-Lifetime	22.1%
LT50, NH50, HCA, LTA and NHA	Lifetime	17.4%

### Massachusetts

Policy Forms Impacted	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase	2026 Overall Rate Increase
LTC04I	9.90%	8.80%	7.90%	6.90%
LTC04I7	10.00%	9.10%	8.30%	7.70%
LTC09M	9.80%	8.80%	7.00%	5.70%
LTC06UI	10.00%	9.00%	8.20%	7.40%
LTC09U	9.70%	9.10%	7.10%	5.90%

### Nevada

Policy Forms Impacted	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase	2026 Overall Rate Increase
LTC04I	19.70%	18.40%	12.70%	11.50%
LTC09M	22.60%	14.50%	14.20%	7.30%
LTC06UI	13.90%	11.20%	10.70%	9.10%
LTC09U	21.90%	19.00%	18.20%	4.50%

**North Carolina**

<b>Policy Forms Impacted</b>	<b>2023 Overall Rate Increase</b>	<b>2024 Overall Rate Increase</b>	<b>2025 Overall Rate Increase</b>	<b>2026 Overall Rate Increase</b>
LTC04G	23.70%	20.30%	16.70%	3.60%
LTC04I	24.00%	16.90%	0.00%	0.00%
LTC04I7	23.40%	16.90%	21.70%	12.90%
LTC09M	22.00%	15.30%	18.60%	3.10%
LTC06UI	24.40%	12.50%	0.00%	0.00%
LTC09U	21.90%	16.60%	19.10%	5.80%

**Utah**

<b>Policy Forms Impacted</b>	<b>2023 Overall Rate Increase</b>	<b>2024 Overall Rate Increase</b>	<b>2025 Overall Rate Increase</b>	<b>2026 Overall Rate Increase</b>
LTC04I	17.20%	22.50%	8.90%	
LTC04I7	30.39%	8.79%	24.11%	9.54%
LTC09M	25.64%	13.30%	20.81%	
LTC06UI	24.50%	12.00%	26.20%	
LTC09U	27.79%	21.36%	23.39%	

**Virginia**

<b>Policy Forms Impacted</b>	<b>Benefit Period</b>	<b>2023 Overall Rate Increase</b>
LT50, NH50, HCA, LTA and NHA	Non-Lifetime	21.0%
LT50, NH50, HCA, LTA and NHA	Lifetime	36.0%