

State: Pennsylvania Filing Company: United of Omaha Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
 Product Name: United of Omaha - 2019 Rate Increase (LTC06UI)
 Project Name/Number: LTC06UI - 2019/

Filing at a Glance

Company: United of Omaha Life Insurance Company
 Product Name: United of Omaha - 2019 Rate Increase (LTC06UI)
 State: Pennsylvania
 TOI: LTC03I Individual Long Term Care
 Sub-TOI: LTC03I.003 Other
 Filing Type: Rate - M.U. (Medically underwritten)
 Date Submitted: 03/07/2019
 SERFF Tr Num: MUTA-131854776
 SERFF Status: Assigned
 State Tr Num: MUTA-131854776
 State Status: Received Review in Progress
 Co Tr Num:

Implementation: 06/01/2019
 Date Requested:
 Author(s): Jeff LaFond
 Reviewer(s): David D'Agostino (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:

Proposed aggregate 3.4% increase (ranges from 0% to 22.3%) on 239 PA policyholders of United of Omaha forms LTC06UI-TQ, LTC06UI-G5-TQ, LTC06UI-G10-TQ, LTC06UI-G15-TQ, LTC06UI-NTQ, LTC06UI-G5-NTQ, LTC06UI-G10-NTQ, and LTC06UI-G15-NTQ.

State: Pennsylvania **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2019 Rate Increase (LTC06UI)
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General Information

| | |
|--|---|
| Project Name: LTC06UI - 2019 | Status of Filing in Domicile: Authorized |
| Project Number: | Date Approved in Domicile: 08/10/2015 |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Individual |
| Submission Type: New Submission | Individual Market Type: |
| Overall Rate Impact: 3.4% | Filing Status Changed: 03/07/2019 |
| | State Status Changed: 03/07/2019 |
| Deemer Date: | Created By: Jeff LaFond |
| Submitted By: Jeff LaFond | Corresponding Filing Tracking Number: |
| | State TOI: LTC03I Individual Long Term Care |

Filing Description:

This is the 2019 rate increase filing for LTCi policy series LTC06UI. The overall impact of the rate increase, as proposed, is 3.4%.

The proposed rate increase for 2019 will range from 0% to 22.3%, which will vary by the insured's issue age, benefit period and inflation option. The overall impact of this rate increase is 3.4%. The target implementation date of this rate increase is June 1, 2019, subject to your State's approval. The proposed rate increase amounts will bring Pennsylvania policyholders to the actuarially equivalent level compared to the national rate level, as summarized in Section 4 of the Actuarial Memorandum.

Company and Contact

Filing Contact Information

| | |
|-------------------------------------|-------------------------------|
| Jeff LaFond, Lead Actuarial Analyst | Jeff.LaFond@mutualofomaha.com |
| 6-Rerating | 402-351-3799 [Phone] |
| Mutual of Omaha | |
| Mutual of Omaha Plaza | |
| Omaha, NE 68175 | |

Filing Company Information

| | | |
|--|-------------------------|------------------------------|
| United of Omaha Life Insurance Company | CoCode: 69868 | State of Domicile: Nebraska |
| 3300 Mutual of Omaha Plaza | Group Code: 261 | Company Type: Life Insurance |
| Omaha, NE 68175 | Group Name: | State ID Number: |
| (402) 351-2304 ext. [Phone] | FEIN Number: 47-0322111 | |

Filing Fees

| | |
|------------------|----|
| Fee Required? | No |
| Retaliatory? | No |
| Fee Explanation: | |

State: Pennsylvania **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2019 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2019/

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 8.100%
Effective Date of Last Rate Revision: 06/01/2018
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: MUTA-131005143

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | Number of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where req'd): | Minimum % Change (where req'd): |
|--|-----------------------------|------------------------|--|---|-----------------------------------|---------------------------------|---------------------------------|
| United of Omaha Life Insurance Company | 3.400% | 3.400% | \$21,387 | 239 | \$629,019 | 22.300% | 0.000% |

SERFF Tracking #:

MUTA-131854776

State Tracking #:

MUTA-131854776

Company Tracking #:**State:**

Pennsylvania

Filing Company:

United of Omaha Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

United of Omaha - 2019 Rate Increase (LTC06UI)

Project Name/Number:

LTC06UI - 2019/

Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|----------|----------------------|----------------|--|-------------|--|---------------------------------|
| 1 | | rate schedules | LTC06UI-TQ, LTC06UI-G5-TQ, LTC06UI-G10-TQ, LTC06UI-G15-TQ, LTC06UI-NTQ, LTC06UI-G5-NTQ, LTC06UI-G10-NTQ, LTC06UI-G15-NTQ | Revised | Previous State Filing Number: MUTA-131005143 Percent Rate Change Request: 3.4 | LTC06UI Premium Rates - PA.pdf, |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

No Inflation

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|--------|--------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) | | | | | | |
| | Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 39.93 | 42.35 | 48.52 | 52.24 | 58.39 | 71.29 | 80.09 |
| 36 | 40.30 | 42.87 | 49.20 | 52.99 | 59.22 | 72.03 | 80.87 |
| 37 | 40.70 | 43.42 | 49.88 | 53.74 | 60.06 | 72.78 | 81.64 |
| 38 | 39.04 | 49.59 | 53.26 | 58.29 | 65.08 | 78.54 | 82.02 |
| 39 | 37.72 | 53.40 | 56.28 | 62.39 | 69.60 | 83.81 | 82.59 |
| 40 | 36.61 | 53.58 | 59.26 | 66.44 | 74.14 | 89.15 | 83.38 |
| 41 | 35.73 | 54.74 | 61.98 | 70.37 | 78.53 | 94.37 | 84.36 |
| 42 | 34.95 | 55.93 | 64.53 | 74.05 | 82.68 | 99.39 | 85.55 |
| 43 | 35.49 | 56.44 | 63.29 | 72.40 | 80.85 | 97.18 | 95.41 |
| 44 | 36.10 | 56.79 | 62.33 | 71.15 | 79.44 | 95.50 | 104.94 |
| 45 | 36.44 | 56.90 | 61.64 | 70.20 | 78.40 | 94.26 | 115.36 |
| 46 | 36.32 | 57.06 | 61.45 | 69.83 | 77.97 | 93.76 | 125.89 |
| 47 | 37.02 | 57.42 | 61.58 | 69.84 | 78.01 | 93.77 | 133.72 |
| 48 | 38.24 | 57.68 | 64.67 | 73.62 | 82.19 | 98.69 | 133.61 |
| 49 | 39.46 | 57.91 | 67.80 | 77.42 | 86.41 | 103.59 | 130.63 |
| 50 | 40.74 | 58.14 | 70.98 | 81.01 | 90.80 | 108.70 | 127.67 |
| 51 | 42.10 | 58.42 | 74.29 | 84.55 | 95.51 | 114.10 | 125.19 |
| 52 | 43.56 | 58.67 | 77.59 | 88.30 | 100.46 | 119.74 | 123.38 |
| 53 | 44.88 | 58.33 | 76.47 | 86.96 | 100.30 | 119.36 | 127.78 |
| 54 | 46.29 | 58.23 | 75.85 | 86.20 | 100.73 | 119.71 | 132.59 |
| 55 | 47.90 | 58.68 | 75.87 | 85.87 | 101.62 | 120.61 | 137.99 |
| 56 | 49.72 | 59.88 | 76.72 | 85.97 | 102.93 | 121.45 | 144.18 |
| 57 | 51.81 | 61.44 | 77.86 | 86.50 | 104.51 | 121.98 | 151.35 |
| 58 | 53.93 | 64.04 | 81.04 | 90.15 | 108.77 | 127.02 | 156.30 |
| 59 | 56.52 | 67.10 | 85.08 | 94.78 | 114.16 | 133.45 | 162.81 |
| 60 | 59.72 | 70.72 | 90.11 | 100.49 | 120.80 | 141.43 | 171.10 |
| 61 | 63.60 | 75.04 | 96.21 | 107.38 | 128.83 | 151.13 | 181.24 |
| 62 | 68.22 | 80.45 | 103.47 | 115.65 | 138.44 | 162.77 | 193.39 |
| 63 | 74.29 | 87.43 | 113.91 | 127.66 | 152.65 | 179.63 | 211.92 |
| 64 | 80.75 | 94.79 | 125.05 | 140.54 | 167.97 | 197.73 | 231.38 |
| 65 | 88.35 | 103.48 | 138.00 | 155.53 | 185.87 | 218.84 | 253.98 |
| 66 | 101.15 | 118.32 | 159.21 | 179.89 | 215.12 | 253.18 | 291.35 |
| 67 | 111.73 | 130.59 | 176.89 | 200.43 | 239.94 | 282.21 | 321.89 |
| 68 | 127.28 | 149.03 | 193.10 | 215.18 | 258.24 | 305.71 | 347.29 |
| 69 | 143.17 | 167.92 | 209.60 | 231.25 | 278.16 | 329.53 | 369.25 |
| 70 | 163.06 | 187.77 | 226.68 | 247.59 | 298.34 | 352.41 | 396.72 |
| 71 | 186.77 | 209.11 | 244.51 | 264.40 | 319.09 | 375.10 | 438.34 |
| 72 | 202.53 | 232.43 | 267.83 | 293.24 | 354.43 | 414.22 | 483.75 |
| 73 | 223.04 | 255.44 | 310.17 | 335.32 | 405.53 | 469.01 | 531.59 |
| 74 | 239.28 | 281.26 | 339.84 | 388.24 | 445.87 | 549.53 | 586.61 |
| 75 | 260.41 | 310.72 | 386.47 | 441.56 | 506.49 | 622.66 | 638.25 |
| 76 | 287.57 | 344.61 | 432.14 | 493.39 | 566.62 | 696.21 | 696.94 |
| 77 | 318.75 | 383.81 | 468.66 | 529.97 | 622.49 | 749.51 | 779.46 |
| 78 | 354.61 | 429.07 | 527.99 | 578.45 | 702.04 | 815.81 | 878.45 |
| 79 | 395.76 | 481.30 | 595.48 | 652.01 | 792.71 | 894.01 | 993.34 |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

GPO

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|--------|--------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) | | | | | | |
| | Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 40.73 | 43.20 | 49.49 | 53.28 | 59.56 | 72.72 | 81.69 |
| 36 | 41.10 | 43.73 | 50.18 | 54.05 | 60.40 | 73.47 | 82.49 |
| 37 | 41.51 | 44.29 | 50.88 | 54.81 | 61.26 | 74.23 | 83.27 |
| 38 | 39.82 | 50.59 | 54.32 | 59.45 | 66.38 | 80.11 | 83.66 |
| 39 | 38.47 | 54.47 | 57.40 | 63.64 | 70.99 | 85.49 | 84.24 |
| 40 | 37.34 | 54.66 | 60.45 | 67.77 | 75.62 | 90.94 | 85.05 |
| 41 | 36.44 | 55.83 | 63.22 | 71.78 | 80.10 | 96.26 | 86.05 |
| 42 | 35.65 | 57.05 | 65.82 | 75.53 | 84.33 | 101.38 | 87.26 |
| 43 | 36.20 | 57.57 | 64.55 | 73.85 | 82.47 | 99.12 | 97.32 |
| 44 | 36.82 | 57.93 | 63.57 | 72.57 | 81.02 | 97.41 | 107.04 |
| 45 | 37.17 | 58.03 | 62.88 | 71.60 | 79.97 | 96.15 | 117.67 |
| 46 | 37.05 | 58.20 | 62.68 | 71.22 | 79.53 | 95.64 | 128.41 |
| 47 | 37.76 | 58.56 | 62.81 | 71.24 | 79.57 | 95.64 | 136.39 |
| 48 | 39.00 | 58.83 | 65.96 | 75.09 | 83.84 | 100.66 | 136.28 |
| 49 | 40.25 | 59.06 | 69.16 | 78.97 | 88.14 | 105.66 | 133.24 |
| 50 | 41.55 | 59.31 | 72.39 | 82.63 | 92.62 | 110.88 | 130.22 |
| 51 | 42.94 | 59.59 | 75.77 | 86.24 | 97.42 | 116.38 | 127.69 |
| 52 | 44.43 | 59.84 | 79.14 | 90.07 | 102.47 | 122.13 | 125.85 |
| 53 | 45.78 | 59.50 | 78.00 | 88.69 | 102.31 | 121.75 | 130.34 |
| 54 | 47.22 | 59.40 | 77.36 | 87.92 | 102.75 | 122.10 | 135.24 |
| 55 | 48.86 | 59.86 | 77.39 | 87.59 | 103.65 | 123.02 | 140.75 |
| 56 | 50.71 | 61.07 | 78.25 | 87.69 | 104.99 | 123.88 | 147.06 |
| 57 | 52.85 | 62.67 | 79.42 | 88.23 | 106.60 | 124.42 | 154.38 |
| 58 | 55.01 | 65.32 | 82.66 | 91.95 | 110.94 | 129.56 | 159.43 |
| 59 | 57.65 | 68.44 | 86.78 | 96.67 | 116.44 | 136.12 | 166.07 |
| 60 | 60.91 | 72.14 | 91.91 | 102.50 | 123.22 | 144.26 | 174.52 |
| 61 | 64.87 | 76.54 | 98.13 | 109.53 | 131.40 | 154.15 | 184.86 |
| 62 | 69.58 | 82.06 | 105.54 | 117.96 | 141.21 | 166.02 | 197.26 |
| 63 | 75.78 | 89.18 | 116.19 | 130.21 | 155.70 | 183.22 | 216.16 |
| 64 | 82.37 | 96.69 | 127.55 | 143.35 | 171.32 | 201.68 | 236.00 |
| 65 | 90.12 | 105.55 | 140.76 | 158.64 | 189.59 | 223.22 | 259.06 |
| 66 | 103.17 | 120.69 | 162.40 | 183.49 | 219.42 | 258.24 | 297.18 |
| 67 | 113.96 | 133.20 | 180.43 | 204.44 | 244.74 | 287.85 | 328.32 |
| 68 | 129.83 | 152.01 | 196.96 | 219.48 | 263.41 | 311.82 | 354.23 |
| 69 | 146.03 | 171.28 | 213.80 | 235.88 | 283.72 | 336.12 | 376.64 |
| 70 | 166.32 | 191.53 | 231.21 | 252.54 | 304.30 | 359.46 | 404.66 |
| 71 | 190.51 | 213.29 | 249.40 | 269.69 | 325.47 | 382.60 | 447.11 |
| 72 | 206.58 | 237.08 | 273.19 | 299.10 | 361.52 | 422.50 | 493.43 |
| 73 | 227.50 | 260.55 | 316.37 | 342.03 | 413.64 | 478.39 | 542.22 |
| 74 | 244.06 | 286.89 | 346.64 | 396.00 | 454.79 | 560.52 | 598.34 |
| 75 | 265.62 | 316.93 | 394.20 | 450.39 | 516.62 | 635.12 | 651.02 |
| 76 | 293.32 | 351.50 | 440.78 | 503.25 | 577.95 | 710.13 | 710.88 |
| 77 | 325.13 | 391.49 | 478.03 | 540.57 | 634.94 | 764.50 | 795.05 |
| 78 | 361.70 | 437.65 | 538.55 | 590.02 | 716.08 | 832.12 | 896.02 |
| 79 | 403.68 | 490.93 | 607.39 | 665.05 | 808.56 | 911.89 | 1,013.21 |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

2.5% Compound

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|--------|----------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 81.17 | 97.03 | 111.10 | 126.73 | 139.93 | 168.11 | 202.00 |
| 36 | 81.97 | 98.31 | 112.62 | 128.50 | 141.88 | 170.34 | 203.95 |
| 37 | 82.76 | 99.62 | 114.16 | 130.29 | 143.84 | 172.53 | 205.86 |
| 38 | 83.55 | 102.35 | 117.27 | 133.90 | 147.59 | 176.75 | 209.54 |
| 39 | 84.34 | 105.72 | 121.17 | 138.36 | 152.43 | 182.37 | 215.17 |
| 40 | 85.31 | 107.95 | 124.24 | 141.93 | 156.44 | 187.06 | 220.01 |
| 41 | 87.59 | 111.32 | 128.26 | 146.63 | 161.66 | 193.25 | 226.91 |
| 42 | 90.06 | 112.52 | 131.54 | 149.35 | 166.10 | 198.62 | 233.04 |
| 43 | 91.12 | 114.70 | 135.36 | 151.79 | 170.99 | 204.44 | 239.79 |
| 44 | 92.28 | 117.21 | 138.70 | 154.56 | 175.27 | 209.55 | 245.73 |
| 45 | 93.82 | 118.83 | 142.32 | 156.51 | 181.42 | 215.42 | 251.10 |
| 46 | 95.18 | 120.19 | 143.77 | 159.97 | 184.31 | 218.09 | 256.84 |
| 47 | 96.52 | 121.40 | 145.07 | 163.89 | 185.80 | 220.71 | 263.28 |
| 48 | 93.19 | 124.73 | 148.74 | 169.31 | 190.62 | 225.50 | 271.68 |
| 49 | 89.46 | 119.46 | 152.74 | 173.49 | 195.75 | 231.27 | 270.14 |
| 50 | 86.09 | 113.17 | 148.09 | 168.85 | 201.04 | 237.94 | 264.83 |
| 51 | 82.93 | 107.83 | 140.19 | 159.99 | 191.47 | 229.49 | 259.47 |
| 52 | 80.61 | 102.93 | 133.72 | 151.81 | 182.61 | 216.91 | 254.29 |
| 53 | 79.37 | 101.72 | 132.98 | 150.99 | 182.06 | 215.06 | 249.07 |
| 54 | 78.24 | 100.83 | 132.44 | 150.47 | 181.68 | 213.70 | 242.20 |
| 55 | 77.38 | 100.75 | 132.20 | 150.36 | 181.71 | 212.98 | 236.23 |
| 56 | 76.78 | 101.12 | 132.45 | 150.82 | 182.30 | 213.08 | 231.17 |
| 57 | 76.47 | 102.02 | 133.51 | 151.89 | 183.51 | 214.19 | 227.66 |
| 58 | 78.29 | 103.34 | 133.34 | 151.42 | 182.69 | 217.24 | 232.52 |
| 59 | 81.75 | 105.91 | 135.17 | 153.91 | 185.38 | 224.27 | 241.26 |
| 60 | 86.74 | 109.04 | 138.02 | 157.53 | 189.37 | 233.45 | 252.41 |
| 61 | 92.07 | 112.02 | 140.79 | 161.03 | 193.18 | 243.08 | 264.11 |
| 62 | 99.18 | 116.53 | 145.49 | 166.76 | 199.62 | 256.79 | 280.31 |
| 63 | 105.58 | 126.83 | 158.29 | 181.53 | 217.07 | 275.41 | 305.59 |
| 64 | 111.92 | 137.72 | 171.61 | 196.82 | 235.24 | 293.81 | 331.89 |
| 65 | 119.07 | 150.59 | 186.92 | 214.35 | 256.18 | 314.40 | 362.20 |
| 66 | 134.53 | 172.49 | 212.68 | 243.77 | 291.50 | 350.67 | 412.88 |
| 67 | 147.48 | 189.29 | 231.12 | 264.77 | 316.97 | 372.80 | 448.01 |
| 68 | 166.74 | 207.71 | 247.40 | 280.46 | 336.59 | 398.46 | 488.58 |
| 69 | 187.55 | 226.17 | 264.94 | 297.06 | 357.31 | 423.30 | 533.14 |
| 70 | 207.73 | 244.16 | 283.13 | 315.83 | 380.57 | 449.54 | 569.82 |
| 71 | 234.28 | 271.84 | 313.96 | 345.31 | 416.73 | 489.88 | 610.35 |
| 72 | 258.38 | 299.83 | 345.50 | 378.28 | 457.21 | 534.34 | 652.24 |
| 73 | 278.18 | 329.52 | 384.03 | 420.50 | 508.54 | 588.15 | 711.73 |
| 74 | 305.28 | 362.83 | 428.25 | 468.92 | 567.43 | 650.04 | 773.28 |
| 75 | 333.32 | 397.72 | 475.39 | 520.54 | 630.31 | 716.51 | 832.62 |
| 76 | 362.34 | 434.21 | 525.04 | 574.90 | 696.72 | 787.63 | 894.75 |
| 77 | 401.63 | 483.60 | 590.51 | 646.57 | 784.34 | 883.92 | 982.29 |
| 78 | 443.26 | 536.34 | 659.99 | 722.65 | 877.55 | 988.26 | 1,098.26 |
| 79 | 494.70 | 601.63 | 744.35 | 815.01 | 990.89 | 1,117.51 | 1,241.89 |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

3% Compound

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|----------|----------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) | | | | | | |
| | Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 81.45 | 95.42 | 109.58 | 124.11 | 138.56 | 168.39 | 199.13 |
| 36 | 82.23 | 96.60 | 111.11 | 125.88 | 140.54 | 170.53 | 201.07 |
| 37 | 83.03 | 97.81 | 112.66 | 127.64 | 142.53 | 172.63 | 202.99 |
| 38 | 84.39 | 100.25 | 115.48 | 131.06 | 145.96 | 176.17 | 206.14 |
| 39 | 85.20 | 103.44 | 118.90 | 135.41 | 150.24 | 180.90 | 210.90 |
| 40 | 86.17 | 106.07 | 121.72 | 138.98 | 153.82 | 184.96 | 215.46 |
| 41 | 88.46 | 109.53 | 125.51 | 143.64 | 158.42 | 190.32 | 222.03 |
| 42 | 90.96 | 112.34 | 128.73 | 147.48 | 162.62 | 195.08 | 228.11 |
| 43 | 92.03 | 115.67 | 132.73 | 152.04 | 167.58 | 200.55 | 235.19 |
| 44 | 93.21 | 118.38 | 136.23 | 156.08 | 172.11 | 205.64 | 241.44 |
| 45 | 94.77 | 120.01 | 140.98 | 161.51 | 178.20 | 212.84 | 249.93 |
| 46 | 96.13 | 121.40 | 145.20 | 166.47 | 183.67 | 219.43 | 257.60 |
| 47 | 97.49 | 122.60 | 146.53 | 168.74 | 187.65 | 222.91 | 266.04 |
| 48 | 99.98 | 125.98 | 150.22 | 172.96 | 192.53 | 227.75 | 276.54 |
| 49 | 98.84 | 129.38 | 154.27 | 177.46 | 197.69 | 233.58 | 277.43 |
| 50 | 95.18 | 125.13 | 158.84 | 183.14 | 203.89 | 240.32 | 274.04 |
| 51 | 91.75 | 119.30 | 155.10 | 177.01 | 203.06 | 242.33 | 273.76 |
| 52 | 89.24 | 113.96 | 148.04 | 168.08 | 199.02 | 237.35 | 268.73 |
| 53 | 87.93 | 112.70 | 147.33 | 167.28 | 201.70 | 238.27 | 267.49 |
| 54 | 86.74 | 111.80 | 146.83 | 166.83 | 201.42 | 236.93 | 266.80 |
| 55 | 85.86 | 111.78 | 146.68 | 166.82 | 201.61 | 236.30 | 262.09 |
| 56 | 85.24 | 112.27 | 147.05 | 167.45 | 202.40 | 236.58 | 256.67 |
| 57 | 84.97 | 113.35 | 148.34 | 168.77 | 203.90 | 237.99 | 252.95 |
| 58 | 87.05 | 116.18 | 150.69 | 171.44 | 206.84 | 241.56 | 258.55 |
| 59 | 90.90 | 120.45 | 155.39 | 177.11 | 213.33 | 249.37 | 268.27 |
| 60 | 96.45 | 125.52 | 161.53 | 184.44 | 221.72 | 259.58 | 280.66 |
| 61 | 102.45 | 130.70 | 168.04 | 192.20 | 230.58 | 270.50 | 293.90 |
| 62 | 110.36 | 137.79 | 177.14 | 203.03 | 243.04 | 285.75 | 311.92 |
| 63 | 117.49 | 148.44 | 189.91 | 217.79 | 260.44 | 306.47 | 340.06 |
| 64 | 123.70 | 158.33 | 201.24 | 230.81 | 275.86 | 324.74 | 360.37 |
| 65 | 131.60 | 171.06 | 215.35 | 246.95 | 295.14 | 347.49 | 384.25 |
| 66 | 147.68 | 192.07 | 238.63 | 273.51 | 327.07 | 384.94 | 425.17 |
| 67 | 162.01 | 207.93 | 253.88 | 290.84 | 347.72 | 409.52 | 452.48 |
| 68 | 182.01 | 226.74 | 270.06 | 306.15 | 367.14 | 434.95 | 493.47 |
| 69 | 203.30 | 245.16 | 287.19 | 322.00 | 387.31 | 458.84 | 538.48 |
| 70 | 223.71 | 262.94 | 304.91 | 340.12 | 409.84 | 484.12 | 575.52 |
| 71 | 247.05 | 288.57 | 333.28 | 366.56 | 442.38 | 520.03 | 616.45 |
| 72 | 269.52 | 318.43 | 366.93 | 401.74 | 485.57 | 567.48 | 658.76 |
| 73 | 293.24 | 347.40 | 404.87 | 443.32 | 536.14 | 620.06 | 718.85 |
| 74 | 319.48 | 379.70 | 448.17 | 490.73 | 593.82 | 680.28 | 787.66 |
| 75 | 348.95 | 416.36 | 497.68 | 544.94 | 659.86 | 750.09 | 867.49 |
| 76 | 382.47 | 458.33 | 554.21 | 606.84 | 735.42 | 831.38 | 944.45 |
| 77 | 420.75 | 506.63 | 618.63 | 677.36 | 821.69 | 926.01 | 1,029.07 |
| 78 | 464.54 | 562.08 | 691.67 | 757.34 | 919.67 | 1,035.70 | 1,150.97 |
| 79 | 514.49 | 625.69 | 774.12 | 847.61 | 1,030.52 | 1,162.21 | 1,291.57 |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

3.5% Compound

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|----------|----------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 99.36 | 117.40 | 134.41 | 153.38 | 169.23 | 204.81 | 244.38 |
| 36 | 100.29 | 118.97 | 136.25 | 155.52 | 171.58 | 207.40 | 246.72 |
| 37 | 101.28 | 120.55 | 138.07 | 157.69 | 173.93 | 209.94 | 249.03 |
| 38 | 103.87 | 124.27 | 142.32 | 162.59 | 179.06 | 214.87 | 254.35 |
| 39 | 106.55 | 127.95 | 146.57 | 167.47 | 184.31 | 220.52 | 260.31 |
| 40 | 107.47 | 131.57 | 150.77 | 172.36 | 189.79 | 226.83 | 267.01 |
| 41 | 109.81 | 136.05 | 155.96 | 178.41 | 196.55 | 234.87 | 275.96 |
| 42 | 112.49 | 139.36 | 159.85 | 182.94 | 201.75 | 241.21 | 283.15 |
| 43 | 113.62 | 143.06 | 164.37 | 188.12 | 207.55 | 248.10 | 291.14 |
| 44 | 114.80 | 145.79 | 169.30 | 193.80 | 213.94 | 255.70 | 299.96 |
| 45 | 116.52 | 147.55 | 173.16 | 198.23 | 218.94 | 261.64 | 306.96 |
| 46 | 117.89 | 148.87 | 178.07 | 203.30 | 226.48 | 270.11 | 317.50 |
| 47 | 119.37 | 150.12 | 179.39 | 206.01 | 229.72 | 272.92 | 327.84 |
| 48 | 116.48 | 153.69 | 183.27 | 211.00 | 234.85 | 277.83 | 338.62 |
| 49 | 110.10 | 147.03 | 187.44 | 213.52 | 240.21 | 283.82 | 332.49 |
| 50 | 106.10 | 139.48 | 182.51 | 208.08 | 246.95 | 291.07 | 326.37 |
| 51 | 102.34 | 133.07 | 173.00 | 197.43 | 236.28 | 283.20 | 320.19 |
| 52 | 99.03 | 126.46 | 164.28 | 186.51 | 224.35 | 266.50 | 312.42 |
| 53 | 97.64 | 125.14 | 163.59 | 185.75 | 223.97 | 264.57 | 306.41 |
| 54 | 96.38 | 124.22 | 163.15 | 185.36 | 223.81 | 263.25 | 298.36 |
| 55 | 95.46 | 124.28 | 163.08 | 185.48 | 224.15 | 262.73 | 291.41 |
| 56 | 94.84 | 124.91 | 163.61 | 186.31 | 225.19 | 263.21 | 285.56 |
| 57 | 94.60 | 126.20 | 165.15 | 187.90 | 227.01 | 264.96 | 281.62 |
| 58 | 96.98 | 129.44 | 167.89 | 191.00 | 230.44 | 269.12 | 288.05 |
| 59 | 101.28 | 134.19 | 173.12 | 197.32 | 237.66 | 277.83 | 298.88 |
| 60 | 106.81 | 138.99 | 178.88 | 204.24 | 245.53 | 287.46 | 310.80 |
| 61 | 113.53 | 144.83 | 186.21 | 212.98 | 255.50 | 299.74 | 325.67 |
| 62 | 122.29 | 152.69 | 196.29 | 224.98 | 269.31 | 316.64 | 345.64 |
| 63 | 130.19 | 164.48 | 210.45 | 241.34 | 288.59 | 339.60 | 376.82 |
| 64 | 137.16 | 175.56 | 223.15 | 255.94 | 305.89 | 360.09 | 406.76 |
| 65 | 145.03 | 188.51 | 237.32 | 272.15 | 325.26 | 382.95 | 434.26 |
| 66 | 162.85 | 211.80 | 263.15 | 301.61 | 360.67 | 424.49 | 482.21 |
| 67 | 177.65 | 228.01 | 278.39 | 318.92 | 381.80 | 449.06 | 509.41 |
| 68 | 198.56 | 247.35 | 294.61 | 333.98 | 400.83 | 474.50 | 553.96 |
| 69 | 219.05 | 264.15 | 309.43 | 346.94 | 417.32 | 494.39 | 594.79 |
| 70 | 239.69 | 281.72 | 326.69 | 364.42 | 439.11 | 518.70 | 633.46 |
| 71 | 264.92 | 307.39 | 355.02 | 390.46 | 471.23 | 553.94 | 671.33 |
| 72 | 283.29 | 334.70 | 385.68 | 422.27 | 510.38 | 596.48 | 709.44 |
| 73 | 306.18 | 362.72 | 422.73 | 462.88 | 559.79 | 647.42 | 769.47 |
| 74 | 333.68 | 396.58 | 468.09 | 512.54 | 620.22 | 710.51 | 843.52 |
| 75 | 361.97 | 431.90 | 516.25 | 565.27 | 684.48 | 778.08 | 904.17 |
| 76 | 396.85 | 475.56 | 575.05 | 629.65 | 763.07 | 862.64 | 979.96 |
| 77 | 436.69 | 525.82 | 642.06 | 703.02 | 852.81 | 961.08 | 1,068.05 |
| 78 | 478.72 | 579.24 | 712.79 | 780.46 | 947.75 | 1,067.32 | 1,186.12 |
| 79 | 530.32 | 644.94 | 797.94 | 873.69 | 1,062.23 | 1,197.97 | 1,331.31 |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

4% Compound

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|----------|----------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) | | | | | | |
| | Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 120.94 | 142.83 | 163.54 | 186.50 | 205.99 | 247.50 | 297.37 |
| 36 | 122.07 | 144.71 | 165.80 | 189.12 | 208.85 | 250.78 | 300.20 |
| 37 | 123.24 | 146.63 | 168.03 | 191.75 | 211.72 | 254.00 | 303.02 |
| 38 | 126.66 | 151.39 | 173.48 | 198.04 | 218.34 | 261.52 | 309.97 |
| 39 | 130.11 | 156.08 | 178.92 | 204.31 | 225.10 | 269.36 | 317.74 |
| 40 | 133.55 | 160.75 | 184.34 | 210.58 | 232.14 | 277.58 | 326.44 |
| 41 | 136.39 | 162.32 | 189.94 | 214.02 | 239.46 | 286.28 | 336.08 |
| 42 | 123.34 | 162.18 | 192.82 | 215.26 | 243.47 | 291.18 | 341.56 |
| 43 | 130.26 | 164.53 | 198.74 | 217.74 | 251.03 | 300.18 | 348.82 |
| 44 | 135.75 | 166.56 | 200.32 | 219.59 | 256.30 | 306.46 | 351.92 |
| 45 | 139.79 | 168.92 | 202.31 | 221.73 | 259.77 | 316.15 | 355.72 |
| 46 | 136.97 | 171.66 | 204.77 | 224.40 | 263.01 | 324.26 | 360.28 |
| 47 | 134.47 | 174.72 | 207.91 | 227.63 | 267.16 | 329.10 | 365.66 |
| 48 | 128.13 | 173.07 | 211.48 | 232.80 | 274.52 | 336.20 | 373.56 |
| 49 | 121.99 | 162.91 | 209.24 | 236.57 | 280.35 | 341.18 | 368.38 |
| 50 | 117.01 | 153.82 | 201.28 | 229.49 | 273.25 | 330.23 | 359.94 |
| 51 | 112.93 | 146.83 | 190.90 | 217.86 | 260.72 | 312.50 | 353.32 |
| 52 | 109.39 | 139.70 | 181.47 | 206.03 | 247.83 | 294.38 | 345.11 |
| 53 | 107.92 | 138.32 | 180.81 | 205.30 | 247.54 | 292.42 | 338.66 |
| 54 | 106.59 | 137.37 | 180.42 | 204.99 | 247.50 | 291.13 | 329.95 |
| 55 | 105.63 | 137.52 | 180.45 | 205.23 | 248.03 | 290.71 | 322.44 |
| 56 | 105.00 | 138.30 | 181.14 | 206.27 | 249.32 | 291.41 | 316.16 |
| 57 | 104.80 | 139.80 | 182.96 | 208.15 | 251.48 | 293.52 | 311.97 |
| 58 | 107.50 | 143.47 | 186.09 | 211.71 | 255.43 | 298.30 | 319.29 |
| 59 | 111.65 | 147.93 | 190.85 | 217.53 | 262.00 | 306.28 | 329.49 |
| 60 | 117.81 | 153.32 | 197.31 | 225.29 | 270.83 | 317.07 | 342.82 |
| 61 | 125.30 | 159.84 | 205.51 | 235.05 | 281.99 | 330.81 | 359.43 |
| 62 | 134.97 | 168.51 | 216.63 | 248.30 | 297.23 | 349.46 | 381.47 |
| 63 | 142.89 | 180.53 | 230.98 | 264.89 | 316.75 | 372.73 | 413.59 |
| 64 | 150.63 | 192.79 | 245.05 | 281.06 | 335.91 | 395.43 | 446.68 |
| 65 | 158.46 | 205.97 | 259.29 | 297.35 | 355.37 | 418.41 | 482.03 |
| 66 | 177.01 | 230.22 | 286.03 | 327.84 | 392.04 | 461.41 | 536.65 |
| 67 | 193.29 | 248.08 | 302.90 | 347.00 | 415.42 | 488.60 | 569.16 |
| 68 | 215.10 | 267.96 | 319.16 | 361.82 | 434.23 | 514.04 | 614.43 |
| 69 | 234.80 | 283.14 | 331.68 | 371.89 | 447.32 | 529.93 | 654.62 |
| 70 | 255.66 | 300.50 | 348.46 | 388.71 | 468.39 | 553.28 | 691.39 |
| 71 | 279.33 | 324.12 | 374.34 | 411.71 | 496.87 | 584.09 | 726.22 |
| 72 | 304.75 | 348.65 | 401.75 | 439.86 | 531.65 | 621.33 | 760.12 |
| 73 | 319.15 | 378.05 | 440.60 | 482.44 | 583.45 | 674.78 | 820.10 |
| 74 | 345.51 | 410.64 | 484.69 | 530.71 | 642.21 | 735.71 | 875.18 |
| 75 | 374.99 | 447.44 | 534.82 | 585.60 | 709.10 | 806.07 | 936.69 |
| 76 | 411.23 | 492.79 | 595.88 | 652.47 | 790.72 | 893.89 | 1,015.47 |
| 77 | 449.44 | 541.17 | 660.81 | 723.54 | 877.71 | 989.14 | 1,099.23 |
| 78 | 492.91 | 596.41 | 733.91 | 803.59 | 975.84 | 1,098.95 | 1,221.26 |
| 79 | 542.19 | 659.38 | 815.81 | 893.25 | 1,086.01 | 1,224.79 | 1,361.12 |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

4.5% Compound

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|----------|----------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) | | | | | | |
| | Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 148.63 | 168.59 | 195.88 | 214.44 | 251.69 | 307.66 | 355.22 |
| 36 | 150.18 | 170.09 | 198.89 | 217.86 | 255.63 | 311.67 | 358.88 |
| 37 | 151.82 | 171.69 | 201.99 | 221.15 | 259.58 | 315.67 | 362.59 |
| 38 | 153.46 | 173.15 | 205.23 | 224.44 | 263.85 | 323.82 | 364.71 |
| 39 | 154.92 | 174.65 | 208.24 | 227.73 | 267.89 | 330.84 | 367.57 |
| 40 | 156.38 | 176.20 | 211.19 | 231.02 | 271.60 | 334.08 | 371.19 |
| 41 | 157.34 | 176.93 | 213.27 | 233.29 | 274.12 | 336.70 | 374.12 |
| 42 | 139.72 | 176.15 | 213.54 | 233.80 | 274.42 | 337.06 | 374.55 |
| 43 | 144.28 | 178.77 | 215.95 | 236.59 | 277.44 | 341.09 | 379.01 |
| 44 | 148.23 | 181.11 | 217.82 | 238.78 | 279.77 | 344.41 | 382.67 |
| 45 | 152.13 | 183.83 | 220.17 | 241.29 | 282.69 | 348.42 | 387.11 |
| 46 | 149.18 | 186.96 | 223.01 | 244.40 | 286.45 | 353.15 | 392.39 |
| 47 | 145.90 | 189.57 | 225.58 | 246.98 | 289.87 | 357.08 | 396.75 |
| 48 | 139.78 | 188.80 | 230.70 | 253.97 | 299.47 | 366.76 | 407.52 |
| 49 | 133.25 | 177.94 | 228.56 | 258.41 | 306.23 | 372.67 | 402.38 |
| 50 | 127.92 | 168.17 | 220.05 | 250.89 | 298.73 | 361.03 | 393.51 |
| 51 | 123.51 | 160.60 | 208.79 | 238.28 | 285.16 | 341.79 | 386.44 |
| 52 | 120.33 | 153.67 | 199.62 | 226.63 | 272.61 | 323.82 | 379.62 |
| 53 | 118.20 | 151.49 | 198.03 | 224.85 | 271.12 | 320.27 | 370.91 |
| 54 | 116.79 | 150.52 | 197.70 | 224.62 | 271.20 | 319.00 | 361.54 |
| 55 | 115.79 | 150.76 | 197.82 | 224.99 | 271.90 | 318.69 | 353.48 |
| 56 | 115.16 | 151.68 | 198.67 | 226.23 | 273.45 | 319.61 | 346.76 |
| 57 | 114.99 | 153.40 | 200.76 | 228.40 | 275.95 | 322.08 | 342.33 |
| 58 | 118.01 | 157.51 | 204.30 | 232.42 | 280.41 | 327.48 | 350.52 |
| 59 | 122.63 | 162.48 | 209.62 | 238.93 | 287.77 | 336.40 | 361.89 |
| 60 | 129.46 | 168.48 | 216.82 | 247.57 | 297.61 | 348.43 | 376.73 |
| 61 | 137.76 | 175.73 | 225.95 | 258.43 | 310.03 | 363.71 | 395.17 |
| 62 | 147.64 | 184.34 | 236.98 | 271.62 | 325.14 | 382.28 | 417.30 |
| 63 | 155.60 | 196.58 | 251.51 | 288.43 | 344.91 | 405.87 | 450.35 |
| 64 | 163.25 | 208.95 | 265.59 | 304.61 | 364.06 | 428.57 | 484.11 |
| 65 | 170.99 | 222.26 | 279.80 | 320.87 | 383.48 | 451.50 | 520.16 |
| 66 | 190.16 | 247.32 | 307.28 | 352.19 | 421.16 | 495.68 | 583.62 |
| 67 | 205.58 | 263.86 | 322.16 | 369.07 | 441.84 | 519.66 | 620.39 |
| 68 | 225.29 | 280.64 | 334.27 | 378.94 | 454.78 | 538.37 | 659.00 |
| 69 | 246.25 | 296.95 | 347.86 | 390.03 | 469.14 | 555.78 | 700.37 |
| 70 | 265.25 | 311.77 | 361.53 | 403.29 | 485.95 | 574.03 | 733.88 |
| 71 | 285.82 | 336.67 | 388.83 | 427.65 | 516.11 | 606.70 | 772.67 |
| 72 | 306.90 | 362.59 | 417.81 | 457.45 | 552.91 | 646.18 | 806.18 |
| 73 | 329.90 | 390.82 | 455.48 | 498.73 | 603.16 | 697.57 | 850.12 |
| 74 | 354.98 | 421.89 | 497.97 | 545.25 | 659.81 | 755.87 | 899.16 |
| 75 | 385.41 | 459.87 | 549.67 | 601.87 | 728.80 | 828.46 | 962.71 |
| 76 | 419.85 | 503.13 | 608.38 | 666.15 | 807.31 | 912.65 | 1,036.77 |
| 77 | 455.81 | 548.85 | 670.18 | 733.80 | 890.16 | 1,003.17 | 1,114.82 |
| 78 | 500.00 | 604.99 | 744.47 | 815.15 | 989.88 | 1,114.76 | 1,238.83 |
| 79 | 550.11 | 669.01 | 827.72 | 906.29 | 1,101.87 | 1,242.67 | 1,380.99 |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

5% Compound

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|----------|----------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 160.21 | 181.73 | 211.14 | 231.15 | 271.30 | 344.57 | 382.90 |
| 36 | 161.88 | 183.35 | 214.39 | 234.84 | 275.55 | 348.16 | 386.85 |
| 37 | 163.65 | 185.07 | 217.73 | 238.39 | 279.80 | 351.76 | 390.85 |
| 38 | 165.42 | 186.64 | 221.22 | 241.93 | 284.41 | 353.78 | 393.12 |
| 39 | 166.99 | 188.26 | 224.46 | 245.47 | 288.77 | 356.62 | 396.21 |
| 40 | 168.56 | 189.93 | 227.65 | 249.02 | 292.77 | 360.11 | 400.11 |
| 41 | 169.65 | 190.78 | 229.96 | 251.55 | 295.58 | 363.05 | 403.40 |
| 42 | 170.13 | 190.89 | 231.41 | 253.37 | 297.39 | 365.28 | 405.90 |
| 43 | 170.83 | 193.01 | 233.15 | 255.43 | 299.54 | 368.26 | 409.20 |
| 44 | 171.94 | 195.66 | 235.33 | 257.96 | 302.25 | 372.08 | 413.42 |
| 45 | 173.30 | 198.73 | 238.02 | 260.86 | 305.61 | 376.67 | 418.49 |
| 46 | 175.20 | 202.25 | 241.26 | 264.39 | 309.89 | 382.05 | 424.49 |
| 47 | 173.80 | 205.29 | 244.29 | 267.47 | 313.91 | 386.69 | 412.54 |
| 48 | 174.26 | 211.27 | 251.72 | 275.13 | 324.43 | 397.33 | 425.43 |
| 49 | 168.98 | 216.02 | 258.30 | 281.46 | 333.54 | 405.91 | 436.17 |
| 50 | 161.63 | 212.57 | 265.05 | 287.97 | 342.87 | 414.39 | 446.84 |
| 51 | 154.89 | 208.56 | 272.29 | 294.78 | 352.78 | 422.84 | 457.60 |
| 52 | 149.52 | 200.26 | 274.62 | 303.55 | 365.13 | 433.72 | 470.99 |
| 53 | 145.66 | 197.12 | 273.79 | 305.65 | 368.54 | 435.35 | 476.60 |
| 54 | 142.49 | 195.45 | 270.05 | 304.38 | 367.51 | 432.28 | 485.49 |
| 55 | 139.90 | 193.84 | 265.31 | 299.38 | 361.80 | 424.06 | 493.89 |
| 56 | 138.17 | 193.76 | 262.08 | 296.39 | 358.25 | 418.74 | 506.65 |
| 57 | 136.75 | 194.45 | 260.18 | 294.07 | 355.29 | 414.68 | 522.22 |
| 58 | 141.58 | 199.20 | 264.56 | 299.28 | 361.08 | 421.69 | 540.79 |
| 59 | 148.21 | 205.80 | 272.29 | 308.82 | 371.96 | 434.81 | 566.46 |
| 60 | 155.65 | 212.54 | 281.04 | 319.44 | 384.01 | 449.58 | 590.38 |
| 61 | 163.94 | 220.05 | 290.63 | 330.94 | 397.02 | 465.76 | 616.88 |
| 62 | 174.63 | 230.29 | 303.60 | 346.31 | 414.55 | 487.40 | 651.35 |
| 63 | 187.64 | 245.29 | 327.70 | 374.06 | 447.30 | 526.36 | 687.35 |
| 64 | 200.25 | 259.15 | 350.88 | 400.63 | 478.83 | 563.67 | 722.80 |
| 65 | 213.96 | 274.01 | 375.64 | 428.96 | 503.29 | 600.40 | 756.68 |
| 66 | 240.26 | 304.48 | 413.27 | 475.68 | 538.31 | 648.61 | 833.55 |
| 67 | 257.50 | 322.73 | 415.70 | 478.69 | 542.36 | 653.79 | 875.99 |
| 68 | 297.30 | 354.43 | 431.25 | 495.69 | 562.79 | 678.91 | 852.15 |
| 69 | 316.72 | 382.14 | 450.78 | 509.62 | 568.52 | 678.62 | 819.07 |
| 70 | 330.83 | 400.75 | 448.56 | 500.77 | 558.15 | 665.58 | 768.24 |
| 71 | 344.58 | 413.23 | 467.76 | 530.85 | 591.24 | 703.86 | 805.63 |
| 72 | 356.05 | 427.66 | 497.63 | 564.49 | 628.26 | 746.46 | 852.26 |
| 73 | 380.10 | 461.92 | 539.53 | 612.90 | 682.05 | 807.63 | 916.28 |
| 74 | 407.68 | 499.78 | 586.30 | 667.28 | 742.69 | 876.83 | 988.76 |
| 75 | 437.25 | 545.23 | 642.57 | 732.87 | 816.07 | 961.27 | 1,078.17 |
| 76 | 438.64 | 562.96 | 679.22 | 766.20 | 894.35 | 1,049.71 | 1,175.01 |
| 77 | 462.19 | 569.64 | 695.58 | 779.74 | 945.88 | 1,065.96 | 1,294.38 |
| 78 | 507.09 | 628.03 | 772.82 | 866.34 | 1,052.04 | 1,184.77 | 1,397.01 |
| 79 | 554.06 | 689.70 | 853.32 | 956.57 | 1,153.80 | 1,311.61 | 1,510.49 |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

5% Simple

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|----------|----------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 81.98 | 98.51 | 113.13 | 127.99 | 143.06 | 173.86 | 205.59 |
| 36 | 82.78 | 99.73 | 114.72 | 129.84 | 145.10 | 176.06 | 207.57 |
| 37 | 83.59 | 100.98 | 116.31 | 131.68 | 147.14 | 178.21 | 209.57 |
| 38 | 84.38 | 103.88 | 119.81 | 135.65 | 151.43 | 182.77 | 213.86 |
| 39 | 85.19 | 106.20 | 122.66 | 138.92 | 154.98 | 186.61 | 217.57 |
| 40 | 86.18 | 109.03 | 126.09 | 142.88 | 159.44 | 191.70 | 222.97 |
| 41 | 88.45 | 112.21 | 129.64 | 147.19 | 164.04 | 197.15 | 229.02 |
| 42 | 85.95 | 114.92 | 132.66 | 150.92 | 168.07 | 202.03 | 234.57 |
| 43 | 90.13 | 117.12 | 136.14 | 155.47 | 172.50 | 207.36 | 240.91 |
| 44 | 93.21 | 118.39 | 140.12 | 160.29 | 177.39 | 213.30 | 248.07 |
| 45 | 94.76 | 120.01 | 143.74 | 165.49 | 183.06 | 217.59 | 256.48 |
| 46 | 96.13 | 121.40 | 145.20 | 167.24 | 186.13 | 220.26 | 264.29 |
| 47 | 97.50 | 122.61 | 146.53 | 168.73 | 187.66 | 222.90 | 274.52 |
| 48 | 99.97 | 125.98 | 150.23 | 172.96 | 192.51 | 227.75 | 289.91 |
| 49 | 102.54 | 129.37 | 154.27 | 177.46 | 197.70 | 233.59 | 295.36 |
| 50 | 105.36 | 133.19 | 158.84 | 183.14 | 203.90 | 240.32 | 297.87 |
| 51 | 102.34 | 133.07 | 163.01 | 187.68 | 209.10 | 246.34 | 298.86 |
| 52 | 100.18 | 127.93 | 166.19 | 188.68 | 214.42 | 252.42 | 301.30 |
| 53 | 98.21 | 125.87 | 164.55 | 186.84 | 219.69 | 259.04 | 298.64 |
| 54 | 97.52 | 125.68 | 165.07 | 187.54 | 224.89 | 265.62 | 299.07 |
| 55 | 96.59 | 125.75 | 165.01 | 187.67 | 226.81 | 265.84 | 294.35 |
| 56 | 96.54 | 127.14 | 166.53 | 189.63 | 229.21 | 267.91 | 289.98 |
| 57 | 96.87 | 129.22 | 169.11 | 192.40 | 232.45 | 271.31 | 287.63 |
| 58 | 99.32 | 132.56 | 171.93 | 195.60 | 235.99 | 275.60 | 294.38 |
| 59 | 103.72 | 137.43 | 177.29 | 202.08 | 243.39 | 284.52 | 305.59 |
| 60 | 110.04 | 143.21 | 184.30 | 210.43 | 252.97 | 296.17 | 319.87 |
| 61 | 116.99 | 149.24 | 191.88 | 219.47 | 263.29 | 308.88 | 335.42 |
| 62 | 126.02 | 157.34 | 202.27 | 231.84 | 277.52 | 326.29 | 356.18 |
| 63 | 133.37 | 168.49 | 215.58 | 247.23 | 295.63 | 347.89 | 386.01 |
| 64 | 141.37 | 180.95 | 229.99 | 263.79 | 315.27 | 371.13 | 412.44 |
| 65 | 149.51 | 194.33 | 244.65 | 280.55 | 335.29 | 394.77 | 436.54 |
| 66 | 167.91 | 218.38 | 268.93 | 309.54 | 350.31 | 422.07 | 484.80 |
| 67 | 184.35 | 233.86 | 276.89 | 318.85 | 361.34 | 435.48 | 515.09 |
| 68 | 207.47 | 247.56 | 292.13 | 335.79 | 395.27 | 467.92 | 563.50 |
| 69 | 231.94 | 272.71 | 318.69 | 359.41 | 432.31 | 512.15 | 612.38 |
| 70 | 257.26 | 302.31 | 350.64 | 391.14 | 471.32 | 556.74 | 664.35 |
| 71 | 282.27 | 332.48 | 384.00 | 422.34 | 509.70 | 599.16 | 709.33 |
| 72 | 308.87 | 364.92 | 420.49 | 460.39 | 556.46 | 650.33 | 755.51 |
| 73 | 336.37 | 398.49 | 464.41 | 508.51 | 614.98 | 711.25 | 820.09 |
| 74 | 369.17 | 438.77 | 517.89 | 567.06 | 686.20 | 786.10 | 893.80 |
| 75 | 403.64 | 481.62 | 575.67 | 630.34 | 763.27 | 867.64 | 972.84 |
| 76 | 442.86 | 530.70 | 641.72 | 702.66 | 851.54 | 962.65 | 1,069.61 |
| 77 | 478.13 | 575.72 | 702.99 | 769.73 | 933.74 | 1,052.28 | 1,169.19 |
| 78 | 524.82 | 635.02 | 781.43 | 855.62 | 1,039.02 | 1,170.10 | 1,300.11 |
| 79 | 573.85 | 697.89 | 863.45 | 945.41 | 1,149.43 | 1,296.31 | 1,440.34 |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

5% Compound for 10 Years

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|--------|----------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) | | | | | | |
| | Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 56.84 | 67.84 | 76.46 | 86.51 | 96.69 | 117.51 | 200.30 |
| 36 | 57.38 | 68.40 | 77.53 | 87.76 | 98.07 | 118.98 | 202.56 |
| 37 | 57.64 | 68.96 | 78.19 | 88.51 | 98.91 | 119.80 | 203.09 |
| 38 | 58.80 | 69.52 | 83.01 | 95.47 | 106.35 | 125.27 | 206.74 |
| 39 | 59.64 | 70.71 | 83.67 | 96.23 | 107.20 | 126.28 | 209.55 |
| 40 | 60.80 | 72.27 | 84.60 | 97.30 | 108.41 | 127.71 | 214.71 |
| 41 | 61.39 | 73.12 | 87.32 | 100.51 | 112.00 | 131.64 | 217.21 |
| 42 | 62.28 | 75.10 | 90.14 | 103.86 | 115.68 | 135.70 | 220.87 |
| 43 | 63.57 | 76.86 | 92.20 | 106.21 | 118.23 | 139.01 | 222.14 |
| 44 | 64.67 | 78.68 | 94.32 | 108.61 | 120.88 | 142.49 | 223.09 |
| 45 | 66.27 | 80.77 | 96.74 | 111.38 | 123.88 | 146.45 | 225.88 |
| 46 | 67.46 | 82.71 | 98.94 | 113.95 | 126.83 | 150.06 | 231.27 |
| 47 | 67.22 | 84.58 | 101.08 | 116.39 | 129.44 | 153.77 | 235.97 |
| 48 | 69.18 | 87.17 | 103.94 | 119.68 | 133.21 | 158.36 | 242.62 |
| 49 | 71.17 | 89.79 | 107.08 | 123.17 | 137.21 | 166.23 | 248.45 |
| 50 | 73.39 | 92.76 | 110.64 | 127.56 | 142.02 | 169.95 | 252.50 |
| 51 | 75.45 | 95.50 | 113.90 | 131.13 | 146.10 | 174.94 | 258.45 |
| 52 | 77.55 | 98.29 | 117.20 | 134.80 | 150.64 | 178.94 | 262.88 |
| 53 | 80.69 | 102.18 | 121.82 | 140.05 | 156.33 | 184.32 | 271.01 |
| 54 | 83.95 | 106.22 | 126.63 | 145.50 | 162.59 | 192.04 | 278.01 |
| 55 | 85.79 | 110.63 | 132.05 | 151.57 | 169.58 | 200.62 | 286.11 |
| 56 | 86.69 | 114.84 | 137.10 | 157.28 | 176.18 | 208.72 | 297.80 |
| 57 | 87.33 | 119.93 | 143.08 | 164.18 | 184.13 | 218.47 | 309.20 |
| 58 | 93.44 | 126.67 | 151.30 | 173.62 | 194.87 | 231.30 | 314.81 |
| 59 | 100.54 | 134.58 | 160.43 | 184.15 | 206.88 | 246.32 | 323.05 |
| 60 | 108.94 | 143.12 | 170.63 | 195.92 | 220.31 | 262.72 | 334.08 |
| 61 | 118.93 | 151.59 | 180.80 | 207.69 | 233.34 | 278.70 | 347.95 |
| 62 | 127.84 | 160.75 | 191.76 | 220.39 | 247.74 | 295.85 | 362.66 |
| 63 | 139.69 | 174.97 | 208.14 | 239.17 | 269.68 | 323.10 | 397.25 |
| 64 | 151.68 | 190.01 | 225.74 | 259.50 | 292.99 | 351.61 | 433.64 |
| 65 | 163.34 | 205.67 | 244.14 | 280.86 | 317.43 | 381.52 | 472.30 |
| 66 | 177.35 | 220.82 | 261.50 | 300.99 | 340.63 | 410.41 | 541.59 |
| 67 | 189.82 | 235.85 | 279.24 | 321.57 | 364.34 | 439.18 | 593.75 |
| 68 | 205.86 | 252.05 | 297.41 | 341.85 | 402.88 | 476.93 | 818.53 |
| 69 | 224.48 | 278.93 | 325.96 | 369.53 | 444.48 | 526.57 | 912.93 |
| 70 | 237.44 | 306.25 | 355.22 | 402.74 | 485.29 | 573.25 | 1,004.45 |
| 71 | 260.78 | 337.20 | 389.45 | 441.75 | 533.12 | 626.70 | 1,093.07 |
| 72 | 283.29 | 367.47 | 423.44 | 480.63 | 580.92 | 678.92 | 1,167.10 |
| 73 | 295.51 | 383.99 | 447.52 | 508.13 | 614.52 | 710.71 | 1,257.18 |
| 74 | 308.66 | 401.86 | 474.33 | 538.16 | 651.22 | 746.03 | 1,349.39 |
| 75 | 328.12 | 424.54 | 500.19 | 566.47 | 685.93 | 779.73 | 1,468.73 |
| 76 | 359.46 | 443.07 | 532.89 | 601.72 | 729.22 | 824.37 | 1,537.57 |
| 77 | 398.44 | 479.76 | 585.83 | 644.74 | 782.12 | 881.42 | 1,146.88 |
| 78 | 439.72 | 532.05 | 654.71 | 720.56 | 875.02 | 985.41 | 1,282.19 |
| 79 | 486.78 | 592.00 | 732.44 | 806.10 | 980.06 | 1,105.30 | 1,436.90 |

United of Omaha Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Annual Premium Rates

Per \$10 Daily Benefit

5% Compound for 20 Years

| Form: | LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC | | | | | | |
|-----------|---|--------|--------|--------|----------|----------|-----------|
| Issue Age | Integrated NH, ALF, and HHC with 100% HHC (1PL) | | | | | | |
| | Benefit Period | | | | | | |
| | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 6 Yr | 8 Yr | Unlimited |
| 18-35 | 57.58 | 91.85 | 108.99 | 123.31 | 137.81 | 170.91 | 198.05 |
| 36 | 58.19 | 92.45 | 110.40 | 125.09 | 139.78 | 172.70 | 199.97 |
| 37 | 58.50 | 93.06 | 111.12 | 126.17 | 141.15 | 173.52 | 200.79 |
| 38 | 59.39 | 93.68 | 111.86 | 128.63 | 143.30 | 174.52 | 203.92 |
| 39 | 60.24 | 94.28 | 113.82 | 129.47 | 144.24 | 175.92 | 206.46 |
| 40 | 61.42 | 95.21 | 116.48 | 132.00 | 147.28 | 177.64 | 210.64 |
| 41 | 62.00 | 97.89 | 117.99 | 134.92 | 150.33 | 179.42 | 213.14 |
| 42 | 62.91 | 100.66 | 120.82 | 139.21 | 155.06 | 181.90 | 216.19 |
| 43 | 64.21 | 103.04 | 123.62 | 142.38 | 158.48 | 186.35 | 217.43 |
| 44 | 65.31 | 105.48 | 126.45 | 145.13 | 162.05 | 191.03 | 218.25 |
| 45 | 66.93 | 108.31 | 129.72 | 148.87 | 166.12 | 196.36 | 220.92 |
| 46 | 69.13 | 110.91 | 132.66 | 152.80 | 170.06 | 201.24 | 225.46 |
| 47 | 71.22 | 113.43 | 135.55 | 156.09 | 173.59 | 206.21 | 229.56 |
| 48 | 77.66 | 119.33 | 142.30 | 163.83 | 182.36 | 215.72 | 241.47 |
| 49 | 84.03 | 125.36 | 149.50 | 171.98 | 191.58 | 226.37 | 252.88 |
| 50 | 91.03 | 132.14 | 157.59 | 181.69 | 202.30 | 238.42 | 266.46 |
| 51 | 98.00 | 132.17 | 165.36 | 190.40 | 212.12 | 249.89 | 278.66 |
| 52 | 106.28 | 127.23 | 171.73 | 199.25 | 218.43 | 260.49 | 293.41 |
| 53 | 106.96 | 134.12 | 179.95 | 209.61 | 229.40 | 273.31 | 307.54 |
| 54 | 107.13 | 141.22 | 188.97 | 219.89 | 241.22 | 287.44 | 323.11 |
| 55 | 107.24 | 144.84 | 198.10 | 231.51 | 253.62 | 302.06 | 339.04 |
| 56 | 107.72 | 149.22 | 209.58 | 240.18 | 269.09 | 320.31 | 359.26 |
| 57 | 108.67 | 154.54 | 217.81 | 249.30 | 283.55 | 337.35 | 378.21 |
| 58 | 116.28 | 163.50 | 224.22 | 257.57 | 291.57 | 347.09 | 380.98 |
| 59 | 125.11 | 173.88 | 232.80 | 268.40 | 304.09 | 362.18 | 388.74 |
| 60 | 134.77 | 184.87 | 242.33 | 280.34 | 320.43 | 381.89 | 400.47 |
| 61 | 147.12 | 199.03 | 255.78 | 296.81 | 335.86 | 400.62 | 411.70 |
| 62 | 162.14 | 215.63 | 271.87 | 316.48 | 358.60 | 428.14 | 430.49 |
| 63 | 175.29 | 230.98 | 294.92 | 347.07 | 381.34 | 455.04 | 454.32 |
| 64 | 189.04 | 242.32 | 313.80 | 369.46 | 406.86 | 485.26 | 479.82 |
| 65 | 205.09 | 254.90 | 339.65 | 399.80 | 441.10 | 526.16 | 514.80 |
| 66 | 228.93 | 278.17 | 363.80 | 418.73 | 473.88 | 570.97 | 573.60 |
| 67 | 245.88 | 294.74 | 379.83 | 437.38 | 495.54 | 597.37 | 619.50 |
| 68 | 260.83 | 325.56 | 398.58 | 458.12 | 520.14 | 630.57 | 819.09 |
| 69 | 274.43 | 358.01 | 421.59 | 483.86 | 550.42 | 670.78 | 899.35 |
| 70 | 285.83 | 379.98 | 448.50 | 515.12 | 586.82 | 715.12 | 981.01 |
| 71 | 311.01 | 397.23 | 466.97 | 534.90 | 610.65 | 748.04 | 1,060.37 |
| 72 | 335.44 | 413.27 | 485.52 | 555.66 | 635.60 | 761.06 | 1,137.73 |
| 73 | 357.36 | 441.55 | 518.70 | 583.67 | 649.52 | 769.11 | 1,228.80 |
| 74 | 368.95 | 474.37 | 556.48 | 633.33 | 704.92 | 832.24 | 1,324.44 |
| 75 | 390.62 | 513.53 | 595.46 | 674.37 | 773.86 | 911.55 | 1,442.87 |
| 76 | 422.73 | 521.05 | 626.68 | 707.62 | 852.25 | 969.46 | 1,580.20 |
| 77 | 459.00 | 552.69 | 674.87 | 742.74 | 901.00 | 1,015.39 | 1,224.62 |
| 78 | 503.55 | 609.28 | 749.75 | 825.16 | 1,002.03 | 1,128.45 | 1,335.88 |
| 79 | 550.11 | 669.01 | 827.72 | 910.96 | 1,107.54 | 1,249.08 | 1,451.26 |

United of Omaha Life Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

| Form: | LTC06UI- NFO1PL | LTC06UI-10YRPPP | LTC06UI-20YRPPP | LTC06UI-AGE65PPP | LTC06UI-ROPD | LTC06UI-ROPDC | LTC06UI-ROPDC65 |
|-----------|---|-----------------|---------------------|------------------|------------------------------|-------------------------------------|---------------------------------------|
| Issue Age | Nonforfeiture Benefit - Shortened Benefit Period Option | 10 Pay | Limited Pay Options | | Full Return Premium on Death | Return Premium on Death less Claims | Return Premium on Death Before Age 65 |
| | | | 20 Pay | Pay to 65 | | | |
| 18-35 | 1.21 | 3.83 | 2.40 | 1.74 | 1.77 | 1.60 | 1.075 |
| 36 | 1.21 | 3.81 | 2.39 | 1.78 | 1.79 | 1.61 | 1.072 |
| 37 | 1.21 | 3.79 | 2.37 | 1.82 | 1.81 | 1.63 | 1.069 |
| 38 | 1.21 | 3.78 | 2.36 | 1.83 | 1.82 | 1.63 | 1.066 |
| 39 | 1.21 | 3.76 | 2.35 | 1.85 | 1.84 | 1.65 | 1.063 |
| 40 | 1.20 | 3.74 | 2.33 | 1.89 | 1.86 | 1.66 | 1.060 |
| 41 | 1.20 | 3.71 | 2.31 | 1.95 | 1.88 | 1.67 | 1.057 |
| 42 | 1.20 | 3.68 | 2.29 | 2.01 | 1.90 | 1.69 | 1.054 |
| 43 | 1.20 | 3.64 | 2.27 | 2.08 | 1.93 | 1.72 | 1.051 |
| 44 | 1.20 | 3.60 | 2.24 | 2.16 | 1.97 | 1.74 | 1.048 |
| 45 | 1.19 | 3.55 | 2.21 | 2.21 | 2.01 | 1.77 | 1.045 |
| 46 | 1.19 | 3.50 | 2.19 | 2.30 | 2.05 | 1.81 | 1.043 |
| 47 | 1.19 | 3.45 | 2.16 | 2.37 | 2.10 | 1.85 | 1.041 |
| 48 | 1.19 | 3.39 | 2.13 | 2.38 | 2.16 | 1.90 | 1.039 |
| 49 | 1.19 | 3.34 | 2.10 | 2.39 | 2.23 | 1.95 | 1.037 |
| 50 | 1.18 | 3.28 | 2.08 | 2.41 | 2.29 | 2.00 | 1.035 |
| 51 | 1.18 | 3.22 | 2.06 | 2.45 | 2.36 | 2.06 | 1.033 |
| 52 | 1.18 | 3.16 | 2.04 | 2.51 | 2.43 | 2.11 | 1.031 |
| 53 | 1.18 | 3.10 | 2.02 | 2.61 | 2.49 | 2.16 | 1.029 |
| 54 | 1.18 | 3.05 | 2.00 | 2.75 | 2.56 | 2.22 | 1.027 |
| 55 | 1.17 | 2.99 | 1.98 | 2.99 | 2.65 | 2.29 | 1.025 |
| 56 | 1.17 | 2.94 | 1.96 | | 2.75 | 2.37 | 1.022 |
| 57 | 1.17 | 2.88 | 1.93 | | 2.87 | 2.47 | 1.019 |
| 58 | 1.17 | 2.84 | 1.88 | | 3.01 | 2.59 | 1.016 |
| 59 | 1.16 | 2.79 | 1.83 | | 3.19 | 2.73 | 1.013 |
| 60 | 1.16 | 2.73 | 1.78 | | 3.39 | 2.89 | 1.010 |
| 61 | 1.15 | 2.67 | 1.72 | | 3.63 | 3.09 | 1.008 |
| 62 | 1.15 | 2.60 | 1.65 | | 3.90 | 3.32 | 1.006 |
| 63 | 1.15 | 2.51 | 1.59 | | 4.22 | 3.58 | 1.004 |
| 64 | 1.15 | 2.42 | 1.54 | | 4.59 | 3.89 | 1.002 |
| 65 | 1.14 | 2.33 | 1.48 | | 5.01 | 4.23 | 1.000 |
| 66 | 1.14 | 2.23 | 1.43 | | | | |
| 67 | 1.14 | 2.14 | 1.38 | | | | |
| 68 | 1.14 | 2.06 | 1.32 | | | | |
| 69 | 1.14 | 1.99 | 1.27 | | | | |
| 70 | 1.14 | 1.91 | 1.22 | | | | |
| 71 | 1.13 | 1.85 | 1.19 | | | | |
| 72 | 1.13 | 1.79 | 1.16 | | | | |
| 73 | 1.13 | 1.72 | 1.15 | | | | |
| 74 | 1.12 | 1.66 | 1.15 | | | | |
| 75 | 1.12 | 1.59 | 1.15 | | | | |
| 76 | 1.11 | 1.53 | 1.15 | | | | |
| 77 | 1.11 | 1.48 | 1.15 | | | | |
| 78 | 1.11 | 1.43 | 1.15 | | | | |
| 79 | 1.10 | 1.39 | 1.15 | | | | |
| 80 | 1.10 | 1.36 | 1.15 | | | | |
| 81 | 1.10 | 1.33 | 1.15 | | | | |

Age 80+ is only for the Guaranteed Purchase Option.

United of Omaha Life Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Premium Factors to apply by benefit period selected.

| Restoration of Benefits | |
|--------------------------------|--------|
| Form: LTC06UI-ROB1PL | |
| Benefit Period | Factor |
| 2 year | 1.04 |
| 3 Year | 1.03 |
| 4 Year | 1.02 |
| 5 Year | 1.01 |
| 6 Year | 1.01 |
| 8 Year | 1.01 |
| Lifetime | 1.00 |

| Spouse Shared Benefit | |
|------------------------------|--------|
| Form: LTC06UI-SPOUESHARED | |
| Benefit Period | Factor |
| 2 year | 1.16 |
| 3 Year | 1.17 |
| 4 Year | 1.19 |
| 5 Year | 1.15 |
| 6 Year | 1.14 |
| 8 Year | 1.08 |

Lifetime Premium Factors, unless noted, applicable to the entire calculated premium.

| | | | |
|--|--------|--|--------|
| Rate Guarantee* | | Cash Benefit | |
| Years | Factor | Form: LTC06UI-CASHBEN-TQ | |
| 5 Years | 1.05 | % HHC | Factor |
| 6 Years | 1.06 | 50% HHC | 1.015 |
| 7 Years | 1.09 | 100% HHC | 1.020 |
| 8 Years | 1.11 | 150% HHC | 1.040 |
| 9 Years | 1.13 | Spouse Security Benefit | |
| 10 Years | 1.15 | Form: LTC06UI-SB1PL-TQ | |
| Built-In 5 Year Rate Guarantee | | LTC06UI-SBDOMPART1PL-TQ | |
| Factor | 1.015 | Factor 1.60 | |
| Additional Years | Factor | Monthly Home Health Care Benefit | |
| 1 Years * | 1.022 | Form: LTC06UI-MHHC, | |
| 2 Years * | 1.057 | LTC06UI-MHHCB&P | |
| 3 Years * | 1.081 | Factor 1.08 | |
| 4 Years * | 1.101 | Additional Benefit for Injury | |
| 5 Years * | 1.123 | Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC, | |
| Spouse Waiver of Premium & Survivorship Benefit | | LTC06UI-ADDBEN-HHCB&P, | |
| Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED | | LTC06UI-ADDBEN-MHHCB&P | |
| Years | Factor | Factor 1.01 | |
| 7 Years | 1.18 | Removal of War Exclusion | |
| 8 Years | 1.16 | Form: LTC06UI-EXCLUDEIMWOWAR-TQ, | |
| 10 Years | 1.14 | LTC06UI-EXCLUINDWOWAR-TQ, | |
| Indemnity Benefit | | LTC06UI-EXCLUDEIMWOWAR-NTQ | |
| Description | Factor | Factor 1.01 | |
| NH Only | 1.05 | Form: LTC06UI-NHIND-TQ | |
| NH & ALF | 1.15 | LTC06UI-NHIND-TQ, LTC06UI-ALFIND-TQ | |
| NH, ALF, & HHC | 1.25 | LTC06UI-NHIND-TQ, LTC06UI-ALFIND-TQ, LTC06UI-HHCIND-TQ | |

* Factor is removed after option has expired.

United of Omaha Life Insurance Company

Policy Forms: LTC06UI-TQ, LTC06UI-NTQ, LTC06UI-[G5, G10, G15]-TQ, LTC06UI-[G5, G10, G15]-NTQ

Premiums for 80+ are only for the Guaranteed Purchase Option.

- 35% Spouse Discount for two insureds, or
- 15% Married Discount for one married insured, or
- 10% Two Person Household Discount

Premium Discount of 5%, 10%, or 15% on forms LTC06UI-G[5, 10, 15]-TQ for an Affinity Group / Employer Group Discount

To calculate premiums with the Home Health Care Benefit with the Basic HHC Daily Max as a % of NH Max, apply the appropriate factor to the above premiums.

| % | Factor |
|------|--------|
| 50% | 0.90 |
| 100% | 1.00 |
| 150% | 1.15 |

To calculate premiums with the Basic and Professional Home Health Care Benefit with the Basic HHC Daily Max as a % of NH Max, apply the appropriate factor to the above premiums.

| % | Factor |
|------|--------|
| 50% | 0.918 |
| 100% | 1.020 |
| 150% | 1.173 |

To calculate premiums for ALF Daily Max as a % of NH Max, apply the appropriate factor to the above premiums.

| % | Factor |
|------|--------|
| 50% | 0.90 |
| 60% | 0.93 |
| 70% | 0.96 |
| 75% | 0.97 |
| 80% | 0.98 |
| 100% | 1.00 |

To calculate premiums for a specific elimination period, apply the appropriate factor to the above premiums.

| Elim | Factor | Elim | Factor |
|--------|--------|---------|--------|
| 0 Day | 1.40 | 90 Day | 1.00 |
| 15 Day | 1.30 | 100 Day | 0.98 |
| 20 Day | 1.27 | 180 Day | 0.90 |
| 30 Day | 1.25 | 365 Day | 0.80 |
| 60 Day | 1.09 | | |

Additional Elim factors for zero day elim on HHC (used in conjunction with the above factors)

| Elim | Factor | Elim | Factor |
|--------|--------|---------|--------|
| 15 Day | 1.02 | 90 Day | 1.08 |
| 20 Day | 1.02 | 100 Day | 1.09 |
| 30 Day | 1.02 | 180 Day | 1.13 |
| 60 Day | 1.06 | 365 Day | 1.16 |

To calculate premiums for a specific underwriting class, apply the appropriate factor to the above premiums.

| Class | Factor | Class | Factor |
|-----------|--------|----------|--------|
| Preferred | 0.85 | Class I | 1.25 |
| Select | 1.00 | Class II | 1.50 |

To calculate premiums for a specific mode, apply the appropriate factor to the above premiums.

| Modal Loads | Factor |
|-------------|--------------------|
| Annual | 1.000 |
| Semi-Annual | 0.510 |
| Quarterly | 0.260 |
| Monthly/BSP | 0.090 |
| Other | 1.08/# of payments |

SERFF Tracking #:

MUTA-131854776

State Tracking #:

MUTA-131854776

Company Tracking #:

State:

Pennsylvania

Filing Company:

United of Omaha Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

United of Omaha - 2019 Rate Increase (LTC06UI)

Project Name/Number:

LTC06UI - 2019/

Supporting Document Schedules

| | |
|--------------------------|--------------------------|
| Satisfied - Item: | Transmittal Letter (A&H) |
| Comments: | |
| Attachment(s): | Cover Letter (PA).pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---------------------------------------|
| Satisfied - Item: | Actuarial Certification (A&H) |
| Comments: | |
| Attachment(s): | Actuarial Certification (LTC06UI).pdf |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|---|
| Satisfied - Item: | Actuarial Memorandum and Explanatory Information (A&H) |
| Comments: | |
| Attachment(s): | Actuarial Memorandum (LTC06UI - PA).pdf Exhibit 1 - Benefit Summary.pdf Exhibit 2 - Policies In-Force Annualized Premium and Avg Annual Premium.pdf Exhibit 3A - Actual to Revised (Lapse Rates).pdf Exhibit 3B - Actual to Revised (Morbidity Rates).pdf Exhibit 3C - Actual to Revised (Mortality Rates).pdf Exhibit 4 - Lifetime Experience Projection (Dual Loss Ratio) - PA.pdf Exhibit 5 - Rate Increase Splits (PA).pdf |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|----------------------|
| Bypassed - Item: | Advertisements (A&H) |
| Bypass Reason: | not applicable |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

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|-------------------------|-----------------------------|
| Bypassed - Item: | Authorization to File (A&H) |
| Bypass Reason: | not applicable |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

SERFF Tracking #:

MUTA-131854776

State Tracking #:

MUTA-131854776

Company Tracking #:**State:**

Pennsylvania

Filing Company:

United of Omaha Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

United of Omaha - 2019 Rate Increase (LTC06UI)

Project Name/Number:

LTC06UI - 2019/

| | |
|-------------------------|-------------------------------|
| Bypassed - Item: | Insert Page Explanation (A&H) |
| Bypass Reason: | not applicable |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|--|
| Bypassed - Item: | Rate Table (A&H) |
| Bypass Reason: | not applicable - not a new form filing |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|---|
| Bypassed - Item: | Replacement Form with Highlighted Changes (A&H) |
| Bypass Reason: | not applicable |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|--|
| Satisfied - Item: | Reserve Calculation (A&H) |
| Comments: | The reserve information is included in the Actuarial Memorandum. |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|-------------------------------|
| Bypassed - Item: | Variability Explanation (A&H) |
| Bypass Reason: | not applicable |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

UNITED of OMAHA

UNITED of OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600



March 7, 2019

Department of Insurance
1311 Strawberry Square
Harrisburg, PA 17120

**RE: NAIC #: 261-71412/ MUTUAL OF OMAHA INSURANCE COMPANY
FEIN #: 47-0246511**

**SUBMISSION
RATE INCREASE FILING
LONG TERM CARE INSURANCE POLICIES**

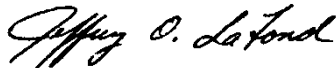
FORM NUMBERS: LTC06UI-TQ, LTC06UI-G5-TQ, LTC06UI-G10-TQ, LTC06UI-G15-TQ,
LTC06UI-NTQ, LTC06UI-G5-NTQ, LTC06UI-G10-NTQ, and
LTC06UI-G15-NTQ

The enclosed filing has been prepared to request approval for an overall rate increase of 3.4%. Enclosed are revised rate schedules that reflect this change. The actuarial memorandum and certification support our requested changes.

We do plan to administer this rate increase in accordance with your state regulations regarding contingent benefits upon lapse.

We appreciate your time and consideration in the review of this filing.

Sincerely,



Jeffrey O. LaFond
Lead Actuarial Analyst
United of Omaha Life Insurance Company
3300 Mutual of Omaha Plaza
Omaha, NE 68175

Phone: (402) 351-3799
E-mail: jeff.lafond@mutualofomaha.com

Actuarial Certification
for
Long-Term Care Policy Series LTC06UI

I, Adam Walling, am the LTC Product Performance Director of United of Omaha Life Insurance Company and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums.

Attached are:

1. Premium rate schedules to be used for renewals of the specified policy forms and associated riders.
2. An actuarial memorandum, which provides:
 - a) the assumptions on which this certification is based;
 - b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
 - c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
 - d) disclosure of the manner in which reserves have been recognized.

If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect moderately adverse conditions, are realized, no further premium rate schedule increases are anticipated.

The premium rate filing is in compliance with your state's Long-Term Care rate stabilization regulations.

I have reviewed and taken into consideration the policy design and coverage provided.

I have reviewed and taken into consideration the current underwriting and claims adjudication processes.

The contract reserve basis was filed in the initial product filing and there are no anticipated changes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, this premium rate filing is in compliance with the filing requirements and the loss ratio standards of this state.



Adam Walling, FSA, MAAA
LTC Product Performance Director
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3300 Mutual of Omaha Plaza
Omaha, NE 68175

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March 7, 2019

United of Omaha Life Insurance Company
Mutual of Omaha Plaza, Omaha, NE 68175
ACTUARIAL JUSTIFICATION OF PREMIUM RATES
Policy Series LTC06UI
Pennsylvania

1. PURPOSE OF FILING

This is a rate increase filing for the above captioned Long-Term Care policy forms. This is a follow-up filing that was approved by your Department on February 26, 2018, (SERFF Tracking # MUTA-131005145). The requested rate increase amount will bring the premiums in your state to the actuarially equivalent level of the National rate level. This rate filing is not intended to be used for any other purposes.

2. SCOPE OF FILING

This filing applies to the above captioned Long-Term Care policy forms. Policy Series LTC06UI includes policy forms LTC06UI-TQ, LTC06UI-G5-TQ, LTC06UI-G10-TQ, LTC06UI-G15-TQ, LTC06UI-NTQ, LTC06UI-G5-NTQ, LTC06UI-G10-NTQ, and LTC06UI-G15-NTQ. These forms provide daily benefits for long term treatment in various settings, as summarized in Exhibit 1, when the insured meets policy benefit qualification requirements.

These forms are individual, guaranteed renewable policies with issue age premiums. These policies were sold by agents and brokers primarily from 2006 through 2009 to adults age 18 through 79. These policies were fully underwritten with four underwriting classifications, Preferred, Select, Class I and Class II. Preferred rates are 85% of Select rates. Class I rates are 125% of Select rates, and the Class II rates are 150% of the Select rates.

The proposed rate increase applies to in-force policies only as these forms are no longer being marketed.

The number of policyholders and the annualized inforce premium, as of December 31, 2017, are displayed in Exhibit 2. Exhibit 2 also shows the average annual premium before and after the proposed rate increase.

3. REASON FOR RATE INCREASE REQUEST

These policies were filed under rate certification with the moderately adverse triggers, as shown below:

As stated in the original pricing Actuarial Memorandum, a loss ratio would increase by 10% if one of the following occurred:

- a) Morbidity
10% higher than expected morbidity
- b) Mortality
10% lower than expected mortality
- c) Lapses
25% lower than expected lapses

- d) Other
A combination of changes in the above assumptions or a distribution different than expected would also cause the loss ratio to increase by 10% or more.

A rate increase is necessary at this time due to higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly due to updated morbidity assumptions resulting in higher overall claim costs.

The Moderately Adverse Condition that triggered is displayed below:

- Morbidity– produces loss ratios 10% higher than expected.

Justification for the moderately adverse triggers was included in the rate increase filing approved by your Department on December 2, 2015 (SERFF Tracking # MUTA-130240884).

United of Omaha has been evaluating this LTCi block and updating assumptions based on internal and our parent company's (Mutual of Omaha) experience as well as the LTCi industry experience. Including United of Omaha's parent company's information is consistent with Actuarial Standard of Practice 18 – Long-Term Care Insurance. For the forms specified above, projected experience is now worse than what prior assumptions were projecting. Updated claim costs have had the most significant deviation from prior assumptions. The effect of changing the underlying claim costs to better reflect data trends emerging in actual company experience, as well as industry data, resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, we are requesting a rate increase in order to maintain the viability and financial stability of the policy forms. Implementing a necessary rate increase earlier reduces the amount of the rate increase.

4. RATE INCREASE HISTORY

The nationwide and Pennsylvania rate increase history for these forms is displayed below:

| | Effective Date | Overall Increase | Increase Range |
|--------------|-------------------|---------------------|----------------|
| National | 01/01/2013 | 19.8% | 0% - 38% |
| | 01/01/2016 | 18.6% | 0% - 38% |
| Pennsylvania | 01/01/2013 | 11.7% | 0% - 15.0% |
| | 03/01/2016 | 15.2% | 0% - 20.0% |
| | 06/01/2018 | 8.1% | 0% - 20.5% |

5. PROJECTION ASSUMPTIONS

The updated assumptions are summarized below:

Interest

A 4.0% effective annual rate of interest, the valuation interest rate originally filed with these forms, has been assumed for accumulating historical experience and for discounting projected future experience.

Distribution

Actual demographic and policy distributions are included in Exhibit 5.

Lapse Rates

The company reviews its persistency assumptions on a yearly basis to monitor any changes in lapse rates. As the experience develops, we continue to see ultimate lapse assumptions decrease, especially as we gain experience in later durations. As such, the persistency assumptions were also revised based on the actual experience of the affected blocks.

Exhibit 3A contains our actual experience and revised assumptions.

Morbidity

The Milliman 2014 Guidelines now serves as the morbidity basis. Milliman claim costs are created from data contributed by LTC insurance companies that agreed to provide claim datasets. The datasets consisted of more than 29 million life years of exposure and over \$25 billion of incurred claims. In 2016, Mutual of Omaha performed a comprehensive claim study on the policy forms mentioned in this filing. Below are our key findings:

Overall, Mutual of Omaha's claim costs align with Milliman claim costs. Some adjustments were made to the Milliman Guidelines based off of the actual to expected analysis. We will continue to reflect our experience as we gain credibility. Generational morbidity improvement of 1% per year and future morbidity improvement of 1% per year for 20 years are assumed but is something that we will continue to monitor closely as we gain more experience to ensure that it remains an appropriate assumption.

As stated previously, this analysis is done with both United of Omaha's and Mutual of Omaha's policies, consistent with ASOP 18, utilizing available experience data. United of Omaha's policies were sold by agency and brokerage, similar to Mutual of Omaha's policies. We expect no material difference between the two companies' experience.

Exhibit 3B contains actual experience and revised assumptions. Mutual of Omaha's LTCi business is used in this analysis.

Mortality

Mortality rates are derived using the Annuity 2000 Basic table. Selection factors grade from 40% to 100% over 10 years. Generational mortality improvement of 1% per year and future mortality improvement of 1% per year for 20 years are assumed but is something that we will continue to monitor closely as we gain more experience to ensure that it remains an appropriate assumption.

Exhibit 3C contains an actual experience and revised assumptions. Mutual of Omaha's LTCi business is used in this analysis.

Rate increase

Projected future earned premiums that include the proposed rate increase amounts, as noted in Section 9, assumes a June 1, 2019, effective date. This assumes all policies will receive the rate increase on June 1, 2019.

6. POLICY RESERVES

The valuation basis for contract reserves which generates the net valuation premium for renewal years is: one-year preliminary term using pricing claim costs @ 4.0% and 1994 GAM with gender weighted by expected distribution by issue age with selection factors grading from 0.40 to 1.00 over 10 years. Terminations, other than mortality, do not exceed:

- a) For policy year one, the lesser of 80% of the voluntary lapse rate used in the calculation of gross premiums and 6%;
- b) For policy years two through four, the lesser of 80% of the voluntary lapse rate used in the calculation of gross premiums and 4%;
- c) For policy years five and later, the lesser of 100% of the voluntary lapse rate used in the calculation of gross premiums and 2%.

7. HISTORICAL EXPERIENCE

The nationwide experience since inception through June 30, 2018, is shown in Exhibit 4.

8. PROJECTED FUTURE AND LIFETIME EXPERIENCE

The lifetime anticipated loss ratio is defined as the present value of the historical and projected future incurred claims divided by the present value of the historical and projected future earned premiums. The lifetime experience, which has been projected using the assumptions described in Section 5, is shown in Exhibit 4. It illustrates that:

$$\frac{\text{Accumulated value of incurred claims}}{\$433,141,012} > \frac{58\% \times \text{original premium} + 85\% \times \text{increased premium}}{\$327,771,308 [(0.58 \times \$403,341,800) + (0.85 \times \$110,391,840)]}$$

The above demonstrates that the Dual Loss Ratio Test has been satisfied.

9. SUMMARY OF PROPOSED RATE INCREASE

We plan to implement the proposed rate increase as summarized below:

- The average proposed rate increase is 3.4%, ranging from a minimum rate increase of 0% to a maximum rate increase of 22.3%.
- The premiums for the base policy will be increased by the percentages mentioned above, based on issue age, benefit period, and inflation option.
- These premiums for the national rate level were set by the following process:
 - Calculate the premium necessary to achieve the original filed loss ratio, based on the updated assumptions previously outlined.
 - Calculate the currently sold premium (Mutual of Omaha product – Form LTC13), for the same base benefits, adjusting for any benefit differences
 - Calculate 138% of the current premium
 - Take the minimum premium from the three steps above.
- The factors for the remaining riders will not change; however, the increase to the base policy will result in the same increase percentage for the premium for these riders.
- In general, higher inflation types, longer benefit periods and younger issue ages result in higher increase percentages. See Exhibit 5 for a summary of the requested increases by various splits.

The proposed effective date of this rate increase is June 1, 2019, subject to your State's approval.

Policyholders will be given the following options in an effort to reduce the impact of the proposed rate increase:

- Decrease their benefit period.
- Increase their elimination period.
- Reduce their maximum daily benefit.
- Reduce their inflation option.
- Accept the nonforfeiture option, if the rate increase trigger has been met.

In addition, policyholders will be encouraged to contact our Customer Service Department to find the best option to maintain affordable coverage.



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Omaha, NE 68175

Phone: (402) 351-3861
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March 7, 2019

Attachments:

Attachment A – Actuarial Certification

Exhibit 1 – Benefit Summary

Exhibit 2 – Policies In-Force, Annualized Premium and Average Annual Premium

Exhibit 3A – Actual to Revised (Lapse Rates)

Exhibit 3B – Actual to Revised (Morbidity Rates)

Exhibit 3C – Actual to Revised (Mortality)

Exhibit 4 – Lifetime Experience Projection (Dual Loss Ratio Test)

Exhibit 5 – Rate Increase Splits

Proposed Rates (Calculated rates may vary slightly due to rounding)

| Policy Series LTC06UI - National Benefit Description | |
|---|---|
| (does not reflect state variations) | |
| TQ/NTQ | TQ or NTQ |
| BASIC POLICY BENEFITS | |
| Confined Care & Other Features | Nursing Home Confinement |
| | Nursing Home Bed Reservation |
| | Nursing Home Ambulance |
| | Assisted Living Facility |
| | ALF Bed Reservation |
| | Care Coordination |
| | Alternate Care |
| | Hospice Care |
| | Respite Care |
| | International Benefit |
| | <i>(See under Options below)</i> |
| | Waiver of Premium |
| | Additional Benefit for Injury |
| | ROP at Death <65 w/offset |
| Five-Year Rate Guarantee | |
| Home Care | Basic and Professional HHC |
| | Basic and Professional HHC |
| | Cash Benefit (TQ only) |
| | Adult Day Care |
| | Caregiver Training |
| | Informal Caregiver Benefit (NTQ) |
| | Durable Medical Equipment |
| | Medical Alert System |
| | Home Modifications |
| AVAILABLE OPTIONS (availability varies by state) | |
| | Compound Inflation Prot. <u>2.5-5</u> % |
| | 20-Year Comp Inflation - 5% |
| | 10-Year Comp Inflation - 5% |
| | Simple Inflation Protection 5% |
| | Guaranteed Purchase Option |
| | Spouse Security Benefit |
| | Monthly Basic & Prof. HHC |
| | ROP @ death (with claim offset) |
| | ROP @ death (NO claim offset) |
| | NF - Shortened benefit period |
| | Spouse WOP/Survivorship |
| | Spouse Shared Benefit |
| | Restoration of Benefits |
| | Contingent Nonforfeiture |
| | Extended Rate Guarantee - 1,2,3,4, or 5 years |
| Benefit Multipliers | 2,3,4,5,6,8 years, Unlimited |
| Elimination | 0, 30, 60, 90, 180, 365 days Waiver of HHC Elimination Prd. |
| Payment Options | 10 Year 20 Year To Age 65 Lifetime PRD List Bill |
| Daily Benefit Options | |
| Nursing Home | \$50 - \$500 |
| Assisted Living Facility | Built into base - 50%, 70% or 100% of NH MDB |
| Home Health Care | Basic HHC MDB = 50%, 100% or 150% of NH MDB |
| Issue Ages | 18-79 |
| Discounts | Preferred: 15% |
| | Spouse: 35% |
| | Two Person Households: 10% |
| | Married: 15% |
| | Employer Paid: 5% NO comp offset |
| | Employee Paid: 5% (comp offset) |
| Impaired Rate Classes | Associations: 5% NO comp offset |
| | Class I = 1.25; Class II = 1.50 |

Policies In-Force as of 12/31/2017, Annualized Premium and Average Annual Premium

Policy Series LTC06UI

| State | In-Force | Annualized Premium | Average Annual Premium | | |
|--------------|----------|-----------------------|------------------------|-------------------------------|-------------------|
| | | | Before Increase | Overall Increase Amount | After Increase |
| National | 9,119 | 21,643,107 | 2,373 | 0.0% | 2,373 |
| Pennsylvania | 239 | 629,019 | 2,632 | 3.5% | 2,724 |

Revised Expected Lapse Rates

Actual Lapse Rates

Actual/Revised

No Inflation
Single

| Duration | <50 | <50 | <50 | 50-54 | 50-54 | 50-54 | 55-59 | 55-59 | 55-59 | 60-64 | 60-64 | 60-64 | 65-69 | 65-69 | 65-69 | 70-74 | 70-74 | 70-74 | 75-79 | 75-79 | 75-79 |
|----------|-------|-------|---------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|
| 1 | 20.9% | 21.1% | 100.9% | 13.4% | 12.1% | 90.3% | 8.6% | 8.0% | 92.6% | 7.3% | 5.9% | 82.0% | 5.0% | 3.9% | 78.1% | 6.6% | 5.5% | 82.6% | 9.4% | 8.2% | 86.5% |
| 2 | 17.2% | 19.0% | 110.0% | 9.5% | 8.9% | 93.5% | 7.1% | 6.0% | 84.7% | 6.5% | 6.0% | 92.2% | 4.8% | 3.8% | 79.5% | 6.6% | 5.5% | 82.5% | 5.5% | 4.0% | 72.4% |
| 3 | 9.1% | 8.2% | 89.5% | 6.2% | 8.9% | 143.9% | 4.7% | 4.6% | 97.7% | 4.3% | 3.3% | 77.6% | 4.1% | 4.1% | 98.6% | 5.9% | 4.6% | 78.6% | 4.1% | 4.3% | 105.1% |
| 4 | 8.2% | 9.0% | 109.5% | 4.5% | 5.8% | 128.6% | 4.3% | 5.1% | 118.7% | 4.1% | 3.7% | 89.9% | 3.4% | 4.1% | 121.1% | 4.3% | 2.6% | 60.4% | 3.9% | 4.8% | 121.4% |
| 5 | 5.7% | 4.8% | 84.1% | 2.7% | 0.0% | 0.0% | 3.2% | 4.5% | 139.7% | 3.3% | 2.2% | 67.1% | 2.4% | 0.9% | 38.1% | 2.8% | 2.4% | 87.1% | 2.9% | 1.6% | 54.1% |
| 6 | 4.7% | 8.1% | 174.3% | 2.4% | 2.8% | 117.1% | 2.4% | 1.6% | 63.5% | 2.5% | 1.9% | 76.1% | 2.4% | 3.2% | 134.7% | 2.5% | 2.7% | 108.7% | 2.3% | 0.0% | 0.0% |
| 7 | 4.7% | 34.0% | 731.2% | 2.0% | 7.5% | 373.2% | 2.1% | 2.2% | 106.2% | 1.9% | 0.9% | 48.6% | 2.0% | 1.7% | 85.6% | 2.1% | 3.9% | 185.2% | 1.8% | 0.0% | 0.0% |
| 8 | 2.4% | 0.0% | 0.0% | 1.9% | 0.0% | 0.0% | 1.8% | 0.0% | 0.0% | 1.8% | 1.2% | 66.1% | 1.6% | 1.2% | 78.8% | 1.9% | 0.0% | 0.0% | 1.8% | 3.8% | 204.3% |
| 9 | 2.4% | 25.6% | 1061.8% | 1.9% | 0.0% | 0.0% | 1.8% | 0.0% | 0.0% | 1.5% | 2.1% | 145.0% | 1.2% | 2.1% | 174.0% | 1.9% | 5.6% | 302.5% | 1.8% | 0.0% | 0.0% |
| 10+ | 2.0% | 0.0% | 0.0% | 1.9% | 0.0% | 0.0% | 1.7% | 0.0% | 0.0% | 1.2% | 0.0% | 0.0% | 1.2% | 0.0% | 0.0% | 1.9% | 11.6% | 622.6% | 1.8% | 0.0% | 0.0% |

No Inflation
Married

| Duration | <50 | <50 | <50 | 50-54 | 50-54 | 50-54 | 55-59 | 55-59 | 55-59 | 60-64 | 60-64 | 60-64 | 65-69 | 65-69 | 65-69 | 70-74 | 70-74 | 70-74 | 75-79 | 75-79 | 75-79 |
|----------|-------|-------|---------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|
| 1 | 12.2% | 12.1% | 99.0% | 7.6% | 7.4% | 97.1% | 5.1% | 5.0% | 99.5% | 3.9% | 3.9% | 98.8% | 3.9% | 3.9% | 99.7% | 5.7% | 5.3% | 92.6% | 7.9% | 6.8% | 85.5% |
| 2 | 10.3% | 10.2% | 99.2% | 5.7% | 5.0% | 88.0% | 3.7% | 3.4% | 92.5% | 3.4% | 3.2% | 93.7% | 3.1% | 3.2% | 105.4% | 4.6% | 4.0% | 87.0% | 5.0% | 3.8% | 76.8% |
| 3 | 8.9% | 9.6% | 108.3% | 4.9% | 5.0% | 102.5% | 2.3% | 1.7% | 74.5% | 2.7% | 2.4% | 90.6% | 2.3% | 1.7% | 75.6% | 3.4% | 3.1% | 91.1% | 3.8% | 3.1% | 80.2% |
| 4 | 5.7% | 5.7% | 100.1% | 3.5% | 3.8% | 107.0% | 2.0% | 1.8% | 92.4% | 2.0% | 1.7% | 88.5% | 1.8% | 1.6% | 88.0% | 2.2% | 1.6% | 71.0% | 3.1% | 3.7% | 120.3% |
| 5 | 4.2% | 4.4% | 105.2% | 2.5% | 2.4% | 98.0% | 1.8% | 1.4% | 75.9% | 1.6% | 0.8% | 48.2% | 1.8% | 1.2% | 69.0% | 1.8% | 1.4% | 76.1% | 2.3% | 2.7% | 115.6% |
| 6 | 3.5% | 2.5% | 71.3% | 1.5% | 3.5% | 235.5% | 1.3% | 0.3% | 23.9% | 1.1% | 1.5% | 135.4% | 1.5% | 1.2% | 83.4% | 1.8% | 3.0% | 165.5% | 0.9% | 0.0% | 0.0% |
| 7 | 2.8% | 4.2% | 151.0% | 1.4% | 3.4% | 248.2% | 1.3% | 0.5% | 40.8% | 1.1% | 1.4% | 136.3% | 1.0% | 0.8% | 80.5% | 0.9% | 0.6% | 69.4% | 0.9% | 0.0% | 0.0% |
| 8 | 1.4% | 0.0% | 0.0% | 1.0% | 2.2% | 212.1% | 1.2% | 2.8% | 234.5% | 1.0% | 1.6% | 152.8% | 1.0% | 1.9% | 189.4% | 0.9% | 0.0% | 0.0% | 0.9% | 3.0% | 326.2% |
| 9 | 1.0% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 0.9% | 1.3% | 141.1% | 0.9% | 3.7% | 415.4% | 0.9% | 9.1% | 992.0% |
| 10+ | 1.0% | 14.7% | 1528.6% | 0.9% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 0.7% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% |

Revised Expected Lapse Rates

Actual Lapse Rates

Actual/Revised

Inflation
Single

| Duration | <50 | <50 | <50 | 50-54 | 50-54 | 50-54 | 55-59 | 55-59 | 55-59 | 60-64 | 60-64 | 60-64 | 65-69 | 65-69 | 65-69 | 70-74 | 70-74 | 70-74 | 75-79 | 75-79 | 75-79 |
|----------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|
| 1 | 13.1% | 13.1% | 99.9% | 6.5% | 6.6% | 101.7% | 5.9% | 6.0% | 100.9% | 5.0% | 5.0% | 101.2% | 4.9% | 4.6% | 93.2% | 7.7% | 7.4% | 95.6% | 6.8% | 8.4% | 122.7% |
| 2 | 8.3% | 7.8% | 93.9% | 5.1% | 5.0% | 98.0% | 3.6% | 3.3% | 92.2% | 3.6% | 3.4% | 93.2% | 3.8% | 3.4% | 89.6% | 5.5% | 6.0% | 109.4% | 3.6% | 3.7% | 101.9% |
| 3 | 5.5% | 5.3% | 97.6% | 4.3% | 4.1% | 93.4% | 2.8% | 2.6% | 92.4% | 2.5% | 2.3% | 92.7% | 2.8% | 2.7% | 94.2% | 3.4% | 4.6% | 132.1% | 2.7% | 3.5% | 127.9% |
| 4 | 5.1% | 5.4% | 105.0% | 3.4% | 2.6% | 76.5% | 2.2% | 1.8% | 84.6% | 2.3% | 1.9% | 86.2% | 2.5% | 2.1% | 87.3% | 2.9% | 3.1% | 109.8% | 2.2% | 3.3% | 149.3% |
| 5 | 3.8% | 4.5% | 118.8% | 3.4% | 3.3% | 94.8% | 2.2% | 2.4% | 109.8% | 2.2% | 1.8% | 79.9% | 1.3% | 1.7% | 132.8% | 2.1% | 2.4% | 116.8% | 1.5% | 2.4% | 164.6% |
| 6 | 2.9% | 4.0% | 138.2% | 3.0% | 3.1% | 100.9% | 1.5% | 1.6% | 105.1% | 1.9% | 1.5% | 77.6% | 1.3% | 2.3% | 174.5% | 1.8% | 2.4% | 131.4% | 1.2% | 2.0% | 162.6% |
| 7 | 2.4% | 3.1% | 132.5% | 2.0% | 2.2% | 110.2% | 1.2% | 1.4% | 115.8% | 1.5% | 1.7% | 109.9% | 1.1% | 1.2% | 111.0% | 1.0% | 0.8% | 80.8% | 0.9% | 0.0% | 0.0% |
| 8 | 2.4% | 3.3% | 138.9% | 1.6% | 1.6% | 99.4% | 1.2% | 1.8% | 156.1% | 0.9% | 0.7% | 79.8% | 1.0% | 1.2% | 113.8% | 1.0% | 1.0% | 103.1% | 0.9% | 2.9% | 321.9% |
| 9 | 1.0% | 1.6% | 150.0% | 1.1% | 1.2% | 110.1% | 1.0% | 1.2% | 118.2% | 0.7% | 0.5% | 82.3% | 1.0% | 1.2% | 113.6% | 0.9% | 0.0% | 0.0% | 0.9% | 3.9% | 422.4% |
| 10+ | 1.0% | 2.8% | 267.0% | 1.1% | 1.5% | 137.9% | 0.9% | 0.8% | 84.5% | 0.7% | 0.5% | 70.9% | 1.0% | 1.1% | 106.6% | 0.9% | 1.2% | 129.8% | 0.9% | 0.0% | 0.0% |

Inflation
Married

| Duration | <50 | <50 | <50 | 50-54 | 50-54 | 50-54 | 55-59 | 55-59 | 55-59 | 60-64 | 60-64 | 60-64 | 65-69 | 65-69 | 65-69 | 70-74 | 70-74 | 70-74 | 75-79 | 75-79 | 75-79 |
|----------|------|------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|-------|-------|--------|
| 1 | 8.0% | 8.1% | 101.1% | 4.4% | 4.5% | 102.9% | 3.4% | 3.5% | 100.8% | 3.9% | 3.9% | 100.0% | 3.8% | 3.8% | 101.6% | 5.4% | 5.4% | 99.6% | 4.2% | 5.2% | 122.3% |
| 2 | 5.4% | 5.2% | 97.5% | 2.8% | 2.8% | 99.3% | 2.0% | 2.0% | 100.5% | 2.0% | 2.0% | 99.7% | 2.5% | 2.5% | 99.6% | 4.5% | 4.1% | 90.7% | 3.2% | 3.5% | 111.2% |
| 3 | 4.0% | 3.9% | 96.7% | 2.0% | 2.0% | 98.1% | 1.3% | 1.2% | 94.1% | 1.6% | 1.5% | 96.9% | 1.7% | 1.5% | 92.3% | 2.1% | 2.1% | 102.6% | 2.2% | 3.8% | 174.3% |
| 4 | 3.0% | 2.6% | 86.1% | 1.8% | 1.7% | 94.9% | 1.1% | 1.1% | 92.9% | 1.2% | 1.1% | 91.6% | 1.5% | 1.3% | 88.0% | 1.4% | 1.2% | 83.2% | 1.8% | 2.4% | 130.9% |
| 5 | 2.7% | 2.7% | 98.3% | 1.0% | 1.2% | 116.2% | 1.1% | 1.1% | 97.2% | 1.2% | 1.1% | 97.1% | 1.4% | 1.2% | 85.5% | 1.4% | 1.5% | 107.6% | 1.7% | 3.1% | 180.4% |
| 6 | 2.3% | 2.6% | 113.2% | 0.9% | 1.2% | 131.6% | 0.9% | 0.9% | 97.2% | 0.9% | 0.9% | 96.7% | 1.0% | 0.9% | 90.9% | 1.4% | 1.9% | 129.0% | 1.1% | 1.6% | 147.5% |
| 7 | 1.6% | 2.5% | 151.4% | 0.9% | 1.0% | 112.2% | 0.9% | 0.9% | 103.2% | 0.9% | 1.0% | 108.2% | 1.0% | 1.5% | 143.7% | 1.2% | 1.9% | 159.4% | 1.0% | 2.0% | 204.1% |
| 8 | 1.1% | 1.8% | 168.0% | 0.7% | 0.8% | 114.2% | 0.7% | 0.6% | 82.9% | 0.7% | 0.6% | 83.8% | 0.9% | 1.0% | 113.0% | 0.9% | 1.3% | 139.2% | 0.8% | 0.8% | 102.7% |
| 9 | 0.8% | 1.1% | 135.6% | 0.7% | 1.2% | 155.1% | 0.7% | 0.6% | 90.6% | 0.7% | 1.1% | 160.2% | 0.7% | 0.9% | 115.7% | 0.8% | 0.9% | 118.1% | 0.7% | 0.0% | 0.0% |
| 10+ | 0.7% | 0.7% | 89.6% | 0.7% | 0.6% | 82.6% | 0.7% | 0.6% | 94.3% | 0.6% | 0.4% | 64.5% | 0.7% | 0.9% | 117.0% | 0.7% | 0.0% | 0.0% | 0.7% | 1.3% | 187.2% |

Overall Expected: 2.64%

Overall Actual: 2.60%

Actual to Expected 98.4%

Incurred Claims - Actual to Revised Analysis*Expected assumption utilizes Milliman 2014 Guidelines with adjustments*

| Duration | Active Exposures | Actual Incurred Claims | Revised Expected Incurred Claims | A/E: Updated |
|--------------------|-------------------------|-------------------------------|---|---------------------|
| 1 | 114,354 | 2,338,828 | 2,494,652 | 94% |
| 2 | 93,870 | 2,896,663 | 4,056,895 | 71% |
| 3 | 71,804 | 3,412,688 | 4,446,273 | 77% |
| 4 | 48,546 | 4,335,176 | 4,230,659 | 102% |
| 5 | 33,129 | 3,312,137 | 4,092,318 | 81% |
| 6 | 24,543 | 4,046,696 | 4,103,798 | 99% |
| 7 | 19,317 | 4,384,359 | 4,180,539 | 105% |
| 8 | 13,484 | 4,812,475 | 3,642,962 | 132% |
| 9 | 7,012 | 2,298,832 | 2,381,556 | 97% |
| 10 | 2,256 | 897,285 | 934,660 | 96% |
| 11 | 109 | - | 49,715 | 0% |
| Grand Total | 428,423 | 32,735,140 | 34,614,028 | 95% |

Actual to Revised Analysis - Mortality Rates

| Duration | Total Lives | Actual Deaths | Revised Expected | Actual to Expected |
|--------------------|--------------------|----------------------|-------------------------|---------------------------|
| 1 | 66,120 | 227 | 311 | 73% |
| 2 | 60,280 | 359 | 349 | 103% |
| 3 | 56,098 | 410 | 394 | 104% |
| 4 | 53,205 | 508 | 446 | 114% |
| 5 | 50,911 | 515 | 504 | 102% |
| 6 | 49,148 | 566 | 571 | 99% |
| 7 | 47,584 | 619 | 690 | 90% |
| 8 | 46,216 | 753 | 819 | 92% |
| 9 | 44,762 | 763 | 953 | 80% |
| 10 | 43,358 | 885 | 1,042 | 85% |
| 11 | 41,829 | 940 | 1,075 | 87% |
| 12 | 40,192 | 1036 | 1,104 | 94% |
| 13 | 36,935 | 1024 | 1,096 | 93% |
| 14 | 30,576 | 985 | 999 | 99% |
| 15 | 20,673 | 707 | 740 | 96% |
| 16 | 13,407 | 500 | 518 | 97% |
| 17 | 7,555 | 333 | 316 | 105% |
| 18 | 3,622 | 161 | 162 | 99% |
| 19 | 1,511 | 81 | 74 | 109% |
| 20 | 160 | 6 | 9 | 70% |
| Grand Total | 714,142 | 11,378 | 12,173 | 93% |

Lifetime Experience (Nationwide) as of 06/30/2018

Policy Series LTC06UI

| Year | Non-Interest Adjusted | | | Interest Adjusted | | |
|------------------------------|-----------------------|--------------------|----------------------|--------------------|--------------------|--------------------|
| | PA Rate Level | | | PA Rate Level | | |
| | Original Premium | Increased Premium | Incurred Claims | Original Premium | Increased Premium | Incurred Claims |
| 2006 | 1,134,957 | 0 | 18,006 | 1,817,102 | 0 | 28,828 |
| 2007 | 5,166,504 | 0 | 77,548 | 7,953,596 | 0 | 119,382 |
| 2008 | 9,686,376 | 0 | 97,242 | 14,338,202 | 0 | 143,942 |
| 2009 | 13,602,488 | 0 | 338,802 | 19,360,582 | 0 | 482,221 |
| 2010 | 16,081,905 | 0 | 328,173 | 22,009,197 | 0 | 449,127 |
| 2011 | 17,718,409 | 0 | 319,469 | 23,316,217 | 0 | 420,400 |
| 2012 | 19,611,926 | 0 | 2,136,082 | 24,815,343 | 0 | 2,702,825 |
| 2013 | 18,442,516 | 2,157,774 | 1,794,532 | 22,438,141 | 2,625,263 | 2,183,322 |
| 2014 | 18,687,585 | 2,186,447 | 1,552,283 | 21,861,831 | 2,557,834 | 1,815,952 |
| 2015 | 17,783,281 | 2,080,644 | 3,306,517 | 20,003,773 | 2,340,441 | 3,719,382 |
| 2016 | 17,220,401 | 4,451,244 | 3,402,464 | 18,625,586 | 4,814,466 | 3,680,105 |
| 2017 | 16,555,538 | 4,747,863 | 4,244,563 | 17,217,760 | 4,937,778 | 4,414,345 |
| Total | 171,691,886 | 15,623,973 | 17,615,680 | 213,757,330 | 17,275,782 | 20,159,830 |
| 2018 | 16,086,748 | 5,834,980 | 4,120,365 | 16,086,748 | 5,834,980 | 4,120,365 |
| 2019 | 15,620,270 | 5,836,662 | 4,691,744 | 15,019,490 | 5,612,175 | 4,511,293 |
| 2020 | 15,161,891 | 7,023,329 | 5,342,458 | 14,018,020 | 6,493,462 | 4,939,403 |
| 2021 | 14,700,563 | 7,141,271 | 6,095,660 | 13,068,747 | 6,348,564 | 5,419,020 |
| 2022 | 14,227,999 | 6,966,574 | 6,968,642 | 12,162,153 | 5,955,057 | 5,956,825 |
| 2023 | 13,747,225 | 6,769,880 | 7,947,781 | 11,299,217 | 5,564,348 | 6,532,496 |
| 2024 | 13,259,465 | 6,571,238 | 9,016,665 | 10,479,148 | 5,193,345 | 7,126,002 |
| 2025 | 12,761,494 | 6,366,970 | 10,198,905 | 9,697,686 | 4,838,374 | 7,750,329 |
| 2026 | 12,253,275 | 6,156,780 | 11,516,717 | 8,953,348 | 4,498,699 | 8,415,152 |
| 2027 | 11,735,803 | 5,940,780 | 12,924,574 | 8,245,419 | 4,173,913 | 9,080,634 |
| 2028 | 11,210,860 | 5,719,352 | 14,404,159 | 7,573,655 | 3,863,789 | 9,730,933 |
| 2029 | 10,680,071 | 5,492,929 | 15,950,033 | 6,937,570 | 3,568,102 | 10,360,837 |
| 2030 | 10,144,975 | 5,261,928 | 17,603,816 | 6,336,521 | 3,286,585 | 10,995,291 |
| 2031 | 9,607,404 | 5,026,957 | 19,369,753 | 5,769,958 | 3,019,060 | 11,632,972 |
| 2032 | 9,069,186 | 4,788,666 | 21,229,670 | 5,237,229 | 2,765,335 | 12,259,606 |
| 2033 | 8,532,651 | 4,547,908 | 23,081,329 | 4,737,878 | 2,525,292 | 12,816,242 |
| 2034 | 8,000,471 | 4,305,777 | 24,889,692 | 4,271,517 | 2,298,890 | 13,288,810 |
| 2035 | 7,475,012 | 4,063,311 | 26,645,638 | 3,837,471 | 2,085,995 | 13,679,158 |
| 2036 | 6,958,554 | 3,821,552 | 28,385,340 | 3,434,938 | 1,886,426 | 14,011,802 |
| 2037 | 6,451,518 | 3,580,732 | 30,216,163 | 3,062,164 | 1,699,567 | 14,341,873 |
| 2038 | 5,953,643 | 3,340,753 | 31,926,212 | 2,717,165 | 1,524,676 | 14,570,706 |
| 2039 | 5,468,160 | 3,103,216 | 33,347,256 | 2,399,613 | 1,361,795 | 14,633,897 |
| 2040 | 4,998,087 | 2,869,658 | 34,519,815 | 2,108,970 | 1,210,868 | 14,565,822 |
| 2041 | 4,545,814 | 2,641,379 | 35,541,693 | 1,844,357 | 1,071,677 | 14,420,201 |
| 2042 | 4,113,427 | 2,419,546 | 36,371,488 | 1,604,736 | 943,917 | 14,189,298 |
| 2043 | 3,703,144 | 2,205,513 | 36,717,756 | 1,389,112 | 827,325 | 13,773,447 |
| 2044 | 3,316,901 | 2,000,639 | 36,645,851 | 1,196,370 | 721,609 | 13,217,764 |
| 2045 | 2,955,456 | 1,805,755 | 36,277,580 | 1,025,001 | 626,266 | 12,581,666 |
| 2046 | 2,619,714 | 1,621,542 | 35,753,682 | 873,615 | 540,748 | 11,923,047 |
| 2047 | 2,309,501 | 1,448,317 | 35,062,979 | 740,545 | 464,405 | 11,242,994 |
| 2048 | 2,025,103 | 1,286,623 | 33,970,294 | 624,377 | 396,690 | 10,473,676 |
| 2049 | 1,766,231 | 1,136,872 | 32,585,029 | 523,617 | 337,037 | 9,660,166 |
| 2050 | 1,531,567 | 998,917 | 31,035,816 | 436,585 | 284,749 | 8,847,006 |
| 2051 | 1,320,814 | 872,771 | 29,454,147 | 362,027 | 239,222 | 8,073,210 |
| 2052 | 1,132,541 | 758,078 | 27,852,719 | 298,484 | 199,793 | 7,340,642 |
| 2053 | 965,888 | 654,692 | 26,055,243 | 244,771 | 165,909 | 6,602,802 |
| 2054 | 819,005 | 562,074 | 24,112,405 | 199,566 | 136,960 | 5,875,439 |
| 2055 | 689,902 | 479,453 | 22,152,202 | 161,642 | 112,334 | 5,190,191 |
| 2056 | 578,063 | 406,599 | 20,285,593 | 130,229 | 91,601 | 4,570,049 |
| 2057 | 481,598 | 342,650 | 18,505,273 | 104,324 | 74,225 | 4,008,624 |
| 2058 | 399,344 | 287,084 | 16,721,142 | 83,179 | 59,796 | 3,482,831 |
| 2059 | 329,353 | 239,040 | 14,944,923 | 65,962 | 47,874 | 2,993,138 |
| 2060 | 269,241 | 197,370 | 13,223,690 | 51,849 | 38,008 | 2,546,551 |
| 2061 | 219,107 | 161,961 | 11,655,527 | 40,572 | 29,990 | 2,158,233 |
| 2062 | 177,498 | 132,055 | 10,231,609 | 31,603 | 23,512 | 1,821,701 |
| 2063 | 143,085 | 106,967 | 8,898,072 | 24,496 | 18,313 | 1,523,336 |
| 2064 | 114,537 | 85,983 | 7,623,340 | 18,854 | 14,154 | 1,254,907 |
| 2065 | 90,334 | 68,106 | 6,419,886 | 14,298 | 10,780 | 1,016,156 |
| 2066 | 71,078 | 53,667 | 5,381,639 | 10,818 | 8,168 | 819,057 |
| 2067 | 55,715 | 42,067 | 4,481,620 | 8,153 | 6,156 | 655,845 |
| 2068 | 43,412 | 32,735 | 3,706,399 | 6,109 | 4,606 | 521,537 |
| 2069 | 33,583 | 25,294 | 3,027,829 | 4,544 | 3,422 | 409,667 |
| 2070 | 25,304 | 19,035 | 2,415,601 | 3,292 | 2,476 | 314,262 |
| 2071 | 18,923 | 14,183 | 1,914,776 | 2,367 | 1,774 | 239,525 |
| 2072 | 14,196 | 10,600 | 1,518,255 | 1,707 | 1,275 | 182,618 |
| 2073 | 10,619 | 7,903 | 1,193,653 | 1,228 | 914 | 138,053 |
| 2074 | 7,786 | 5,770 | 918,609 | 866 | 642 | 102,156 |
| 2075 | 5,490 | 4,054 | 672,590 | 587 | 434 | 71,920 |
| Total | 281,008,597 | 143,666,497 | 1,033,721,296 | 189,584,469 | 93,116,058 | 412,981,182 |
| Grand Total | 452,700,483 | 159,290,470 | 1,051,336,976 | 403,341,800 | 110,391,840 | 433,141,012 |
| Minimum Required Loss Ratios | | 58% | 85% | | | |
| Minimum PV Incurred Claims | | 233,938,244 | 93,833,064 | 327,771,308 | | |
| Dual Loss Ratio Test Met | | 433,141,012 | > | 327,771,308 | | |

Policy Series LTC06UI

| Issue Age Band | % of PH | Avg Increase |
|--------------------|-------------|--------------|
| <40 | 1% | 13.4% |
| 40-44 | 3% | 16.2% |
| 45-49 | 7% | 16.2% |
| 50-54 | 14% | 6.9% |
| 55-59 | 26% | 1.6% |
| 60-64 | 29% | 0.5% |
| 65-69 | 14% | 0.0% |
| 70-74 | 4% | 0.0% |
| 75-79 | 1% | 0.0% |
| Grand Total | 100% | 3.4% |

| Rate Increase | % of PH | Avg Increase |
|--------------------|-------------|--------------|
| 0%-4.99% | 79% | 0.1% |
| 5%-9.99% | 5% | 7.3% |
| 10%-14.99% | 4% | 12.2% |
| 15%-19.99% | 3% | 17.3% |
| 20%-24.99% | 9% | 22.2% |
| Grand Total | 100% | 3.4% |

| Inflation Type | % of PH | Avg Increase |
|--------------------|-------------|--------------|
| None/GPO | 15% | 0.0% |
| 2.5% Compound | 5% | 1.1% |
| 3.0% Compound | 13% | 0.9% |
| 5.0% Simple | 6% | 0.1% |
| 3.5% Compound | 6% | 2.4% |
| 4.0% Compound | 6% | 4.4% |
| 4.5% Compound | 1% | 3.6% |
| 5.0% - 10 Yrs | 3% | 0.1% |
| 5.0% - 20 Yrs | 16% | 2.2% |
| 5.0% Compound | 28% | 8.6% |
| Grand Total | 100% | 3.4% |

| Benefit Period | % of PH | Avg Increase |
|--------------------|-------------|--------------|
| 2 Year | 11% | 0.6% |
| 3 Year | 42% | 1.9% |
| 4 Year | 13% | 3.7% |
| 5 Year | 24% | 6.1% |
| 6 Year | 1% | 5.7% |
| 8 Year | 1% | 5.6% |
| Lifetime | 7% | 6.4% |
| Grand Total | 100% | 3.4% |