

Mutual of Omaha LTCi Inforce Rate Adjustments

States Effective April 1, 2023

Maine

Policy Forms Impacted	2023 Overall Rate		2025 Overall Rate
	Increase	Increase	Increase
LTC04G	26.80%	26.80%	26.80%
LTC04I	20.00%	20.00%	20.00%
LTC04I7	25.37%	25.37%	25.77%
LTC09M	21.34%	17.65%	20.14%
LTC06UI	23.50%	23.50%	0.00%
LTC09U	20.93%	20.92%	22.66%

^{*}The increases in ME will be implemented on 05/01/2023 due to their 90-day premium notification requirement

New Hampshire

Policy Forms Impacted	2022 Overall Rate Increase	2023 Overall Rate Increase	2024 Overall Rate Increase		2026 Overall 202 Rate Increase Ra		2028 Overall Rate Increase
LTC04G	20.0%	20.0%	18.3%	19.5%	19.3%	13.3%	3.6%

Montana

Policy Forms Impacted	2023 Overall Rate Increase	2024 Overall Rate Increase	2025 Overall Rate Increase	2026 Overall Rate Increase
LTC04G	20.00%	20.00%	20.00%	20.00%
LTC04I	17.50%	17.50%	17.50%	17.50%
LTC04I7	20.00%	20.00%	20.00%	20.00%
LTC09M	14.70%	14.70%	14.70%	13.64%
LTC06UI	18.60%	18.60%	18.60%	18.60%
LTC09U	16.80%	16.80%	16.80%	16.80%

Policy Forms Impacted	2023 Overall Rate Increase
LTC04G	15.00%
LTC04G-AMBA	12.11%
LTC04I	14.35%
LTC04I7	14.64%
LTC09M	14.55%
LTC06UI	14.90%
LTC09U	14.40%