Filing at a Glance

Company:	United of Omaha Life Insurance Company
Product Name:	United of Omaha - 2013 Rate Increase (LTC06UI)
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.003 Other
Filing Type:	Rate
Date Submitted:	08/01/2012
SERFF Tr Num:	MUTA-128319053
SERFF Status:	Closed-Approved and Filed
State Tr Num:	MUTA-128319053
State Status:	Approved & Filed
Co Tr Num:	LAFOND
Implementation Date Requested:	On Approval
Author(s):	Jeff LaFond
Reviewer(s):	Janet Houser (primary), Elsie Andy
Disposition Date:	03/09/2016
Disposition Status:	Approved and Filed
Implementation Date:	

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

General Information

Project Name: LTC06UI - 2013
Project Number:
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 19.8%

Deemer Date:
Submitted By: Jeff LaFond

Status of Filing in Domicile: Authorized
Date Approved in Domicile:
Domicile Status Comments: The 2013 rate increase was approved by our state of domicile on 08/01/2012. and the 2015 rate increase was approved by our state of domicile on 08/10/2015. Nebraska is our state of domicile.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 03/09/2016
State Status Changed: 03/09/2016
Created By: Jeff LaFond
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

This is the 2013 rate increase filing for LTCi policy series LTC06UI. The overall impact of the increase, as proposed, is 19.8%. The proposed rate increase will range from 0% to 38%, which will vary by the insured's issue age, benefit period and inflation option. The target implementation date of this rate increase is January 1, 2013, subject to your state's approval.

Company and Contact

Filing Contact Information

Jeff LaFond, Lead Actuarial Analyst
6-Rerating
Mutual of Omaha
Mutual of Omaha Plaza
Omaha, NE 68175

Jeff.LaFond@mutualofomaha.com
402-351-3799 [Phone]

Filing Company Information

United of Omaha Life Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175
(402) 351-2304 ext. [Phone]

CoCode: 69868
Group Code: 261
Group Name:
FEIN Number: 47-0322111

State of Domicile: Nebraska
Company Type: Life Insurance
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Virginia*
Filing Company: *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved and Filed	Janet Houser	03/09/2016	03/09/2016

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	02/16/2016	02/16/2016
Info has been requested from company	Janet Houser	02/02/2016	02/03/2016
Disapproved	Janet Houser	11/06/2015	11/06/2015
Info has been requested from company	Janet Houser	01/06/2015	01/06/2015
Disapproved	Janet Houser	10/31/2013	10/31/2013
Disapproved	Janet Houser	03/04/2013	03/04/2013

Response Letters

Responded By	Created On	Date Submitted
Jeff LaFond	02/16/2016	02/16/2016
Jeff LaFond	02/05/2016	02/05/2016
Jeff LaFond	01/18/2016	01/18/2016
Jeff LaFond	10/26/2015	10/26/2015
Jeff LaFond	01/05/2015	01/05/2015
Jeff LaFond	10/14/2013	10/14/2013

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	rate schedule	Jeff LaFond	03/08/2016	03/08/2016
Supporting Document	LTC Rate Request Summary - Revised 03/07/2016	Jeff LaFond	03/07/2016	03/07/2016
Form	Premium Notification Letter	Jeff LaFond	03/04/2016	03/04/2016
Rate	rate schedule	Jeff LaFond	02/26/2016	02/26/2016
Rate	rate schedule	Jeff LaFond	02/26/2016	02/26/2016
Rate	rate schedule	Jeff LaFond	02/26/2016	02/26/2016
Rate	rate schedule	Jeff LaFond	02/26/2016	02/26/2016
Rate	rate schedule	Jeff LaFond	02/26/2016	02/26/2016
Rate	rate schedule	Jeff LaFond	02/26/2016	02/26/2016
Rate	rate schedule	Jeff LaFond	02/26/2016	02/26/2016

State: *Virginia*
Filing Company: *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	rate schedule	Jeff LaFond	02/26/2016	02/26/2016
Supporting Document	Current Rates - Corrected 02/26/2016	Jeff LaFond	02/26/2016	02/26/2016
Supporting Document	Exhibit for 02/26/2016 Note to Reviewer	Jeff LaFond	02/26/2016	02/26/2016
Supporting Document	LTC Rate Request Summary	Jeff LaFond	02/15/2016	02/15/2016

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Rate Schedules	Note To Reviewer	Jeff LaFond	02/26/2016	02/26/2016
Rate Schedules	Note To Filer	Janet Houser	02/25/2016	02/25/2016
Phone Conversations	Note To Reviewer	Jeff LaFond	02/23/2016	02/23/2016
Phone Conversations	Note To Filer	Janet Houser	02/23/2016	02/23/2016
RE: Updated Rate Increase History by State	Note To Reviewer	Jeff LaFond	02/17/2016	02/17/2016
Updated Rate Increase History by State	Note To Filer	Janet Houser	02/17/2016	02/17/2016
LTC Rate Summary	Note To Filer	Janet Houser	02/12/2016	02/12/2016
CBUL and Non-Forfeiture Shortened Benefit Period and Paragraph Heading	Note To Reviewer	Jeff LaFond	02/09/2016	02/09/2016
Paragraph headings	Note To Filer	Janet Houser	02/09/2016	02/09/2016
CBUL and Non-forfeiture shortened benefit period	Note To Filer	Janet Houser	02/08/2016	02/08/2016
Follow-Up	Note To Reviewer	Jeff LaFond	04/28/2015	04/28/2015
follow up	Note To Filer	Janet Houser	03/31/2015	03/31/2015
ML12047-VA form	Note To Filer	Janet Houser	10/16/2013	10/16/2013
Status Request	Note To Reviewer	Jeff LaFond	02/25/2013	02/25/2013
form approval	Reviewer Note	Janet Houser	03/07/2016	
RRS	Reviewer Note	Janet Houser	03/07/2016	
Act review	Reviewer Note	Janet Houser	10/16/2013	

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Disposition

Disposition Date: 03/09/2016
Implementation Date:
Status: Approved and Filed

Comment: This submission has been APPROVED in the Commonwealth of Virginia.

In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience annually for the next three years comparing the actual results to the results that the Company projected in justifying the rate increase. We would expect this filing to be made no later than March 1, 2018 and to include updated data through 2017.

The Virginia State Corporation Commission in 2015 adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. Except as specifically provided in the regulation, the changes are effective September 1, 2015. The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commission's website at http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748. As a reminder, several changes within the revised regulations have an immediate impact on both new and existing policies; and the company should take appropriate action to ensure its full compliance with such changes in the revised regulations.

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	41.400%	41.400%	$369,699	433	$892,131	90.440%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document (revised)	Current Rates - Corrected 02/26/2016	Received & Acknowledged	Yes
Supporting Document	Premium Notification Letter	Received & Acknowledged	Yes
Supporting Document	Exhibits for 10/14/2013 Response Letter	Received & Acknowledged	Yes

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Response and Exhibits (10/26/2015)	Received & Acknowledged	Yes
Supporting Document	Actuarial Memorandum and Exhibits (revised)	Received & Acknowledged	Yes
Supporting Document	January 18, 2016, Response and Exhibits	Received & Acknowledged	Yes
Supporting Document	Statement of Variability (for Form ML12047)	Received & Acknowledged	Yes
Supporting Document	Polciy Adjustment Offer	Received & Acknowledged	Yes
Supporting Document	Policy Schedule (originally approved in Virginia)	Received & Acknowledged	Yes
Supporting Document	LTC Rate Request Summary	Withdrawn	Yes
Supporting Document	LTC Rate Request Summary - Revised	Withdrawn	Yes
Supporting Document	Exhibit for 02/26/2016 Note to Reviewer	Received & Acknowledged	Yes
Supporting Document	LTC Rate Request Summary - Revised 03/07/2016	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	Yes
Supporting Document	Current Rates	Withdrawn	Yes
Form (revised)	LongTerm Care Endorsement	Approved	Yes
Form (revised)	Premium Notification Letter	Filed	Yes
Form	Benefit Period Change Offer	Withdrawn	Yes
Form	Premium Notification Letter	Withdrawn	Yes
Form	Premium Notification Letter	Withdrawn	Yes
Form	Premium Notification Letter & Statement of Variability	Withdrawn	Yes
Form	Elimination Period Change Offer	Withdrawn	Yes
Rate (revised)	rate schedule	Approved	Yes
Rate (revised)	rate schedule	Withdrawn	Yes
Rate (revised)	rate schedule	Withdrawn	Yes
Rate (revised)	rate schedule	Withdrawn	Yes
Rate (revised)	rate schedule	Withdrawn	Yes
Rate (revised)	rate schedule	Withdrawn	Yes
Rate (revised)	rate schedule	Withdrawn	Yes
Rate (revised)	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes

State: *Virginia*
Filing Company: *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes
Rate	rate schedule	Withdrawn	Yes

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/16/2016
Submitted Date	02/16/2016
Respond By Date	

Dear Jeff LaFond,

Introduction:

Thank you for your prompt reply to our 2/12/16 Note to Filer.

Please correct page one to reflect the name of the company as United of Omaha Life Insurance Company with the correct NAIC code rather than Mutual of Omaha Insurance Company.

The narrative does not address the contributing factors driving the rate increase and should be expanded to indicate what has caused claims to be significantly higher than expected. For example, the company may wish to state that claims are significantly higher due to insureds both keeping their policies longer and staying on claim longer than expected when the policy was originally priced.

And, after further review, the policyholder letter should also be expanded to include what the driving factors are. It appears my previous objection regarding this matter was unclear and I apologize for not bringing this to your attention sooner.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/02/2016
Submitted Date	02/03/2016
Respond By Date	

Dear Jeff LaFond,

Introduction:

Thank you for the revised policyholder letter. There are a few remaining concerns to be resolved:

1) Please separate the Statement of Variability (SOV) from the letter on the Form Schedule. The SOV should be attached to Supporting Documentation.

2) It is our understanding the Policy Adjustment Offer Form is not a part of the Policyholder Letter; and the form, itself, does not become a part of the policy contract at any time. As a result, the form is not subject to review and approval. Please move the form to Supporting Documentation.

3) A clearer explanation for Paragraph D - No Offer is needed. There is a concern this language is misleading as the regulations require the insured be offered options to reduce to benefits. It was my understanding the paragraph would be inserted when all benefits and/or options were already at a reduced level. Please revise the title accordingly. The SOV should clearly state when this particular paragraph would be included in the letter.

4) There are two paragraphs G in the letter, once entitled as 2nd Year Rate Adjustment and another as Contingent Nonforfeiture Benefit. Please change the letter identifier on one of these sections.

5) According to your response, there are some policyholders that may receive no increase, some will receive one increase and others will receive two increases. What are the determining factors and what language will appear in each case. Does the company intend to send letters to those that would not have an increase? We understand the increases are based upon age, inflation rider and benefit period but it is unclear what notification those policyholders will receive. Please expand the SOV accordingly.

6) Please place brackets around policy/certificate on the first page of the letter and update the SOV when the word "policy" or "certificate" will appear.

7) Please amend the language to refer to the Contingent Nonforfeiture Benefit as the Contingent Benefit Upon Lapse for consistency with the regulation 14VAC5-200-185 D. There is no mention of these benefit options on the endorsement form.

8) How is the policy amended if the person selects the non-forfeiture shortened benefit period or the contingent Benefit Upon Lapse is exercised?

9) The LongTerm Care Endorsement Form states the effective date for this endorsement is the Schedule Effective Date shown on the policy schedule. Please provide us a copy of the originally approved policy schedule and statement of variability for the policies for which this form will be used.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Sincerely,
Janet Houser

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	11/06/2015
Submitted Date	11/06/2015
Respond By Date	

Dear Jeff LaFond,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

Objection 1

- Premium Notification Letter (Supporting Document)

Comments: Based on our telephone conversation of October 27, 2015, the company intends to use a policyholder letter similar to the one previously approved under SERFF tracking #MUTA-128319004 which was approved for Mutual of Omaha Insurance Company in June 2015. As stated in my conversation, the information required to comply with the revised regulation 14VAC5-200-75 D has been extensively reviewed and updated since that letter was approved and changes will be needed. Since the letter must be "filed" for use by United of Omaha Life Insurance Company, please add the letter to Form Schedule. The form number may remain the same since it will be filed under a separate NAIC number. There should be no variability in regards to the name of the company, however, and should not contain any references to Mutual of Omaha Insurance Company in accordance with 14VAC5-100-50 2. Please provide a Certification of Compliance as set forth in 14VAC5-100-40 3.

Other changes in the letter include the following:

1) Please highlight, bold or in some way emphasize the statement that not all options are of equal value stand out to bring attention to this disclosure. This would also be true of the disclosure regarding partnership policies as well.

2) Please add language that advises the insured that should there be future rate increases, options similar to those being offered now will be available and changes in benefits may be done at any time upon the insureds request for compliance with 14VAC5-200-75 A2.

3) Please add a statement that the insured has a right to a revised premium rate or rate schedule upon request for compliance with 14VAC5-200-75 A 4 b.

4) There has been a concern with explanations that may appear to the consumer that indicate premiums are being increased solely on future claim expectancy. To avoid any potential confusion, we suggest the explanation provide that there is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

5) Since the company has proposed to implement this increase over a two year period, please include the overall percentage rate increase, and a description of premium amount and when the rate schedules will be effective. Please understand the letter will need to be sent each time the premium is changed. Please provide sufficient variability in the letter for future use and include a statement of variability.

6) Please confirm that at least a 75 day notice prior to implementation will be provided in accordance with 14VAC5-200-75 D.

State:	Virginia	**Filing Company:**	United of Omaha Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	United of Omaha - 2013 Rate Increase (LTC06UI)		
Project Name/Number:	LTC06UI - 2013/		

Objection 2

- Benefit Period Change Offer, ML12047 - VA (Form)
- Elimination Period Change Offer, ML12047 - VA (Form)

Comments: Currently attached to the Form Schedule is form ML1204-VA pages 1, 2, and 3. We are assuming the revised policyholder letter as noted above will be "filed" and will replace pages 1 and 2 of this form. Page 3 is either the Benefit Period Change Offer or the Elimination Period Change Offer which will be enclosed with the letter. As previously stated, we can only approve the form once so either the form number on one form must be different or the duplicate form removed from the schedule and variability added to use the form depending upon the situation. Please update the Form Schedule accordingly and advise if these form(s) will attached to the policy.

Please advise how the policy is updated for such benefit changes. If the policy is revised or changed in any way, the policyowner must first agree to the changes and the policy must be amended or endorsed by an approved form such as a rider, endorsement, application or schedule of benefits that has been reviewed and approved by the Virginia Bureau of Insurance. The document must be dated or have an indication of the effective date of change in the policy benefits, state that a change is being made to the policy and this new document will be made a part of the contract. If the company has such forms available for this purpose, please provide a copy of the form, the SERFF tracking number and date of approval. If the company does not have any available documents to effectuate such changes, a form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse and/or optional nonforfeiture benefit. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as Readability Certification in accordance with 14VAC5-110-60.

Objection 3

- Actuarial Memorandum and Exhibits (revised) (Supporting Document)

Comments: 1.The note on Exhibit 2 states that the increase amounts will bring the premiums in your state up to the National rate level. Please explain how this equivalence was calculated given the average 18.6% rate increase nationwide vs. the 41.4% increase requested in Virginia.

2.Please describe the shock lapse assumption that is used in the projections.

3.We calculate the overall actual to expected ratio on the lapse rate to be 89%. Please comment on the fit for this assumption and the impact to the financial projections if this assumption were modified to produce a 100% A/E ratio.

4.Please provide the actual number of claims underlying the Companys morbidity experience analysis.

5.Please provide an Exhibit similar to Exhibit 4 but for Virginia-only experience.

6.Please provide the original expected loss ratio at the time of original pricing.

7.Please provide the status of rate increase requests for each state and the inforce premium for each state..

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/06/2015
Submitted Date	01/06/2015
Respond By Date	

Dear Jeff LaFond,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your January 5th response notifying us of your intentions.

Conclusion:

We shall be glad to reconsider this submission upon receipt of any new information that may be provided. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	10/31/2013
Submitted Date	10/31/2013
Respond By Date	

Dear Jeff LaFond,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

1.We reviewed Exhibit 9 of the actuarial memorandum which shows 3 analyses of the average rate increase by issue age, inflation type and benefit period. Please provide an Excel workbook which shows this as a 3-dimensional analysis. This would have 700 cells (10 age bands x 10 inflation types x 7 benefit periods). Include the policy counts and the inforce premium for each cell.

2.What is the range of issue dates (month and year) for these policies on a nationwide and Virginia only basis? The actuarial memorandum states policies were sold through 2009, but the historical premium shows considerable growth since 2009. How can this be?

3.Please provide an Excel workbook which expands on the Actual to Expected lapse study. For each cell, show the exposure, actual and expected lapse counts. Confirm our understanding the lapse study is based on all experience of United of Omaha and Mutual of Omaha. Does it include any group experience? Does it include all data since inception or is it limited to certain calendar years?

4.Please provide an Excel workbook with additional mortality Actual to Expected analyses. Similar to the filing, show lives exposed and actual deaths. One analysis should be by gender. The other should be by attained age groups. Confirm our understanding the expected counts reflect the effect of mortality selection factors.

5.Please provide an Actual to Expected study for morbidity. Show the exposure and actual and expected claim counts, where the expected is based on the revised assumption. Provide 3 sets of analyses – by duration, by attained age groups and by gender. This is a small block of business, so we do not expect a good fit. Do you believe the revised assumptions are appropriate for some other blocks of business as well? If so, provide similar analyses for a bigger subset of your business.

6.Describe how you addressed credibility in setting the new assumptions for lapses, mortality and morbidity.

7.The projections show a single column for incurred claims. Are you assuming the incurred claims are the same with and without the rate increase? Do the projections reflect any expected benefit buy-downs?

8.Exhibit 7 of the actuarial memorandum shows the historical and projected experience with and without interest. We match the discounted values of the projections if we assume all premiums and claims occur at the beginning of each year and discount back to 12/31/2012. Similarly, we match the accumulated value of the historical premiums if we assume all transactions occur at the beginning of each year and accumulate to 12/31/2012. However, we cannot match the accumulated value of the historical incurred claims of $2,542,246. What is the assumption for this piece and why does it differ from the above pattern?

9.How are waived premiums handled in the experience and projections? Are they included in premium and claims or excluded from both?

10.Are the projections performed on a best estimate basis or do they include margins for adverse deviation? If the latter, provide a

description of the margins.

11.Please provide a distribution of the inforce business by issue year.

12.We reviewed the annual loss ratios in the projection period, ignoring the rate increase. We took the ratio of successive annual loss ratios to develop a slope. This slope should serve as a proxy for the slope of the claim cost curve. In the projection period, the slope starts at a very high 28.4%, slows to 20% in 2019 and very slowly decreases over the remaining projection period to an ultimate rate of about 9%. Do you have an explanation for this pattern? Does it mirror the slope in your claim costs? Why does it start so high?

13.Are there any premium paying options other than lifetime? Are these properly reflected in the projections? Do the financial projections include any shock lapses due to the rate increase? Is there any associated anti-selection?

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	03/04/2013
Submitted Date	03/04/2013
Respond By Date	

Dear Jeff LaFond,

Introduction:

The submission is DISAPPROVED and may not be used in the Commonwealth of Virginia.

A preliminary review of the submitted filing indicates the following concerns and questions. We'll continue our review of the submitted filing upon receipt of the following information:

Thank you for providing exhibits based on nationwide experience. Please provide separate exhibits, and projections thereof, based on Virginia only experience. For both the nationwide and Virginia only experience, please be sure to only include the experience for the referenced forms and not that of United of Omaha's parent company.

All exhibits should be updated through December 31, 2012, or the most recent date available.

The filing states that claims costs were developed from the 2002 Milliman U.S.A. Long Term Care Guidelines based on government studies, experience of clients, and the expertise and judgment of Milliman actuaries; and that some adjustments were made to these claim costs based on Mutual of Omaha Company experience. Please be sure that the filing contains sufficient information to evaluate the stated claim costs and how they were developed.

Please identify the state or SERFF filing number. If not filed through SERFF, please provide a copy of the filing in the Supporting Documentation section.

Thank you for providing a copy of the letter that will be sent to Virginia policyholders offering various options to reduce the impact of the proposed rate increase. Prior to approving the proposed rate increase, forms used to amend existing coverage will need to be filed for review and approval. If forms are not already approved, this can either be done as a separate filing or the company can amend this filing to include it. Any submitted form will need to comply with the filing requirements of Chapter 100 of the Virginia Administrative Code. If the forms are already approved, please provide the form number as approved in Virginia, the SERFF tracking number and date of its approval.

Please advise in what states the company has requested rate increases on this block, how the rate changes requested in Virginia compare with those requested in other states, and the current status of the reviews in other states.

Please confirm policyholders will be provided a 60 day notice prior to the implementation of the premium rate schedule by the insurer in accordance with 14 VAC5-200-75 D.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information noted above. Should you need clarification of any of the information contained in this letter, please contact the undersigned.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/16/2016
Submitted Date	02/16/2016

Dear Janet Houser,

Introduction:

This is in response to your objection letter dated February 16, 2106, regarding the above captioned filing.

Response 1

Comments:

Page 1 of the LTC Rate Request Summary has been corrected to include United of Omaha Life Insurance Company and the correct NAIC Code (69868).

Both the narrative and the policyholder letter have been expanded to include the driving factors of the rate increase, as shown below:

Claims are significantly higher due to insureds both keeping their policies longer and staying on claim longer than expected when the policy was originally priced.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	LTC Rate Request Summary - Revised
Comments:	
Attachment(s):	LTCi Rate Request Summary (LTC06UI - revised).pdf VA Increase Summary (LTC06UI - revised).pdf

State: Virginia **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Notification Letter	ML12047	OTH	Initial		51.500	Sample Notification Letter (LTC06UI - VA) - revised 02-16-2016.pdf	Date Submitted: 02/16/2016 By: Jeff LaFond
Previous Version								
1	*Premium Notification Letter*	*ML12047*	*OTH*	*Initial*		*51.500*	*Sample Notification Letter (LTC06UI - VA) - revised 02-04-2016.pdf*	*Date Submitted: 02/05/2016 By: Jeff LaFond*
Previous Version								
1	*Premium Notification Letter & Statement of Variability*	*ML12047*	*OTH*	*Initial*		*51.500*	*ML12047 Premium Notification Letter & Statement of Variability.pdf, Form ML12047-VA - Policy Adjustment Offer.pdf*	*Date Submitted: 01/18/2016 By: Jeff LaFond*
Previous Version								
1	*Elimination Period Change Offer*	*ML12047 - VA*	*CERA*	*Initial*			*Form ML12047 - VA (Pages 1 and 2).pdf, Form ML12047 - VA (Page 3).pdf*	*Date Submitted: 10/14/2013 By: Jeff LaFond*

No Rate/Rule Schedule items changed.

Conclusion:

We hope that this additional information will allow you to continue your review of our submission and we look forward to a favorable response.

Sincerely,

Jeff LaFond

Sincerely,
Jeff LaFond

State:	*Virginia*	***Filing Company:***	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/05/2016
Submitted Date	02/05/2016

Dear Janet Houser,

Introduction:

This is in response to your objection letter dated February 2, 2106, and our conversation on February 5, 2016, regarding the above captioned filing.

Response 1

Comments:

State: Virginia
Filing Company: United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Item 1

The Statement of Variability (SOV) has been separated from the letter in the Form Schedule tab. The SOV has been placed in the Supporting Documentation tab.

Item 2

The Policy Adjustment Form has been moved from the Form Schedule tab to the Supporting Documentation tab as the Policy Adjustment Form does not become part of the policy, and , as you stated in your letter, is not subject to review.

Item 3

The heading for paragraph D has been changed to:

Paragraph D No Offer Form

As I mentioned in our conversation, this paragraph will be included in the letters when the policyholder has the smallest benefit period available and also has the highest elimination period available. These policyholders are encouraged to call our Customer Care Center to determine the options available to reduce their benefits in order to mitigate the impact of the rate increase. Also, the SOV has been revised to include when Paragraph D will be added to the letter.

Item 4

The second Paragraph G, located on Page 2 of the letter, has been changed to:

Paragraph H Contingent Benefit Upon Lapse.

Item 5

As revised, we are requesting 2 rate increases, both range from 0% - 38%, based on issue age, inflation option and benefit period. If a policyholder will receive a total increase that exceeds 38%, they will receive two rate increases, the first increase being capped at 38%, and the second increase will be the difference between the total increase amount they will receive and their first increase of 38%. If the total increase is 38% or less, they will receive one rate increase. If a policyholder is not going to receive a rate increase, they will not receive a letter. If they receive one letter, they will receive the normal letter. If the policyholder will receive two increases, they will receive the letter with Paragraph G, which explains in detail the total increase amount they will receive over the 2-year period, and will include the increase amounts and implementation dates of each rate increase. And, as I mentioned in our conversation, Paragraph G was revised slightly, from a two box format (one box for each increase) to a one box format followed by a paragraph that provides details of the second increase. This change was made for administrative purposes.

Item 6

State: Virginia **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

We removed Certificate from Page 1 of the letter, therefore, we do not need brackets for this item and we dont need to revise the SOV for this issue.

Items 7 through 9

The new Paragraph H has been amended as shown above in Item 4. If a policyholder chooses either the Non-Forfeiture Shortened Benefit Period or the Contingent Benefit Upon Lapse, the Policy Schedule will be revised to show the new maximum lifetime benefit that was calculated for these options. As the maximum lifetime benefit is bracketed, this is a variable item. In addition, the date on the Policy Schedule, which is also bracketed and is variable, will be the effective date that they policyholder exercises this benefit. Enclosed for your review is a copy of the originally approved Policy Schedule. This has been added to the Supporting Documentation tab.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability (for Form ML12047)
Comments:	
Attachment(s):	Statement of Variability (revised 02-05-2016).pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability (for Form ML12047)
Comments:	
Attachment(s):	Statement of Variability (revised 02-05-2016).pdf

Satisfied - Item:	Polciy Adjustment Offer
Comments:	
Attachment(s):	Policy Adjustment Offer - United (LTC06UI - VA).pdf

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability (for Form ML12047)
Comments:	
Attachment(s):	Statement of Variability (revised 02-05-2016).pdf

Satisfied - Item:	Polciy Adjustment Offer
Comments:	
Attachment(s):	Policy Adjustment Offer - United (LTC06UI - VA).pdf

Satisfied - Item:	Policy Schedule (originally approved in Virginia)
Comments:	
Attachment(s):	VA Policy Schedule.pdf

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Notification Letter	ML12047	OTH	Initial		51.500	Sample Notification Letter (LTC06UI - VA) - revised 02-04-2016.pdf	Date Submitted: 02/05/2016 By: Jeff LaFond
Previous Version								
1	*Premium Notification Letter & Statement of Variability*	*ML12047*	*OTH*	*Initial*		*51.500*	*ML12047 Premium Notification Letter & Statement of Variability.pdf, Form ML12047-VA - Policy Adjustment Offer.pdf*	*Date Submitted: 01/18/2016 By: Jeff LaFond*
Previous Version								
1	*Elimination Period Change Offer*	*ML12047 - VA*	*CERA*	*Initial*			*Form ML12047 - VA (Pages 1 and 2).pdf, Form ML12047 - VA (Page 3).pdf*	*Date Submitted: 10/14/2013 By: Jeff LaFond*

No Rate/Rule Schedule items changed.

State:	Virginia	**Filing Company:**	United of Omaha Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	United of Omaha - 2013 Rate Increase (LTC06UI)		
Project Name/Number:	LTC06UI - 2013/		

Conclusion:

We hope that this additional information will allow you to continue your review of our submission and we look forward to a favorable response.

Sincerely,

Jeff LaFond

Sincerely,
Jeff LaFond

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/18/2016
Submitted Date	01/18/2016

Dear Janet Houser,

Introduction:

This is in response to your objection letter dated November 6 2015, regarding the above captioned filing. I apologize for the delay in responding to your letter.

Response 1

Comments:

Please see the response below, in Objection 3.

Related Objection 1

Applies To:

- *Premium Notification Letter (Supporting Document)*

State: Virginia **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Comments: Based on our telephone conversation of October 27, 2015, the company intends to use a policyholder letter similar to the one previously approved under SERFF tracking #MUTA-128319004 which was approved for Mutual of Omaha Insurance Company in June 2015. As stated in my conversation, the information required to comply with the revised regulation 14VAC5-200-75 D has been extensively reviewed and updated since that letter was approved and changes will be needed. Since the letter must be "filed" for use by United of Omaha Life Insurance Company, please add the letter to Form Schedule. The form number may remain the same since it will be filed under a separate NAIC number. There should be no variability in regards to the name of the company, however, and should not contain any references to Mutual of Omaha Insurance Company in accordance with 14VAC5-100-50 2. Please provide a Certification of Compliance as set forth in 14VAC5-100-40 3.

Other changes in the letter include the following:

1) Please highlight, bold or in some way emphasize the statement that not all options are of equal value stand out to bring attention to this disclosure. This would also be true of the disclosure regarding partnership policies as well.

2) Please add language that advises the insured that should there be future rate increases, options similar to those being offered now will be available and changes in benefits may be done at any time upon the insureds request for compliance with 14VAC5-200-75 A2.

3) Please add a statement that the insured has a right to a revised premium rate or rate schedule upon request for compliance with 14VAC5-200-75 A 4 b.

4) There has been a concern with explanations that may appear to the consumer that indicate premiums are being increased solely on future claim expectancy. To avoid any potential confusion, we suggest the explanation provide that there is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced.

5) Since the company has proposed to implement this increase over a two year period, please include the overall percentage rate increase, and a description of premium amount and when the rate schedules will be effective. Please understand the letter will need to be sent each time the premium is changed. Please provide sufficient variability in the letter for future use and include a statement of variability.

6) Please confirm that at least a 75 day notice prior to implementation will be provided in accordance with 14VAC5-200-75 D.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

State: Virginia **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Comments:

Please see the response below, in Objection 3

Related Objection 2

Applies To:

- Benefit Period Change Offer, ML12047 - VA (Form)
- Elimination Period Change Offer, ML12047 - VA (Form)

Comments: Currently attached to the Form Schedule is form ML1204-VA pages 1, 2, and 3. We are assuming the revised policyholder letter as noted above will be "filed" and will replace pages 1 and 2 of this form. Page 3 is either the Benefit Period Change Offer or the Elimination Period Change Offer which will be enclosed with the letter. As previously stated, we can only approve the form once so either the form number on one form must be different or the duplicate form removed from the schedule and variability added to use the form depending upon the situation. Please update the Form Schedule accordingly and advise if these form(s) will attached to the policy.

Please advise how the policy is updated for such benefit changes. If the policy is revised or changed in any way, the policyowner must first agree to the changes and the policy must be amended or endorsed by an approved form such as a rider, endorsement, application or schedule of benefits that has been reviewed and approved by the Virginia Bureau of Insurance. The document must be dated or have an indication of the effective date of change in the policy benefits, state that a change is being made to the policy and this new document will be made a part of the contract. If the company has such forms available for this purpose, please provide a copy of the form, the SERFF tracking number and date of approval. If the company does not have any available documents to effectuate such changes, a form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse and/or optional nonforfeiture benefit. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as Readability Certification in accordance with 14VAC5-110-60.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA Certification of Compliance.pdf VA READCERT LTC Endorsement.pdf
Previous Version	
Bypassed - Item:	*Certification of Compliance*
Bypass Reason:	*not applicable - not a form filing*
Attachment(s):	

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	LongTerm Care Endorsement	0NX7U	CERA	Initial		46.800	0NX7U Long-Term Care Endorsement.pdf	Date Submitted: 01/18/2016 By: Jeff LaFond
Previous Version								
1	*Benefit Period Change Offer*	*ML12047 - VA*	*CERA*	*Initial*			*Form ML12047 - VA (Pages 1 and 2).pdf, Form ML12047 - VA (Page 3).pdf*	*Date Submitted: 10/14/2013 By: Jeff LaFond*
2	Premium Notification Letter & Statement of Variability	ML12047	OTH	Initial		51.500	ML12047 Premium Notification Letter & Statement of Variability.pdf, Form ML12047-VA - Policy Adjustment Offer.pdf	Date Submitted: 01/18/2016 By: Jeff LaFond
Previous Version								
2	*Elimination Period Change Offer*	*ML12047 - VA*	*CERA*	*Initial*			*Form ML12047 - VA (Pages 1 and 2).pdf, Form ML12047 - VA (Page 3).pdf*	*Date Submitted: 10/14/2013 By: Jeff LaFond*

No Rate/Rule Schedule items changed.

Response 3

Comments:

Due to the length of the response, the response has been submitted in a pdf file.

Related Objection 3

Applies To:

- *Actuarial Memorandum and Exhibits (revised) (Supporting Document)*

State: Virginia **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Comments: 1.The note on Exhibit 2 states that the increase amounts will bring the premiums in your state up to the National rate level. Please explain how this equivalence was calculated given the average 18.6% rate increase nationwide vs. the 41.4% increase requested in Virginia.
2.Please describe the shock lapse assumption that is used in the projections.
3.We calculate the overall actual to expected ratio on the lapse rate to be 89%. Please comment on the fit for this assumption and the impact to the financial projections if this assumption were modified to produce a 100% A/E ratio.
4.Please provide the actual number of claims underlying the Companys morbidity experience analysis.
5.Please provide an Exhibit similar to Exhibit 4 but for Virginia-only experience.
6.Please provide the original expected loss ratio at the time of original pricing.
7.Please provide the status of rate increase requests for each state and the inforce premium for each state..

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	January 18, 2016, Response and Exhibits
Comments:	
Attachment(s):	VA Response - LTC06UI (01-18-2016).pdf Attachment 1 - Rate Increase History.pdf Attachment 2 - Increase Amounts by Assumption.pdf Exhibit 3B - Actual to Revised (Morbidity).pdf Exhibit 4 - Virginia.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We hope that this additional information will allow you to continue your review of our submission and we look forward to a favorable response.

Sincerely,

Jeff LaFond

Sincerely,
Jeff LaFond

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/26/2015
Submitted Date	10/26/2015

Dear Janet Houser,

Introduction:

This is in response to your objection letter dated October 31, 2013, regarding the above captioned filing. I apologize for the lengthy delay in responding to your letter. Before we responded to your letter, we wanted to complete our analysis of this block based on both updated experience and updated assumptions. Based on the updated information, we are revising the requested rate increase. In addition to responding to your objection letter, we are providing an updated Actuarial Memorandum, updated Exhibits, and revised rate schedules. The updated material will replace the originally submitted data. In addition, a Post-Submission Update will also be completed to revise the requested increase amount and the implementation date.

Response 1

Comments:

Our response and exhibits are located in the Supporting Documentation tab.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response and Exhibits (10/26/2015)
Comments:	
Attachment(s):	Objection Response - LTC06UI (10-26-2015).pdf Attachment 1 - VA Increases by Cell.pdf Attachment 2 - Actual to Revised Lapses.pdf Attachment 2 - Actual to Revised Lapses.xlsx Attachment 3 - Actual to Revised Mortality.pdf Attachment 3 - Actual to Revised Mortality.xlsx Attachment 4 - Actual to Revised Morbidity.pdf Attachment 4 - Actual to Revised Morbidity.xlsx Attachment 5 - Distribution of Inforce by Issue Year.pdf Attachment 6 - Projected Loss Ratio Curve.pdf

State: *Virginia*
Filing Company: *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response and Exhibits (10/26/2015)
Comments:	
Attachment(s):	Objection Response - LTC06UI (10-26-2015).pdf Attachment 1 - VA Increases by Cell.pdf Attachment 2 - Actual to Revised Lapses.pdf Attachment 2 - Actual to Revised Lapses.xlsx Attachment 3 - Actual to Revised Mortality.pdf Attachment 3 - Actual to Revised Mortality.xlsx Attachment 4 - Actual to Revised Morbidity.pdf Attachment 4 - Actual to Revised Morbidity.xlsx Attachment 5 - Distribution of Inforce by Issue Year.pdf Attachment 6 - Projected Loss Ratio Curve.pdf

Satisfied - Item:	Actuarial Memorandum and Exhibits (revised)
Comments:	
Attachment(s):	Actuarial Memorandum (LTC06UI - VA).pdf Actuarial Certification (LTC06UI).pdf Exhibit 1 - Description of Benefits.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).pdf Exhibit 3C - Actual to Revised (Mortality Rates).pdf Exhibit 4 - Lifetime Experience Projection (Dual Loss Ratio Test).pdf Exhibit 5 - Rate Increase Splits.pdf Exhibit 6 - Morbidity Adverse Trigger Justification.pdf

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	rate schedule	LTC06UI-TQ	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,	10/26/2015 By: Jeff LaFond
Previous Version						
1	*rate schedule*	*LTC06UI-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*
2	rate schedule	LTC06UI-G5-TQ	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,	10/26/2015 By: Jeff LaFond
Previous Version						
2	*rate schedule*	*LTC06UI-G5-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*
3	rate schedule	LTC06UI-G10-TQ	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,	10/26/2015 By: Jeff LaFond
Previous Version						
3	*rate schedule*	*LTC06UI-G10-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*

Rate/Rule Schedule Item Changes

				Request: *19.8*		
4	rate schedule	LTC06UI-G15-TQ	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,	10/26/2015 By: Jeff LaFond
Previous Version						
4	*rate schedule*	*LTC06UI-G15-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*
5	rate schedule	LTC06UI-NTQ	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,	10/26/2015 By: Jeff LaFond
Previous Version						
5	*rate schedule*	*LTC06UI-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*
6	rate schedule	LTC06UI-G5-NTQ	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,	10/26/2015 By: Jeff LaFond
Previous Version						
6	*rate schedule*	*LTC06UI-G5-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*
7	rate schedule	LTC06UI-G10-NTQ	Revised	Previous State Filing	LTC06UI Premium	10/26/2015

Rate/Rule Schedule Item Changes

				Number: Percent Rate Change Request: 41.4	Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,	By: Jeff LaFond
Previous Version						
7	*rate schedule*	*LTC06UI-G10-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*
8	rate schedule	LTC06UI-G15-NTQ	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,	10/26/2015 By: Jeff LaFond
Previous Version						
8	*rate schedule*	*LTC06UI-G15-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*

Conclusion:

We hope that this additional information will allow you to continue your review of our submission and we look forward to a favorable response.

Sincerely,

Jeff LaFond

Sincerely,
Jeff LaFond

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/05/2015
Submitted Date	01/05/2015

Dear Janet Houser,

Introduction:

This is in response to your objection letter dated October 31, 2013, regarding the above captioned filing. I apologize for the delay in responding to your letter.

Response 1

Comments:

We are in the process of updating the experience and assumptions to determine the appropriate level of increase for this policy form. Upon completion of this analysis, we will revise our requested rate increase amount accordingly. Also, at that time, we will respond to your additional data requests included in your October 31, 2013, letter.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please do not hesitate to contact me if you have any questions.

Sincerely,

Jeff LaFond

Sincerely,
Jeff LaFond

State: Virginia
Filing Company: United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/14/2013
Submitted Date	10/14/2013

Dear Janet Houser,

Introduction:

This is in response to your objection letter dated March 4, 2013, regarding the above captioned filing. I apologize for the delay in responding to your letter.

Response 1

Comments:

State: Virginia **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Items 1and 2

The following exhibits have been updated with claims experience updated through June 30, 2013. Both National and Virginia only experience for policy form LTC06UI is displayed in these exhibits, and the experience of United of Omahas parent company is not included in these exhibits.

Exhibit 6 Historical Experience (National and Virginia)
Exhibit 7 Dual Loss Ratio Test (National and Virginia)
Exhibit 8 Lifetime Experience Projection (National and Virginia)

Item 3

The adjustments made to the updated Milliman claim costs that are used in the justification of the rate increase include: a .95 factor that represents a savings due to care management, an actual to expected adjustment of .95 on non-lifetime benefit periods and 1.09 on lifetime benefit periods, and a 10% pad on overall morbidity for moderately adverse conditions.

Item 4

The SERFF filing number for the original form filing was USPH-6CFPFP408/00-00/00-00/00. The corresponding state submission number was 007 0000025096.

Item 5

We will amend this filing to include Form ML12047 - VA, which is the premium notification letter and the endorsement the policyholder will sign to change their policy benefits. Please note that the premium notification letter and the endorsement are the same form, but different pages. A filing for this form has been completed under the Form Schedule tab.

Item 6

The requested rate increase has been (or will be, there are a few states pending submission) filed in all states where this form has been approved. The requested rate increase for Virginia is the same increase amount that has been requested in all states. The status of this rate increase, by state, is displayed in Attachment 1.

Item 7

All policyholders will be provided a 60-day notification prior to the implementation of the premium rate increase, regardless of the increase amount.

Changed Items:

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Exhibits for 10/14/2013 Response Letter
Comments:	
Attachment(s):	Attachment 1 - Rate History.pdf Exhibit 6 (LTC06UI - National).pdf Exhibit 7 (LTC06UI - National).pdf Exhibit 8 (LTC06UI - National).pdf Exhibit 6 (LTC06UI - Virginia).pdf Exhibit 7 (LTC06UI - Virginia).pdf Exhibit 8 (LTC06UI - Virginia).pdf

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Benefit Period Change Offer	ML12047 - VA	CERA	Initial			Form ML12047 - VA (Pages 1 and 2).pdf, Form ML12047 - VA (Page 3).pdf	Date Submitted: 10/14/2013 By: Jeff LaFond
2	Elimination Period Change Offer	ML12047 - VA	CERA	Initial			Form ML12047 - VA (Pages 1 and 2).pdf, Form ML12047 - VA (Page 3).pdf	Date Submitted: 10/14/2013 By: Jeff LaFond

No Rate/Rule Schedule items changed.

Conclusion:

We hope that this additional information will allow you to continue your review of our submission and we look forward to a favorable response.

Sincerely,

Jeff LaFond

Sincerely,
Jeff LaFond

State: *Virginia*
Filing Company: *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Amendment Letter

Submitted Date: 03/08/2016
Comments:
RE: Corrected Rate Schedules

Janet:

The corrected rate schedules have been added to the Rate/Rule Schedule tab.

Please let me know if you have any questions.

Thank you.

Jeff
Changed Items:
No Form Schedule Items Changed.

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	LTC06UI Premium Rates - VA (2016).pdf, LTC06UI Premium Rates - VA (2017).pdf,	03/08/2016 By:
Previous Version						
1	*rate schedule*	*LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *41.4*	*LTC06UI Premium Rates - VA (2016).pdf, LTC06UI Premium Rates - VA (2017).pdf,*	*02/26/2016* *By:*
Previous Version						
1	*rate schedule*	*LTC06UI-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *41.4*	*LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,*	*10/26/2015* *By: Jeff LaFond*
Previous Version						
1	*rate schedule*	*LTC06UI-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Amendment Letter

Submitted Date: 03/07/2016
Comments:
RE: Revised LTC Rate Request Summary

This is in response to your e-mail this morning regarding the above captioned filing.

The increase amounts have been revised in the LTC Rate Request Summary to correspond with the increase amounts shown in the Rate/Rule Schedule tab. In addition, the summary has been expanded as requested.

Finally, a Post Submission Update will be completed to show the correct maximum increase a policyholder can receive over the 2-year period.

If you have any questions or need any additional information, please do not hesitate to contact me.

Sincerely,

Jeff LaFond
Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	LTC Rate Request Summary - Revised 03/07/2016
Comments:	
Attachment(s):	LTCi Rate Request Summary (revised 03-07-2016).pdf VA Increase Summary (LTC06UI - revised 03-07-2016).pdf

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Amendment Letter

Submitted Date: 03/04/2016
Comments:
RE: Revised Premium Notification Letter

This is in response to our conversation this morning regarding the above captioned filing.

The wording in Paragraph H has been revised as requested. The revised premium notification letter has been placed in the Form Schedule tab.

Finally, a Post Submission Update will be completed to show the correct maximum increase a policyholder can receive over the 2-year period.

If you have any questions or need any additional information, please do not hesitate to contact me.

Sincerely,

Jeff LaFond
Changed Items:

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Notification Letter	ML12047	OTH	Initial		51.500	Sample Notification Letter (LTC06UI - VA) - revised 03-04-2016.pdf	Date Submitted: 03/04/2016 By:
Previous Version								
1	*Premium Notification Letter*	*ML12047*	*OTH*	*Initial*		*51.500*	*Sample Notification Letter (LTC06UI - VA) - revised 02-16-2016.pdf*	*Date Submitted: 02/16/2016 By: Jeff LaFond*
Previous Version								
1	*Premium Notification Letter*	*ML12047*	*OTH*	*Initial*		*51.500*	*Sample Notification Letter (LTC06UI - VA) - revised 02-04-2016.pdf*	*Date Submitted: 02/05/2016 By: Jeff LaFond*
Previous Version								
1	*Premium Notification Letter & Statement of Variability*	*ML12047*	*OTH*	*Initial*		*51.500*	*ML12047 Premium Notification Letter & Statement of Variability.pdf, Form ML12047-VA - Policy Adjustment Offer.pdf*	*Date Submitted: 01/18/2016 By: Jeff LaFond*
Previous Version								
1	*Elimination Period Change Offer*	*ML12047 - VA*	*CERA*	*Initial*			*Form ML12047 - VA (Pages 1 and 2).pdf, Form ML12047 - VA (Page 3).pdf*	*Date Submitted: 10/14/2013 By: Jeff LaFond*

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Amendment Letter

Submitted Date: 02/26/2016
Comments:
RE: Rate Schedule Corrections

Dear Ms. Houser:

This amendment has been prepared include the changes and corrections mentioned in the Note to Reviewer dated February 26, 2016.

Sincerely,

Jeff LaFond
Changed Items:
No Form Schedule Items Changed.

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4		02/26/2016 By:
Previous Version						
1	*rate schedule*	*LTC06UI-G5-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *41.4*	*LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,*	*10/26/2015* *By: Jeff LaFond*
Previous Version						
1	*rate schedule*	*LTC06UI-G5-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*
2	rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4		02/26/2016 By:
Previous Version						
2	*rate schedule*	*LTC06UI-G10-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change*	*LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,*	*10/26/2015* *By: Jeff LaFond*

State: Virginia
Filing Company: United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Rate/Rule Schedule Item Changes

				Request: 41.4		
Previous Version						
2	*rate schedule*	*LTC06UI-G10-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012 By: Jeff LaFond*
3	rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4		02/26/2016 By:
Previous Version						
3	*rate schedule*	*LTC06UI-G15-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 41.4*	*LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,*	*10/26/2015 By: Jeff LaFond*
Previous Version						
3	*rate schedule*	*LTC06UI-G15-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012 By: Jeff LaFond*
4	rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4		02/26/2016 By:
Previous Version						

State: Virginia
Filing Company: United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Rate/Rule Schedule Item Changes

4	*rate schedule*	*LTC06UI-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *41.4*	*LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,*	*10/26/2015* *By: Jeff LaFond*
Previous Version						
4	*rate schedule*	*LTC06UI-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*
5	rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4		02/26/2016 By:
Previous Version						
5	*rate schedule*	*LTC06UI-G5-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *41.4*	*LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,*	*10/26/2015* *By: Jeff LaFond*
Previous Version						
5	*rate schedule*	*LTC06UI-G5-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012* *By: Jeff LaFond*
6	rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4		02/26/2016 By:

State: Virginia **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Rate/Rule Schedule Item Changes

		VA, LTC06UI-G15-NTQ-VA				
Previous Version						
6	*rate schedule*	*LTC06UI-G10-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 41.4*	*LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,*	*10/26/2015 By: Jeff LaFond*
Previous Version						
6	*rate schedule*	*LTC06UI-G10-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012 By: Jeff LaFond*
7	rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4		02/26/2016 By:
Previous Version						
7	*rate schedule*	*LTC06UI-G15-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 41.4*	*LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,*	*10/26/2015 By: Jeff LaFond*
Previous Version						
7	*rate schedule*	*LTC06UI-G15-NTQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012 By: Jeff LaFond*
8	rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA,	Revised	Previous State Filing Number:	LTC06UI Premium Rates - VA (2016).pdf, LTC06UI Premium	02/26/2016 By:

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Rate/Rule Schedule Item Changes

		LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA		Percent Rate Change Request: 41.4	Rates - VA (2017).pdf,	
Previous Version						
8	*rate schedule*	*LTC06UI-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 41.4*	*LTC06UI Premium Rates - VA (2015).pdf, LTC06UI Premium Rates - VA (2016).pdf,*	*10/26/2015 By: Jeff LaFond*
Previous Version						
8	*rate schedule*	*LTC06UI-TQ*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 19.8*	*LTC06UI Proposed Premium Rates.pdf,*	*08/01/2012 By: Jeff LaFond*

Supporting Document Schedule Item Changes

Satisfied - Item:	Current Rates - Corrected 02/26/2016
Comments:	
Attachment(s):	LTC06UI Premium Rates - Original (Virginia).pdf
Previous Version	
Satisfied - Item:	*Current Rates*
Comments:	
Attachment(s):	*LTC06UI Premium Rates - Original.pdf*

Satisfied - Item:	Exhibit for 02/26/2016 Note to Reviewer
Comments:	
Attachment(s):	Attachment 1 - Detailed Rate Increases.pdf

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Amendment Letter

Submitted Date: 02/15/2016
Comments:
RE: LTC Rate Summary

Dear Ms. Houser:

The LTC Rate Summary has been added to the Supporting Documentation tab.

If you need any additional information, please do not hesitate to contact me.

Sincerely,

Jeff LaFond
Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	LTC Rate Request Summary
Comments:	
Attachment(s):	VA Increase Summary (LTC06UI).pdf LTCi Rate Request Summary (LTC06UI).pdf

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Reviewer

Created By:

Jeff LaFond on 02/26/2016 11:37 AM

Last Edited By:

Jeff LaFond

Submitted On:

02/26/2016 11:37 AM

Subject:

Rate Schedules

Comments:

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Dear Ms. Houser:

This is in response to your Note to Filer and our conversation on February 25, 2106, regarding the above captioned filing.

Your assumptions are correct about the rate schedules. The first set of rates, for 2016, are for the rate increases between 0% - 38% and will be implemented in a single rate increase. The second set of rates, for 2017, represents the rates for those policyholders that will receive an increase that exceeds 38% (up to the maximum possible rate increase of 90.44%).

Attachment 1 – Detailed Rate Increases has been prepared to show the first, second and total increase amounts for each cell, even if there are no Virginia policies in force with those benefits. This exhibit has been added to the Supporting Documentation tab.

The current rate schedule that was included in the Supporting Documentation tab did not include the last page that included discounts. I apologize for this oversight. This page has been approved previously, and these factors were not changed in the proposed rate increase.

As I mentioned in our conversation, the form numbers are located directly under the company name in the heading of each rate page. The form number LTC06UI NH, LTC06UI and LTC06UI HHC refer to benefit identifiers. The rate schedules have changed “Form” to “Identifier” on all rate schedules, the original (or current) rates, and the proposed rates for 2016 and 2017. In addition, the original (or current) rates have been revised to include the correct company (United of Omaha Life Insurance Company) and the correct “Identifier” (LTC06UI).

Finally, the Forms approved by the Virginia include a “-VA”, as shown below:

LTC06UI-TQ-VA

The rate schedules have been revised to reflect this correction. In addition, the form numbers located in the Rate/Rule Schedule tab have also been corrected.

We hope that this additional information will allow you to continue your review of our submission and we look forward to a favorable response.

Sincerely,

Jeff LaFond

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Filer

Created By:

Janet Houser on 02/25/2016 07:27 AM

Last Edited By:

Janet Houser

Submitted On:

02/25/2016 08:13 AM

Subject:

Rate Schedules

Comments:

So that I can verify the rate schedules, I need your help in understanding the two sets of rates. I assume the first set of rates is for rate increases between 0 - 38% and will be implemented as a single increase. The second set of rates represent the rates for those getting the rate increase over 38% - 90.44%. Is that correct?

I understand the rates vary based on issue age, inflation option and benefit period. Attachment 1 - VA Increases by provides information by cell but not every cell is listed. It appears to only list information for those cells if there is a policy in force. For example, I can verify ages 18 -35 for the 3%, 4%, and 5% compound inflation for 3 years or 5 years, but cannot verify rates for no inflation or other inflation percentages. Please provide an attachment that reflects the percentage change for each cell between the current rates and the new rates even though there may not be such a policy in force with those benefits.

The last page of the rate schedules is a set of rates are discounts which does not appear in the current rate schedule attached in Supporting Documentation. Is this new information or has this been approved previously?

The new rates refer to form numbers that do not appear in the Rate Schedule or appear on the current rate schedule. For example, the current rates refer to policy form LTC06UI-TQ and form numbers LTC041 NH, LTC041 AFL, an LTC041 HHC which do not match the new schedules. Please clarify. And just as a fyi, the current rates are for Mutual of Omaha Insurance Company rather than United of Omaha Insurance Company which may be the problem.

As you know, I will be out next week so there isn't a rush for this information. If, for any reason, you need to attach another rate schedule to the Rate/Rule Schedule page, the form numbers no longer have to be on separate lines and can be listed together separated by commas.

Call me if you have any questions.

Thanks,

Janet

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Reviewer

Created By:

Jeff LaFond on 02/23/2016 09:23 AM

Last Edited By:

Jeff LaFond

Submitted On:

02/23/2016 09:23 AM

Subject:

Phone Conversations

Comments:

Janet,

Your Note to Filer looks accurate.

Please let me know if you have any questions or if you need any additional information.

Jeff

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Filer

Created By:

Janet Houser on 02/23/2016 08:39 AM

Last Edited By:

Janet Houser

Submitted On:

02/23/2016 09:04 AM

Subject:

Phone Conversations

Comments:

This is to confirm our two conversations from 2/19/2015 and 2/22/2015.

Initially, the Bureau requested if the company had considered offering landing spots on inflation riders. The answer is no. The company confirmed the current benefit would remain in force if any changes were made to an existing inflation rider.

The Bureau requested the policyholder letter be amended to include inflation rider changes as one of the options to reduce the impact of the rate increase. The company feels an inflation rider should be verbally discussed with a policyholder due to the major impact such changes may have on future benefits as well as partnership status. The letter clearly indicates other options may be available and provides the appropriate phone number to call. The Bureau withdraws its request.

Jeff, if I have left anything out or misstated the above, please let me know.

Thanks.

Janet

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Reviewer

Created By:

Jeff LaFond on 02/17/2016 02:27 PM

Last Edited By:

Jeff LaFond

Submitted On:

02/17/2016 02:28 PM

Subject:

RE: Updated Rate Increase History by State

Comments:

This is in response to your Note to Filer dated February 17, 2106, regarding the above captioned filing.

Attachment 1 – Rate Increase History has been updated to include all approvals that have been received through today. This exhibit is in both Excel and a pdf file.

We hope that this additional information will allow you to continue your review of our submission and we look forward to a favorable response.

Sincerely,

Jeff LaFond

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Attachment Attachment 1 - Rate Increase History.xlsx is not a PDF document and cannot be reproduced here.

Policy Series LTC06UI - Rate Increase History by State

State	Annualized Premium	2013 Rate Increase Requested	2013 Rate Increase Approved	2015 Rate Increase Requested	2015 Rate Increase Approved	2016 Approved	2017 Approved	Total Increase
Alabama	317,764	19.8%	19.8%	18.6%	pending			19.8%
Alaska	18,951	19.8%	19.8%	18.6%	pending			19.8%
Arizona	277,365	19.8%	19.8%	18.6%	pending			19.8%
Arkansas	69,689	19.8%	0.0%	41.4%	28.0%			28.0%
California	4,451,674	19.8%	pending	pending	pending			0.0%
Colorado	785,980	19.8%	0.0%	41.4%	pending			0.0%
Connecticut	61,670	19.8%	0.0%	41.4%	pending			0.0%
Delaware	31,488	18.1%	0.0%	41.4%	pending			0.0%
District of Columbia	32,983	19.8%	8.7%	pending	pending			8.7%
Florida	102,574	19.8%	0.0%	41.4%	pending			0.0%
Georgia	364,097	19.8%	14.8%	24.4%	12.0%			28.6%
Idaho	141,679	19.8%	19.8%	18.6%	pending			19.8%
Illinois	348,822	19.8%	19.8%	18.6%	pending			19.8%
Indiana	218,597	19.8%	0.0%	41.4%	pending			0.0%
Iowa	190,218	19.8%	10.4%	25.4%	18.9%			31.3%
Kansas	354,489	19.8%	12.7%	27.3%	pending			12.7%
Kentucky	125,467	19.8%	19.8%	18.6%	18.6%			42.1%
Louisiana	51,026	19.8%	0.0%	41.4%	pending			0.0%
Maine	55,654	19.8%	0.0%	41.4%	pending			0.0%
Maryland	471,626	19.8%	9.5%	27.3%	pending			9.5%
Massachusetts	242,839	19.8%	0.0%	41.4%	pending			0.0%
Michigan	159,661	19.8%	19.8%	18.6%	18.6%			42.1%
Minnesota	1,320,566	19.8%	0.0%	41.4%	pending			0.0%
Mississippi	359,451	16.3%	16.3%	21.6%	16.7%			35.7%
Missouri	493,097	19.8%	19.8%	18.6%	18.6%			42.1%
Montana	208,033	19.8%	16.3%	18.6%	pending			16.3%
Nebraska	318,381	19.8%	19.8%	18.6%	18.6%			42.1%
Nevada	125,017	19.8%	14.2%	24.2%	13.0%	6.7%	2.7%	41.4%
New Hampshire	109,828	19.8%	19.8%	18.6%	18.6%			42.1%
New Jersey	86,013	19.8%	0.0%	41.4%	pending			0.0%
New Mexico	58,399	19.8%	0.0%	41.4%	pending			0.0%
North Carolina	328,799	19.8%	14.6%	21.8%	pending			14.6%
North Dakota	118,168	19.8%	8.3%	24.7%	12.1%			21.4%
Ohio	587,760	19.8%	19.8%	18.6%	11.9%			34.1%
Oklahoma	177,439	19.8%	19.7%	21.8%	8.6%			30.0%
Oregon	364,160	19.8%	19.8%	18.6%	18.6%			42.1%
Pennsylvania	626,531	19.8%	11.7%	27.3%	15.2%			28.7%
Rhode Island	8,938	19.8%	0.0%	41.4%	pending			0.0%
South Carolina	372,490	19.8%	19.8%	18.6%	14.8%			37.5%
South Dakota	119,936	19.8%	19.8%	18.6%	18.6%			42.1%
Tennessee	423,706	19.8%	19.8%	18.6%	pending			19.8%
Texas	1,549,864	19.8%	19.8%	18.6%	pending			19.8%
Utah	63,391	19.8%	19.8%	18.6%	pending			19.8%
Vermont	26,811	19.8%	0.0%	41.4%	pending			0.0%
Virginia	892,131	19.8%	0.0%	41.4%	pending			0.0%
Washington	1,814,209	19.8%	19.8%	18.6%	18.6%			42.1%
West Virginia	43,022	19.8%	0.0%	41.4%	pending			0.0%
Wisconsin	1,229,692	19.8%	19.8%	18.6%	18.6%			42.1%
Wyoming	160,167	19.8%	19.8%	18.6%	18.6%			42.1%

Total 20,860,313

Notes:

1. The difference in the overall increases (42.1% vs. 41.4%) is due to the distribution of business at the time of the increase.
2. Nevada approved a series of 3 rate increases, and the overall increase amounts of each increase are displayed above.

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Filer

Created By:

Janet Houser on 02/17/2016 01:31 PM

Last Edited By:

Janet Houser

Submitted On:

02/17/2016 01:31 PM

Subject:

Updated Rate Increase History by State

Comments:

Per our phone conversation of today, please provide an updated Rate Increase History by State for review in both an EXCEL and pdf format.

Thanks!

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Filer

Created By:

Janet Houser on 02/12/2016 08:54 AM

Last Edited By:

Janet Houser

Submitted On:

02/12/2016 08:55 AM

Subject:

LTC Rate Summary

Comments:

Jeff, there is an additional form that needs to be completed which was not required when this filing was initially filed. Please complete the attached Rate Summary. Please include a narrative that would put into consumer friendly language a clear explanation of the justification for the rate increase. This should be fairly high level and not drill down deep into the details but at least explain to the consumer the assumptions and changes that are driving the need for an increase.

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Number of Policy Holders Affected :

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Reviewer

Created By:

Jeff LaFond on 02/09/2016 08:25 AM

Last Edited By:

Jeff LaFond

Submitted On:

02/09/2016 08:25 AM

Subject:

CBUL and Non-Forfeiture Shortened Benefit Period and Paragraph Heading

Comments:

Dear Ms. Houser:

This is in response to your Note to Filers for both of the above captioned items.

We confirm that if the insured exercises either the Contingent Benefit Upon Lapse or the contractual non-forfeiture shortened benefit period options, the benefits would match those set forth in 14 VAC 5-200-185, which was recently revised.

The paragraph headings will not be included in the letters that the policyholders will receive.

If you have any questions, or need any additional information, please do not hesitate to contact me.

Sincerely,

Jeff LaFond

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Filer

Created By:

Janet Houser on 02/09/2016 08:18 AM

Last Edited By:

Janet Houser

Submitted On:

02/09/2016 08:19 AM

Subject:

Paragraph headings

Comments:

Just as a confirmation, the paragraph headings (example: Benefit Multiplier/Elimination Period Change Offer, Shared Offer, etc.) will not actually be included in the letter, correct?

Thanks.

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Filer

Created By:

Janet Houser on 02/08/2016 01:22 PM

Last Edited By:

Janet Houser

Submitted On:

02/08/2016 01:23 PM

Subject:

CBUL and Non-forfeiture shortened benefit period

Comments:

Jeff, I forgot to include in my previous objection letter the following:

Please confirm that if the insured exercises either the Contingent Benefit Upon Lapse or the contractual non-forfeiture shortened benefit period options, the benefits would match those set forth in 4VAC5-200-185 which was recently revised.

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Reviewer

Created By:

Jeff LaFond on 04/28/2015 02:10 PM

Last Edited By:

Jeff LaFond

Submitted On:

04/28/2015 02:10 PM

Subject:

Follow-Up

Comments:

This is in response to your Note to Filer dated March 31, 2015, regarding the above captioned filing.

We ask the Virginia BOI to keep this filing open. We are nearing the end of our analysis of this block of business. In addition to responding to the pending objection letter, we will provide all exhibits with updated experience.

Sincerely,

Jeff LaFond

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Filer

Created By:

Janet Houser on 03/31/2015 01:49 PM

Last Edited By:

Janet Houser

Submitted On:

03/31/2015 01:49 PM

Subject:

follow up

Comments:

Please let me know when the company expects to provide this information. It would seem that due to the age of the filing and that so much information would need to be updated, it may be more efficient to withdraw this filing and submit a new filing with accurate data.

Look forward to hearing from you soon.

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Filer

Created By:

Janet Houser on 10/16/2013 09:56 AM

Last Edited By:

Janet Houser

Submitted On:

10/16/2013 09:59 AM

Subject:

ML12047-VA form

Comments:

Jeff:

It appears the ML 12047-VA form has been submitted twice on the form schedule although the form name appears to be different. We would only approve a form once so either the form number on one must be different or the duplicate form number removed from the schedule.

Also, policyholder letters are not reviewed and approved as forms. The letters should be attached as supporting documentation and are not required to have a form number. If the company wishes the letters to have a form number, it should be different than the policy form number that requires the insured's signature. That form which requires the policyholder's signature must be reviewed and approved on the form schedule. And because this is a policy form, both a Certificate of Compliance pursuant to 14 VAC 5-100-40 3 and a Certificate of Readability pursuant to 14 VAC 5-110-60 are required.

Since VA is in the form number, we assume this form will only be used in the state of Virginia. As a result, any reference to any other state must be removed.

Please explain the comment on the letter that states "Univita Rate Review will display two separate letter heads, Mutual and United with MN Address".

In the meantime, the rate request is under review and additional requests for information may be required.

Thank you.

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Note To Reviewer

Created By:

Jeff LaFond on 02/25/2013 03:07 PM

Last Edited By:

Jeff LaFond

Submitted On:

02/25/2013 03:07 PM

Subject:

Status Request

Comments:

Please provide the status of the above captioned rate increase filing, which was originally submitted on 08/01/2012 via SERFF.

Thank you,

Jeff LaFond

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Reviewer Note

Created By:

Janet Houser on 03/07/2016 01:40 PM

Last Edited By:

Janet Houser

Submitted On:

03/09/2016 07:38 AM

Subject:

form approval

Comments:

MUTM-125209451 (2007) & 7/25096 (2005)

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Reviewer Note

Created By:

Janet Houser on 03/07/2016 01:01 PM

Last Edited By:

Janet Houser

Submitted On:

03/09/2016 07:38 AM

Subject:

RRS

Comments:

Rate Summaries

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: United of Omaha Life Insurance Company (69868)

SERFF Tracking Number: MUTA-128319053

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $2,914

Average Requested Percentage Rate Change Per Member: 41.4%

Minimum Requested Percentage Rate Change Per Member: 0.0%

Maximum Requested Percentage Rate Change Per Member: 90.44%

Number of Policy Holders Affected : 433

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC06UI-TQ -VA	Assured Solutions and Assured Solutions Plus
LTC06UI-G5-TQ-VA	Assured Solutions and Assured Solutions Plus
LTC06UI-G10-TQ-VA	Assured Solutions and Assured Solutions Plus
LTC06UI-G15-TQ -VA	Assured Solutions and Assured Solutions Plus
LTC06UI-NTQ-VA	Assured Solutions and Assured Solutions Plus
LTC06UI-G5-NTQ -VA	Assured Solutions and Assured Solutions Plus
LTC06UI-G10-NTQ- VA	Assured Solutions and Assured Solutions Plus
LTC06UI-G15-NTQ -VA	Assured Solutions and Assured Solutions Plus

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

There is a need to increase premiums on certain policy series. The premium rate increase is necessary to account for anticipated claims significantly higher than originally expected. Higher loss ratios are the result of the combination of policyholders keeping their policies in force longer (lower lapse rates) and insureds staying on claim longer (longer claim continuance). This mainly affects policies with higher inflation options and longer benefit periods.

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. 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.

Long Term Care Insurance Rate Request Summary
Part 2 –To Be Completed By Bureau of Insurance

Company Name and NAIC Number: United of Omaha Life Insurance Company 69868

SERFF Tracking Number: MUTA-128319053

Disposition: Approve

Approval Date: 3/9/2016

Revised Rates

Average Annual Premium Per Member: $2,914

Average Requested Percentage Rate Change Per Member: 41.4%

Minimum Requested Percentage Rate Change Per Member: 0%

Maximum Requested Percentage Rate Change Per Member: 90.44%

Number of Policy Holders Affected: 433

Summary of the Bureau of Insurance's review of the rate request:

United of Omaha Life Insurance Company (the company) requested an average rate increase of 41.4%, ranging from 0% to 90.44% by policy. The rate increases generally decrease by issue age and increase by richness of inflation option and benefit period. A summary of the rate increases can be found in Attachment #1 in the company's October 26, 2015 response. This is the first increase request on these forms, which were issued from 2006-2010 and are subject to the requirements of 14VAC5-200-153.

As background, the company initially requested an increase of 19.8% in August 2012. The company, however, did not proceed with this increase from October 31, 2013 until January 6, 2015 when it revised the average increase to 41.4% to account for a second round of increases which were filed on a national basis. At that time the company revised the rate increase to an average of 41.4%, which takes into account both the original 2013 request of 19.8% and the new 2015 request of 18.6% in states where the original 2013 request was not approved. The increase will be phased in over two years.

The premium rate increase is necessary to account for anticipated claims significantly higher than originally expected. Higher loss ratios are the result of the combination of policyholders keeping their policies in force longer (lower lapse rates) and longer claim continuance affecting higher inflation and longer benefit periods.

The Bureau reviewed the rate increase in accordance with the requirements of 14VAC5-200-153 which requires that the filing meet the "58/85" test. This test requires that the lifetime anticipated present value ("PV") of claims exceed the sum of 58% of the PV of initial premiums plus 85% of the PV of any subsequent premium increases. This effectively requires that premium increases be held to a higher loss ratio standard (85%) than the initial premiums (58%). In other words, in total for all issues of a particular LTCI policy form, at least 58 cents of each dollar of initial premium and 85 cents of each dollar of premium increase must be returned in the form of benefit payments to policyholders. The company demonstrated, using actuarially justified assumptions, that the filing met the requirements of 14VAC5-200-153 after implementation of the rate increase, and approval was therefore recommended.

The company is offering all policyholders the option to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, termination, changes in riders or any combination of these reductions.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

State:	*Virginia*	**Filing Company:**	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Reviewer Note

Created By:

Janet Houser on 10/16/2013 09:23 AM

Last Edited By:

Janet Houser

Submitted On:

03/09/2016 07:38 AM

Subject:

Act review

Comments:

10.16.13 - sent to L&E, due date 10.30.13

10.30.13 - add'l info needed

10.27.15 - add'l info rec'd; sent to Shawn Parks; due date 11.10.15

11.6.15 - add'l info needed

1.19.16 - add'l info rec'd; due date 2.2.16

2.3.16 - recommend approval

Dallas
Glenn A. Tobleman, F.S.A., F.C.A.S.
S. Scott Gibson, F.S.A.
Cabe W. Chadick, F.S.A.
Michael A. Mayberry, F.S.A.
David M. Dillon, F.S.A.
Gregory S. Wilson, F.C.A.S.
Steven D. Bryson, F.S.A.
Bonnie S. Albritton, F.S.A.
Brian D. Rankin, F.S.A.
Wesley R. Campbell, F.S.A.
Jacqueline B. Lee, F.S.A.
Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

Baltimore
David A. Palmer, C.F.E.

L&E Actuaries & Consultants

Kansas City
Gary L. Rose, F.S.A.
Terry M. Long, F.S.A.
Leon L. Langlitz, F.S.A.
Anthony G. Proulx, F.S.A.
Thomas L. Handley, F.S.A.
D. Patrick Glenn, A.S.A., A.C.A.S.
Christopher H. Davis, F.S.A.
Karen E. Elsom, F.S.A.
Jill J. Humes, F.S.A.
Christopher J. Merkel, F.S.A.
Jan E. DeClue, A.S.A.
Patricia A. Peebles, A.S.A.

London/Kansas City
Roger K. Annin, F.S.A., F.I.A.
Timothy A. DeMars, F.S.A., F.I.A.
Scott E. Morrow, F.S.A., F.I.A.

October 30, 2013

Janet Houser
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: Actuarial Review for the Virginia Bureau of Insurance
United of Omaha Life Insurance Company
Long Term Care Rate Increase
Policy Forms LTC06UI-TQ, LTC06UI-G5-TQ, LTC06UI-G10-TQ, LTC06UI-G15-NTQ, LTC06UI-NTQ, LTC06UI-G5-NTQ, LTC06UIG10-NTQ and LTC06UI-G15-NTQ and riders aka Policy Series LTC06UI
SERFF# MUTA-128319053

Dear Janet:

We have completed our review of this filing for a long term care rate increase. United of Omaha Life Insurance Company (the Company) is requesting a rate increase which varies by issue age, benefit period and inflation options. The range of increase is 0% to 38% with an average increase of 19.8%.

Recommendation

At this time we are recommending that the Bureau **not approve** the rate filing. We have a number of questions and requests for the Company.

Questions

1. We reviewed Exhibit 9 of the actuarial memorandum which shows 3 analyses of the average rate increase by issue age, inflation type and benefit period. Please provide an Excel workbook which shows this as a 3-dimentsional analysis. This would have 700 cells (10 age bands x 10 inflation types x 7 benefit periods). Include the policy counts and the inforce premium for each cell.

2. What is the range of issue dates (month and year) for these policies on a nationwide and Virginia only basis? The actuarial memorandum states policies were sold through 2009, but the historical premium shows considerable growth since 2009. How can this be?

3. Please provide an Excel workbook which expands on the Actual to Expected lapse study. For each cell, show the exposure, actual and expected lapse counts. Confirm our understanding the lapse study is based on **all** experience of United of Omaha and Mutual of Omaha. Does it include any group experience? Does it include all data since inception or is it limited to certain calendar years?

4. Please provide an Excel workbook with additional mortality Actual to Expected analyses. Similar to the filing, show lives exposed and actual deaths. One analysis should be by gender. The other should be by attained age groups. Confirm our understanding the expected counts reflect the effect of mortality selection factors.

5. Please provide an Actual to Expected study for morbidity. Show the exposure and actual and expected claim counts, where the expected is based on the revised assumption. Provide 3 sets of analyses – by duration, by attained age groups and by gender. This is a small block of business, so we do not expect a good fit. Do you believe the revised assumptions are appropriate for some other blocks of business as well? If so, provide similar analyses for a bigger subset of your business.

6. Describe how you addressed credibility in setting the new assumptions for lapses, mortality and morbidity.

7. The projections show a single column for incurred claims. Are you assuming the incurred claims are the same with and without the rate increase? Do the projections reflect any expected benefit buy-downs?

8. Exhibit 7 of the actuarial memorandum shows the historical and projected experience with and without interest. We match the discounted values of the projections if we assume all premiums and claims occur at the beginning of each year and discount back to 12/31/2012. Similarly, we match the accumulated value of the historical premiums if we assume all transactions occur at the beginning of each year and accumulate to 12/31/2012. However, we cannot match the accumulated value of the historical incurred claims of $2,542,246. What is the assumption for this piece and why does it differ from the above pattern?

9. How are waived premiums handled in the experience and projections? Are they included in premium and claims or excluded from both?

10. Are the projections performed on a best estimate basis or do they include margins for adverse deviation? If the latter, provide a description of the margins.

11. Please provide a distribution of the inforce business by issue year.

12. We reviewed the annual loss ratios in the projection period, ignoring the rate increase. We took the ratio of successive annual loss ratios to develop a slope. This slope should serve as a proxy for the slope of the claim cost curve. In the projection period, the slope starts at a very high 28.4%, slows to 20% in 2019 and very slowly decreases over the remaining projection period to an ultimate rate of about 9%. Do you have an explanation for this pattern? Does it mirror the slope in your claim costs? Why does it start so high?

13. Are there any premium paying options other than lifetime? Are these properly reflected in the projections? Do the financial projections include any shock lapses due to the rate increase? Is there any associated anti-selection?

Janet, let us know if any of our inquiries are unclear. We look forward to the Company's response.

Sincerely,

Anthony G. Proulx

Anthony G. Proulx, FSA, MAAA
Vice President & Principal
(913)-766-9165

ACTUARIAL RESOURCES CORPORATION
CONSULTANTS • ACTUARIES
SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

November 6, 2015

Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Actuarial Report for Long Term Care Insurance Rate Increase**
SERFF Tracking #MUTA-128319053

Dear Janet:

At your request, we are in process of reviewing the filing for the above captioned submission from **United of Omaha Life Insurance Company** (the "Company"). This is a filing for approval of a rate increase for a block of long-term care policies.

Recommendation

Please ask the Company to respond to the following:

1. The note on Exhibit 2 states that "the increase amounts will bring the premiums in your state up to the National rate level." Please explain how this equivalence was calculated given the average 18.6% rate increase nationwide vs. the 41.4% increase requested in Virginia.
2. Please describe the shock lapse assumption that is used in the projections.
3. We calculate the overall actual to expected ratio on the lapse rate to be 89%. Please comment on the fit for this assumption and the impact to the financial projections if this assumption were modified to produce a 100% A/E ratio.
4. Please provide the actual number of claims underlying the Company's morbidity experience analysis.
5. Please provide an Exhibit similar to Exhibit 4 but for Virginia-only experience.
6. Please provide the original expected loss ratio at the time of original pricing.
7. Please provide the status of rate increase requests for each state and the inforce premium for each state..

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

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SHAWN D. PARKS, FSA, MAAA
1114 CATAWBA RIVER RD • GREAT FALLS, SC 29055
(803) 994 - 9895 • SHAWN.PARKS@ARCGA.COM

February 3, 2016

Janet Houser
Forms and Rates Section
Life and Health Division
State Corporation Commission, Bureau of Insurance
P. O. Box 1157
Richmond, VA 23218

Subject: **Actuarial Report for Long Term Care Insurance Rate Increase**
SERFF Tracking #MUTA-128319053

Dear Janet:

At your request, we have reviewed the filing for the above captioned submission from **United of Omaha Life Insurance Company** (the "Company"). This is a filing for approval of a rate increase for a block of long-term care policies.

Recommendation

Since after review of the Company's submission, we believe that the Company has demonstrated that the request is in compliance with all applicable regulations and standards, we therefore recommend that the Virginia SCC Bureau of Insurance (the "Bureau") **approve** the filing. Our review of this filing was performed according to the provisions of 14VAC5-200 et seq. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans".

Historical Background

This is the first increase request on these forms, which were issued from 2006-2010 and are therefore subject to 14VAC5-200-153. There were 433 policyholders representing 4% of the nationwide premium in Virginia as of 12/31/2014. A 19.8% increase request was originally filed in 2013 in all states with business on these forms. Virginia posed questions to the Company at that time and the Company did not respond until late 2015, at which time the request was revised to account for a second round of increases which have been filed on a national basis. The Company is now requesting rate increases ranging from 0% to 90.4% by policy and averaging 41.4%, which takes into account both the original 2013 request (19.8%) and the new 2015 request (18.6%) in states where the original 2013 request was not approved. The increase will be phased in over two years.

The rate increases generally decrease by issue age and increase by richness of inflation option and benefit period.

In the course of review, several requests were sent to the Company for additional information. The Company's responses clarified issues raised in our review. The Bureau was involved in all correspondence between us and the Company.

Analysis

Our approach was to a) review the filing materials, b) check the filing contents for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, d) review the assumptions and projections for reasonableness, and e) analyze the request in relation to other states.

Assumptions

Morbidity – the morbidity assumptions utilize the Milliman 2011 LTCG as the basic table and applied adjustments based on Company A/E data. The Company is applying 1% per year morbidity improvement for 20 years. The A/E results provided show a reasonably good match for total claims by duration where the claim count is non-trivial. The A/E by gender is slightly higher for females than males, but still reasonable. The A/E generally increases by attained age, indicating that the Company may still be underestimating the claims at the oldest attained ages, though the credibility of the actual experience decreases significantly at the advanced ages. Since the Company adjustment factors are applied to base claim costs based on pooled industry data, the type of variation seen in the detailed A/E results is to be expected. The A/E based on the new assumptions is 105% by count and 99% by amount.

One often-quoted industry basis for measuring credibility is the June 12, 2003 letter from the American Academy of Actuaries Long-Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which recommended a "Rule of Thumb" standard for full credibility of incidence rates of 1,082 claims (within 5% of the true claims with 90% confidence). The letter also reports that the standard for aggregate loss is a multiple of the standard for incidence, in the range of 3 to 5 times (3,246 to 5,410 claims). The Company's experience data includes 777 claims, which would give the incidence rates 85% credibility and the claim costs 38%-49% credibility by this measure.

Voluntary Lapse – the lapse assumption at durations 7+ is 1.1% vs. the original assumption of 2.0%. The A/E result for all durations was 89%. While this is slightly low, there is more than enough margin in the 58/85 test that an adjustment to this factor would not change the ultimate decision.

Mortality – gender-weighted Annuity 2000 Basic table with 1.0% per year improvement from 2000 to the policy issue year and future improvement for 20 years. Selection factors

of 40% grading to 100% by year 10 have been applied. The A/E results by both age and duration show some random fluctuations, but a reasonable fit overall.

Moderately Adverse Assumption – defined as a 10% increase in the lifetime loss ratio. The projections include a future 10% morbidity pad.

Justification for Rate Increase

The Company has provided projections for both nationwide (adjusted to Virginia rate levels) and Virginia only policies. We have reviewed both sets of projections, but analyzed the nationwide for loss ratio compliance due to increased credibility.

The Company has provided exhibits supporting the nationwide loss ratio calculations. We have validated the calculations in these projections and also calculated an alternative, more restrictive 58/85 Test by applying the methodology for newly filed forms where the greater of 58% and the original pricing loss ratio is used in the calculation. As shown below, the test is easily passed under either basis, meaning that a larger increase could be justified.

Variation	**58/85 Test**	
	Expected Value of Claims	**Minimum Required Claims**
Using 58%	387,031,537	274,907,716
Using 68.3% pricing LR	387,031,537	313,516.245

Comparison of Increases Versus Other States

The Company provided the status of rate increases by state for approved and currently pending increases. The average rate increase nationwide based on approvals to date is 18.1%. If all pending increases are approved, the average will be 35.8%. In determining whether the rates should be limited based on this analysis, the Bureau may wish to take into account the following:

- The requested increases are less than what could be justified under the 58/85 test.
- The Company has consistently requested increases in all states where business is in force.
- Some states are more responsive than others in approving increases. This includes the state of California which represents 22% of the nationwide business and has not yet approved any increase.

Based on these factors, we are not recommending a reduction in the increase amount for state equity.

Reliance and Qualifications

We are providing this letter to you to communicate our findings regarding the filing under consideration. Distribution of this letter to parties other than the Bureau by us or any other party does not constitute advice by us to those parties. The reliance of parties other than the Bureau on any aspect of our work is not authorized by us and is done at their own risk.

In arriving at our opinion, we used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, our findings and conclusions may need to be revised. While we have relied on the data provided without independent investigation or verification, we have reviewed the data for consistency and reasonableness. Where we found the data inconsistent or unreasonable, we have requested clarification.

We have utilized generally accepted actuarial methodologies in arriving at our opinion. I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion.

If you have any questions regarding this filing, please call me at 803-994-9895.

Sincerely,

Shawn D. Parks, FSA, MAAA

State:	*Virginia*	***Filing Company:***	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Post Submission Update Request Processed On 10/27/2015

Status:	Allowed
Created By:	Jeff LaFond
Processed By:	Janet Houser
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Status of Filing in Domicile	Authorized	Pending
Domicile Status Comments	The 2013 rate increase was approved by our state of domicile on 08/01/2012. and the 2015 rate increase was approved by our state of domicile on 08/10/2015. Nebraska is our state of domicile.	This rate increase has been filed with our state of domicile, Nebraska, and is currently pending approval.
Implementation Date Requested	01/01/2016	01/01/2013

Company Rate Information:

Company Name:United of Omaha Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	41.400%	19.800%
Overall % Rate Impact	41.400%	19.800%
Written Premium Change for this Program	$369699	$181522
Number of Policy Holders Affected for this Program	433	442
Written Premium for this Program	$892131	$916776
Maximum %Change (where required)	41.400%	38.000%

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Post Submission Update Request Processed On 03/07/2016

Status:	Allowed
Created By:	Jeff LaFond
Processed By:	Janet Houser
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Implementation Date Requested	On Approval	07/01/2016

Company Rate Information:

Company Name:United of Omaha Life Insurance Company

Field Name	Requested Change	Prior Value
Maximum %Change (where required)	90.440%	90.400%

State:	*Virginia*	***Filing Company:***	*United of Omaha Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.003 Other*		
Product Name:	*United of Omaha - 2013 Rate Increase (LTC06UI)*		
Project Name/Number:	*LTC06UI - 2013/*		

Post Submission Update Request Processed On 03/04/2016

Status:	Allowed
Created By:	Jeff LaFond
Processed By:	Janet Houser
Comments:	

General Information:

Field Name	Requested Change	Prior Value
Implementation Date Requested	07/01/2016	01/01/2016

Company Rate Information:

Company Name:United of Omaha Life Insurance Company

Field Name	Requested Change	Prior Value
Maximum %Change (where required)	90.400%	41.400%

State: *Virginia*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*
Filing Company: *United of Omaha Life Insurance Company*

Form Schedule

Lead Form Number: LTC06UI

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 03/09/2016	LongTerm Care Endorsement	0NX7U	CERA	Initial		46.800	0NX7U Long-Term Care Endorsement.pdf
2	Filed 03/09/2016	Premium Notification Letter	ML12047	OTH	Initial		51.500	Sample Notification Letter (LTC06UI - VA) - revised 03-04-2016.pdf

Form Type Legend:

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NOC**	Notice of Coverage
OTH	Other	**OUT**	Outline of Coverage
PJK	Policy Jacket	**POL**	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	**SCH**	Schedule Pages

UNITED OF OMAHA LIFE INSURANCE COMPANY

MUTUAL OF OMAHA PLAZA, OMAHA, NE 68175

LONG-TERM CARE ENDORSEMENT

This endorsement is made a part of the policy to which it is attached. It is subject to all parts of your policy not in conflict with this endorsement. In the event of a conflict between this endorsement and any other provision of your policy, this endorsement will control. This endorsement takes effect on the Endorsement Date.

Endorsement Date (the effective date for this endorsement is the Schedule Effective Date shown on the policy schedule)

LONG-TERM CARE ENDORSEMENT

You have elected to make a change to your long-term care policy's benefits. This change is documented in an updated policy schedule which accompanies this endorsement. The updated policy schedule replaces the existing policy schedule. Please attach this endorsement and the updated policy schedule to your policy.

The change you requested does not alter any other existing terms, conditions or limitations of your policy.

TERMINATION

This endorsement ends on the earlier of:

(a) the date a later Long-Term Care Endorsement and policy schedule are added to your policy in response to a request made by you to further modify a policy feature that this existing endorsement addressed; or
(b) the date your policy ends.

United of Omaha Life Insurance Company

Corporate Secretary

0NX7U

United of Omaha Life Insurance Company
P.O. Box 64091
St. Paul, MN 55164-0901

<Month, Year>

Policyholder Name
Address
City, State, ZIP

Thank you for choosing United of Omaha Life Insurance Company as your long-term care insurance provider. Your long-term care insurance policy from United of Omaha Life Insurance Company continues to provide valuable coverage that may help you pay for long-term care services. Please keep in mind that your policy is guaranteed renewable for life. Your policy will be kept inforce as long as you pay the required premiums. **There is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher than originally expected. Claims are significantly higher due to insureds both keeping their policies longer and staying on claim longer than expected when the policy was originally priced.** Therefore, the premium for this coverage is being adjusted. An adjustment is being applied to every person in your state with the same policy form, issue age and benefit options. Please note that premium rates may increase again in the future. The following represents the premium change for your coverage.

POLICY NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

Insert Paragraph G – 2nd Year Rate Adjustment
In an effort to lessen the immediate impact of the premium increase, we will implement this increase over a 2-year period. We will provide you with a notice of any future premium increase at least 75 days prior to the increase taking effect on your policy. You will receive a total increase of xx.x%, to be implemented as summarized below:

POLICY NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

If you keep your benefits the same as you have now, your premiums will increase to $x,xxx.xx on xx/xx/xxxx, which reflects an additional increase of xx.x%.

Please keep this notification of the change in premium for your Policy with your other important insurance documents. Send no money now as a new premium notice will be sent to you prior to the effective date shown above. If you pay premium through electronic funds transfer or payroll deduction, the organization that processes your payment will be notified of the new premium amount. If you have paid premium beyond the effective date listed above you will be billed for any additional premium due.

Insert Paragraph A – Waiver of Premium
Since your premium currently is being waived, you will not be immediately impacted by the rate adjustment. However, when the waiver is removed, your new premium will be the amount shown above.

Insert Paragraph B – Rate Guarantee
Since the policy you purchased contains a rate guarantee benefit, you will not be immediately impacted by the rate adjustment. The effective date for your rate adjustment is shown above.

Insert Paragraph C – Benefit Multiplier/Elimination Period Change Offer
We know an increase in premium is never welcomed news. Adjusting the current benefits of your policy can help keep your premium similar to what you currently pay. The enclosed Policy Adjustment Offer provides the details. To accept this offer, simply sign the form and return it to us in the enclosed envelope.

Insert Paragraph D – No Offer Form
We know an increase in premium is never welcomed news. To keep your premiums similar to what you currently pay, you may be able to reduce your current benefits or remove riders that may be attached to your policy.

Insert Paragraph E – Shared Care
Please note that your current policy includes a Shared Care Benefit. If you wish to retain the Shared Care Benefit, any changes you may elect to make to your policy benefits must also be made to your spouse's policy.

If you wish to keep your policy as it is now at the new premium shown above, you do not need to do anything. If you wish to explore additional options to help reduce your premium, contact:

Customer Care Center <Agent of record/DO)>
1-XXX-XXX-XXXX

Please note that not all options available to reduce your premium are of equal value.

If you have a Partnership policy, some benefit reduction options may result in a loss in Partnership status that may reduce protection of your assets.

Insert Paragraph F – Non-forfeiture Shortened Benefit Period
Of course, you always have the option to forgo your policy altogether. If you elect to do so, the non-forfeiture benefit will provide you with a paid-up policy with reduced benefits. See your policy or contact the Customer Care Center at the phone number above for additional details.

Insert Paragraph H – Contingent Benefit Upon Lapse
Of course, you always have the option to forgo your policy altogether. If you elect to do so, the contingent benefit upon lapse will provide you with a paid-up policy with reduced benefits. Please contact the Customer Care Center at the phone number above for additional details.

As a reminder, your policy is guaranteed renewable for life. This means you can continue your policy for as long as you live or until you have exhausted your policy benefits. Subject to the terms of your policy, we cannot cancel your policy as long as you pay the required premium when it is due. However, the premium for your policy can change again in the future. We will not increase premium

due to a change in your age or health or your use of the long-term coverage. However, we can change premiums if we make the same change for all persons of the same class, but never more than once per year. Should there be future rate increases, options similar to those being offered now will be available. In addition, changes in benefits may be done at any time upon your request.

This rate increase request was reviewed by the commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

We hope you'll take a moment to consider the reason you purchased a long-term care insurance policy from United of Omaha Life Insurance Company and why it's more important than ever to have this valuable protection. With our history of financial strength and our commitment to serving our customers, you can be confident we'll be there when you need us, just as we have for over a century.

Sincerely,

Signature Block

QUESTIONS?
Call toll free 1-800-921-9334
We'll be glad to help you Monday – Friday, 7:00 a.m. to 5:00 p.m. Central Time.

Please keep this notification with your other important insurance documents.

State: *Virginia*
Filing Company: *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

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	41.400%	41.400%	$369,699	433	$892,131	90.440%	0.000%

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other
Product Name: United of Omaha - 2013 Rate Increase (LTC06UI)
Project Name/Number: LTC06UI - 2013/

Filing Company: United of Omaha Life Insurance Company

Rate/Rule Schedule

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	LTC06UI Premium Rates - VA (2016).pdf, LTC06UI Premium Rates - VA (2017).pdf,
2		rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	
3		rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	
4		rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	
5		rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	
6		rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	

			NTQ-VA, LTC06UI-G15-NTQ-VA			
7		rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	
8		rate schedule	LTC06UI-TQ-VA, LTC06UI-G5-TQ-VA, LTC06UI-G10-TQ-VA, LTC06UI-G15-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-G5-NTQ-VA, LTC06UI-G10-NTQ-VA, LTC06UI-G15-NTQ-VA	Revised	Previous State Filing Number: Percent Rate Change Request: 41.4	

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

No Inflation

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	51.31	56.22	62.39	69.60	83.81	82.59
40	36.61	51.76	58.86	66.10	73.75	88.69	83.38
41	35.73	52.21	61.29	68.83	77.64	93.30	84.36
42	34.95	52.66	63.58	69.90	81.33	97.77	85.55
43	35.49	53.68	62.65	71.04	79.95	96.10	95.41
44	36.10	54.87	61.99	70.72	78.95	94.92	104.94
45	36.44	56.19	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	121.04
47	37.02	57.11	61.58	69.84	78.01	93.77	124.08
48	38.24	57.54	64.67	73.62	82.19	98.69	128.04
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

GPO

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	52.33	57.34	63.64	70.99	85.49	84.24
40	37.34	52.80	60.04	67.42	75.23	90.47	85.05
41	36.44	53.25	62.52	70.21	79.19	95.17	86.05
42	35.65	53.71	64.85	71.29	82.96	99.73	87.26
43	36.20	54.76	63.91	72.46	81.55	98.02	97.32
44	36.82	55.97	63.23	72.13	80.53	96.82	107.04
45	37.17	57.32	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	123.46
47	37.76	58.25	62.81	71.24	79.57	95.64	126.56
48	39.00	58.69	65.96	75.09	83.84	100.66	130.60
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

2.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	63.31	71.82	83.44	91.35	107.21	136.17	151.32
36	63.97	72.46	84.72	92.81	108.89	137.59	152.88
37	64.67	73.14	86.04	94.21	110.58	139.01	154.46
38	65.37	73.76	87.42	95.61	112.40	139.81	155.36
39	65.99	74.40	88.70	97.01	114.12	140.93	156.58
40	66.61	75.06	89.96	98.41	115.70	142.31	158.12
41	67.31	75.70	91.25	99.81	117.28	144.05	160.06
42	68.05	76.36	92.57	101.35	118.96	146.11	162.36
43	68.89	77.84	94.03	103.01	120.80	148.51	165.02
44	69.91	79.56	95.69	104.89	122.90	151.30	168.10
45	70.57	80.92	96.92	106.22	124.44	153.37	170.40
46	71.94	83.05	99.06	108.56	127.24	156.87	174.30
47	73.57	85.37	101.59	111.22	130.54	160.80	178.67
48	75.99	88.23	105.12	114.90	135.49	165.93	184.37
49	77.87	90.36	108.04	117.73	139.52	169.79	188.66
50	79.83	92.40	111.05	120.65	143.66	173.62	192.90
51	81.92	94.45	114.28	123.71	148.06	177.46	197.19
52	80.61	96.56	117.77	127.05	152.82	181.53	201.70
53	79.37	98.56	120.87	130.05	156.81	185.24	205.82
54	78.24	100.83	124.22	133.42	161.09	189.49	210.53
55	77.38	100.75	127.97	137.28	165.90	194.45	216.06
56	76.78	101.12	132.22	141.81	171.41	200.35	222.63
57	76.47	102.02	133.50	147.12	177.75	207.46	227.66
58	78.29	103.34	133.34	151.42	182.69	214.62	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

3% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	72.48	82.22	95.53	104.58	122.74	155.89	173.23
36	73.24	82.95	96.99	106.25	124.67	157.52	175.02
37	74.04	83.73	98.50	107.85	126.59	159.14	176.83
38	74.84	84.44	100.09	109.45	128.67	160.06	177.86
39	75.55	85.17	101.55	111.06	130.64	161.34	179.26
40	76.26	85.93	102.99	112.66	132.45	162.92	181.02
41	77.06	86.66	104.46	114.27	134.26	164.91	183.24
42	77.91	87.42	105.97	116.03	136.19	167.27	185.88
43	78.40	88.58	107.00	117.22	137.46	169.00	187.78
44	79.08	89.98	108.23	118.64	139.01	171.12	190.13
45	79.88	91.60	109.70	120.23	140.86	173.61	192.89
46	80.93	93.43	111.44	122.13	143.15	176.48	196.08
47	82.25	95.45	113.58	124.35	145.95	179.79	199.76
48	84.43	98.04	116.80	127.67	150.54	184.37	204.86
49	86.04	99.84	119.38	130.08	154.15	187.60	208.45
50	88.27	102.16	122.78	133.40	158.83	191.96	213.28
51	90.63	104.50	126.43	136.88	163.81	196.34	218.16
52	89.24	106.91	130.39	140.66	169.19	200.98	223.31
53	87.93	109.19	133.91	144.09	173.74	205.23	228.03
54	86.74	111.80	137.73	147.92	178.60	210.08	233.42
55	85.86	111.78	141.99	152.31	184.06	215.74	239.71
56	85.24	112.27	146.80	157.45	190.31	222.45	247.18
57	84.97	113.35	148.33	163.47	197.50	230.52	252.95
58	87.05	116.18	150.69	169.37	204.35	238.64	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

3.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	82.52	93.61	108.76	119.06	139.75	177.49	197.23
36	83.38	94.44	110.43	120.97	141.94	179.34	199.27
37	84.30	95.33	112.15	122.79	144.13	181.19	201.33
38	85.21	96.14	113.95	124.62	146.50	182.23	202.50
39	86.02	96.97	115.62	126.45	148.75	183.70	204.09
40	86.83	97.83	117.26	128.27	150.81	185.50	206.10
41	87.74	98.67	118.93	130.10	152.87	187.76	208.63
42	88.24	99.00	120.02	131.41	154.24	189.44	210.51
43	88.85	100.39	121.26	132.85	155.79	191.53	212.82
44	89.68	102.06	122.74	134.55	157.65	194.08	215.64
45	90.17	103.40	123.84	135.72	159.00	195.98	217.74
46	91.42	105.54	125.89	137.96	161.70	199.36	221.50
47	92.47	107.31	127.69	139.80	164.08	202.12	224.58
48	94.99	110.29	131.40	143.62	169.36	207.41	230.47
49	95.84	111.21	132.98	144.90	171.72	208.97	232.19
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	99.03	118.63	144.69	156.09	187.75	223.02	247.80
53	97.64	121.25	148.69	159.99	192.91	227.89	253.21
54	96.38	124.22	153.03	164.36	198.45	233.43	259.35
55	95.46	124.28	157.87	169.34	204.65	239.87	266.52
56	94.84	124.91	163.33	175.18	211.74	247.49	275.01
57	94.60	126.20	165.14	181.99	219.88	256.64	281.62
58	96.98	129.44	167.89	188.69	227.66	265.87	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

4% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	92.13	104.50	121.42	132.92	156.01	198.15	220.19
36	93.09	105.44	123.29	135.05	158.46	200.22	222.46
37	94.11	106.43	125.21	137.09	160.91	202.28	224.76
38	95.13	107.33	127.22	139.13	163.56	203.45	226.07
39	96.03	108.26	129.08	141.16	166.06	205.08	227.85
40	96.93	109.22	130.91	143.20	168.36	207.09	230.09
41	97.95	110.15	132.78	145.24	170.66	209.62	232.91
42	98.09	110.06	133.42	146.08	171.47	210.60	234.02
43	98.83	111.66	134.88	147.77	173.29	213.04	236.72
44	99.33	113.03	135.94	149.02	174.60	214.94	238.82
45	99.97	114.63	137.30	150.47	176.29	217.28	241.40
46	100.91	116.49	138.96	152.29	178.49	220.05	244.50
47	102.18	118.57	141.09	154.48	181.30	223.34	248.15
48	104.49	121.32	144.54	157.99	186.30	228.16	253.51
49	106.19	123.22	147.33	160.55	190.25	231.53	257.26
50	108.51	125.58	150.93	163.99	195.25	235.98	262.19
51	111.55	128.61	155.61	168.46	201.61	241.64	268.51
52	109.39	131.05	159.84	172.42	207.40	246.36	273.74
53	107.92	134.01	164.34	176.84	213.22	251.87	279.86
54	106.59	137.37	169.23	181.76	219.46	258.14	286.81
55	105.63	137.52	174.68	187.38	226.45	265.41	294.91
56	105.00	138.30	180.83	193.95	234.43	274.01	304.47
57	104.80	139.80	182.94	201.61	243.58	284.30	311.97
58	107.50	143.47	186.09	209.15	252.35	294.70	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

4.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	216.93	241.06
36	101.91	115.43	134.97	147.85	173.48	219.19	243.55
37	103.03	116.51	137.08	150.08	176.16	221.46	246.07
38	104.15	117.50	139.27	152.31	179.06	222.73	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	109.90	126.87	151.34	165.86	194.40	239.66	266.29
47	110.86	128.65	153.08	167.61	196.72	242.32	269.24
48	113.99	132.35	157.68	172.35	203.23	248.90	276.56
49	115.99	134.60	160.93	175.36	207.82	252.91	281.01
50	118.63	137.29	165.01	179.28	213.46	257.99	286.64
51	122.01	140.67	170.20	184.25	220.51	264.30	293.68
52	120.33	144.15	175.82	189.66	228.14	271.00	301.11
53	118.20	146.77	179.99	193.68	233.53	275.86	306.51
54	116.79	150.52	185.44	199.17	240.47	282.86	314.27
55	115.79	150.76	191.50	205.41	248.24	290.96	323.30
56	115.16	151.68	198.33	212.72	257.11	300.52	333.94
57	114.99	153.40	200.74	221.23	267.28	311.96	342.33
58	118.01	157.51	204.30	229.61	277.03	323.53	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	120.06	139.32	165.78	181.51	213.03	262.42	291.58
48	123.48	143.38	170.82	186.71	220.17	269.64	299.61
49	126.34	146.60	175.29	191.01	226.35	275.47	306.07
50	129.31	149.65	179.87	195.42	232.69	281.22	312.45
51	132.46	152.73	184.79	200.05	239.41	286.95	318.86
52	136.46	156.57	190.96	206.00	247.79	294.34	327.04
53	139.35	159.53	195.65	210.52	253.83	299.85	333.17
54	142.49	163.77	201.64	216.57	261.48	307.57	341.73
55	139.90	167.92	207.38	222.45	268.83	315.09	350.11
56	138.17	173.72	214.86	230.44	278.54	325.57	361.77
57	136.75	180.64	223.33	239.75	289.66	338.09	375.67
58	141.58	188.77	230.90	248.94	300.35	350.76	389.74
59	148.21	199.22	241.93	261.93	315.49	368.80	409.78
60	155.65	210.53	254.54	276.68	332.61	389.41	432.67
61	163.94	220.05	268.75	293.19	351.73	412.63	458.48
62	174.63	230.29	287.12	314.38	376.33	442.47	491.63
63	187.64	245.29	309.03	338.58	404.87	476.43	529.39
64	200.25	259.15	329.90	361.50	432.05	508.61	565.12
65	213.96	274.01	352.05	385.75	461.03	542.80	603.11
66	240.26	304.48	394.35	431.92	516.51	607.90	675.43
67	257.50	322.73	415.70	460.64	542.36	648.59	720.66
68	297.30	354.43	431.25	495.69	562.79	678.91	782.72
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA
Annual Premium Rates
Per $10 Daily Benefit
5% Simple

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.59	89.15	103.58	113.39	133.09	169.04	187.84
36	79.41	89.95	105.17	115.21	135.18	170.80	189.78
37	80.28	90.79	106.81	116.95	137.27	172.56	191.74
38	81.15	91.56	108.53	118.69	139.53	173.56	192.86
39	81.92	92.36	110.12	120.42	141.66	174.95	194.37
40	82.69	93.17	111.68	122.16	143.62	176.66	196.29
41	83.56	93.97	113.27	123.90	145.59	178.82	198.70
42	84.48	94.79	114.91	125.81	147.67	181.38	201.55
43	85.05	96.09	116.07	127.17	149.13	183.34	203.72
44	86.31	98.22	118.12	129.49	151.72	186.77	207.52
45	87.23	100.02	119.80	131.29	153.82	189.58	210.64
46	88.42	102.08	121.76	133.44	156.40	192.82	214.24
47	89.91	104.34	124.16	135.94	159.55	196.54	218.37
48	92.88	107.84	128.48	140.43	165.60	202.80	225.34
49	95.30	110.58	132.22	144.08	170.74	207.79	230.87
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	100.18	120.01	146.38	157.90	189.93	225.62	250.69
53	98.21	121.96	149.56	160.93	194.04	229.22	254.69
54	97.52	125.68	154.83	166.29	200.78	236.17	262.40
55	96.59	125.75	159.73	171.35	207.07	242.71	269.68
56	96.54	127.14	166.25	178.31	215.52	251.91	279.92
57	96.87	129.22	169.10	186.35	225.15	262.79	287.63
58	99.32	132.56	171.93	193.24	233.15	272.28	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound for 10 Years

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	152.36
36	57.38	68.40	77.53	87.76	98.07	118.98	152.88
37	57.64	68.96	78.19	88.51	98.91	119.80	154.46
38	58.80	69.52	83.01	95.47	106.35	125.27	155.36
39	59.64	70.71	83.67	96.23	107.20	126.28	156.58
40	60.80	72.27	84.60	97.30	108.41	127.71	157.03
41	61.39	73.12	87.32	99.12	112.00	131.64	158.96
42	62.28	75.10	90.14	99.95	115.68	135.70	160.12
43	63.57	76.77	92.20	101.59	118.23	139.01	162.75
44	64.67	77.91	93.71	102.72	120.36	142.49	164.63
45	66.27	79.79	95.57	104.74	122.71	146.45	168.04
46	67.46	81.31	97.00	106.30	124.59	150.06	170.67
47	67.22	83.00	98.76	108.13	126.91	153.77	173.71
48	69.18	85.78	102.20	111.71	131.72	158.36	179.25
49	71.17	88.47	105.78	115.26	136.59	166.23	184.70
50	73.39	90.44	108.70	118.10	140.62	169.95	188.83
51	75.45	93.11	112.66	121.96	145.96	174.94	194.39
52	77.55	95.18	116.09	125.23	150.64	178.94	198.82
53	80.69	97.85	120.00	129.12	155.68	183.91	204.34
54	83.95	100.16	123.32	132.46	159.93	188.11	209.01
55	85.79	102.87	127.04	136.27	164.69	193.03	214.48
56	86.69	106.90	132.22	141.81	171.41	200.35	222.63
57	87.33	110.85	137.04	147.12	177.75	207.46	230.53
58	93.44	116.36	142.33	153.46	185.14	216.22	240.25
59	100.54	122.81	149.13	161.47	194.48	227.34	252.60
60	108.94	130.37	157.63	171.34	205.97	241.15	267.94
61	118.49	139.33	167.97	183.24	219.83	257.90	286.55
62	126.15	148.77	178.95	195.94	234.55	275.77	306.41
63	137.38	161.68	195.33	214.01	255.91	301.14	334.61
64	149.32	175.29	212.53	232.89	278.34	327.66	364.07
65	162.16	189.93	230.65	252.73	302.05	355.63	395.14
66	177.35	217.16	261.50	288.67	340.63	406.28	451.42
67	189.82	235.85	279.24	315.05	364.34	439.18	492.89
68	205.86	252.05	297.41	341.85	402.88	476.93	555.48
69	224.48	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	753.45
72	283.29	367.47	423.44	480.63	580.92	678.92	825.67
73	295.51	383.99	447.52	508.13	614.52	710.71	901.83
74	308.66	401.86	474.33	538.16	651.22	746.03	989.01
75	328.12	424.54	500.19	566.47	685.93	779.73	1,081.46
76	359.46	443.07	532.89	601.72	729.22	824.37	1,198.10
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound for 20 Years

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	90.14	104.73	114.65	134.57	170.91	189.93
36	58.19	90.95	106.34	116.49	136.68	172.70	191.89
37	58.50	91.29	107.41	117.60	138.03	173.52	192.81
38	59.39	92.07	109.13	119.34	140.30	174.52	193.93
39	60.24	92.87	110.73	121.09	142.45	175.92	195.45
40	61.42	93.69	112.30	122.84	144.42	177.64	197.38
41	62.00	93.97	113.27	123.90	145.59	178.82	198.70
42	62.91	94.26	114.27	125.12	146.85	180.37	200.43
43	64.21	96.09	116.07	127.17	149.13	183.34	203.72
44	65.31	97.12	116.81	128.04	150.02	184.68	205.20
45	66.93	98.90	118.45	129.82	152.09	187.45	208.27
46	69.13	100.92	120.39	131.93	154.63	190.64	211.82
47	71.22	103.75	123.45	135.17	158.64	195.42	217.13
48	77.66	106.61	127.02	138.84	163.71	200.50	222.78
49	84.03	109.95	131.47	143.26	169.76	206.60	229.55
50	91.03	112.57	135.29	146.99	175.02	211.52	235.02
51	98.00	115.88	140.21	151.79	181.66	217.73	241.94
52	103.39	118.63	144.69	156.09	187.75	223.02	247.80
53	105.91	121.25	148.69	159.99	192.91	227.89	253.21
54	107.13	125.02	153.93	165.33	199.62	234.80	260.88
55	107.24	128.58	158.80	170.34	205.86	241.29	268.10
56	107.72	132.84	164.30	176.22	213.00	248.96	276.65
57	108.67	137.94	170.54	183.08	221.20	258.18	286.88
58	116.28	144.81	177.13	190.97	230.40	269.07	298.98
59	125.11	152.83	185.59	200.94	242.02	282.91	314.35
60	134.77	161.28	194.99	211.95	254.80	298.31	331.45
61	146.57	172.36	207.78	226.68	271.94	319.03	354.47
62	157.22	185.41	223.02	244.20	292.32	343.68	381.87
63	171.21	201.49	243.43	266.71	318.93	375.30	417.02
64	186.10	218.45	264.87	290.24	346.89	408.35	453.73
65	203.61	238.48	289.62	317.34	379.27	446.54	496.16
66	228.93	272.68	330.94	362.47	433.45	510.15	566.82
67	245.88	294.74	361.85	396.19	474.31	557.86	619.50
68	260.83	325.56	398.58	439.85	520.14	624.90	694.35
69	274.43	358.01	421.59	483.86	550.42	670.78	769.74
70	285.83	379.98	448.50	515.12	586.82	715.12	848.16
71	311.01	397.23	466.97	534.90	610.65	748.04	926.00
72	335.44	413.27	485.52	555.66	635.60	761.06	1,009.86
73	357.36	441.55	518.70	583.67	649.52	769.11	1,090.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,182.17
75	390.62	513.53	595.46	674.37	773.86	911.55	1,287.46
76	422.73	521.05	626.68	707.62	852.25	969.46	1,408.96
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Identifier:	LTC06UI- NFO1PL	LTC06UI-10YRPPP	LTC06UI-20YRPPP	LTC06UI-AGE65PPP	LTC06UI-ROPD	LTC06UI-ROPDC	LTC06UI-ROPDC65
Issue Age	Nonforfeiture Benefit - Shortened Benefit Period Option	Limited Pay Options 10 Pay	20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Premium Factors to apply by benefit period selected.

Restoration of Benefits

Identifier: 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

Identifier: LTC06UI-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Identifier: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Identifier: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Identifier: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Identifier: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Identifier: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Identifier: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

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

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

No Inflation

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	53.40	56.22	62.39	69.60	83.81	82.59
40	36.61	53.58	58.86	66.10	73.75	88.69	83.38
41	35.73	54.74	61.29	69.57	77.64	93.30	84.36
42	34.95	55.93	63.58	72.84	81.33	97.77	85.55
43	35.49	55.97	62.65	71.60	79.95	96.10	95.41
44	36.10	56.05	61.99	70.72	78.95	94.92	104.94
45	36.44	56.29	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	123.68
47	37.02	57.11	61.58	69.84	78.01	93.77	130.76
48	38.24	57.54	64.67	73.62	82.19	98.69	131.20
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

Policy Forms: LTC06UI-TQ-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA
Annual Premium Rates
Per $10 Daily Benefit
GPO

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	54.47	57.34	63.64	70.99	85.49	84.24
40	37.34	54.66	60.04	67.42	75.23	90.47	85.05
41	36.44	55.83	62.52	70.96	79.19	95.17	86.05
42	35.65	57.05	64.85	74.30	82.96	99.73	87.26
43	36.20	57.09	63.91	73.03	81.55	98.02	97.32
44	36.82	57.17	63.23	72.13	80.53	96.82	107.04
45	37.17	57.42	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	126.16
47	37.76	58.25	62.81	71.24	79.57	95.64	133.37
48	39.00	58.69	65.96	75.09	83.84	100.66	133.82
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

2.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.86	92.38	106.09	120.03	134.15	163.03	192.79
36	79.61	93.52	107.57	121.76	136.07	165.09	194.67
37	80.39	94.69	109.08	123.48	137.99	167.13	196.53
38	82.02	96.94	111.81	126.60	141.32	170.56	199.57
39	84.08	99.68	115.12	130.37	145.46	175.14	204.18
40	85.31	101.86	117.78	133.45	148.92	179.08	208.28
41	87.59	104.46	121.18	137.40	153.31	184.25	214.05
42	89.59	105.37	124.03	139.86	157.14	188.88	219.31
43	91.12	107.42	127.32	142.16	161.34	193.93	225.14
44	92.28	109.79	130.29	144.75	165.15	198.55	230.47
45	93.82	111.67	133.74	146.58	170.23	204.66	235.16
46	94.78	114.60	136.71	149.81	174.96	210.38	240.53
47	92.66	117.81	140.19	153.49	180.14	216.75	246.56
48	90.50	118.59	144.23	158.56	186.97	225.13	254.43
49	87.74	114.23	144.69	162.47	192.54	231.27	254.34
50	85.16	109.94	141.36	159.66	190.11	229.76	251.36
51	82.78	105.85	136.14	153.67	183.90	220.42	248.34
52	80.61	101.99	131.36	148.15	178.20	211.68	245.53
53	79.37	101.26	131.19	147.89	178.32	210.65	242.58
54	78.24	100.83	131.22	147.95	178.63	210.12	237.51
55	77.38	100.75	131.58	148.42	179.37	210.24	233.25
56	76.78	101.12	132.32	149.49	180.69	211.19	229.91
57	76.47	102.02	133.50	151.19	182.66	213.20	227.66
58	78.29	103.34	133.34	151.42	182.69	216.85	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

3% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	79.65	93.31	107.16	121.22	135.49	164.67	194.72
36	80.41	94.46	108.65	122.98	137.43	166.75	196.62
37	81.19	95.64	110.16	124.71	139.37	168.81	198.49
38	82.85	97.91	112.92	127.86	142.72	172.27	201.58
39	84.94	100.67	116.27	131.67	146.91	176.89	206.22
40	86.17	102.87	118.95	134.80	150.41	180.87	210.37
41	88.46	105.70	122.39	138.77	154.85	186.11	216.19
42	90.49	108.04	125.27	142.16	158.71	190.76	221.50
43	92.03	110.88	128.59	145.94	162.96	195.89	227.40
44	93.21	113.41	131.58	149.39	166.81	200.54	232.77
45	94.77	116.83	135.59	153.95	171.94	206.72	239.96
46	96.13	120.04	139.33	158.23	176.70	212.48	246.64
47	97.49	122.60	143.59	163.07	182.10	218.91	254.02
48	99.98	125.89	149.27	169.59	189.36	227.37	263.34
49	96.95	125.36	154.27	175.36	195.74	233.58	264.93
50	94.16	121.55	155.29	175.86	196.24	234.92	263.56
51	91.59	117.11	150.62	170.01	196.76	235.02	264.59
52	89.24	112.92	145.43	164.02	194.61	231.97	262.01
53	87.93	112.18	145.34	163.85	197.56	233.38	261.66
54	86.74	111.80	145.49	164.03	198.05	232.96	261.86
55	85.86	111.78	145.98	164.67	199.01	233.26	258.78
56	85.24	112.27	146.91	165.97	200.62	234.49	255.26
57	84.97	113.35	148.33	167.99	202.96	236.89	252.95
58	87.05	116.18	150.69	171.13	206.47	241.12	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

3.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.87	113.47	130.32	147.44	164.79	200.28	236.82
36	97.79	114.89	132.15	149.56	167.15	202.80	239.12
37	98.77	116.32	133.98	151.68	169.50	205.29	241.41
38	101.01	119.37	137.69	155.89	174.02	210.04	245.78
39	103.26	122.40	141.36	160.08	178.61	215.07	250.74
40	105.49	125.38	144.99	164.28	183.32	220.43	256.37
41	108.32	129.02	149.38	169.37	189.00	227.15	263.85
42	110.25	131.64	152.62	173.17	193.33	232.42	269.82
43	112.85	134.82	156.40	177.49	198.16	238.22	276.52
44	114.80	138.37	160.54	182.26	203.51	244.67	283.97
45	116.52	141.14	163.77	185.95	207.68	249.69	289.86
46	117.89	145.46	168.86	190.39	214.13	257.48	298.87
47	116.47	148.08	173.84	192.93	220.49	265.05	307.56
48	113.13	148.24	179.88	198.20	228.13	273.95	317.29
49	107.99	140.60	178.08	199.97	232.99	279.31	313.04
50	104.96	135.49	174.21	196.77	234.29	280.75	309.77
51	102.15	130.62	168.00	189.63	226.94	272.01	306.46
52	99.03	125.30	161.38	182.01	218.93	260.06	301.65
53	97.64	124.57	161.39	181.94	219.37	259.14	298.42
54	96.38	124.22	161.65	182.26	220.05	258.84	292.59
55	95.46	124.28	162.31	183.09	221.27	259.34	287.73
56	94.84	124.91	163.45	184.66	223.20	260.89	284.00
57	94.60	126.20	165.14	187.02	225.96	263.73	281.62
58	96.98	129.44	167.89	190.66	230.03	268.64	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

4% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	115.81	135.68	155.80	176.27	197.02	239.44	283.15
36	116.92	137.35	158.00	178.81	199.83	242.47	285.89
37	118.07	139.08	160.19	181.34	202.64	245.45	288.62
38	120.95	142.94	164.87	186.66	208.37	251.50	294.28
39	123.81	146.76	169.50	191.97	214.18	257.90	300.66
40	126.67	150.58	174.11	197.28	220.14	264.70	307.88
41	129.71	152.01	178.87	200.43	226.33	271.99	315.97
42	119.15	151.88	181.23	201.60	229.59	275.99	320.44
43	124.63	154.09	186.12	203.92	235.84	283.49	326.68
44	128.96	155.98	187.60	205.65	240.19	288.77	329.58
45	132.21	158.20	189.47	207.65	243.28	296.77	333.14
46	130.29	160.76	191.77	210.16	246.32	303.67	337.41
47	128.70	163.63	194.71	213.18	250.20	308.21	342.45
48	124.44	163.06	198.31	218.02	257.09	314.85	349.85
49	119.65	155.77	197.31	221.55	262.55	319.52	346.83
50	115.75	149.43	192.13	217.01	258.39	312.28	341.63
51	112.72	144.14	185.38	209.25	250.42	300.15	338.17
52	109.39	138.42	178.27	201.06	241.85	287.28	333.22
53	107.92	137.68	178.38	201.09	242.47	286.42	329.84
54	106.59	137.37	178.77	201.55	243.35	286.25	323.57
55	105.63	137.52	179.60	202.59	244.84	286.97	318.37
56	105.00	138.30	180.97	204.45	247.12	288.84	314.43
57	104.80	139.80	182.94	207.18	250.31	292.16	311.97
58	107.50	143.47	186.09	211.33	254.97	297.76	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

4.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	139.19	157.89	183.45	200.82	235.71	290.19	332.66
36	140.64	159.29	186.26	204.03	239.40	293.83	336.10
37	142.18	160.79	189.16	207.11	243.10	297.46	339.57
38	143.72	162.15	192.20	210.19	247.10	304.01	341.55
39	145.08	163.56	195.01	213.27	250.88	309.83	344.23
40	146.45	165.01	197.79	216.35	254.36	312.87	347.62
41	147.35	165.70	199.73	218.48	256.72	315.32	350.37
42	133.82	164.97	199.98	218.96	257.00	315.66	350.77
43	137.52	167.42	202.24	221.57	259.83	319.44	354.95
44	140.70	169.61	203.99	223.62	262.01	322.54	358.37
45	143.88	172.15	206.19	225.97	264.74	326.30	362.53
46	141.90	175.09	208.86	228.88	268.27	330.73	367.48
47	139.64	177.53	211.26	231.30	271.47	334.41	371.56
48	135.75	177.88	216.34	237.84	280.46	343.48	381.65
49	130.70	170.15	215.52	242.00	286.79	349.01	378.85
50	126.55	163.36	210.05	237.25	282.48	341.40	373.49
51	123.29	157.65	202.76	228.87	273.90	328.29	369.87
52	120.33	152.26	196.10	221.17	266.03	316.01	366.54
53	118.20	150.79	195.37	220.24	265.56	313.70	361.25
54	116.79	150.52	195.88	220.85	266.65	313.65	354.55
55	115.79	150.76	196.88	222.09	268.40	314.59	349.02
56	115.16	151.68	198.48	224.23	271.03	316.79	344.86
57	114.99	153.40	200.74	227.34	274.67	320.59	342.33
58	118.01	157.51	204.30	232.00	279.91	326.89	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	150.04	170.19	197.74	216.47	254.07	322.69	358.59
36	151.60	171.71	200.77	219.93	258.06	326.06	362.29
37	153.26	173.32	203.90	223.25	262.04	329.42	366.03
38	154.92	174.79	207.18	226.57	266.36	331.32	368.17
39	156.39	176.31	210.21	229.89	270.43	333.98	371.06
40	157.86	177.87	213.20	233.21	274.18	337.25	374.71
41	158.88	178.67	215.36	235.58	276.81	340.00	377.79
42	159.33	178.77	216.72	237.29	278.51	342.09	380.13
43	159.99	180.76	218.35	239.21	280.52	344.88	383.22
44	161.03	183.24	220.39	241.59	283.06	348.46	387.17
45	162.30	186.11	222.91	244.30	286.21	352.76	391.93
46	164.08	189.41	225.94	247.61	290.21	357.79	397.54
47	163.30	192.26	228.78	250.48	293.99	362.14	389.29
48	164.52	197.86	235.74	257.66	303.83	372.10	401.18
49	161.21	202.31	241.90	263.59	312.37	380.14	411.03
50	156.34	200.44	248.22	269.68	321.11	388.08	420.80
51	151.57	198.15	255.01	276.07	330.39	395.99	430.66
52	147.59	192.78	258.35	284.28	341.95	406.19	442.97
53	144.72	191.13	258.90	287.03	346.09	408.83	448.81
54	142.49	190.76	257.56	287.59	347.24	408.44	457.78
55	139.90	190.00	255.39	285.25	344.73	404.06	466.32
56	138.17	190.80	254.81	285.00	344.48	402.64	479.03
57	136.75	192.41	254.73	285.58	345.03	402.71	494.46
58	141.58	197.66	259.58	291.83	352.10	411.19	512.22
59	148.21	204.83	267.80	301.88	363.60	425.04	536.93
60	155.65	212.25	277.12	313.11	376.40	440.68	561.01
61	163.94	220.05	287.40	325.36	390.32	457.90	587.81
62	174.63	230.29	301.16	341.59	408.90	480.76	622.56
63	187.64	245.29	324.94	368.81	441.02	518.97	659.65
64	200.25	259.15	347.77	394.84	471.91	555.52	695.82
65	213.96	274.01	372.15	422.57	497.04	591.88	731.34
66	240.26	304.48	413.27	474.63	538.31	647.57	808.44
67	257.50	322.73	415.70	478.69	542.36	653.79	852.34
68	297.30	354.43	431.25	495.69	562.79	678.91	841.87
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Simple

Identifer:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	81.98	96.33	110.63	125.16	139.90	170.01	201.04
36	82.78	97.52	112.18	126.96	141.89	172.17	202.98
37	83.59	98.74	113.74	128.77	143.88	174.27	204.93
38	84.38	101.58	117.15	132.64	148.07	178.72	209.13
39	85.19	103.85	119.95	135.84	151.55	182.48	212.75
40	86.18	106.63	123.30	139.72	155.90	187.45	218.03
41	88.45	109.51	126.77	143.74	160.41	192.78	223.94
42	85.29	111.88	129.72	147.21	164.35	197.56	229.37
43	89.16	114.77	133.13	151.09	168.68	202.77	235.40
44	93.14	117.96	136.87	155.36	173.47	208.57	242.07
45	94.76	120.01	140.96	160.05	178.73	214.92	249.46
46	96.13	121.40	144.82	164.46	183.66	220.26	256.35
47	97.50	122.61	146.53	168.73	187.66	222.90	265.22
48	99.97	125.98	150.23	172.96	192.51	227.75	278.75
49	102.54	129.37	154.27	177.46	197.70	233.59	284.32
50	104.96	133.19	158.84	183.14	203.90	240.32	287.97
51	102.15	130.62	163.01	187.68	209.10	246.34	290.15
52	100.18	126.76	163.26	184.13	214.42	252.42	293.82
53	98.21	125.30	162.33	183.00	219.69	259.04	292.14
54	97.52	125.68	163.55	184.40	222.64	261.89	293.65
55	96.59	125.75	164.23	185.26	223.89	262.41	290.70
56	96.54	127.14	166.37	187.96	227.19	265.54	288.49
57	96.87	129.22	169.10	191.50	231.37	270.05	287.63
58	99.32	132.56	171.93	195.25	235.57	275.11	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound for 10 Years

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	191.74
36	57.38	68.40	77.53	87.76	98.07	118.98	193.61
37	57.64	68.96	78.19	88.51	98.91	119.80	194.41
38	58.80	69.52	83.01	95.47	106.35	125.27	197.43
39	59.64	70.71	83.67	96.23	107.20	126.28	199.88
40	60.80	72.27	84.60	97.30	108.41	127.71	203.95
41	61.39	73.12	87.32	100.51	112.00	131.64	206.35
42	62.28	75.10	90.14	103.86	115.68	135.70	209.44
43	63.57	76.86	92.20	106.21	118.23	139.01	211.07
44	64.67	78.68	94.32	108.61	120.88	142.49	212.28
45	66.27	80.77	96.74	111.38	123.88	146.45	215.27
46	67.46	82.71	98.94	113.95	126.83	150.06	220.07
47	67.22	84.58	101.08	116.39	129.44	153.77	224.43
48	69.18	87.17	103.94	119.68	133.21	158.36	230.92
49	71.17	89.79	107.08	123.17	137.21	166.23	236.76
50	73.39	92.76	110.64	127.56	142.02	169.95	240.90
51	75.45	95.50	113.90	131.13	146.10	174.94	246.86
52	77.55	98.29	117.20	134.80	150.64	178.94	251.37
53	80.69	102.18	121.82	140.05	156.33	184.32	258.98
54	83.95	106.22	126.63	145.50	162.59	192.04	265.51
55	85.79	110.63	132.05	151.57	169.58	200.62	273.09
56	86.69	114.84	137.10	157.28	176.18	208.72	284.09
57	87.33	119.93	143.08	164.18	184.13	218.47	294.81
58	93.44	126.67	151.30	173.62	194.87	231.30	301.57
59	100.54	134.58	160.43	184.15	206.88	246.32	311.00
60	108.94	143.12	170.63	195.92	220.31	262.72	323.32
61	118.86	151.59	180.80	207.69	233.34	278.70	338.63
62	127.84	160.75	191.76	220.39	247.74	295.85	354.34
63	139.69	174.97	208.14	239.17	269.68	323.10	387.98
64	151.34	190.01	225.74	259.50	292.99	351.61	423.35
65	163.16	205.67	244.14	280.86	317.43	381.52	460.88
66	177.35	220.82	261.50	300.99	340.63	410.41	528.25
67	189.82	235.85	279.24	321.57	364.34	439.18	578.83
68	205.86	252.05	297.41	341.85	402.88	476.93	766.56
69	224.48	278.93	325.96	369.53	444.48	526.57	854.97
70	237.44	306.25	355.22	402.74	485.29	573.25	940.68
71	260.78	337.20	389.45	441.75	533.12	626.70	1,026.63
72	283.29	367.47	423.44	480.63	580.92	678.92	1,101.53
73	295.51	383.99	447.52	508.13	614.52	710.71	1,189.69
74	308.66	401.86	474.33	538.16	651.22	746.03	1,282.29
75	328.12	424.54	500.19	566.47	685.93	779.73	1,396.95
76	359.46	443.07	532.89	601.72	729.22	824.37	1,479.13
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound for 20 Years

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	91.85	106.57	120.58	134.76	170.91	193.66
36	58.19	92.45	108.07	122.32	136.68	172.70	195.54
37	58.50	93.06	108.97	123.37	138.03	173.52	196.35
38	59.39	93.68	111.73	126.49	141.21	174.52	199.41
39	60.24	94.28	113.82	128.90	143.82	175.92	201.89
40	61.42	95.21	116.48	132.00	147.28	177.64	205.98
41	62.00	97.89	117.99	133.79	149.29	179.42	208.42
42	62.91	100.66	120.18	136.38	152.25	181.90	211.54
43	64.21	103.04	122.78	139.35	155.58	186.35	213.19
44	65.31	105.48	125.01	141.92	158.46	190.51	214.41
45	66.93	108.31	128.20	145.58	162.56	195.46	217.43
46	69.13	110.91	132.48	150.45	168.01	201.24	222.27
47	71.22	113.43	135.55	155.07	173.18	206.21	226.67
48	77.66	119.33	142.30	163.83	182.36	215.72	238.63
49	84.03	125.36	149.50	171.98	191.58	226.37	249.43
50	91.03	132.14	157.59	181.69	202.30	238.42	261.81
51	98.00	129.76	164.26	187.44	209.08	249.75	273.23
52	105.85	125.96	167.73	191.89	213.89	254.95	286.66
53	106.80	132.22	175.26	201.02	224.00	266.59	299.29
54	107.13	138.82	183.48	210.95	235.00	279.26	313.14
55	107.24	142.43	191.70	220.36	246.07	292.08	327.15
56	107.72	146.80	201.87	228.28	259.71	307.98	344.77
57	108.67	152.08	209.74	237.00	272.84	323.34	361.85
58	116.28	160.73	216.31	245.32	281.30	333.55	367.04
59	125.11	170.77	225.01	256.12	293.82	348.59	376.86
60	134.77	181.38	234.68	268.04	309.54	367.56	390.16
61	147.04	195.09	248.20	284.37	325.69	387.13	403.24
62	161.41	211.15	264.37	303.85	348.24	414.42	423.30
63	174.68	226.62	287.16	332.93	372.11	443.00	448.80
64	188.60	238.79	306.56	356.01	397.99	473.88	475.96
65	204.87	252.47	332.25	386.37	431.95	514.38	512.04
66	228.93	277.36	363.80	418.73	473.88	570.97	572.60
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	800.63
69	274.43	358.01	421.59	483.86	550.42	670.78	879.43
70	285.83	379.98	448.50	515.12	586.82	715.12	959.29
71	311.01	397.23	466.97	534.90	610.65	748.04	1,036.89
72	335.44	413.27	485.52	555.66	635.60	761.06	1,112.53
73	357.36	441.55	518.70	583.67	649.52	769.11	1,201.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,295.11
75	390.62	513.53	595.46	674.37	773.86	911.55	1,410.92
76	422.73	521.05	626.68	707.62	852.25	969.46	1,545.20
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Identifier:	LTC06UI- NFO1PL	LTC06UI-10YRPPP	LTC06UI-20YRPPP	LTC06UI-AGE65PPP	LTC06UI-ROPD	LTC06UI-ROPDC	LTC06UI-ROPDC65
Issue Age	Nonforfeiture Benefit - Shortened Benefit Period Option	Limited Pay Options 10 Pay	20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Premium Factors to apply by benefit period selected.

Restoration of Benefits

Identifier: 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

Identifier: LTC06UI-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Identifier: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Identifier: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Identifier: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Identifier: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Identifier: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Identifier: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

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

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA Certification of Compliance.pdf VA READCERT LTC Endorsement.pdf
Item Status:	Received & Acknowledged
Status Date:	02/03/2016

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial Memorandum - LTC06UI.pdf Actuarial Certification - LTC06UI.pdf Exhibit 1 - LTC06UI.pdf Exhibit 2 - LTC06UI (VA).pdf Exhibit 3A - LTC06UI.pdf Exhibit 3B - LTC06UI.pdf Exhibit 3C - LTC06UI.pdf Exhibit 4 - LTC06UI.pdf Exhibit 5 - LTC06UI.pdf Exhibit 6 - LTC06UI.pdf Exhibit 7 - LTC06UI.pdf Exhibit 8 - LTC06UI.pdf Exhibit 9 - LTC06UI.pdf
Item Status:	Withdrawn
Status Date:	11/06/2015

Satisfied - Item:	Current Rates - Corrected 02/26/2016
Comments:	
Attachment(s):	LTC06UI Premium Rates - Original (Virginia).pdf
Item Status:	Received & Acknowledged
Status Date:	03/08/2016

Satisfied - Item:	Premium Notification Letter
Comments:	
Attachment(s):	Premium Notification Letter.pdf
Item Status:	Received & Acknowledged
Status Date:	03/04/2013

Satisfied - Item:	Exhibits for 10/14/2013 Response Letter

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Comments:	
Attachment(s):	Attachment 1 - Rate History.pdf Exhibit 6 (LTC06UI - National).pdf Exhibit 7 (LTC06UI - National).pdf Exhibit 8 (LTC06UI - National).pdf Exhibit 6 (LTC06UI - Virginia).pdf Exhibit 7 (LTC06UI - Virginia).pdf Exhibit 8 (LTC06UI - Virginia).pdf
Item Status:	Received & Acknowledged
Status Date:	10/31/2013

Satisfied - Item:	Response and Exhibits (10/26/2015)
Comments:	
Attachment(s):	Objection Response - LTC06UI (10-26-2015).pdf Attachment 1 - VA Increases by Cell.pdf Attachment 2 - Actual to Revised Lapses.pdf Attachment 2 - Actual to Revised Lapses.xlsx Attachment 3 - Actual to Revised Mortality.pdf Attachment 3 - Actual to Revised Mortality.xlsx Attachment 4 - Actual to Revised Morbidity.pdf Attachment 4 - Actual to Revised Morbidity.xlsx Attachment 5 - Distribution of Inforce by Issue Year.pdf Attachment 6 - Projected Loss Ratio Curve.pdf
Item Status:	Received & Acknowledged
Status Date:	11/06/2015

Satisfied - Item:	Actuarial Memorandum and Exhibits (revised)
Comments:	
Attachment(s):	Actuarial Memorandum (LTC06UI - VA).pdf Actuarial Certification (LTC06UI).pdf Exhibit 1 - Description of Benefits.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).pdf Exhibit 3C - Actual to Revised (Mortality Rates).pdf Exhibit 4 - Lifetime Experience Projection (Dual Loss Ratio Test).pdf Exhibit 5 - Rate Increase Splits.pdf Exhibit 6 - Morbidity Adverse Trigger Justification.pdf
Item Status:	Received & Acknowledged
Status Date:	03/08/2016

Satisfied - Item:	January 18, 2016, Response and Exhibits
Comments:	

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Attachment(s):	VA Response - LTC06UI (01-18-2016).pdf Attachment 1 - Rate Increase History.pdf Attachment 2 - Increase Amounts by Assumption.pdf Exhibit 3B - Actual to Revised (Morbidity).pdf Exhibit 4 - Virginia.pdf
Item Status:	Received & Acknowledged
Status Date:	02/03/2016

Satisfied - Item:	Statement of Variability (for Form ML12047)
Comments:	
Attachment(s):	Statement of Variability (revised 02-05-2016).pdf
Item Status:	Received & Acknowledged
Status Date:	03/08/2016

Satisfied - Item:	Polciy Adjustment Offer
Comments:	
Attachment(s):	Policy Adjustment Offer - United (LTC06UI - VA).pdf
Item Status:	Received & Acknowledged
Status Date:	03/08/2016

Satisfied - Item:	Policy Schedule (originally approved in Virginia)
Comments:	
Attachment(s):	VA Policy Schedule.pdf
Item Status:	Received & Acknowledged
Status Date:	03/08/2016

Satisfied - Item:	LTC Rate Request Summary
Comments:	
Attachment(s):	VA Increase Summary (LTC06UI).pdf LTCi Rate Request Summary (LTC06UI).pdf
Item Status:	Withdrawn
Status Date:	03/08/2016

Satisfied - Item:	LTC Rate Request Summary - Revised
Comments:	
Attachment(s):	LTCi Rate Request Summary (LTC06UI - revised).pdf VA Increase Summary (LTC06UI - revised).pdf
Item Status:	Withdrawn

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Status Date:	03/08/2016

Satisfied - Item:	Exhibit for 02/26/2016 Note to Reviewer
Comments:	
Attachment(s):	Attachment 1 - Detailed Rate Increases.pdf
Item Status:	Received & Acknowledged
Status Date:	03/08/2016

Satisfied - Item:	LTC Rate Request Summary - Revised 03/07/2016
Comments:	
Attachment(s):	LTCi Rate Request Summary (revised 03-07-2016).pdf VA Increase Summary (LTC06UI - revised 03-07-2016).pdf
Item Status:	Received & Acknowledged
Status Date:	03/08/2016

Attachment Attachment 2 - Actual to Revised Lapses.xlsx is not a PDF document and cannot be reproduced here.

Attachment Attachment 3 - Actual to Revised Mortality.xlsx is not a PDF document and cannot be reproduced here.

Attachment Attachment 4 - Actual to Revised Morbidity.xlsx is not a PDF document and cannot be reproduced here.

VIRGINIA

The Company has reviewed the enclosed forms and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

United of Omaha Life Insurance Company

Name of Company

Daniel J. Kennelly
Vice President, Chief Compliance and Ethics Officer
United of Omaha Life Insurance Company

Date: January 14, 2016

Form No: Rider 0NX7U
Premium Notification Letter ML12047

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

Name and Address of Insurer **United of Omaha Life Insurance Company**
Mutual of Omaha Plaza, Omaha, NE 68175

I hereby certify that the Flesch reading ease score for each form listed is as shown below. The type size of each form is 12-point type, one-point leaded.

The entire text of the forms was tested.

FORM NUMBER	TITLE OF FORM	SENTENCES	WORDS	SYLLABLES	FLESCH SCORE
0NX7U	Long-Term Care Endorsement	10	185	308	46.8*
ML12047	Premium Notification Letter	50	986	1577	51.5*

* - The above scores were achieved by removing language or terminology entitled to be excepted by your state's readability regulation.

I also certify that the forms listed are in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto.

January 14, 2016
Date

Daniel J. Kennelly
Vice President, Chief Compliance and Ethics Officer
United of Omaha Life Insurance Company

United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

ACTUARIAL JUSTIFICATION OF PREMIUM RATES
Policy Series LTC06UI

1. PURPOSE OF FILING

This is a rate increase filing for the above captioned Long-Term Care policy forms. The purpose of this filing is to demonstrate that the anticipated loss ratio of these forms meets the minimum requirements of this state. 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 March 31, 2012, 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. Exhibit 3 includes the original assumptions for Claim Costs, Mortality, Lapses, and Moderately Adverse Experience.

A rate increase is necessary at this time due to higher anticipated future and lifetime loss ratios. The higher loss ratios are a result of the combination of lower lapse rates and longer claim continuance affecting higher inflation and longer benefit periods. The Moderately Adverse Conditions that triggered are displayed below:

- Lapse Rates – 25% lower than expected lapse rates; and
- Lapse Rates and Morbidity Combined – produce loss ratios 10% higher than expected.

Justification for the Lapse Rate trigger is shown in Exhibit 4, which shows the actual to expected analysis of the lapse rates. Justification for the Combined Lapse Rate and Morbidity trigger is included in Exhibit 8.

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, experience has been worse than original pricing. Updated claim costs, ultimate lapse rates and mortality rates have had the most significant deviation from pricing. The combined effect of changing the underlying claim costs to better reflect actual company experience, as well as industry data, updating the mortality rates and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, United of Omaha is 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

These forms have not received any previous rate increases, either in your state or on a nationwide basis.

5. PROJECTION ASSUMPTIONS

Original pricing assumptions are displayed in Exhibit 3A. A comparison of the original pricing assumptions to the revised assumptions is displayed in Exhibit 3C. 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

United of Omaha has included its actual demographic and policy distributions in exhibit 3B. Our revised assumptions reflect the actual policies that were sold, rather than the original pricing assumptions shown in 3A.

Lapse Rates

United of Omaha reviews its persistency assumptions on a yearly basis to monitor for 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 displays the original pricing assumptions, which includes the lapse assumptions. Exhibit 4 contains our actual experience and revised assumptions. Please note that these policies' experience was used up through duration 7, due to the age of the block. A summary has been included below.

Duration	Actual	Pricing	Revised	Actual/Pricing	Actual/Revised
1	5.8%	7.1%	5.1%	81.6%	114.2%
2	4.0%	5.8%	4.0%	68.7%	98.9%
3	2.8%	4.4%	2.8%	64.0%	99.8%
4	2.5%	3.3%	2.1%	75.1%	121.2%
5	2.0%	2.4%	1.6%	84.7%	130.7%
6	1.6%	2.0%	1.4%	79.3%	113.6%
7	1.1%	2.0%	1.1%	53.4%	93.9%

Note: The lapse rate analysis is based on the combined United of Omaha and Mutual of Omaha LTCi business.

Morbidity

The Milliman 2009 claim costs now serve as the basic morbidity table. Milliman claim costs are created from data contributed by LTC insurance companies that agreed to provide claim datasets. The datasets consisted of nearly 12 million life years of exposure and nearly $7 billion of incurred claims. In 2011, United of Omaha performed a comprehensive claim study on the policy forms mentioned in this filing and made adjustments based on the additional

findings. Milliman reviewed our actual experience and compared it against their expected industry experience, as updated in 2009. The 2009 update included almost four times the experience when compared against the previously used 2002 study. The next page contains our key findings.

As stated previously, this analysis is done with 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.

1. Overall, our claim costs closely aligned with Milliman claim costs. Our incidence is less than Milliman, but severity was worse. Because our experience closely aligns with these expected claim costs, we updated our assumptions to reflect them.

Duration	Active Exposure	Actual Incurred Claims	Expected Incurred Claims	Actual/Expected Incurred Claims
4	55,221	22,378,228	25,190,177	89%
5	44,933	22,302,455	24,711,207	90%
6	30,443	18,387,579	19,620,068	94%
7	19,464	12,541,249	14,223,110	88%
8	11,434	9,700,514	9,150,531	106%
9	5,906	5,533,457	4,839,499	114%
10	2,658	1,442,709	2,266,544	64%

2. The Milliman 2009 Guidelines also reflected a significant increase over the Milliman 2003 Guidelines in expected claim costs for longer benefit periods, both in incidence and severity. Our experience followed the nationwide trend. Shorter benefit period claim costs did not experience much of an increase and reflected that the increase in continuance was mainly offset with the decrease in incidence and utilization.
3. Based upon our 3rd party review, we now include exposure adjustments, to account for individuals who are on claim already and thus cannot claim again, and benefit exhaust adjustments, for individuals who have used the full benefit as defined by their policy. These adjustments more accurately project our claims stream.
4. Policies without an inflation rider contain a rider known as Guaranteed Purchase Option (GPO). Our experience indicates that this provision has significant anti-selection, which is consistent with the industry. We applied an A/E factor to account for the anti-selection we are experiencing.
5. We do not assume any morbidity improvement.

Mortality

Mortality rates have been updated from the1994 GAM to the Annuity 2000 Basic table, weighted by gender to obtain a unisex rate. The gender weighting varies based on issue age and attained age. Mortality improvement of 0.5% per year was assumed from 2000 to the policy's issue year, e.g. for a policy issued in 2008, 8 years of mortality improvement is assumed. Future mortality improvement was not assumed. In addition, the following underwriting selection factors were applied in the first 10 policy years.

Policy Year	1	2	3	4	5	6	7	8	9	10+
Mortality Factor	0.4	0.45	0.5	0.55	0.6	0.65	0.75	0.85	0.95	1.0

Exhibit 5 contains an actual to expected analysis. 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, assume a January 1, 2013, effective date. This assumes all policies will receive the rate increase on January 1, 2013. In reality, these policies were sold with a minimum 5 year rate guarantee (individual policyholders could "buy-up" for additional years) and will be subject to the approved rate increase after their rate guarantee ends.

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 March 31, 2012, is shown in Exhibit 6.

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 7. It illustrates that:

Accumulated value of incurred claims	> 58% x original premium + 85% x increased premium.
$263,179,987	> $190,685,833 [(0.58 x $273,530,641) + (0.85 x $37,691,837)]

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 19.8%, ranging from a minimum rate increase of 0% to a maximum rate increase of 38%.
- 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 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 (LTC09U product), 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 9 for a summary of the requested increases by various splits.

The proposed effective date of this rate increase is January 1, 2013, 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

Mary Swanson, FSA, MAAA
Product Performance Director
United of Omaha Life Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175

Phone: (402) 351-5414
E-Mail: mary.swanson@mutualofomaha.com

June 15, 2012

Attachments:

Attachment A – Actuarial Certification

Exhibit 1 – Benefit Summary
Exhibit 2 – Policies In-Force, Annualized Premium and Average Annual Premium
Exhibit 3A – Original Pricing Assumptions
Exhibit 3B – Current Distribution
Exhibit 3C – Assumption Comparison
Exhibit 4 – Actual to Expected (Lapse Rates)
Exhibit 5 – Actual to Expected (Mortality Rates)
Exhibit 6 – Historical Experience
Exhibit 7 – Lifetime Experience Projection (Dual Loss Ratio Test)
Exhibit 8 – Actual to Expected (Lapse Rates and Morbidity Combined)
Exhibit 9 – Rate Increase Splits

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

Attachment A

Actuarial Certification
for
Long-Term Care Policy Series LTC06UI

I, Mary Swanson, am a 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.

Renewal premium rate schedules are not greater than the new business premium rates of Form LTC09U, the LTCi form currently marketed by United of Omaha on an individual basis, except for differences attributable to benefits.

Mary Swanson, FSA, MAAA
Product Performance Director
United of Omaha Life Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175

(402) 351-5414
Mary.Swanson@mutualofomaha.com

June 15, 2012

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
	(See under Options below)
	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. ***2.5-5*** %
	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)
	Associations: 5% NO comp offset
Impaired Rate Classes	Class I = 1.25; Class II = 1.50

Policies In-Force as of 03/31/2012, Annualized Premium and Average Annual Premium

Policy Series LTC06UI

			Average Annual Premium		
State	In-Force	Annualized Premium	Before Increase	Increase Amount	After Increase
National	9,839	19,064,038	1,938	19.8%	2,321
Virginia	442	916,776	2,074	19.8%	2,485

Original Pricing Assumptions
Policy Series LTC06UI

I. Claim Costs

Claims costs were developed from the 2002 Milliman U.S.A. Long Term Care Guidelines based on government studies, experience of clients, and the expertise and judgement of Milliman actuaries. Some adjustments were made to these claim costs based on Mutual of Omaha Company experience.

II. Mortality

The mortality assumption is based on the 1994 GAM, which separates the expected mortality between Males and Females. The uni-sex mortality assumption assumes a distribution of males and females based on expected issues. In addition, the following underwriting selection factors were applied in the first 10 policy years.

Policy Year	1	2	3	4	5	6	7	8	9	10+
Mortality Factor	0.45	0.55	0.60	0.70	0.80	0.80	0.85	0.90	0.95	1.00

III. Voluntary Lapses

For the Lifetime benefit period:

Policy Year	Issue Ages									
	0-39	40-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
1	0.120	0.105	0.080	0.070	0.060	0.070	0.070	0.080	0.080	0.080
2	0.100	0.110	0.060	0.050	0.050	0.055	0.050	0.055	0.045	0.045
3	0.060	0.065	0.050	0.040	0.040	0.040	0.040	0.040	0.050	0.050
4	0.050	0.045	0.035	0.035	0.030	0.030	0.030	0.035	0.040	0.040
5	0.040	0.035	0.030	0.025	0.020	0.020	0.020	0.030	0.035	0.035
6	0.020	0.020	0.020	0.020	0.018	0.018	0.018	0.020	0.020	0.020
7+	0.0175	0.0175	0.0175	0.0175	0.0175	0.0175	0.0175	0.0175	0.0175	0.0175

For benefit periods other than Lifetime, the ultimate voluntary lapse rate is 0.02 in durations 6 and after.

The lapse rates were reduced for the Return of Premium option and the limited pay options. For the limited pay options, the lapse rates grade to zero by the end of the premium-paying period.

IV. Distribution

Demographics

Expected Distribution by number of Policies Sold:

Issue Age	Policy Count
18-39	1%
40-44	2%
45-49	7%
50-54	17%
55-59	25%
60-64	25%
65-69	15%
70-74	6%
75+	2%

By Marital Status	
Married	Single
65%	35%

By Underwriting Class			
Preferred	Select	Class I	Class II
20%	65%	12%	3%

Benefits

Expected Distribution by Number of Policies Sold:

By Elimination Period				
0 day	30 day	60 day	90 day	Other
5%	10%	10%	70%	5%

By Benefit Period				
2 Year	3 Year	5 Year	Lifetime	Other
15%	25%	20%	30%	10%

By Inflation type				
5% compound	Other compound	None	5% Simple	Guaranteed Purchase Option (GPO)
20%	26%	4%	20%	30%

Options

a)	Rate Guarantee Period	10%
b)	Additional Benefit for Injury	10%
c)	Monthly Home Care	10%
d)	Indemnity Benefits	5%
e)	Restoration of Benefits	50%
f)	Cash Benefit	30%
g)	Spouse Shared Benefit	15%
h)	Spouse Security Benefit	5%
i)	Spouse Waiver of Premium and Survivorship Benefit Option	30%
j)	Full Return of Premium at Death Benefit	0.5%
k)	Return of Premium at Death Less Claims Benefit	1.0%
l)	Return of Premium (Less Claims Paid) If Death Occurs Before Age 65 Benefit	0.5%
m)	Nonforfeiture Benefit - Shortened Benefit Period	1.0%
n)	Contingent Nonforfeiture Benefit	99%
o)	10-Year Premium Payment	3%
p)	20-Year Premium Payment	2%
q)	To-Age-65 Premium Payment	2%
r)	Non-Tax Qualified	5%
s)	Association Group or Employer Paid Discounts	20%

V. Investment Rates

Investment returns on assets are assumed to be 5.5% in all policy years.

VI. Expenses

Sales / Marketing: 3% of first year premium
Maintenance: $48 per policy per year
Other expenses: 7.25% of all premiums
Claims adjudication: $500 per initial claim, $85 per month while on claim
Underwriting:

Issue Age	18-44	45-49	50-54	55-69	70 - 74	75-79
Cost per placed case	$75	$80	$85	$130	$301	$440

VII. Moderately Adverse Experience

Moderately Adverse Experience would result in a loss ratio that is no greater than a 10% increase in the expected loss ratio.

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.

Current Distribution

Policy Series LTC06UI

Demographics

Actual Distribution by number of Policies Sold:

Issue Age	Policy Count
18 - 39	2%
40 - 44	3%
45 - 49	7%
50 - 54	13%
55 - 59	24%
60 - 64	28%
65 - 69	16%
70 - 74	5%
75 +	2%

by Marital Status	
Married	Single
84%	16%

By UW Class			
Preferred	Select	ClassI	ClassII
28%	61%	10%	1%

Benefits

Actual Distribution by Number of Policies Sold:

By Elim Period				
0 Day	20/30 Day	60 Day	90/100 Day	>100 Day
1%	4%	6%	86%	3%

By Benefit Period					
2 Year	3 Year	4 Year	5 Year	6/8 Year	Lifetime
12%	42%	13%	25%	2%	7%

By Inflation Type	
Type	Policy Count
None/GPO	18%
2.5% Compound	5%
3% Compound	10%
5% Simple	6%
3.5% Compound	6%
4% Compound	5%
4.5% Compound	1%
5% Compound for 10 Years	4%
5% Compound for 20 Years	16%
5% Compound	28%

Assumption Comparison

Policy Series LTC06UI

	Original Pricing	**Revised Assumption**
Lapses	Ultimate lapse rate of 1.75% for Lifetime BP and 2.0% for Non-Lifetime BPs - Rates vary by age and BP	Ultimate Lapse of 2% Single - No Infl, 1.5% Single - Infl, 1.0% Married - No Infl, 0.75% Married - Infl, Rates vary by Age/Infl
Morbidity	2002 Milliman U.S.A. Long Term Care Guidelines	2009 Milliman U.S.A. Long Term Care Guidelines
Mortality	1994 GAM - Selection 0.45 to 1.00	Annuity 2000 - Selection from 0.4 to 1.00
Demographics	See Exhibit 3A	See Exhibit 3B

Actual Lapse Rates (excludes policies with ROP)
Pricing Lapse Rates shown in BLUE.
Revised Assumptions are shown in RED.
Green numbers indicate <100 Exposures

Non-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	Combined	Combined	Combined
1	32.2%	10.5%	15.0%	19.8%	8.0%	12.0%	11.6%	7.0%	9.0%	11.7%	6.0%	10.0%	6.8%	7.0%	7.0%	9.7%	7.0%	9.0%	12.3%	8.0%	10.0%	12.3%	7.1%	9.5%
2	15.0%	11.0%	12.0%	10.1%	6.0%	10.0%	6.9%	5.0%	7.0%	7.3%	5.0%	7.5%	6.2%	5.5%	5.5%	9.5%	5.0%	7.0%	4.6%	5.5%	6.0%	7.7%	5.6%	7.2%
3	9.9%	6.5%	10.0%	6.3%	5.0%	4.5%	3.1%	4.0%	4.5%	4.8%	4.0%	4.5%	4.7%	4.0%	5.0%	8.1%	4.0%	5.0%	3.7%	4.0%	4.0%	5.2%	4.2%	4.9%
4	16.3%	4.5%	8.0%	1.6%	3.5%	4.0%	4.1%	3.5%	4.0%	4.5%	3.0%	3.5%	3.9%	3.0%	4.0%	5.1%	3.0%	4.0%	5.5%	3.5%	4.0%	4.7%	3.2%	4.0%
5	10.2%	3.5%	6.0%	4.0%	3.0%	3.5%	4.8%	2.5%	3.5%	6.0%	2.0%	3.0%	2.8%	2.0%	3.0%	1.9%	2.0%	3.5%	4.3%	3.0%	3.5%	4.4%	2.3%	3.3%
6	14.7%	2.0%	4.0%	1.5%	2.0%	3.0%	2.5%	2.0%	3.0%	1.9%	2.0%	2.5%	2.6%	2.0%	3.0%	2.8%	2.0%	3.0%	0.0%	2.0%	3.0%	2.7%	2.0%	2.9%
7	17.4%	2.0%	3.0%	0.0%	2.0%	2.0%	2.9%	2.0%	2.0%	3.1%	2.0%	2.0%	2.9%	2.0%	2.0%	0.0%	2.0%	2.0%	0.0%	2.0%	2.0%	2.8%	2.0%	2.0%
8	4.0%	2.0%	2.5%	1.5%	2.0%	2.0%	1.9%	2.0%	2.0%	2.0%	2.0%	2.0%	1.8%	2.0%	2.0%	2.4%	2.0%	2.0%	3.7%	2.0%	2.0%	2.4%	2.0%	2.0%
9+	4.2%	2.0%	2.0%	3.2%	2.0%	2.0%	1.9%	2.0%	2.0%	1.8%	2.0%	2.0%	1.5%	2.0%	2.0%	2.4%	2.0%	2.0%	4.2%	2.0%	2.0%	2.4%	2.0%	2.0%

Non-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	Combined	Combined	Combined
1	16.7%	10.5%	14.0%	9.4%	8.0%	7.0%	5.6%	7.0%	4.5%	5.0%	6.0%	4.5%	4.5%	7.0%	4.0%	8.1%	7.0%	7.0%	11.0%	8.0%	7.0%	6.6%	7.0%	5.5%
2	11.2%	11.0%	12.0%	6.3%	6.0%	6.5%	4.5%	5.0%	4.5%	4.2%	5.0%	4.5%	3.9%	5.5%	3.5%	6.0%	5.0%	6.0%	5.2%	5.5%	4.0%	4.9%	5.6%	5.0%
3	8.6%	6.5%	8.0%	3.5%	5.0%	4.5%	2.6%	4.0%	3.5%	3.4%	4.0%	3.0%	2.3%	4.0%	2.5%	4.3%	4.0%	4.0%	3.7%	4.0%	3.0%	3.3%	4.2%	3.4%
4	7.0%	4.5%	4.0%	8.2%	3.5%	3.0%	2.7%	3.5%	3.0%	2.6%	3.0%	2.5%	2.5%	3.0%	2.0%	3.2%	3.0%	2.5%	7.5%	3.5%	2.5%	3.5%	3.2%	2.6%
5	5.9%	3.5%	3.5%	2.4%	3.0%	2.5%	2.4%	2.5%	2.0%	2.6%	2.0%	2.0%	2.2%	2.0%	1.5%	2.1%	2.0%	2.0%	1.7%	3.0%	2.0%	2.5%	2.3%	2.0%
6	6.6%	2.0%	2.5%	2.6%	2.0%	1.5%	1.8%	2.0%	1.5%	1.4%	2.0%	1.5%	1.7%	2.0%	1.5%	1.5%	2.0%	1.5%	1.4%	2.0%	1.5%	1.9%	2.0%	1.6%
7	4.1%	2.0%	2.0%	2.7%	2.0%	1.0%	0.6%	2.0%	1.0%	0.3%	2.0%	1.0%	0.0%	2.0%	1.0%	2.4%	2.0%	1.0%	0.0%	2.0%	1.5%	0.8%	2.0%	1.1%
8	2.2%	2.0%	1.0%	1.1%	2.0%	1.0%	0.8%	2.0%	1.0%	1.3%	2.0%	1.0%	1.1%	2.0%	1.0%	1.2%	2.0%	1.0%	1.9%	2.0%	1.5%	1.2%	2.0%	1.0%
9+	1.2%	2.0%	1.0%	1.0%	2.0%	1.0%	1.2%	2.0%	1.0%	0.9%	2.0%	1.0%	1.1%	2.0%	1.0%	1.4%	2.0%	1.0%	2.6%	2.0%	1.5%	1.2%	2.0%	1.0%

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	Combined	Combined	Combined
1	17.8%	10.5%	12.0%	8.2%	8.0%	8.0%	7.5%	7.0%	8.0%	5.0%	6.0%	5.0%	6.4%	7.0%	8.0%	9.7%	7.0%	7.0%	5.3%	8.0%	6.0%	7.7%	7.2%	7.4%
2	10.7%	11.0%	10.0%	5.4%	6.0%	4.5%	3.9%	5.0%	4.0%	4.6%	5.0%	4.5%	4.6%	5.5%	5.0%	1.7%	5.0%	4.0%	0.0%	5.5%	3.5%	5.1%	5.8%	5.0%
3	4.7%	6.5%	8.0%	4.9%	5.0%	4.0%	3.2%	4.0%	3.0%	2.0%	4.0%	2.5%	3.2%	4.0%	4.0%	5.6%	4.0%	3.5%	8.9%	4.0%	2.5%	3.4%	4.4%	3.7%
4	6.2%	4.5%	6.5%	4.0%	3.5%	3.5%	2.0%	3.5%	2.0%	2.8%	3.0%	2.0%	3.3%	3.0%	3.5%	3.0%	3.0%	2.5%	0.0%	3.5%	2.0%	3.2%	3.4%	2.9%
5	3.2%	3.5%	4.0%	4.2%	3.0%	3.0%	2.2%	2.5%	1.5%	1.9%	2.0%	2.0%	0.8%	2.0%	1.5%	0.0%	2.0%	1.0%	0.0%	3.0%	1.5%	2.3%	2.5%	2.1%
6	0.9%	2.0%	4.0%	3.2%	2.0%	2.5%	0.7%	2.0%	1.5%	1.7%	2.0%	1.5%	1.3%	2.0%	1.0%	2.8%	2.0%	1.0%	0.0%	2.0%	1.0%	1.5%	2.0%	1.8%
7	2.3%	2.0%	2.5%	0.0%	2.0%	2.0%	1.5%	2.0%	1.5%	0.6%	2.0%	1.0%	1.6%	2.0%	1.0%	6.2%	2.0%	1.0%	0.0%	2.0%	1.0%	1.2%	2.0%	1.4%
8	2.1%	2.0%	1.5%	1.5%	2.0%	1.5%	1.3%	2.0%	1.5%	1.2%	2.0%	1.0%	1.4%	2.0%	1.0%	1.0%	2.0%	1.0%	2.6%	2.0%	1.0%	1.4%	2.0%	1.2%
9+	1.2%	2.0%	1.5%	3.2%	2.0%	1.0%	1.3%	2.0%	1.0%	0.6%	2.0%	1.0%	1.0%	2.0%	1.0%	0.5%	2.0%	1.0%	1.9%	2.0%	1.0%	1.1%	2.0%	1.0%

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	Combined	Combined	Combined
1	10.4%	10.5%	8.0%	5.3%	8.0%	5.0%	3.6%	7.0%	3.5%	3.9%	6.0%	3.5%	4.2%	7.0%	3.5%	6.2%	7.0%	5.5%	3.5%	8.0%	3.5%	4.7%	7.1%	4.2%
2	6.4%	11.0%	6.0%	3.7%	6.0%	4.0%	2.4%	5.0%	2.5%	2.2%	5.0%	2.5%	2.9%	5.5%	3.0%	4.5%	5.0%	4.0%	5.4%	5.5%	3.0%	3.0%	5.8%	3.2%
3	3.9%	6.5%	4.0%	2.5%	5.0%	2.5%	1.3%	4.0%	1.5%	2.5%	4.0%	2.0%	1.9%	4.0%	2.0%	2.0%	4.0%	2.5%	0.0%	4.0%	2.0%	2.2%	4.4%	2.2%
4	3.0%	4.5%	2.5%	1.6%	3.5%	1.5%	1.5%	3.5%	1.5%	1.5%	3.0%	1.0%	2.2%	3.0%	1.5%	1.9%	3.0%	2.0%	0.0%	3.5%	1.5%	1.8%	3.4%	1.5%
5	3.0%	3.5%	1.0%	1.0%	3.0%	1.0%	1.4%	2.5%	1.0%	1.2%	2.0%	1.0%	1.9%	2.0%	1.5%	2.8%	2.0%	1.5%	0.0%	3.0%	1.5%	1.5%	2.5%	1.1%
6	3.3%	2.0%	1.0%	1.1%	2.0%	1.0%	1.1%	2.0%	1.0%	1.0%	2.0%	1.0%	1.1%	2.0%	1.0%	2.7%	2.0%	1.0%	0.0%	2.0%	1.0%	1.3%	2.0%	1.0%
7	1.8%	2.0%	0.9%	1.3%	2.0%	0.9%	0.3%	2.0%	0.9%	1.2%	2.0%	0.9%	0.0%	2.0%	0.9%	0.0%	2.0%	0.9%	0.0%	2.0%	0.9%	0.8%	2.0%	0.9%
8	0.5%	2.0%	0.8%	0.9%	2.0%	0.8%	0.1%	2.0%	0.8%	0.7%	2.0%	0.8%	0.6%	2.0%	0.8%	0.6%	2.0%	0.8%	0.0%	2.0%	0.8%	0.6%	2.0%	0.8%
9+	3.0%	2.0%	0.8%	0.5%	2.0%	0.8%	0.3%	2.0%	0.8%	0.4%	2.0%	0.8%	0.6%	2.0%	0.8%	0.0%	2.0%	0.8%	0.0%	2.0%	0.8%	0.5%	2.0%	0.8%

Total
Total

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	Combined	Combined	Combined
1	13.3%	10.5%	9.7%	6.6%	8.0%	5.8%	4.6%	7.0%	4.4%	4.6%	6.0%	4.2%	4.8%	7.0%	4.4%	7.9%	7.0%	6.9%	10.0%	8.0%	7.3%	5.8%	7.1%	5.1%
2	7.9%	11.0%	7.6%	4.5%	6.0%	4.6%	3.0%	5.0%	3.1%	3.2%	5.0%	3.4%	3.7%	5.5%	3.6%	5.9%	5.0%	5.5%	4.7%	5.5%	4.4%	4.0%	5.8%	4.0%
3	4.8%	6.5%	5.2%	3.1%	5.0%	3.0%	1.8%	4.0%	2.1%	2.8%	4.0%	2.4%	2.5%	4.0%	2.7%	4.6%	4.0%	3.8%	3.6%	4.0%	3.2%	2.8%	4.4%	2.8%
4	4.3%	4.5%	3.4%	2.8%	3.5%	2.1%	1.9%	3.5%	1.9%	2.1%	3.0%	1.7%	2.7%	3.0%	2.2%	3.3%	3.0%	2.7%	5.7%	3.5%	2.8%	2.5%	3.3%	2.1%
5	3.7%	3.5%	1.9%	1.8%	3.0%	1.6%	1.8%	2.5%	1.3%	1.9%	2.0%	1.5%	2.0%	2.0%	1.7%	2.0%	2.0%	2.2%	2.3%	3.0%	2.4%	2.0%	2.4%	1.6%
6	4.0%	2.0%	1.9%	1.6%	2.0%	1.4%	1.2%	2.0%	1.2%	1.3%	2.0%	1.3%	1.6%	2.0%	1.5%	2.1%	2.0%	1.8%	0.7%	2.0%	1.9%	1.6%	2.0%	1.4%
7	3.3%	2.0%	1.5%	1.2%	2.0%	1.1%	0.7%	2.0%	1.1%	1.0%	2.0%	1.0%	0.6%	2.0%	1.1%	1.6%	2.0%	1.3%	0.0%	2.0%	1.6%	1.1%	2.0%	1.1%
8	1.3%	2.0%	1.1%	1.1%	2.0%	1.0%	0.5%	2.0%	1.0%	1.1%	2.0%	1.0%	1.1%	2.0%	1.1%	1.5%	2.0%	1.3%	2.5%	2.0%	1.6%	1.0%	2.0%	1.1%
9+	2.5%	2.0%	1.0%	1.1%	2.0%	0.9%	0.7%	2.0%	0.9%	0.7%	2.0%	1.0%	1.0%	2.0%	1.1%	1.4%	2.0%	1.3%	3.1%	2.0%	1.6%	1.0%	2.0%	1.1%

Actual to Expected Analysis - Mortality Rates

Duration	Total Lives	Actual Deaths	Pricing Expected	Revised Expected	Pricing Actual to Expected	Revised Actual to Expected
1	74,039	268	319	349	84%	77%
2	62,628	382	415	361	92%	106%
3	57,847	476	484	409	98%	116%
4	54,444	522	592	464	88%	113%
5	51,813	583	690	528	84%	111%
6	49,255	622	656	596	95%	104%
7	43,745	647	769	689	84%	94%
8	32,801	653	735	663	89%	99%
9	21,957	470	598	546	79%	86%
10	13,555	363	433	385	84%	94%
11	6,896	192	234	210	82%	92%
12	3,278	113	128	108	88%	104%
13	923	20	44	34	46%	59%
Grand Total	**473,181**	**5,311**	**6,098**	**5,341**	**87%**	**99%**

1. The above analysis was completed in 2011, using data through year end 2010. We utilized the generation of policies (sold between 1997 and 2004) prior to the policy for this filing to complete the analysis.
2. The Pricing expected shown above is the 1994 GAM with selection factors. The Revised assumptions reflect our most recent assumption of the Annuity 2000 table with selection factors applied. The Annuity 2000 table also includes 0.5% per year of mortality improvement up until the year of issue - no future improvement is assumed.

Nationwide Experience as of 03/31/2012

Policy Series LTC06UI

Incurred Year	Earned Premium	Claims Paid on Incurred	Claim Reserve	Incurred Claims	Incurred Loss Ratio
2006	1,188,707	18,726	0	18,726	1.6%
2007	4,942,429	5,556	0	5,556	0.1%
2008	9,268,249	69,241	23,235	92,477	1.0%
2009	13,263,475	239,534	108,950	348,484	2.6%
2010	15,757,337	177,104	200,211	377,315	2.4%
2011	17,494,316	71,263	327,048	398,311	2.3%
Total	61,914,513	581,424	659,445	1,240,869	2.0%

Lifetime Experience (Nationwide) as of 03/31/2012

Policy Series LTC06UI

	Non-Interest Adjusted			Interest Adjusted		
Year	Original Premium	Increased Premium	Incurred Claims	Original Premium	Increased Premium	Incurred Claims
2006	1,188,707	0	18,726	1,460,494	0	23,007
2007	4,942,429	0	5,556	5,838,915	0	6,564
2008	9,268,249	0	92,477	10,528,247	0	105,049
2009	13,263,475	0	348,484	14,487,129	0	380,634
2010	15,757,337	0	377,315	16,549,104	0	396,274
2011	17,494,316	0	398,311	17,666,695	0	402,235
Total	61,914,513	0	1,240,869	66,530,584	0	1,313,764
2012	17,133,909	0	1,063,770	16,637,247	0	1,032,934
2013	16,642,607	3,295,236	1,387,651	15,538,640	3,076,651	1,295,603
2014	16,223,623	3,212,277	1,722,671	14,564,855	2,883,841	1,546,538
2015	15,833,536	3,135,040	2,092,707	13,667,934	2,706,251	1,806,481
2016	15,443,904	3,057,893	2,508,631	12,818,840	2,538,130	2,082,229
2017	15,023,765	2,974,706	2,966,750	11,990,494	2,374,118	2,367,769
2018	14,568,855	2,884,633	3,469,524	11,180,221	2,213,684	2,662,532
2019	14,100,783	2,791,955	4,034,337	10,404,827	2,060,156	2,976,897
2020	13,628,420	2,698,427	4,673,717	9,669,495	1,914,560	3,316,047
2021	13,143,980	2,602,508	5,405,627	8,967,096	1,775,485	3,687,831
2022	12,651,629	2,505,023	6,238,770	8,299,235	1,643,248	4,092,518
2023	12,148,137	2,405,331	7,172,198	7,662,455	1,517,166	4,523,874
2024	11,632,614	2,303,258	8,220,994	7,055,085	1,396,907	4,985,966
2025	11,106,261	2,199,040	9,391,718	6,476,785	1,282,403	5,476,923
2026	10,570,405	2,092,940	10,680,666	5,927,204	1,173,586	5,989,031
2027	10,026,385	1,985,224	12,039,282	5,405,916	1,070,371	6,491,207
2028	9,476,241	1,876,296	13,468,781	4,912,784	972,731	6,982,643
2029	8,921,976	1,766,551	14,949,773	4,447,534	880,612	7,452,343
2030	8,366,087	1,656,485	16,491,298	4,010,027	793,985	7,904,597
2031	7,811,324	1,546,642	18,074,870	3,600,114	712,823	8,330,417
2032	7,260,410	1,437,561	19,694,409	3,217,506	637,066	8,727,727
2033	6,716,681	1,329,903	21,230,629	2,862,066	566,689	9,046,649
2034	6,183,469	1,224,327	22,658,214	2,533,517	501,636	9,283,617
2035	5,664,086	1,121,489	23,950,146	2,231,454	441,828	9,435,531
2036	5,161,557	1,021,988	25,135,544	1,955,265	387,142	9,521,670
2037	4,678,516	926,346	26,163,635	1,704,118	337,415	9,529,928
2038	4,217,764	835,117	26,935,660	1,477,204	292,486	9,433,781
2039	3,781,521	748,741	27,427,301	1,273,478	252,149	9,236,510
2040	3,371,646	667,586	27,683,951	1,091,776	216,172	8,964,366
2041	2,989,549	591,931	27,753,683	930,816	184,302	8,641,294
2042	2,635,840	521,896	27,633,890	789,121	156,246	8,273,073
2043	2,310,997	457,577	27,230,402	665,259	131,721	7,838,727
2044	2,015,006	398,971	26,578,425	557,743	110,433	7,356,773
2045	1,747,262	345,958	25,738,777	465,032	92,076	6,850,349
2046	1,507,024	298,391	24,799,090	385,666	76,362	6,346,396
2047	1,292,859	255,986	23,776,602	318,133	62,990	5,850,701
2048	1,103,336	218,460	22,610,036	261,055	51,689	5,349,658
2049	936,839	185,494	21,325,700	213,136	42,201	4,851,709
2050	791,414	156,700	19,978,962	173,126	34,279	4,370,499
2051	665,241	131,718	18,683,274	139,928	27,706	3,929,866
2052	556,355	110,158	17,435,258	112,524	22,280	3,526,304
2053	462,990	91,672	16,150,535	90,039	17,828	3,140,834
2054	383,327	75,899	14,787,235	71,679	14,193	2,765,106
2055	315,728	62,514	13,472,080	56,768	11,240	2,422,290
2056	258,592	51,201	12,268,448	44,707	8,852	2,121,034
2057	210,462	41,672	11,134,127	34,986	6,927	1,850,891
2058	170,107	33,681	10,016,428	27,190	5,384	1,601,048
2059	136,592	27,045	8,831,510	20,993	4,157	1,357,354
2060	108,904	21,563	7,672,804	16,094	3,187	1,133,911
2061	86,124	17,053	6,696,101	12,238	2,423	951,510
2062	67,430	13,351	5,828,050	9,213	1,824	796,308
2063	52,229	10,341	4,992,831	6,862	1,359	655,951
2064	40,039	7,928	4,123,086	5,058	1,001	520,851
2065	30,343	6,008	3,400,589	3,686	730	413,059
2066	22,662	4,487	2,777,509	2,647	524	324,399
2067	16,723	3,311	2,216,614	1,878	372	248,932
2068	12,114	2,399	1,789,497	1,308	259	193,236
Total	322,416,181	60,445,890	776,634,764	207,000,058	37,691,837	261,866,223
Grand Total	384,330,694	60,445,890	777,875,632	273,530,641	37,691,837	263,179,987

Minimum Required Loss Ratios	58%	85%	
Minimum PV Incurred Claims	158,647,772	32,038,061	190,685,833
Dual Loss Ratio Test Met	263,179,987	>	190,685,833

Actual to Expected Analysis (Lapse Rates and Morbidity Combined)

Nationwide Experience
(as of 03/31/2012)

Policy Series LTC06UI

	Actual					Original Pricing				
	Earned Premium w/o Increase	Earned Premium With Increase	Incurred Claims	Loss Ratio w/o Increase	Loss Ratio With Increase	Earned Premium	Incurred Claims	Loss Ratio	A/E w/o Increase	A/E With Increase
Past Experience (2006 - 2011)	61,914,513	61,914,513	1,240,869	2.0%	2.0%	57,270,901	1,803,968	3.1%	0.636	0.636
Anticipated Experience	322,416,181	382,862,071	776,634,764	240.9%	202.8%	230,704,339	371,493,631	161.0%	1.496	1.260
Lifetime Experience	384,330,694	444,776,584	777,875,632	202.4%	174.9%	287,975,240	373,297,599	129.6%	1.561	1.349
Past Experience @ 4.0%	66,530,584	66,530,584	1,313,764	2.0%	2.0%	61,654,585	1,900,701	3.1%	**0.641**	0.641
Anticipated Experience @ 4.0%	207,000,058	244,691,894	261,866,223	126.5%	107.0%	155,647,497	147,730,125	94.9%	**1.333**	1.128
Lifetime Experience @ 4.0%	273,530,641	311,222,478	263,179,987	96.2%	84.6%	217,302,082	149,630,826	68.9%	**1.397**	1.228

Note: The Earned Premium with Increase includes the proposed rate adjustments described in Section 9 of the Actuarial Memorandum.

Policy Series LTC06UI

Issue Age Band	PHs	% of PHs	Avg Increase
<40	180	2%	33%
40-44	327	3%	34%
45-49	732	7%	35%
50-54	1,345	14%	32%
55-59	2,452	25%	24%
60-64	2,771	28%	17%
65-69	1,469	15%	10%
70-74	441	4%	6%
75-79	122	1%	0%
80+		0%	0%
Grand Total	**9,839**	**100%**	**19.8%**

Inflation Type	PHs	% of PHs	Avg Increase
None/GPO	1,505	15%	1%
2.5% Compound	425	4%	9%
3.0% Compound	1,027	10%	10%
5.0% Simple	597	6%	10%
3.5% Compound	668	7%	14%
4.0% Compound	565	6%	18%
4.5% Compound	114	1%	20%
5.0% - 10 Yrs	390	4%	24%
5.0% - 20 Yrs	1,674	17%	27%
5.0% Compound	2,874	29%	30%
Grand Total	**9,839**	**100%**	**19.8%**

Rate Increase	PHs	% of PHs	Avg Increase
0%	1,283	13%	0%
0%-4.99%	1,231	13%	3%
5%-9.99%	757	8%	7%
10%-14.99%	598	6%	12%
15%-19.99%	820	8%	18%
20%-24.99%	1,076	11%	23%
25%-29.99%	1,212	12%	28%
30%-34.99%	1,122	11%	33%
35%-38%	1,740	18%	38%
Total	**9,839**	**100%**	**19.8%**

Benefit Period	PHs	% of PHs	Avg Increase
2 Year	914	9%	6%
3 Year	3,996	41%	17%
4 Year	1,283	13%	19%
5 Year	2,668	27%	24%
6 Year	111	1%	23%
8 Year	74	1%	24%
Lifetime	793	8%	28%
Grand Total	**9,839**	**100%**	**19.8%**

United of Omaha Life Insurance Company

Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
No Inflation

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	31.64	35.89	41.70	45.65	53.58	68.05	75.62
36	31.97	36.21	42.34	46.38	54.42	68.76	76.40
37	32.32	36.55	43.00	47.08	55.26	69.47	77.19
38	32.67	36.86	43.69	47.78	56.17	69.87	77.64
39	32.98	37.18	44.33	48.48	57.03	70.43	78.25
40	33.29	37.51	44.96	49.18	57.82	71.12	79.02
41	33.64	37.83	45.60	49.88	58.61	71.99	79.99
42	34.01	38.16	46.26	50.65	59.45	73.02	81.14
43	34.43	38.90	46.99	51.48	60.37	74.22	82.47
44	34.94	39.76	47.82	52.42	61.42	75.61	84.01
45	35.51	40.72	48.77	53.45	62.62	77.18	85.75
46	36.20	41.79	49.85	54.63	64.03	78.94	87.71
47	37.02	42.96	51.12	55.97	65.69	80.92	89.91
48	38.24	44.40	52.90	57.82	68.18	83.50	92.78
49	39.46	45.79	54.75	59.66	70.70	86.04	95.60
50	40.74	47.15	56.67	61.57	73.31	88.60	98.44
51	42.10	48.54	58.73	63.58	76.09	91.20	101.34
52	43.56	49.98	60.96	65.76	79.10	93.96	104.40
53	44.88	51.38	63.01	67.80	81.75	96.57	107.30
54	46.29	52.98	65.23	70.06	84.59	99.50	110.55
55	47.90	54.81	67.69	72.61	87.75	102.85	114.28
56	49.72	56.96	70.45	75.56	91.33	106.75	118.62
57	51.81	59.50	73.56	78.97	95.41	111.36	123.74
58	53.93	62.46	76.40	82.37	99.38	116.06	128.96
59	56.52	65.92	80.05	86.67	104.39	122.03	135.59
60	59.72	69.98	84.61	91.97	110.56	129.44	143.82
61	63.60	74.79	90.16	98.36	118.00	138.43	153.81
62	68.22	80.45	96.77	105.96	126.84	149.13	165.70
63	74.29	87.43	105.63	115.73	138.39	162.85	180.95
64	80.75	94.79	114.93	125.94	150.52	177.19	196.88
65	88.35	103.48	125.67	137.70	164.57	193.76	215.29
66	101.15	118.32	143.60	157.28	188.08	221.36	245.95
67	111.73	130.59	157.96	172.95	207.05	243.52	270.58
68	127.28	149.03	176.43	193.17	231.83	274.44	304.94
69	143.17	167.92	196.23	214.81	258.38	306.10	340.11
70	159.79	187.77	217.79	238.41	287.28	339.35	377.06
71	177.53	209.11	241.51	264.40	319.09	375.10	416.78
72	196.73	232.43	267.83	293.24	354.43	414.22	460.24
73	215.62	255.44	297.70	325.97	394.22	455.93	506.59
74	236.65	281.26	331.98	363.50	439.87	503.91	559.90
75	260.41	310.72	371.40	406.67	492.43	559.77	621.96
76	287.57	344.61	416.70	456.27	552.95	625.10	694.55
77	318.75	383.81	468.66	513.15	622.49	701.52	779.46
78	354.61	429.07	527.99	578.12	702.04	790.61	878.45
79	395.76	481.30	595.48	652.01	792.71	894.01	993.34
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

United of Omaha Life Insurance Company
Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
GPO

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	32.27	36.61	42.53	46.56	54.65	69.41	77.13
36	32.61	36.93	43.19	47.31	55.51	70.14	77.93
37	32.97	37.28	43.86	48.02	56.37	70.86	78.73
38	33.32	37.60	44.56	48.74	57.29	71.27	79.19
39	33.64	37.92	45.22	49.45	58.17	71.84	79.82
40	33.96	38.26	45.86	50.16	58.98	72.54	80.60
41	34.31	38.59	46.51	50.88	59.78	73.43	81.59
42	34.69	38.92	47.19	51.66	60.64	74.48	82.76
43	35.12	39.68	47.93	52.51	61.58	75.70	84.12
44	35.64	40.56	48.78	53.47	62.65	77.12	85.69
45	36.22	41.53	49.75	54.52	63.87	78.72	87.47
46	36.92	42.63	50.85	55.72	65.31	80.52	89.46
47	37.76	43.82	52.14	57.09	67.00	82.54	91.71
48	39.00	45.29	53.96	58.98	69.54	85.17	94.64
49	40.25	46.71	55.85	60.85	72.11	87.76	97.51
50	41.55	48.09	57.80	62.80	74.78	90.37	100.41
51	42.94	49.51	59.90	64.85	77.61	93.02	103.37
52	44.43	50.98	62.18	67.08	80.68	95.84	106.49
53	45.78	52.41	64.27	69.16	83.39	98.50	109.45
54	47.22	54.04	66.53	71.46	86.28	101.49	112.76
55	48.86	55.91	69.04	74.06	89.51	104.91	116.57
56	50.71	58.10	71.86	77.07	93.16	108.89	120.99
57	52.85	60.69	75.03	80.55	97.32	113.59	126.21
58	55.01	63.71	77.93	84.02	101.37	118.38	131.54
59	57.65	67.24	81.65	88.40	106.48	124.47	138.30
60	60.91	71.38	86.30	93.81	112.77	132.03	146.70
61	64.87	76.29	91.96	100.33	120.36	141.20	156.89
62	69.58	82.06	98.71	108.08	129.38	152.11	169.01
63	75.78	89.18	107.74	118.04	141.16	166.11	184.57
64	82.37	96.69	117.23	128.46	153.53	180.73	200.82
65	90.12	105.55	128.18	140.45	167.86	197.64	219.60
66	103.17	120.69	146.47	160.43	191.84	225.79	250.87
67	113.96	133.20	161.12	176.41	211.19	248.39	275.99
68	129.83	152.01	179.96	197.03	236.47	279.93	311.04
69	146.03	171.28	200.15	219.11	263.55	312.22	346.91
70	162.99	191.53	222.15	243.18	293.03	346.14	384.60
71	181.08	213.29	246.34	269.69	325.47	382.60	425.12
72	200.66	237.08	273.19	299.10	361.52	422.50	469.44
73	219.93	260.55	303.65	332.49	402.10	465.05	516.72
74	241.38	286.89	338.62	370.77	448.67	513.99	571.10
75	265.62	316.93	378.83	414.80	502.28	570.97	634.40
76	293.32	351.50	425.03	465.40	564.01	637.60	708.44
77	325.13	391.49	478.03	523.41	634.94	715.55	795.05
78	361.70	437.65	538.55	589.68	716.08	806.42	896.02
79	403.68	490.93	607.39	665.05	808.56	911.89	1,013.21
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

United of Omaha Life Insurance Company

Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
2.5% Compound

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	45.88	52.04	60.47	66.19	77.69	98.67	109.65
36	46.36	52.50	61.39	67.25	78.91	99.70	110.78
37	46.86	53.00	62.35	68.27	80.13	100.73	111.93
38	47.37	53.45	63.35	69.28	81.45	101.31	112.58
39	47.82	53.91	64.28	70.30	82.69	102.12	113.46
40	48.27	54.39	65.19	71.31	83.84	103.12	114.58
41	48.78	54.85	66.12	72.33	84.98	104.39	115.99
42	49.31	55.33	67.08	73.44	86.20	105.88	117.65
43	49.92	56.41	68.14	74.65	87.54	107.62	119.58
44	50.66	57.65	69.34	76.01	89.06	109.63	121.81
45	51.13	58.64	70.23	76.97	90.17	111.14	123.48
46	52.13	60.18	71.78	78.67	92.20	113.67	126.30
47	53.31	61.86	73.61	80.60	94.59	116.52	129.47
48	55.07	63.94	76.18	83.26	98.18	120.24	133.60
49	56.43	65.48	78.29	85.31	101.10	123.04	136.71
50	57.85	66.95	80.47	87.43	104.10	125.81	139.78
51	59.36	68.44	82.81	89.65	107.29	128.59	142.89
52	60.98	69.97	85.34	92.06	110.74	131.54	146.16
53	62.38	71.42	87.58	94.24	113.63	134.23	149.15
54	63.88	73.11	90.02	96.68	116.73	137.31	152.56
55	65.62	75.09	92.74	99.48	120.22	140.90	156.56
56	67.62	77.47	95.81	102.76	124.21	145.18	161.32
57	69.94	80.33	99.31	106.61	128.80	150.34	167.05
58	72.27	83.70	102.38	110.38	133.17	155.52	172.81
59	75.74	88.33	107.27	116.14	139.88	163.52	181.69
60	80.02	93.77	113.38	123.24	148.15	173.45	192.72
61	84.59	99.47	119.91	130.82	156.94	184.11	204.57
62	90.73	107.00	128.70	140.93	168.70	198.34	220.38
63	98.81	116.28	140.49	153.92	184.06	216.59	240.66
64	107.40	126.07	152.86	167.50	200.19	235.66	261.85
65	117.51	137.63	167.14	183.14	218.88	257.70	286.34
66	134.53	157.37	190.99	209.18	250.15	294.41	327.11
67	147.48	172.38	208.51	228.29	273.31	321.45	357.17
68	166.74	195.23	231.12	253.05	303.70	359.52	399.47
69	187.55	219.98	257.06	281.40	338.48	400.99	445.54
70	207.73	244.10	283.13	309.93	373.46	441.16	490.18
71	230.79	271.84	313.96	343.72	414.82	487.63	541.81
72	253.78	299.83	345.50	378.28	457.21	534.34	593.71
73	278.15	329.52	384.03	420.50	508.54	588.15	653.50
74	305.28	362.83	428.25	468.92	567.43	650.04	722.27
75	333.32	397.72	475.39	520.54	630.31	716.51	796.11
76	362.34	434.21	525.04	574.90	696.72	787.63	875.13
77	401.63	483.60	590.51	646.57	784.34	883.92	982.12
78	443.26	536.34	659.99	722.65	877.55	988.26	1,098.06
79	494.70	601.63	744.35	815.01	990.89	1,117.51	1,241.68

United of Omaha Life Insurance Company

Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
3% Compound

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	52.52	59.58	69.22	75.78	88.94	112.96	125.53
36	53.07	60.11	70.28	76.99	90.34	114.14	126.82
37	53.65	60.67	71.38	78.15	91.73	115.32	128.14
38	54.23	61.19	72.53	79.31	93.24	115.98	128.88
39	54.75	61.72	73.59	80.48	94.67	116.91	129.90
40	55.26	62.27	74.63	81.64	95.98	118.06	131.17
41	55.84	62.80	75.70	82.80	97.29	119.50	132.78
42	56.46	63.35	76.79	84.08	98.69	121.21	134.69
43	56.81	64.19	77.53	84.94	99.61	122.46	136.08
44	57.30	65.21	78.42	85.97	100.73	124.00	137.78
45	57.88	66.37	79.50	87.12	102.07	125.80	139.77
46	58.64	67.70	80.76	88.50	103.73	127.88	142.09
47	59.60	69.17	82.30	90.11	105.76	130.28	144.76
48	61.18	71.04	84.64	92.51	109.09	133.60	148.45
49	62.35	72.35	86.51	94.26	111.71	135.94	151.05
50	63.96	74.03	88.97	96.66	115.10	139.10	154.55
51	65.68	75.72	91.62	99.18	118.70	142.27	158.09
52	67.52	77.47	94.49	101.93	122.61	145.64	161.82
53	69.12	79.13	97.04	104.41	125.90	148.72	165.24
54	70.82	81.06	99.80	107.19	129.42	152.24	169.14
55	72.81	83.31	102.89	110.37	133.38	156.33	173.71
56	75.08	86.01	106.38	114.10	137.91	161.19	179.12
57	77.72	89.25	110.34	118.46	143.12	167.04	185.61
58	80.36	93.07	113.84	122.73	148.08	172.93	192.15
59	84.21	98.22	119.27	129.14	155.54	181.82	202.03
60	88.98	104.27	126.07	137.04	164.73	192.87	214.29
61	94.13	110.69	133.44	145.57	174.64	204.88	227.64
62	100.97	119.07	143.22	156.82	187.72	220.71	245.24
63	109.95	129.40	156.33	171.28	204.82	241.02	267.81
64	118.70	139.34	168.95	185.13	221.26	260.47	289.41
65	129.87	152.12	184.73	202.42	241.92	284.83	316.48
66	147.68	172.75	209.66	229.63	274.60	323.19	359.09
67	162.01	189.36	229.04	250.78	300.22	353.10	392.34
68	182.01	213.11	252.29	276.23	331.52	392.45	436.06
69	203.30	238.45	278.65	305.03	366.90	434.66	482.96
70	223.71	262.88	304.91	333.77	402.19	475.09	527.88
71	244.99	288.57	333.28	364.87	440.34	517.64	575.16
72	269.52	318.43	366.93	401.74	485.57	567.48	630.53
73	293.24	347.40	404.87	443.32	536.14	620.06	688.96
74	319.48	379.70	448.17	490.73	593.82	680.28	755.87
75	348.95	416.36	497.68	544.94	659.86	750.09	833.43
76	382.47	458.33	554.21	606.84	735.42	831.38	923.75
77	420.75	506.63	618.63	677.36	821.69	926.01	1,028.89
78	464.54	562.08	691.67	757.34	919.67	1,035.70	1,150.77
79	514.49	625.69	774.12	847.61	1,030.52	1,162.21	1,291.34

United of Omaha Life Insurance Company

Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
3.5% Compound

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	59.80	67.83	78.81	86.28	101.27	128.61	142.92
36	60.42	68.44	80.02	87.66	102.85	129.96	144.40
37	61.08	69.08	81.27	88.98	104.44	131.30	145.89
38	61.75	69.67	82.57	90.30	106.16	132.05	146.74
39	62.33	70.27	83.78	91.63	107.79	133.11	147.89
40	62.92	70.89	84.97	92.95	109.28	134.42	149.35
41	63.58	71.50	86.18	94.27	110.77	136.06	151.18
42	63.94	71.74	86.97	95.22	111.77	137.28	152.54
43	64.38	72.74	87.87	96.27	112.89	138.79	154.22
44	64.99	73.95	88.95	97.50	114.24	140.63	156.26
45	65.34	74.92	89.74	98.35	115.22	142.01	157.78
46	66.25	76.48	91.23	99.97	117.17	144.46	160.51
47	67.01	77.76	92.53	101.31	118.90	146.47	162.74
48	68.83	79.92	95.22	104.08	122.72	150.30	167.00
49	69.45	80.59	96.36	105.00	124.43	151.43	168.26
50	71.30	82.51	99.17	107.75	128.29	155.05	172.27
51	73.25	84.46	102.19	110.63	132.40	158.69	176.33
52	74.92	85.97	104.85	113.11	136.05	161.61	179.57
53	76.74	87.86	107.75	115.94	139.79	165.13	183.48
54	78.69	90.07	110.89	119.10	143.80	169.15	187.94
55	80.95	92.63	114.40	122.71	148.30	173.82	193.13
56	83.53	95.69	118.36	126.94	153.43	179.34	199.28
57	86.52	99.37	122.85	131.88	159.33	185.97	206.65
58	89.52	103.68	126.82	136.73	164.97	192.66	214.07
59	93.82	109.43	132.88	143.87	173.29	202.57	225.08
60	98.54	115.47	139.61	151.75	182.42	213.58	237.30
61	104.30	122.66	147.86	161.31	193.52	227.03	252.25
62	111.88	131.94	158.70	173.77	208.02	244.57	271.75
63	121.84	143.39	173.23	189.80	226.96	267.07	296.76
64	131.62	154.51	187.34	205.28	245.35	288.82	320.91
65	143.13	167.64	203.59	223.07	266.60	313.89	348.77
66	162.85	190.50	231.20	253.22	302.81	356.39	395.98
67	177.65	207.64	251.16	274.99	329.21	387.20	430.22
68	198.56	232.49	275.23	301.35	361.65	428.13	475.71
69	219.05	256.92	300.23	328.66	395.32	468.33	520.37
70	239.69	281.66	326.69	357.62	430.92	509.03	565.59
71	260.97	307.39	355.02	388.67	469.06	551.40	612.67
72	283.29	334.70	385.68	422.27	510.38	596.48	662.75
73	306.18	362.72	422.73	462.88	559.79	647.42	719.36
74	333.68	396.58	468.09	512.54	620.22	710.51	789.46
75	361.97	431.90	516.25	565.27	684.48	778.08	864.52
76	396.85	475.56	575.05	629.65	763.07	862.64	958.48
77	436.69	525.82	642.06	703.02	852.81	961.08	1,067.86
78	478.72	579.24	712.79	780.46	947.75	1,067.32	1,185.91
79	530.32	644.94	797.94	873.69	1,062.23	1,197.97	1,331.08

United of Omaha Life Insurance Company

Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
4% Compound

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	66.76	75.73	87.99	96.32	113.05	143.59	159.56
36	67.46	76.40	89.34	97.86	114.83	145.08	161.20
37	68.20	77.12	90.73	99.34	116.60	146.58	162.87
38	68.93	77.77	92.19	100.82	118.52	147.43	163.82
39	69.59	78.45	93.54	102.29	120.33	148.61	165.11
40	70.24	79.15	94.87	103.77	122.00	150.06	166.73
41	70.98	79.82	96.22	105.25	123.67	151.90	168.78
42	71.08	79.75	96.68	105.86	124.25	152.61	169.58
43	71.61	80.91	97.74	107.08	125.57	154.38	171.54
44	71.98	81.91	98.51	107.99	126.53	155.76	173.06
45	72.44	83.07	99.49	109.04	127.74	157.45	174.93
46	73.12	84.42	100.70	110.35	129.34	159.46	177.17
47	74.04	85.92	102.24	111.94	131.38	161.84	179.82
48	75.72	87.91	104.74	114.48	135.00	165.33	183.70
49	76.95	89.29	106.76	116.34	137.87	167.78	186.42
50	78.63	91.00	109.37	118.83	141.49	171.00	189.99
51	80.83	93.20	112.76	122.07	146.09	175.10	194.57
52	82.76	94.96	115.82	124.94	150.29	178.52	198.36
53	84.82	97.11	119.09	128.14	154.51	182.52	202.80
54	87.03	99.60	122.63	131.71	159.03	187.06	207.83
55	89.57	102.49	126.58	135.78	164.09	192.33	213.70
56	92.48	105.95	131.04	140.54	169.87	198.56	220.63
57	95.85	110.08	136.09	146.09	176.51	206.02	228.92
58	99.23	114.93	140.58	151.56	182.86	213.55	237.29
59	103.43	120.63	146.49	158.61	191.03	223.31	248.13
60	108.69	127.36	153.99	167.39	201.22	235.58	261.75
61	115.12	135.37	163.19	178.03	213.58	250.56	278.40
62	123.48	145.61	175.15	191.79	229.58	269.93	299.92
63	133.72	157.37	190.13	208.31	249.10	293.13	325.71
64	144.54	169.67	205.72	225.43	269.43	317.17	352.42
65	156.38	183.16	222.44	243.73	291.29	342.96	381.06
66	177.01	207.06	251.30	275.24	329.14	387.38	430.41
67	193.29	225.92	273.27	299.20	358.20	421.29	468.10
68	215.10	251.86	298.17	326.46	391.79	463.80	515.35
69	234.80	275.39	321.82	352.29	423.74	502.00	557.78
70	255.66	300.43	348.46	381.46	459.65	542.96	603.30
71	275.17	324.12	374.34	409.82	494.59	581.41	646.01
72	295.10	348.65	401.75	439.86	531.65	621.33	690.36
73	319.12	378.05	440.60	482.44	583.45	674.78	749.75
74	345.51	410.64	484.69	530.71	642.21	735.71	817.45
75	374.99	447.44	534.82	585.60	709.10	806.07	895.62
76	411.23	492.79	595.88	652.47	790.72	893.89	993.21
77	449.44	541.17	660.81	723.54	877.71	989.14	1,099.04
78	492.91	596.41	733.91	803.59	975.84	1,098.95	1,221.05
79	542.19	659.38	815.81	893.25	1,086.01	1,224.79	1,360.88

United of Omaha Life Insurance Company

Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
4.5% Compound

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	73.09	82.91	96.33	105.45	123.77	157.20	174.68
36	73.85	83.65	97.81	107.14	125.71	158.84	176.48
37	74.66	84.43	99.33	108.75	127.65	160.48	178.31
38	75.47	85.15	100.92	110.37	129.75	161.40	179.35
39	76.18	85.89	102.40	111.99	131.74	162.69	180.76
40	76.90	86.65	103.86	113.61	133.56	164.29	182.54
41	77.37	87.01	104.88	114.72	134.80	165.58	183.98
42	77.20	86.62	105.01	114.98	134.95	165.76	184.19
43	77.81	87.91	106.20	116.34	136.44	167.74	186.38
44	78.27	89.06	107.12	117.42	137.58	169.37	188.18
45	78.83	90.40	108.27	118.66	139.02	171.34	190.37
46	79.64	91.94	109.67	120.19	140.87	173.67	192.96
47	80.33	93.22	110.93	121.45	142.55	175.60	195.10
48	82.60	95.90	114.26	124.89	147.27	180.36	200.40
49	84.05	97.53	116.62	127.08	150.59	183.27	203.63
50	85.96	99.49	119.57	129.91	154.68	186.95	207.71
51	88.41	101.93	123.33	133.52	159.79	191.52	212.81
52	91.04	104.46	127.41	137.44	165.32	196.38	218.20
53	92.90	106.36	130.43	140.35	169.22	199.90	222.11
54	95.36	109.14	134.37	144.32	174.26	204.97	227.73
55	98.20	112.36	138.76	148.85	179.89	210.84	234.27
56	101.43	116.20	143.72	154.14	186.31	217.77	241.98
57	105.17	120.79	149.33	160.31	193.68	226.06	251.19
58	108.94	126.17	154.33	166.39	200.75	234.44	260.50
59	113.61	132.50	160.90	174.21	209.82	245.28	272.54
60	119.44	139.96	169.22	183.94	221.12	258.88	287.64
61	126.56	148.83	179.42	195.74	234.82	275.48	306.08
62	135.08	159.29	191.60	209.80	251.14	295.28	328.09
63	145.61	171.36	207.03	226.83	271.24	319.19	354.66
64	156.66	183.89	222.96	244.32	292.01	343.75	381.95
65	168.75	197.65	240.03	263.01	314.33	370.08	411.20
66	190.16	222.44	269.97	295.69	353.59	416.16	462.39
67	205.58	240.29	290.65	318.23	380.97	448.08	497.87
68	225.29	263.78	312.28	341.91	410.34	485.76	539.74
69	246.25	288.82	337.52	369.47	444.41	526.49	584.99
70	265.25	311.70	361.53	395.76	476.88	563.32	625.92
71	285.82	336.67	388.83	425.68	513.73	603.91	671.02
72	306.90	362.59	417.81	457.45	552.91	646.18	717.97
73	329.90	390.82	455.48	498.73	603.16	697.57	775.08
74	354.98	421.89	497.97	545.25	659.81	755.87	839.85
75	385.41	459.87	549.67	601.87	728.80	828.46	920.50
76	419.85	503.13	608.38	666.15	807.31	912.65	1,014.04
77	455.81	548.85	670.18	733.80	890.16	1,003.17	1,114.63
78	500.00	604.99	744.47	815.15	989.88	1,114.76	1,238.61
79	550.11	669.01	827.72	906.29	1,101.87	1,242.67	1,380.74

United of Omaha Life Insurance Company

Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
5% Compound

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.78	89.37	103.83	113.67	133.41	169.44	188.29
36	79.61	90.16	105.43	115.49	135.51	171.21	190.24
37	80.48	91.01	107.07	117.23	137.60	172.98	192.20
38	81.35	91.78	108.79	118.97	139.86	173.98	193.32
39	82.12	92.58	110.38	120.72	142.00	175.37	194.84
40	82.89	93.40	111.95	122.46	143.97	177.09	196.76
41	83.43	93.82	113.09	123.70	145.35	178.54	198.38
42	83.66	93.87	113.80	124.60	146.25	179.63	199.60
43	84.01	94.92	114.66	125.61	147.30	181.10	201.23
44	84.55	96.22	115.72	126.86	148.64	182.98	203.30
45	85.22	97.73	117.05	128.28	150.29	185.23	205.80
46	86.16	99.46	118.64	130.02	152.39	187.88	208.75
47	87.00	100.96	120.13	131.53	154.37	190.16	211.29
48	89.48	103.90	123.79	135.30	159.54	195.39	217.11
49	91.55	106.23	127.02	138.41	164.02	199.61	221.79
50	93.70	108.45	130.34	141.61	168.61	203.78	226.41
51	95.99	110.67	133.90	144.96	173.49	207.94	231.06
52	98.88	113.45	138.38	149.28	179.56	213.29	236.99
53	100.98	115.61	141.77	152.55	183.94	217.28	241.43
54	103.69	118.68	146.12	156.93	189.48	222.88	247.63
55	106.34	121.68	150.27	161.19	194.81	228.33	253.70
56	109.88	125.88	155.69	166.99	201.84	235.92	262.15
57	113.98	130.90	161.83	173.73	209.90	244.99	272.23
58	118.11	136.79	167.32	180.39	217.64	254.17	282.42
59	123.78	144.36	175.31	189.81	228.61	267.25	296.94
60	130.19	152.56	184.45	200.49	241.02	282.18	313.53
61	137.38	161.55	194.75	212.46	254.88	299.01	332.23
62	146.67	172.97	208.06	227.81	272.71	320.63	356.26
63	157.49	185.35	223.94	245.35	293.39	345.24	383.61
64	167.96	197.16	239.05	261.96	313.08	368.56	409.51
65	179.35	210.06	255.11	279.53	334.08	393.33	437.04
66	201.29	235.46	285.76	312.99	374.28	440.51	489.44
67	215.64	252.04	304.86	333.79	399.61	469.99	522.22
68	236.74	277.20	328.16	359.30	431.20	510.46	567.19
69	257.71	302.26	353.21	386.66	465.08	550.98	612.20
70	274.84	322.96	374.60	410.07	494.12	583.68	648.54
71	294.70	347.12	400.91	438.90	529.69	622.67	691.85
72	316.74	374.21	431.21	472.12	570.63	666.89	740.99
73	338.52	401.04	467.39	511.77	618.93	715.81	795.35
74	364.44	433.14	511.25	559.79	677.40	776.02	862.25
75	393.22	469.19	560.81	614.07	743.57	845.25	939.16
76	425.60	510.02	616.72	675.28	818.37	925.15	1,027.93
77	462.19	556.52	679.56	744.07	902.61	1,017.20	1,130.22
78	507.09	613.57	755.03	826.71	1,003.92	1,130.57	1,256.18
79	554.06	673.82	833.67	912.81	1,109.79	1,251.61	1,390.68

United of Omaha Life Insurance Company

Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
5% Simple

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	56.95	64.60	75.06	82.17	96.44	122.49	136.12
36	57.55	65.18	76.21	83.48	97.96	123.77	137.52
37	58.18	65.79	77.40	84.74	99.47	125.05	138.94
38	58.81	66.35	78.64	86.00	101.11	125.77	139.75
39	59.36	66.92	79.79	87.26	102.65	126.77	140.85
40	59.92	67.52	80.93	88.52	104.08	128.02	142.24
41	60.55	68.09	82.08	89.78	105.50	129.58	143.98
42	61.22	68.69	83.27	91.17	107.01	131.44	146.05
43	61.63	69.63	84.11	92.15	108.06	132.85	147.62
44	62.54	71.17	85.60	93.83	109.94	135.34	150.38
45	63.21	72.48	86.81	95.14	111.46	137.38	152.64
46	64.07	73.97	88.23	96.70	113.33	139.72	155.25
47	65.16	75.61	89.97	98.51	115.61	142.42	158.24
48	67.30	78.14	93.10	101.76	120.00	146.96	163.29
49	69.06	80.13	95.81	104.41	123.73	150.57	167.30
50	71.30	82.51	99.17	107.75	128.29	155.05	172.27
51	73.25	84.46	102.19	110.63	132.40	158.69	176.33
52	75.79	86.97	106.07	114.42	137.63	163.49	181.66
53	77.19	88.37	108.38	116.62	140.61	166.10	184.56
54	79.62	91.13	112.20	120.50	145.49	171.14	190.15
55	81.91	93.73	115.75	124.16	150.05	175.87	195.42
56	85.02	97.40	120.47	129.21	156.17	182.54	202.84
57	88.60	101.75	125.79	135.04	163.15	190.43	211.60
58	91.68	106.18	129.88	140.03	168.95	197.30	219.23
59	96.08	112.06	136.09	147.34	177.46	207.45	230.50
60	101.52	118.97	143.84	156.35	187.95	220.05	244.49
61	107.48	126.40	152.37	166.23	199.42	233.95	259.94
62	115.29	135.96	163.54	179.07	214.36	252.03	280.03
63	124.81	146.88	177.46	194.43	232.50	273.59	304.00
64	135.66	159.25	193.08	211.58	252.87	297.68	330.76
65	147.54	172.81	209.87	229.96	274.83	323.58	359.53
66	167.91	196.41	238.38	261.08	312.21	367.46	408.28
67	184.35	215.47	260.63	285.37	341.63	401.81	446.46
68	207.47	242.92	287.58	314.87	377.88	447.34	497.05
69	231.94	272.03	317.89	347.99	418.58	495.88	550.98
70	257.26	302.31	350.64	383.84	462.52	546.35	607.07
71	282.27	332.48	384.00	420.40	507.35	596.41	662.68
72	308.87	364.92	420.49	460.39	556.46	650.33	722.58
73	336.37	398.49	464.41	508.51	614.98	711.25	790.28
74	369.17	438.77	517.89	567.06	686.20	786.10	873.44
75	403.64	481.62	575.67	630.34	763.27	867.64	964.04
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 Life Insurance Company

Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
5% Compound for 10 Years

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	46.19	52.40	60.88	66.65	78.23	99.35	110.41
36	46.36	52.50	61.39	67.25	78.91	99.70	110.78
37	46.86	53.00	62.35	68.27	80.13	100.73	111.93
38	47.37	53.45	63.35	69.28	81.45	101.31	112.58
39	47.82	53.91	64.28	70.30	82.69	102.12	113.46
40	47.94	54.01	64.74	70.82	83.26	102.41	113.79
41	48.44	54.48	65.66	71.83	84.40	103.67	115.19
42	48.63	54.57	66.15	72.43	85.01	104.42	116.03
43	49.23	55.63	67.20	73.62	86.33	106.13	117.93
44	49.61	56.46	67.90	74.44	87.22	107.37	119.29
45	50.42	57.82	69.25	75.90	88.92	109.60	121.77
46	51.04	58.92	70.29	77.03	90.28	111.31	123.67
47	51.83	60.14	71.57	78.36	91.97	113.29	125.87
48	53.54	62.16	74.06	80.95	95.45	116.90	129.89
49	55.24	64.11	76.65	83.52	98.98	120.46	133.84
50	56.63	65.54	78.77	85.58	101.90	123.15	136.83
51	58.52	67.47	81.63	88.38	105.77	126.77	140.86
52	60.11	68.97	84.12	90.75	109.16	129.66	144.07
53	61.93	70.90	86.95	93.56	112.82	133.27	148.07
54	63.42	72.58	89.37	95.98	115.89	136.32	151.45
55	65.14	74.54	92.06	98.75	119.34	139.88	155.42
56	67.62	77.47	95.81	102.76	124.21	145.18	161.32
57	69.94	80.33	99.31	106.61	128.80	150.34	167.05
58	72.81	84.32	103.14	111.20	134.16	156.68	174.10
59	76.30	88.99	108.07	117.00	140.93	164.74	183.05
60	80.62	94.47	114.22	124.16	149.26	174.74	194.16
61	85.86	100.97	121.72	132.79	159.30	186.88	207.64
62	91.41	107.80	129.67	141.99	169.97	199.83	222.04
63	99.55	117.16	141.54	155.08	185.44	218.22	242.47
64	108.21	127.02	154.01	168.76	201.70	237.43	263.82
65	117.51	137.63	167.14	183.14	218.88	257.70	286.34
66	134.53	157.37	190.99	209.18	250.15	294.41	327.11
67	147.48	172.38	208.51	228.29	273.31	321.45	357.17
68	168.01	196.72	232.89	254.98	306.02	362.26	402.52
69	188.98	221.65	259.02	283.55	341.06	404.05	448.95
70	209.32	245.98	285.30	312.32	376.34	444.55	493.95
71	232.56	273.93	316.38	346.36	418.01	491.38	545.98
72	255.75	302.16	348.18	381.21	460.76	538.49	598.31
73	278.15	329.52	384.03	420.50	508.54	588.15	653.50
74	302.91	360.01	424.93	465.28	563.03	645.00	716.67
75	328.12	391.51	467.96	512.40	620.46	705.31	783.67
76	359.46	430.76	520.88	570.34	691.19	781.38	868.19
77	398.44	479.76	585.83	641.44	778.11	876.90	974.33
78	439.72	532.05	654.71	716.87	870.53	980.36	1,089.28
79	486.78	592.00	732.44	801.97	975.03	1,099.63	1,221.81

United of Omaha Life Insurance Company

Policy Form: LTC06UI-TQ-VA
Annual Premium Rates
Per $10 Daily Benefit
5% Compound for 20 Years

Identifier:	LTC06UI NH, LTC06UI ALF, LTC06UI HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	65.32	75.89	83.08	97.52	123.85	137.63
36	58.19	65.90	77.06	84.41	99.04	125.14	139.05
37	58.50	66.16	77.83	85.21	100.02	125.74	139.71
38	59.13	66.72	79.08	86.48	101.67	126.46	140.53
39	59.69	67.30	80.24	87.75	103.22	127.48	141.63
40	60.25	67.89	81.38	89.02	104.65	128.73	143.03
41	60.55	68.09	82.08	89.78	105.50	129.58	143.98
42	60.88	68.31	82.81	90.66	106.42	130.71	145.24
43	61.63	69.63	84.11	92.15	108.06	132.85	147.62
44	61.84	70.38	84.64	92.78	108.71	133.83	148.70
45	62.50	71.67	85.84	94.07	110.21	135.84	150.92
46	63.35	73.13	87.24	95.60	112.05	138.15	153.49
47	64.79	75.18	89.46	97.95	114.96	141.61	157.34
48	66.54	77.26	92.05	100.61	118.63	145.29	161.44
49	68.66	79.67	95.27	103.81	123.02	149.71	166.34
50	70.48	81.57	98.04	106.52	126.83	153.28	170.30
51	72.83	83.97	101.60	109.99	131.64	157.78	175.32
52	74.92	85.97	104.85	113.11	136.05	161.61	179.57
53	76.74	87.86	107.75	115.94	139.79	165.13	183.48
54	79.16	90.60	111.54	119.80	144.65	170.15	189.04
55	81.43	93.18	115.07	123.44	149.18	174.85	194.28
56	84.03	96.26	119.06	127.70	154.35	180.41	200.47
57	87.04	99.96	123.58	132.67	160.29	187.08	207.88
58	90.60	104.93	128.35	138.38	166.96	194.98	216.65
59	94.95	110.75	134.48	145.61	175.38	205.01	227.79
60	99.73	116.87	141.30	153.59	184.64	216.16	240.18
61	106.21	124.90	150.57	164.26	197.06	231.18	256.86
62	113.93	134.35	161.61	176.95	211.82	249.05	276.72
63	124.06	146.01	176.40	193.27	231.11	271.96	302.19
64	134.85	158.30	191.93	210.32	251.37	295.91	328.79
65	147.54	172.81	209.87	229.96	274.83	323.58	359.53
66	168.92	197.59	239.81	262.66	314.09	369.67	410.74
67	185.47	216.78	262.21	287.10	343.70	404.24	449.16
68	210.01	245.90	291.11	318.73	382.52	452.83	503.15
69	234.80	275.39	321.82	352.29	423.74	502.00	557.78
70	260.46	306.07	355.00	388.61	468.27	553.14	614.61
71	285.82	336.67	388.83	425.68	513.73	603.91	671.02
72	312.80	369.56	425.85	466.25	563.54	658.61	731.78
73	336.37	398.49	464.41	508.51	614.98	711.25	790.28
74	362.07	430.33	507.93	556.16	673.00	770.98	856.65
75	390.62	466.08	557.10	610.01	738.65	839.66	932.94
76	422.73	506.58	612.55	670.72	812.84	918.90	1,020.99
77	459.00	552.69	674.87	738.94	896.39	1,010.19	1,122.42
78	503.55	609.28	749.75	820.93	996.90	1,122.67	1,247.40
79	550.11	669.01	827.72	906.29	1,101.87	1,242.67	1,380.74

United of Omaha Life Insurance Company

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

Identifier:	LTC06UI- NFO1PL	LTC06UI-10YRPPP	LTC06UI-20YRPPP	LTC06UI-AGE65PPP	LTC06UI-ROPD	LTC06UI-ROPDC	LTC06UI-ROPDC65
Issue Age	Nonforfeiture Benefit - Shortened Benefit Period Option	Limited Pay Options 10 Pay	20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Premium Factors to apply by benefit period selected.

Restoration of Benefits

Identifier: 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

Identifier: LTC06UI-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Identifier: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Identifier: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Identifier: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Identifier: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Identifier: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Identifier: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Identifier:
NH Only	1.05	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

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

MUTUAL *of* OMAHA INSURANCE COMPANY
UNITED *of* OMAHA LIFE INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600
mutualofomaha.com

<Month, Year>

Policyholder Name
Address
City, State, ZIP

Thank you for choosing [Mutual of Omaha Insurance Company] [United of Omaha Life Insurance Company] as your long-term care insurance provider . Your long-term care insurance policy from [Mutual of Omaha Insurance Company] [United of Omaha Life Insurance Company] continues to provide valuable coverage that may help you pay for long-term care services. However, **due to the ever increasing cost of services and the low interest rate environment,** the premiums received from this long-term care policy form no longer support expected claims. Therefore, the premium for this coverage is being adjusted. An adjustment is being applied to every person in your state with the same policy form, issue age and benefit options. The following represents the premium change for your coverage.

Insert for all states except CA and NY

POLICY/CERTIFICATE NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	00/00/00

Insert for CA and NY

POLICY/CERTIFICATE NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

Please keep this notification of the change in premium for your Policy/Certificate with your other important insurance documents. Send no money now as a new premium notice will be sent to you prior to the effective date shown above. If you pay premium through electronic funds transfer or payroll deduction, the organization that processes your payment will be notified of the new premium amount.

Insert Paragraph A – Waiver of Premium
Since your premium currently is being waived, you will not be immediately impacted by the rate adjustment. However, when the waiver is removed, your new premium will be the amount shown above.

Insert Paragraph B – Rate Guarantee
Since the policy you purchased contains a rate guarantee benefit, you will not be immediately impacted by the rate adjustment. The effective date for your rate adjustment is shown above.

Insert Paragraph C – Benefit Multiplier/Elimination Period Change Offer

We know an increase in premium is never welcomed news. Adjusting the current benefits of your policy can help keep your premium similar to what you currently pay. The enclosed Policy Adjustment Offer provides the details. To accept this offer, simply sign the form and return it to us in the enclosed envelope.

Insert Paragraph D – No Offer
We know an increase in premium is never welcomed news. Adjusting the current benefits of your policy can help keep your premium similar to what you currently pay.

Insert Paragraph E – Shared Care
Please note that your current policy includes a Shared Care Benefit. If you wish to retain the Shared Care Benefit, any changes you may elect to make to your policy benefits must also be made to your spouse's policy.

If you wish to keep your policy as it is now at the new premium shown above, you do not need to do anything. If you wish to explore additional options to help reduce your premium, contact:

Customer Care Center <Agent of record/DO>
1-XXX-XXX-XXXX

Insert Paragraph F – Non-forfeiture Shortened Benefit Period
Of course, you always have the option to forgo your policy altogether. If you elect to do so, your non-forfeiture benefit will provide you with a paid-up policy with reduced benefits. See your policy or contact the Customer Care Center at the phone number above for additional details.

We hope you'll take a moment to consider the reason you purchased a long-term care insurance policy from [Mutual of Omaha Insurance Company] [United of Omaha Life Insurance Company] and why it's more important than ever to have this valuable protection. With our history of financial strength and our commitment to serving our customers, you can be confident we'll be there when you need us, just as we have for over a century.

Signature

QUESTIONS?
Call toll free 1-XXX-XXX-XXXX
We'll be glad to help you Monday – Friday, 7 a.m. to 5:00 p.m. Central Time.

Please keep this notification with your other important insurance documents.

Policy Series LTC06UI - Rate Increase Summary by State

State	Annualized Premium	Proposed Increase	Approved Increase	Implementation Date	Status of Filing	Target Filing Date
Alabama	288,476	19.8%	19.8%	01/01/2013	approved	
Alaska	15,613	19.8%	19.8%	01/01/2013	approved	
Arizona	243,983	19.8%	19.8%	03/01/2013	approved	
Arkansas	77,186	19.8%			pending resubmission	4th Qtr 2013
California	2,101,884	19.8%			pending approval	
Colorado	820,959	19.8%			pending filing	4th Qtr 2013
Connecticut	72,074	19.8%			pending resubmission	4th Qtr 2013
Delaware	33,041	18.1%			pending filing	4th Qtr 2013
District of Columbia	33,058	19.8%	8.7%	05/01/2013	approved	
Florida	111,606	19.8%			pending filing	4th Qtr 2013
Georgia	357,686	19.8%	14.8%	03/01/2013	approved	
Idaho	152,705	19.8%	19.8%	03/01/2013	approved	
Illinois	330,647	19.8%	19.8%	10/01/2013	approved	
Indiana	254,668	19.8%			pending resubmission	4th Qtr 2013
Iowa	222,727	19.8%	10.4%	01/01/2013	approved	
Kansas	357,719	19.8%	12.7%	05/01/2013	approved	
Kentucky	105,525	19.8%	19.8%	01/01/2013	approved	
Louisiana	58,467	19.8%			pending resubmission	4th Qtr 2013
Maine	74,086	19.8%			pending filing	4th Qtr 2013
Maryland	479,694	19.8%	9.5%	02/01/2013	approved	
Massachusetts	261,980	19.8%			pending filing	4th Qtr 2013
Michigan	176,639	19.8%	19.8%	01/01/2013	approved	
Minnesota	1,450,253	19.8%			pending resubmission	4th Qtr 2013
Mississippi	433,318	16.3%	16.3%	01/01/2013	approved	
Missouri	534,311	19.8%	19.8%	05/01/2013	approved	
Montana	207,247	19.8%	16.3%	01/01/2013	approved	
Nebraska	291,866	19.8%	19.8%	01/01/2013	approved	
Nevada	145,419	19.8%	14.2%	04/01/2013	approved	
New Hampshire	104,179	19.8%	19.8%	01/01/2013	approved	
New Jersey	87,021	19.8%			pending resubmission	4th Qtr 2013
New Mexico	59,676	19.8%			pending filing	4th Qtr 2013
North Carolina	335,664	19.8%	14.6%	10/01/2013	approved	
North Dakota	119,584	19.8%	8.3%	01/01/2013	approved	
Ohio	636,581	19.8%	19.8%	01/01/2013	approved	
Oklahoma	170,711	19.8%	19.7%	03/01/2013	approved	
Oregon	382,146	19.8%			pending approval	
Pennsylvania	639,566	19.8%	11.7%	01/01/2013	approved	
Rhode Island	8,938	19.8%			pending filing	4th Qtr 2013
South Carolina	383,680	19.8%	19.8%	02/01/2013	approved	
South Dakota	120,254	19.8%	19.8%	01/01/2013	approved	
Tennessee	543,016	19.8%	19.8%	01/01/2013	approved	
Texas	1,608,308	19.8%	19.8%	12/01/2013	approved	
Utah	59,737	19.8%	19.8%	05/01/2013	approved	
Vermont	27,119	19.8%			pending resubmission	4th Qtr 2013
Virginia	946,785	19.8%			pending approval	
Washington	1,853,084	19.8%	19.8%	08/01/2013	approved	
West Virginia	42,810	19.8%			pending filing	4th Qtr 2013
Wisconsin	1,043,977	19.8%	19.8%	01/01/2013	approved	
Wyoming	198,370	19.8%	19.8%	01/01/2013	approved	

Note: An additional filing will be made next year in those states that did not approve the full increase amount.

Nationwide Experience as of 06/30/2013

Policy Series LTC06UI

Incurred Year	Earned Premium	Claims Paid on Incurred	Claim Reserve	Incurred Claims	Incurred Loss Ratio
2006	1,188,707	18,726	0	18,726	1.6%
2007	4,942,429	5,556	0	5,556	0.1%
2008	9,268,249	90,541	11,163	101,704	1.1%
2009	13,263,475	247,983	112,219	360,202	2.7%
2010	15,757,337	343,273	12,581	355,854	2.3%
2011	17,494,316	209,128	195,581	404,709	2.3%
2012	19,614,291	259,185	953,879	1,213,064	6.2%
Total	81,528,804	1,174,392	1,285,423	2,459,815	3.0%

Lifetime Experience (Nationwide) as of 06/30/2013

Policy Series LTC06UI

	Non-Interest Adjusted			Interest Adjusted		
Year	Original Premium	Increased Premium	Incurred Claims	Original Premium	Increased Premium	Incurred Claims
2006	1,188,707	0	18,726	1,564,257	0	24,642
2007	4,942,429	0	5,556	6,253,749	0	7,003
2008	9,268,249	0	101,704	11,276,242	0	111,356
2009	13,263,475	0	360,202	15,516,390	0	391,301
2010	15,757,337	0	355,854	17,724,861	0	378,269
2011	17,494,316	0	404,709	18,921,852	0	412,525
2012	19,614,291	0	1,213,064	20,398,863	0	1,217,150
Total	81,528,804	0	2,459,815	91,656,215	0	2,542,246
2013	19,035,690	618,498	1,449,083	19,035,690	618,498	1,449,083
2014	18,544,386	1,984,477	1,813,287	17,831,140	1,908,151	1,743,545
2015	18,091,863	2,500,509	2,204,663	16,726,944	2,311,861	2,038,335
2016	17,644,746	2,814,199	2,635,263	15,686,115	2,501,813	2,342,739
2017	17,165,840	2,882,468	3,108,261	14,673,432	2,463,946	2,656,955
2018	16,649,179	2,813,717	3,642,037	13,684,411	2,312,670	2,993,489
2019	16,118,109	2,744,500	4,237,352	12,738,376	2,169,018	3,348,841
2020	15,581,763	2,673,856	4,910,439	11,840,860	2,031,911	3,731,530
2021	15,032,270	2,602,038	5,682,487	10,983,932	1,901,284	4,152,137
2022	14,469,573	2,527,156	6,560,682	10,166,130	1,775,546	4,609,448
2023	13,896,779	2,450,243	7,546,456	9,388,166	1,655,296	5,098,115
2024	13,309,847	2,370,347	8,655,566	8,645,823	1,539,732	5,622,491
2025	12,710,788	2,287,560	9,894,815	7,939,121	1,428,803	6,180,272
2026	12,100,838	2,201,849	11,265,783	7,267,450	1,322,373	6,765,937
2027	11,481,280	2,113,240	12,718,926	6,630,153	1,220,343	7,344,863
2028	10,854,315	2,021,835	14,253,886	6,027,016	1,122,653	7,914,677
2029	10,222,252	1,927,830	15,853,758	5,457,744	1,029,284	8,464,451
2030	9,587,949	1,831,484	17,531,355	4,922,196	940,235	9,000,129
2031	8,954,533	1,733,167	19,265,306	4,420,209	855,540	9,509,897
2032	8,325,085	1,633,288	21,044,480	3,951,438	775,228	9,988,603
2033	7,703,342	1,532,387	22,746,547	3,515,705	699,362	10,381,227
2034	7,092,958	1,431,052	24,339,948	3,112,628	627,994	10,681,187
2035	6,497,748	1,329,933	25,797,002	2,741,760	561,172	10,885,184
2036	5,921,329	1,229,687	27,150,717	2,402,439	498,916	11,015,761
2037	5,366,782	1,130,937	28,352,510	2,093,697	441,203	11,060,923
2038	4,837,272	1,034,365	29,267,829	1,814,542	388,008	10,978,854
2039	4,335,449	940,626	29,874,082	1,563,750	339,274	10,775,260
2040	3,863,516	850,358	30,222,956	1,339,931	294,918	10,481,822
2041	3,423,236	764,111	30,365,896	1,141,572	254,814	10,126,342
2042	3,015,449	682,315	30,307,191	966,908	218,785	9,718,044
2043	2,640,724	605,376	29,923,952	814,185	186,649	9,226,113
2044	2,299,123	533,627	29,267,785	681,598	158,199	8,676,735
2045	1,989,992	467,273	28,396,514	567,263	133,200	8,094,652
2046	1,712,570	406,462	27,410,004	469,406	111,409	7,512,922
2047	1,465,305	351,153	26,336,413	386,184	92,547	6,941,017
2048	1,246,532	301,282	25,062,169	315,890	76,350	6,351,141
2049	1,054,497	256,730	23,632,250	256,948	62,557	5,758,440
2050	886,958	217,249	22,093,524	207,811	50,901	5,176,443
2051	741,908	182,588	20,582,234	167,141	41,135	4,636,877
2052	617,087	152,395	19,115,345	133,674	33,012	4,140,778
2053	510,428	126,315	17,595,438	106,317	26,310	3,664,937
2054	419,837	103,977	16,017,952	84,084	20,824	3,208,042
2055	343,374	84,992	14,478,806	66,125	16,367	2,788,255
2056	279,201	68,995	13,055,678	51,699	12,776	2,417,497
2057	225,536	55,581	11,734,466	40,156	9,896	2,089,279
2058	180,879	44,420	10,447,913	30,966	7,605	1,788,666
2059	144,131	35,246	9,186,945	23,726	5,802	1,512,298
2060	114,063	27,776	7,991,136	18,054	4,396	1,264,857
2061	89,533	21,701	6,912,579	13,626	3,303	1,052,058
2062	69,561	16,773	5,936,630	10,180	2,455	868,773
2063	53,432	12,815	5,036,614	7,519	1,803	708,715
2064	40,614	9,699	4,198,793	5,495	1,312	568,099
2065	30,487	7,257	3,435,128	3,966	944	446,899
2066	22,530	5,343	2,773,322	2,818	668	346,923
2067	16,453	3,898	2,209,962	1,979	469	265,818
2068	11,754	2,784	1,737,373	1,359	322	200,937
Total	349,040,674	59,759,739	837,267,490	233,177,449	37,269,842	300,767,315
Grand Total	430,569,478	59,759,739	839,727,306	324,833,664	37,269,842	303,309,560

Minimum Required Loss Ratios	58%	85%	
Minimum PV Incurred Claims	188,403,525	31,679,365	220,082,891
Dual Loss Ratio Test Met	303,309,560	>	220,082,891

Actual to Expected Analysis (Lapse Rates and Morbidity Combined)

Nationwide Experience
(as of 06/30/2013)

Policy Series LTC06UI

	Actual					Original Pricing				
Year	Earned Premium	Incurred Claims w/o Increase	Incurred Claims w/Increase	Loss Ratio w/o Increase	Loss Ratio w/Increase	Earned Premium	Incurred Claims	Loss Ratio	A/E w/o Increase	A/E w/Increase
2004	0	0	0	0.0%	0.0%	0	0	0.0%	0.000	0.000
2005	0	0	0	0.0%	0.0%	0	0	0.0%	0.000	0.000
2006	1,188,707	18,726	18,726	1.6%	1.6%	1,188,707	8,030	0.7%	2.332	2.332
2007	4,942,429	5,556	5,556	0.1%	0.1%	4,889,942	65,515	1.3%	0.084	0.084
2008	9,268,249	101,704	101,704	1.1%	1.1%	8,884,972	175,409	2.0%	0.556	0.556
2009	13,263,475	360,202	360,202	2.7%	2.7%	12,397,460	334,306	2.7%	1.007	1.007
2010	15,757,337	355,854	355,854	2.3%	2.3%	14,323,077	534,299	3.7%	0.605	0.605
2011	17,494,316	404,709	404,709	2.3%	2.3%	15,512,736	773,564	5.0%	0.464	0.464
2012	19,614,291	1,213,064	1,213,064	6.2%	6.2%	16,963,112	1,065,629	6.3%	0.984	0.984
Total	81,528,804	2,459,815	2,459,815	3.0%	3.0%	74,160,006	2,956,752	4.0%	0.757	0.757
Interest Adjusted	91,656,215	2,542,246	2,542,246	2.8%	2.8%					

	Revised						Original Pricing				
Year	Earned Premium w/o Increase	Earned Premium w/Increase	Incurred Claims w/o Increase	Incurred Claims w/Increase	Loss Ratio w/o Increase	Loss Ratio w/Increase	Earned Premium	Incurred Claims	Loss Ratio	A/E w/o Increase	A/E w/Increase
2013	19,035,690	19,654,188	1,451,379	1,449,083	7.6%	7.4%	16,087,760	1,386,444	8.6%	0.885	0.856
2014	18,544,386	20,528,863	1,814,401	1,813,287	9.8%	8.8%	15,374,844	1,738,902	11.3%	0.865	0.781
2015	18,091,863	20,592,372	2,205,307	2,204,663	12.2%	10.7%	14,753,529	2,121,019	14.4%	0.848	0.745
2016	17,644,746	20,458,946	2,635,538	2,635,263	14.9%	12.9%	14,173,964	2,528,065	17.8%	0.837	0.722
2017	17,165,840	20,048,308	3,108,360	3,108,261	18.1%	15.5%	13,609,461	2,962,839	21.8%	0.832	0.712
2018	16,649,179	19,462,895	3,642,017	3,642,037	21.9%	18.7%	13,045,053	3,427,755	26.3%	0.833	0.712
2019	16,118,109	18,862,609	4,237,127	4,237,352	26.3%	22.5%	12,472,857	3,929,262	31.5%	0.834	0.713
2020	15,581,763	18,255,620	4,909,900	4,910,439	31.5%	26.9%	11,893,214	4,474,503	37.6%	0.838	0.715
2021	15,032,270	17,634,308	5,681,497	5,682,487	37.8%	32.2%	11,309,112	5,069,969	44.8%	0.843	0.719
2022	14,469,573	16,996,729	6,559,055	6,560,682	45.3%	38.6%	10,723,229	5,716,198	53.3%	0.850	0.724
2023	13,896,779	16,347,021	7,543,944	7,546,456	54.3%	46.2%	10,137,891	6,402,412	63.2%	0.860	0.731
2024	13,309,847	15,680,193	8,651,872	8,655,566	65.0%	55.2%	9,554,876	7,125,130	74.6%	0.872	0.740
2025	12,710,788	14,998,348	9,889,603	9,894,815	77.8%	66.0%	8,976,030	7,887,679	87.9%	0.885	0.751
2026	12,100,838	14,302,686	11,258,719	11,265,783	93.0%	78.8%	8,403,489	8,700,611	103.5%	0.899	0.761
2027	11,481,280	13,594,520	12,709,732	12,718,926	110.7%	93.6%	7,839,239	9,551,953	121.8%	0.909	0.768
2028	10,854,315	12,876,150	14,242,126	14,253,886	131.2%	110.7%	7,285,042	10,404,572	142.8%	0.919	0.775
2029	10,222,252	12,150,082	15,838,984	15,853,758	154.9%	130.5%	6,742,676	11,244,626	166.8%	0.929	0.782
2030	9,587,949	11,419,433	17,513,025	17,531,355	182.7%	153.5%	6,214,448	12,076,142	194.3%	0.940	0.790
2031	8,954,533	10,687,700	19,242,971	19,265,306	214.9%	180.3%	5,702,726	12,911,960	226.4%	0.949	0.796
2032	8,325,085	9,958,373	21,017,637	21,044,480	252.5%	211.3%	5,209,479	13,722,051	263.4%	0.958	0.802
2033	7,703,342	9,235,729	22,714,879	22,746,547	294.9%	246.3%	4,736,272	14,443,918	305.0%	0.967	0.808
2034	7,092,958	8,524,011	24,303,119	24,339,948	342.6%	285.5%	4,284,481	15,058,817	351.5%	0.975	0.812
2035	6,497,748	7,827,681	25,754,687	25,797,002	396.4%	329.6%	3,855,786	15,576,297	404.0%	0.981	0.816
2036	5,921,329	7,151,015	27,102,513	27,150,717	457.7%	379.7%	3,451,692	16,013,752	463.9%	0.987	0.818
2037	5,366,782	6,497,719	28,298,182	28,352,510	527.3%	436.3%	3,073,150	16,334,421	531.5%	0.992	0.821
2038	4,837,272	5,871,637	29,207,462	29,267,829	603.8%	498.5%	2,720,605	16,470,573	605.4%	0.997	0.823
2039	4,335,449	5,276,075	29,807,935	29,874,082	687.5%	566.2%	2,394,189	16,417,105	685.7%	1.003	0.826
2040	3,863,516	4,713,874	30,151,068	30,222,956	780.4%	641.1%	2,094,170	16,207,223	773.9%	1.008	0.828
2041	3,423,236	4,187,347	30,288,374	30,365,896	884.8%	725.2%	1,820,458	15,883,941	872.5%	1.014	0.831
2042	3,015,449	3,697,763	30,224,384	30,307,191	1002.3%	819.6%	1,572,466	15,436,239	981.7%	1.021	0.835
2043	2,640,724	3,246,101	29,836,910	29,923,952	1129.9%	921.8%	1,349,271	14,824,786	1098.7%	1.028	0.839
2044	2,299,123	2,832,749	29,177,588	29,267,785	1269.1%	1033.2%	1,149,719	14,067,532	1223.6%	1.037	0.844
2045	1,989,992	2,457,265	28,304,028	28,396,514	1422.3%	1155.6%	972,844	13,215,151	1358.4%	1.047	0.851
2046	1,712,570	2,119,032	27,315,943	27,410,004	1595.0%	1293.5%	817,331	12,318,278	1507.1%	1.058	0.858
2047	1,465,305	1,816,457	26,241,531	26,336,413	1790.9%	1449.9%	681,605	11,380,844	1669.7%	1.073	0.868
2048	1,246,532	1,547,814	24,967,934	25,062,169	2003.0%	1619.2%	564,078	10,388,332	1841.6%	1.088	0.879
2049	1,054,497	1,311,227	23,540,044	23,632,250	2232.3%	1802.3%	463,081	9,357,081	2020.6%	1.105	0.892
2050	886,958	1,104,207	22,004,469	22,093,524	2480.9%	2000.9%	377,244	8,333,724	2209.1%	1.123	0.906
2051	741,908	924,496	20,496,803	20,582,234	2762.7%	2226.3%	304,930	7,362,057	2414.3%	1.144	0.922
2052	617,087	769,482	19,033,904	19,115,345	3084.5%	2484.2%	244,452	6,445,363	2636.7%	1.170	0.942
2053	510,428	636,742	17,518,804	17,595,438	3432.2%	2763.4%	194,344	5,579,926	2871.2%	1.195	0.962
2054	419,837	523,814	15,946,942	16,017,952	3798.4%	3057.9%	153,163	4,755,177	3104.7%	1.223	0.985
2055	343,374	428,366	14,413,644	14,478,806	4197.7%	3380.0%	112,297	3,690,525	3286.4%	1.277	1.028
2056	279,201	348,196	12,996,176	13,055,678	4654.8%	3749.5%	74,976	2,573,253	3432.1%	1.356	1.092
2057	225,536	281,116	11,680,447	11,734,466	5179.0%	4174.2%	45,997	1,637,119	3559.2%	1.455	1.173
2058	180,879	225,298	10,399,464	10,447,913	5749.4%	4637.4%	25,335	929,894	3670.4%	1.566	1.263
2059	144,131	179,377	9,144,125	9,186,945	6344.3%	5121.6%	13,187	497,553	3773.0%	1.681	1.357
2060	114,063	141,839	7,953,743	7,991,136	6973.1%	5633.9%	4,615	175,981	3813.3%	1.829	1.477
2061	89,533	111,234	6,880,145	6,912,579	7684.5%	6214.5%	0	0	0.0%	0.000	0.000
2062	69,561	86,334	5,908,730	5,936,630	8494.3%	6876.3%	0	0	0.0%	0.000	0.000
2063	53,432	66,247	5,012,924	5,036,614	9381.9%	7602.8%	0	0	0.0%	0.000	0.000
2064	40,614	50,313	4,179,037	4,198,793	10289.8%	8345.3%	0	0	0.0%	0.000	0.000
2065	30,487	37,745	3,418,967	3,435,128	11214.4%	9101.0%	0	0	0.0%	0.000	0.000
2066	22,530	27,873	2,760,276	2,773,322	12251.3%	9949.7%	0	0	0.0%	0.000	0.000
2067	16,453	20,351	2,199,567	2,209,962	13368.8%	10859.0%	0	0	0.0%	0.000	0.000
2068	11,754	14,538	1,729,201	1,737,373	14711.8%	11950.7%	0	0	0.0%	0.000	0.000
Total	349,040,674	408,800,413	835,067,140	837,267,490	239.2%	204.8%	247,060,662	418,756,956	169.5%	1.412	1.208

	Earned Premium w/o Increase	Earned Premium w/Increase	Incurred Claims w/o Increase	Incurred Claims w/Increase	Loss Ratio w/o Increase	Loss Ratio w/Increase	Earned Premium	Incurred Claims	Loss Ratio	A/E w/o Increase	A/E With Increase
Past Experience	81,528,804	81,528,804	2,459,815	2,459,815	3.0%	3.0%	74,160,006	2,956,752	4.0%	0.757	0.757
Anticipated Experience	349,040,674	408,800,413	835,067,140	837,267,490	239.2%	204.8%	247,060,662	418,756,956	169.5%	1.412	1.208
Lifetime Experience	430,569,478	490,329,217	837,526,955	839,727,306	194.5%	171.3%	321,220,668	421,713,708	131.3%	1.482	1.304
Past Experience @ 4.0%	91,656,215	91,656,215	2,542,246	2,542,246	2.8%	2.8%	83,596,521	3,243,922	3.9%	**0.715**	0.715
Anticipated Experience @ 4.0%	233,177,449	270,447,291	300,151,159	300,767,315	128.7%	111.2%	172,534,978	175,608,130	101.8%	**1.265**	1.093
Lifetime Experience @ 4.0%	324,833,664	362,103,506	302,693,405	303,309,560	93.2%	83.8%	256,131,500	178,852,051	69.8%	**1.334**	1.200

Note: The Earned Premium with Increase includes the proposed rate adjustments described in Section 9 of the Actuarial Memorandum.

Virginia Experience as of 06/30/2013

Policy Series LTC06UI

Incurred Year	Earned Premium	Claims Paid on Incurred	Claim Reserve	Incurred Claims	Incurred Loss Ratio
2006	24,327	0	0	0	0.0%
2007	237,751	551	0	551	0.2%
2008	590,357	0	0	0	0.0%
2009	808,947	0	0	0	0.0%
2010	917,464	0	0	0	0.0%
2011	916,843	0	0	0	0.0%
2012	915,016	42,681	0	42,681	4.7%
Total	4,410,705	43,232	0	43,232	1.0%

Lifetime Experience (Virginia) as of 06/30/2013

Policy Series LTC06UI

	Non-Interest Adjusted			Interest Adjusted		
Year	Original Premium	Increased Premium	Incurred Claims	Original Premium	Increased Premium	Incurred Claims
2006	24,327	0	0	32,013	0	0
2007	237,751	0	551	300,831	0	697
2008	590,357	0	0	718,260	0	0
2009	808,947	0	0	946,354	0	0
2010	917,464	0	0	1,032,022	0	0
2011	916,843	0	0	991,657	0	0
2012	915,016	0	42,681	951,617	0	42,702
Total	4,410,705	0	43,232	4,972,753	0	43,399
2013	888,024	28,853	67,600	888,024	28,853	67,600
2014	865,105	92,577	84,591	831,831	89,016	81,337
2015	843,994	116,650	102,849	780,320	107,849	95,089
2016	823,136	131,284	122,936	731,765	116,711	109,290
2017	800,795	134,469	145,002	684,523	114,944	123,948
2018	776,692	131,261	169,903	638,384	107,887	139,648
2019	751,918	128,032	197,675	594,251	101,186	156,225
2020	726,897	124,737	229,074	552,382	94,790	174,078
2021	701,263	121,386	265,091	512,406	88,696	193,699
2022	675,013	117,893	306,059	474,255	82,830	215,033
2023	648,292	114,305	352,046	437,963	77,220	237,830
2024	620,911	110,578	403,786	403,332	71,829	262,292
2025	592,965	106,716	461,598	370,364	66,654	288,313
2026	564,510	102,717	525,554	339,030	61,689	315,634
2027	535,607	98,584	593,344	309,300	56,930	342,641
2028	506,359	94,320	664,951	281,163	52,372	369,224
2029	476,873	89,934	739,586	254,606	48,017	394,871
2030	447,283	85,440	817,846	229,623	43,862	419,860
2031	417,733	80,853	898,736	206,205	39,911	443,641
2032	388,369	76,194	981,735	184,337	36,165	465,973
2033	359,365	71,487	1,061,138	164,009	32,626	484,289
2034	330,890	66,759	1,135,470	145,206	29,296	498,283
2035	303,123	62,042	1,203,443	127,904	26,179	507,799
2036	276,233	57,365	1,266,594	112,075	23,275	513,891
2037	250,363	52,759	1,322,659	97,672	20,582	515,997
2038	225,661	48,254	1,365,359	84,649	18,101	512,169
2039	202,251	43,881	1,393,641	72,950	15,827	502,671
2040	180,235	39,670	1,409,916	62,508	13,758	488,982
2041	159,696	35,646	1,416,584	53,255	11,887	472,399
2042	140,672	31,830	1,413,845	45,107	10,206	453,352
2043	123,191	28,241	1,395,967	37,982	8,707	430,403
2044	107,255	24,894	1,365,357	31,797	7,380	404,774
2045	92,834	21,799	1,324,711	26,463	6,214	377,619
2046	79,892	18,962	1,278,690	21,898	5,197	350,482
2047	68,357	16,381	1,228,607	18,016	4,317	323,802
2048	58,151	14,055	1,169,162	14,736	3,562	296,284
2049	49,193	11,977	1,102,456	11,987	2,918	268,634
2050	41,377	10,135	1,030,674	9,695	2,375	241,484
2051	34,610	8,518	960,171	7,797	1,919	216,313
2052	28,787	7,109	891,740	6,236	1,540	193,169
2053	23,812	5,893	820,836	4,960	1,227	170,971
2054	19,586	4,851	747,245	3,923	971	149,657
2055	16,019	3,965	675,443	3,085	764	130,073
2056	13,025	3,219	609,054	2,412	596	112,777
2057	10,521	2,593	547,419	1,873	462	97,466
2058	8,438	2,072	487,400	1,445	355	83,442
2059	6,724	1,644	428,575	1,107	271	70,549
2060	5,321	1,296	372,790	842	205	59,006
2061	4,177	1,012	322,475	636	154	49,079
2062	3,245	782	276,947	475	115	40,529
2063	2,493	598	234,961	351	84	33,062
2064	1,895	452	195,876	256	61	26,502
2065	1,422	339	160,250	185	44	20,848
2066	1,051	249	129,377	131	31	16,184
2067	768	182	103,096	92	22	12,401
2068	548	130	81,049	63	15	9,374
Total	16,282,919	2,787,821	39,058,939	10,877,842	1,738,656	14,030,943
Grand Total	20,693,624	2,787,821	39,102,171	15,850,596	1,738,656	14,074,342

Minimum Required Loss Ratios	58%	85%	
Minimum PV Incurred Claims	9,193,345	1,477,858	10,671,203
Dual Loss Ratio Test Met	14,074,342	>	10,671,203

Actual to Expected Analysis (Lapse Rates and Morbidity Combined)

Virginia Experience
(as of 06/30/2013)

Policy Series LTC06UI

	Actual					Original Pricing				
Year	Earned Premium	Incurred Claims w/o Increase	Incurred Claims w/Increase	Loss Ratio w/o Increase	Loss Ratio w/Increase	Earned Premium	Incurred Claims	Loss Ratio	A/E w/o Increase	A/E w/Increase
2004	0	0	0	0.0%	0.0%	0	0	0.0%	0.000	0.000
2005	0	0	0	0.0%	0.0%	0	0	0.0%	0.000	0.000
2006	24,327	0	0	0.0%	0.0%	24,327	164	0.7%	0.000	0.000
2007	237,751	551	551	0.2%	0.2%	235,864	2,761	1.2%	0.198	0.198
2008	590,357	0	0	0.0%	0.0%	568,289	10,166	1.8%	0.000	0.000
2009	808,947	0	0	0.0%	0.0%	752,514	19,677	2.6%	0.000	0.000
2010	917,464	0	0	0.0%	0.0%	816,398	31,229	3.8%	0.000	0.000
2011	916,843	0	0	0.0%	0.0%	769,487	43,438	5.6%	0.000	0.000
2012	915,016	42,681	42,681	4.7%	4.7%	731,536	57,451	7.9%	0.594	0.594
Total	4,410,705	43,232	43,232	1.0%	1.0%	3,898,414	164,885	4.2%	0.232	0.232
Interest Adjusted	4,972,753	43,399	43,399	0.9%	0.9%					

	Revised						Original Pricing				
Year	Earned Premium w/o Increase	Earned Premium w/Increase	Incurred Claims w/o Increase	Incurred Claims w/Increase	Loss Ratio w/o Increase	Loss Ratio w/Increase	Earned Premium	Incurred Claims	Loss Ratio	A/E w/o Increase	A/E w/Increase
2013	888,024	916,878	67,708	67,600	7.6%	7.4%	700,956	73,321	10.5%	0.729	0.705
2014	865,105	957,682	84,643	84,591	9.8%	8.8%	674,591	90,672	13.4%	0.728	0.657
2015	843,994	960,644	102,879	102,849	12.2%	10.7%	649,921	109,258	16.8%	0.725	0.637
2016	823,136	954,420	122,949	122,936	14.9%	12.9%	625,202	128,657	20.6%	0.726	0.626
2017	800,795	935,263	145,006	145,002	18.1%	15.5%	599,782	149,091	24.9%	0.728	0.624
2018	776,692	907,954	169,902	169,903	21.9%	18.7%	573,696	171,003	29.8%	0.734	0.628
2019	751,918	879,950	197,664	197,675	26.3%	22.5%	547,194	194,799	35.6%	0.738	0.631
2020	726,897	851,634	229,049	229,074	31.5%	26.9%	520,505	220,979	42.5%	0.742	0.634
2021	701,263	822,649	265,045	265,091	37.8%	32.2%	493,792	249,707	50.6%	0.747	0.637
2022	675,013	792,906	305,983	306,059	45.3%	38.6%	467,128	281,088	60.2%	0.753	0.641
2023	648,292	762,597	351,929	352,046	54.3%	46.2%	440,559	314,170	71.3%	0.761	0.647
2024	620,911	731,489	403,614	403,786	65.0%	55.2%	414,130	348,321	84.1%	0.773	0.656
2025	592,965	699,680	461,355	461,598	77.8%	66.0%	387,927	383,963	99.0%	0.786	0.667
2026	564,510	667,227	525,225	525,554	93.0%	78.8%	362,073	421,927	116.5%	0.798	0.676
2027	535,607	634,191	592,915	593,344	110.7%	93.6%	336,681	462,536	137.4%	0.806	0.681
2028	506,359	600,679	664,402	664,951	131.2%	110.7%	311,831	502,964	161.3%	0.813	0.686
2029	476,873	566,807	738,896	739,586	154.9%	130.5%	287,580	541,179	188.2%	0.823	0.693
2030	447,283	532,722	816,991	817,846	182.7%	153.5%	264,020	577,778	218.8%	0.835	0.702
2031	417,733	498,586	897,694	898,736	214.9%	180.3%	241,281	614,518	254.7%	0.844	0.708
2032	388,369	464,563	980,483	981,735	252.5%	211.3%	219,469	651,576	296.9%	0.850	0.712
2033	359,365	430,851	1,059,660	1,061,138	294.9%	246.3%	198,650	684,067	344.4%	0.856	0.715
2034	330,890	397,649	1,133,752	1,135,470	342.6%	285.5%	178,857	709,055	396.4%	0.864	0.720
2035	303,123	365,165	1,201,469	1,203,443	396.4%	329.6%	160,145	727,596	454.3%	0.872	0.725
2036	276,233	333,598	1,264,346	1,266,594	457.7%	379.7%	142,595	742,611	520.8%	0.879	0.729
2037	250,363	303,122	1,320,124	1,322,659	527.3%	436.3%	126,258	754,504	597.6%	0.882	0.730
2038	225,661	273,915	1,362,542	1,365,359	603.8%	498.5%	111,146	757,637	681.7%	0.886	0.731
2039	202,251	246,131	1,390,555	1,393,641	687.5%	566.2%	97,232	749,162	770.5%	0.892	0.735
2040	180,235	219,905	1,406,562	1,409,916	780.4%	641.1%	84,505	731,609	865.8%	0.901	0.741
2041	159,696	195,342	1,412,968	1,416,584	884.8%	725.2%	72,969	709,932	972.9%	0.909	0.745
2042	140,672	172,502	1,409,982	1,413,845	1002.3%	819.6%	62,595	686,119	1096.1%	0.914	0.748
2043	123,191	151,432	1,391,906	1,395,967	1129.9%	921.8%	53,333	655,786	1229.6%	0.919	0.750
2044	107,255	132,149	1,361,149	1,365,357	1269.1%	1033.2%	45,109	616,937	1367.7%	0.928	0.755
2045	92,834	114,633	1,320,397	1,324,711	1422.3%	1155.6%	37,863	572,296	1511.5%	0.941	0.765
2046	79,892	98,854	1,274,302	1,278,690	1595.0%	1293.5%	31,547	527,088	1670.8%	0.955	0.774
2047	68,357	84,739	1,224,180	1,228,607	1790.9%	1449.9%	26,083	483,477	1853.6%	0.966	0.782
2048	58,151	72,206	1,164,766	1,169,162	2003.0%	1619.2%	21,397	438,784	2050.7%	0.977	0.790
2049	49,193	61,169	1,098,155	1,102,456	2232.3%	1802.3%	17,403	391,518	2249.7%	0.992	0.801
2050	41,377	51,512	1,026,519	1,030,674	2480.9%	2000.9%	14,035	343,172	2445.0%	1.015	0.818
2051	34,610	43,128	956,186	960,171	2762.7%	2226.3%	11,235	298,487	2656.8%	1.040	0.838
2052	28,787	35,897	887,941	891,740	3084.5%	2484.2%	8,918	258,885	2903.1%	1.062	0.856
2053	23,812	29,704	817,261	820,836	3432.2%	2763.4%	7,019	222,892	3175.7%	1.081	0.870
2054	19,586	24,436	743,933	747,245	3798.4%	3057.9%	5,470	188,521	3446.3%	1.102	0.887
2055	16,019	19,983	672,404	675,443	4197.7%	3380.0%	3,959	144,041	3638.7%	1.154	0.929
2056	13,025	16,244	606,278	609,054	4654.8%	3749.5%	2,099	78,567	3743.7%	1.243	1.002
2057	10,521	13,114	544,899	547,419	5179.0%	4174.2%	846	32,153	3798.8%	1.363	1.099
2058	8,438	10,510	485,140	487,400	5749.4%	4637.4%	107	4,077	3813.3%	1.508	1.216
2059	6,724	8,368	426,578	428,575	6344.3%	5121.6%	0	0	0.0%	0.000	0.000
2060	5,321	6,617	371,046	372,790	6973.1%	5633.9%	0	0	0.0%	0.000	0.000
2061	4,177	5,189	320,962	322,475	7684.5%	6214.5%	0	0	0.0%	0.000	0.000
2062	3,245	4,028	275,645	276,947	8494.3%	6876.3%	0	0	0.0%	0.000	0.000
2063	2,493	3,090	233,855	234,961	9381.9%	7602.8%	0	0	0.0%	0.000	0.000
2064	1,895	2,347	194,954	195,876	10289.8%	8345.3%	0	0	0.0%	0.000	0.000
2065	1,422	1,761	159,496	160,250	11214.4%	9101.0%	0	0	0.0%	0.000	0.000
2066	1,051	1,300	128,768	129,377	12251.3%	9949.7%	0	0	0.0%	0.000	0.000
2067	768	949	102,611	103,096	13368.8%	10859.0%	0	0	0.0%	0.000	0.000
2068	548	678	80,668	81,049	14711.8%	11950.7%	0	0	0.0%	0.000	0.000
Total	16,282,919	19,070,740	38,956,292	39,058,939	239.2%	204.8%	10,639,691	18,996,481	178.5%	1.340	1.147

	Earned Premium w/o Increase	Earned Premium w/Increase	Incurred Claims w/o Increase	Incurred Claims w/Increase	Loss Ratio w/o Increase	Loss Ratio w/Increase	Earned Premium	Incurred Claims	Loss Ratio	A/E w/o Increase	A/E With Increase
Past Experience	4,410,705	4,410,705	43,232	43,232	1.0%	1.0%	3,898,414	164,885	4.2%	0.232	0.232
Anticipated Experience	16,282,919	19,070,740	38,956,292	39,058,939	239.2%	204.8%	10,639,691	18,996,481	178.5%	1.340	1.147
Lifetime Experience	20,693,624	23,481,445	38,999,524	39,102,171	188.5%	166.5%	14,538,105	19,161,366	131.8%	1.430	1.263
Past Experience @ 4.0%	4,972,753	4,972,753	43,399	43,399	0.9%	0.9%	4,413,611	180,956	4.1%	**0.213**	0.213
Anticipated Experience @ 4.0%	10,877,842	12,616,499	14,002,199	14,030,943	128.7%	111.2%	7,485,574	8,176,241	109.2%	**1.178**	1.018
Lifetime Experience @ 4.0%	15,850,596	17,589,252	14,045,598	14,074,342	88.6%	80.0%	11,899,185	8,357,197	70.2%	**1.262**	1.139

Note: The Earned Premium with Increase includes the proposed rate adjustments described in Section 9 of the Actuarial Memorandum.

UNITED of OMAHA

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

October 26, 2015

Ms. Janet Houser
Forms and Rates Section
Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

RE: Long-Term Care Rate Increase
SERFF Tracking Number: MUTA-128319053

Dear Ms. Houser:

This is in response to your objection letter dated October 31, 2013, regarding the above captioned filing. I apologize for the lengthy delay in responding to your letter. Before we responded to your letter, we wanted to complete our analysis of this block based on both updated experience and updated assumptions. Based on the updated information, we are revising the requested rate increase. In addition to responding to your objection letter, we are providing an updated Actuarial Memorandum, updated Exhibits, and revised rate schedules. The updated material will replace the originally submitted data. In addition, a Post-Submission Update will also be completed to revise the requested increase amount and the implementation date.

Displayed below is a response to your objection letter:

Item #1

Please see Attachment 1 – VA Increases by Cell. This shows the increases at a cellular level and includes the Virginia policy counts and inforce premiums.

Item #2

The range of issue dates on a nationwide basis is 1/1/2006 to 6/30/2012 and for Virginia is 1/1/2006 to 2/15/2010. The majority of states ceased sales in 2009, however there were some states that had sales in 2010, two states had sales in 2011, and one state in 2012.

Item #3

Please see Attachment 2 – Actual to Revised Lapses for the exposure, expected lapses, and actual lapses. The lapse study is based on both United of Omaha and Mutual of Omaha, does include LTC04G group experience, and includes all policy years of policy forms LTC04I and after.

Item #4

Please see Attachment 3 – Actual to Revised Mortality for the actual to expected mortality rates by gender and attained age. The expected counts do include the effects of selection factors.

Item #5

Please see Attachment 4 – Actual to Revised Morbidity. Mutual of Omaha's LTCi business is used in this Analysis. This is the actual to expected analysis used for all policy forms LTC04I and after.

Item #6

For lapses, we use limited fluctuation credibility with 90% confidence interval stating that we are within 5% of the actual frequency mean. The numbers of exposures needed for full credibility are calculated for each cell in the persistency study using the previous year's lapse rate assumption as the estimated frequency mean parameter. For morbidity, we use the 2011 Milliman Guidelines that are compiled with industry data and assume full credibility. Finally for mortality, we use an industry table and assume full credibility.

Item #7

The new Exhibit 4 - Lifetime Experience Projection (Dual Loss Ratio - VA) includes incurred claims with the increase. We would expect claims to be higher with the increase due to anti-selection. The projections do not include any expected benefit buy-downs.

Item #8

For the new exhibits, the interest rate used is 4.0% and all premiums and claims are discounted/accumulated to 6/30/2015 assuming a uniform distribution throughout the year. The old exhibit had a mistake in the accumulation of claims calculation. Please let us know if you have additional questions on the discounting/accumulation.

Item #9

Waived premiums are excluded from both the premium and claims.

Item #10

The projections include a future 10% pad for morbidity, while the past is actuals.

Item #11

Please see Attachment 5 – Distribution of Inforce by Issue Year.

Item #12

Please see Attachment 6 – Projected Loss Ratio Curve which uses the new Exhibit 4 - Lifetime Experience Projection (Dual Loss Ratio - VA) with increased premiums to calculate a loss ratio. As you can see, slope of the loss ratio is increasing over time and this exhibit is similar to our claim cost curves.

Using the ratio of loss ratios to get the slope of the claim cost curve would include impacts from premium persistency which are not included in the claim cost curve and we believe taking the difference rather than ratio of loss ratios gives a better comparison to the claim cost curves.

Item #13

There are premium paying options for 10 pay, 20 pay, and Pay to age 65 in addition to lifetime, however these options account for less than 1.5% of the remaining inforce policies. Since these policies make up such a small proportion of the block, the projections treat all policies as lifetime premium paying policies. The projections include shock lapse assumptions and anti-selection assumptions that vary by issue age, inflation option, and benefit period. Typically the magnitude of these assumptions is linked to the magnitude of the rate increase.

We hope that this additional information will allow you to continue your review of our submission and we look forward to a favorable response.

Sincerely,

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

Phone: (402) 351-3799
Fax: (402) 351-2465
E-mail: jeff.lafond@mutualofomaha.com

Policy Series LTC06UI

Age	Inflation	Benefit Period	VA Policy Count	VA Inforce Premium	1st Year Rate Increase	2nd Year Rate Increase	Total Rate Increase
18-35	3.0% Compound	5 Year	1	2,610	38.0%	15.9%	60.0%
18-35	4.0% Compound	3 Year	1	589	38.0%	29.8%	79.2%
18-35	5.0% Compound	3 Year	1	1,353	38.0%	38.0%	90.4%
18-35	5.0% Compound	5 Year	3	4,182	38.0%	38.0%	90.4%
36	3.0% Compound	2 Year	1	894	38.0%	9.8%	51.5%
36	5.0% Compound	5 Year	2	4,163	38.0%	38.0%	90.4%
37	5.0% Compound	3 Year	1	1,862	38.0%	38.0%	90.4%
37	5.0% Compound	5 Year	1	1,079	38.0%	38.0%	90.4%
38	5.0% Compound	2 Year	1	1,366	38.0%	38.0%	90.4%
38	5.0% Compound	3 Year	2	2,677	38.0%	38.0%	90.4%
38	5.0% Compound	5 Year	1	1,720	38.0%	38.0%	90.4%
39	5.0% Compound	3 Year	1	1,169	38.0%	38.0%	90.4%
39	5.0% Compound	4 Year	1	2,100	38.0%	38.0%	90.4%
39	5.0% Compound	5 Year	2	3,714	38.0%	38.0%	90.4%
39	5.0% Compound	Lifetime	1	3,453	38.0%	38.0%	90.4%
40	5.0% Compound	2 Year	1	1,628	38.0%	38.0%	90.4%
40	5.0% Compound	3 Year	1	1,060	38.0%	38.0%	90.4%
40	5.0% Compound	4 Year	1	2,124	38.0%	38.0%	90.4%
40	5.0% Compound	5 Year	2	4,342	38.0%	38.0%	90.4%
41	3.0% Compound	5 Year	2	2,984	38.0%	21.4%	67.6%
41	4.0% Compound	3 Year	1	881	38.0%	38.0%	90.4%
41	5.0% Compound	3 Year	1	1,977	38.0%	38.0%	90.4%
41	5.0% Compound	5 Year	2	2,079	38.0%	38.0%	90.4%
42	3.5% Compound	3 Year	1	1,129	38.0%	33.0%	83.5%
42	3.0% Compound	5 Year	2	3,040	38.0%	22.5%	69.1%
42	4.0% Compound	4 Year	1	1,957	38.0%	35.8%	87.4%
42	4.0% Compound	5 Year	1	1,780	38.0%	38.0%	90.4%
42	5.0% Compound	5 Year	2	3,518	38.0%	38.0%	90.4%
43	3.5% Compound	5 Year	1	1,212	38.0%	33.6%	84.4%
43	3.0% Compound	4 Year	1	1,555	38.0%	20.2%	65.9%
43	5.0% Compound	3 Year	2	3,192	38.0%	38.0%	90.4%
43	5.0% Compound	5 Year	4	8,314	38.0%	38.0%	90.4%
43	5.0% Compound	Lifetime	3	10,613	38.0%	38.0%	90.4%
44	2.5% Compound	5 Year	1	1,858	38.0%	38.0%	90.4%
44	3.5% Compound	5 Year	2	3,106	38.0%	35.5%	86.9%
44	3.0% Compound	5 Year	2	3,746	38.0%	25.9%	73.8%
44	4.5% Compound	4 Year	1	2,240	38.0%	38.0%	90.4%
44	4.0% Compound	4 Year	1	1,468	38.0%	38.0%	90.4%
44	5.0% Compound	2 Year	1	864	38.0%	38.0%	90.4%
44	5.0% Compound	3 Year	4	5,557	38.0%	38.0%	90.4%
44	5.0% Compound	4 Year	1	1,151	38.0%	38.0%	90.4%
44	5.0% Compound	5 Year	6	10,646	38.0%	38.0%	90.4%
44	5.0% Compound	Lifetime	1	1,824	38.0%	38.0%	90.4%
45	2.5% Compound	5 Year	1	1,445	38.0%	38.0%	90.4%
45	3.0% Compound	4 Year	1	1,645	38.0%	23.6%	70.6%
45	3.0% Compound	5 Year	1	2,224	38.0%	28.0%	76.7%
45	4.0% Compound	5 Year	1	2,060	38.0%	38.0%	90.4%
45	4.0% Compound	Lifetime	1	2,053	38.0%	38.0%	90.4%
45	5.0% Compound	3 Year	2	3,033	38.0%	38.0%	90.4%

45	5.0% Compound	4 Year	1	2,639	38.0%	38.0%	90.4%
45	5.0% Compound	5 Year	8	15,090	38.0%	38.0%	90.4%
45	5.0% Compound	Lifetime	1	3,227	38.0%	38.0%	90.4%
46	3.5% Compound	5 Year	2	3,656	38.0%	38.0%	90.4%
46	3.0% Compound	4 Year	2	3,137	38.0%	25.0%	72.5%
46	3.0% Compound	Lifetime	1	2,276	38.0%	25.8%	73.6%
46	4.0% Compound	2 Year	1	1,080	38.0%	29.1%	78.2%
46	4.0% Compound	5 Year	1	2,160	38.0%	38.0%	90.4%
46	5.0% Compound	3 Year	2	2,706	38.0%	38.0%	90.4%
46	5.0% Compound	4 Year	2	2,915	38.0%	38.0%	90.4%
46	5.0% Compound	5 Year	6	10,594	38.0%	38.0%	90.4%
46	5.0% Compound	Lifetime	1	4,738	38.0%	38.0%	90.4%
47	2.5% Compound	5 Year	1	1,508	38.0%	38.0%	90.4%
47	3.0% Compound	4 Year	1	1,801	38.0%	26.4%	74.5%
47	3.0% Compound	Lifetime	1	1,967	38.0%	27.2%	75.5%
47	4.5% Compound	4 Year	1	1,958	38.0%	38.0%	90.4%
47	4.0% Compound	4 Year	1	1,306	38.0%	38.0%	90.4%
47	4.0% Compound	5 Year	1	1,791	38.0%	38.0%	90.4%
47	5.0% Compound	3 Year	3	4,688	38.0%	38.0%	90.4%
47	5.0% Compound	4 Year	1	1,590	38.0%	38.0%	90.4%
47	5.0% Compound	5 Year	2	4,004	38.0%	38.0%	90.4%
47	5.0% - 20 Yrs	5 Year	1	1,108	38.0%	14.7%	58.3%
48	3.5% Compound	4 Year	1	2,051	38.0%	36.9%	88.9%
48	3.5% Compound	5 Year	2	3,427	38.0%	38.0%	90.4%
48	3.5% Compound	Lifetime	1	2,104	38.0%	37.7%	90.0%
48	3.0% Compound	Lifetime	2	4,742	38.0%	28.5%	77.4%
48	4.0% Compound	4 Year	1	3,086	38.0%	37.2%	89.3%
48	5.0% Compound	3 Year	1	1,999	38.0%	38.0%	90.4%
48	5.0% Compound	4 Year	2	3,658	38.0%	38.0%	90.4%
48	5.0% Compound	5 Year	3	7,697	38.0%	38.0%	90.4%
48	5.0% Compound	Lifetime	2	4,218	38.0%	33.9%	84.8%
49	2.5% Compound	Lifetime	1	1,579	38.0%	34.8%	86.0%
49	3.5% Compound	3 Year	3	4,723	38.0%	26.4%	74.5%
49	3.5% Compound	Lifetime	1	2,116	38.0%	34.8%	86.0%
49	3.0% Compound	3 Year	1	1,500	38.0%	25.6%	73.3%
49	3.0% Compound	5 Year	1	1,533	38.0%	34.8%	86.0%
49	4.5% Compound	3 Year	1	1,827	38.0%	26.4%	74.5%
49	4.0% Compound	3 Year	1	1,958	38.0%	26.4%	74.5%
49	4.0% Compound	4 Year	1	1,938	38.0%	33.9%	84.8%
49	4.0% Compound	5 Year	2	4,339	38.0%	38.0%	90.4%
49	5.0% Compound	2 Year	1	1,108	38.0%	27.6%	76.1%
49	5.0% Compound	3 Year	3	5,152	38.0%	38.0%	90.4%
49	5.0% Compound	4 Year	2	2,784	38.0%	38.0%	90.4%
49	5.0% Compound	5 Year	8	15,301	38.0%	38.0%	90.4%
49	5.0% Compound	Lifetime	2	11,946	38.0%	34.3%	85.3%
50	3.0% Compound	3 Year	2	3,286	38.0%	19.0%	64.2%
50	3.0% Compound	4 Year	1	969	38.0%	26.5%	74.5%
50	3.0% Compound	Lifetime	1	2,801	38.0%	23.6%	70.5%
50	4.0% Compound	3 Year	1	1,983	38.0%	19.0%	64.2%
50	4.0% Compound	5 Year	2	3,590	38.0%	32.3%	82.6%
50	5.0% Compound	3 Year	5	7,320	38.0%	33.9%	84.8%
50	5.0% Compound	4 Year	2	3,212	38.0%	38.0%	90.4%
50	5.0% Compound	5 Year	9	17,489	38.0%	38.0%	90.4%
50	5.0% Compound	Lifetime	2	5,642	38.0%	34.7%	85.9%

51	3.5% Compound	5 Year	1	1,634	38.0%	24.2%	71.4%
51	3.0% Compound	2 Year	1	974	38.0%	1.1%	39.5%
51	3.0% Compound	3 Year	1	1,080	38.0%	12.1%	54.7%
51	3.0% Compound	Lifetime	1	1,614	38.0%	21.3%	67.4%
51	4.0% Compound	2 Year	1	1,183	38.0%	1.1%	39.5%
51	4.0% Compound	4 Year	1	1,429	38.0%	19.1%	64.4%
51	4.0% Compound	5 Year	1	1,224	38.0%	24.2%	71.4%
51	4.0% Compound	Lifetime	1	1,919	38.0%	25.9%	73.8%
51	5.0% Compound	2 Year	1	984	38.0%	14.4%	57.9%
51	5.0% Compound	3 Year	2	2,924	38.0%	29.7%	79.0%
51	5.0% Compound	4 Year	1	2,556	38.0%	38.0%	90.4%
51	5.0% Compound	5 Year	5	11,742	38.0%	38.0%	90.4%
51	5.0% Compound	8 Year	1	5,388	38.0%	38.0%	90.4%
51	5.0% Compound	Lifetime	1	2,044	38.0%	35.1%	86.4%
52	3.0% Compound	4 Year	1	1,025	38.0%	11.5%	53.9%
52	3.0% Compound	Lifetime	1	1,652	38.0%	17.3%	61.9%
52	4.0% Compound	3 Year	1	2,061	38.0%	5.6%	45.8%
52	4.0% Compound	5 Year	1	1,085	38.0%	16.6%	60.9%
52	5.0% Compound	2 Year	1	1,453	38.0%	8.2%	49.3%
52	5.0% Compound	3 Year	3	4,756	38.0%	23.1%	69.9%
52	5.0% Compound	5 Year	3	8,589	38.0%	38.0%	90.4%
52	5.0% Compound	Lifetime	4	12,839	38.0%	35.4%	86.9%
52	5.0% - 20 Yrs	8 Year	1	3,298	38.0%	14.3%	57.8%
53	3.5% Compound	Lifetime	1	3,219	38.0%	17.9%	62.6%
53	3.0% Compound	5 Year	2	3,451	38.0%	13.7%	56.9%
53	4.0% Compound	3 Year	1	1,778	38.0%	2.7%	41.8%
53	5.0% Compound	2 Year	1	2,623	38.0%	3.9%	43.3%
53	5.0% Compound	3 Year	3	5,447	38.0%	19.8%	65.3%
53	5.0% Compound	5 Year	4	7,146	38.0%	36.3%	88.2%
54	3.5% Compound	Lifetime	1	2,613	38.0%	12.8%	55.7%
54	3.0% Compound	3 Year	1	862	37.9%	0.0%	37.9%
54	5.0% Compound	3 Year	2	3,720	38.0%	16.5%	60.7%
54	5.0% Compound	4 Year	2	5,090	38.0%	27.7%	76.3%
54	5.0% Compound	5 Year	6	13,496	38.0%	32.8%	83.3%
54	5.0% Compound	Lifetime	2	6,467	38.0%	34.0%	84.9%
54	5.0% - 20 Yrs	5 Year	1	778	38.0%	27.6%	76.1%
55	3.5% Compound	3 Year	1	1,861	34.2%	0.0%	34.2%
55	3.5% Compound	5 Year	2	3,873	38.0%	8.1%	49.2%
55	3.0% Compound	2 Year	1	1,071	17.9%	0.0%	17.9%
55	3.0% Compound	Lifetime	1	1,983	38.0%	8.0%	49.0%
55	4.0% Compound	5 Year	5	7,475	38.0%	8.1%	49.2%
55	5.0% Compound	3 Year	6	10,053	38.0%	13.2%	56.2%
55	5.0% Compound	4 Year	1	1,270	38.0%	23.2%	70.0%
55	5.0% Compound	5 Year	2	4,701	38.0%	28.2%	77.0%
55	5.0% Compound	Lifetime	5	14,621	38.0%	33.2%	83.8%
55	5.0% - 20 Yrs	5 Year	1	2,039	38.0%	29.4%	78.5%
56	3.5% Compound	Lifetime	1	2,971	38.0%	3.3%	42.5%
56	3.0% Compound	5 Year	1	1,305	38.0%	5.4%	45.5%
56	5.0% Compound	5 Year	2	3,156	38.0%	23.7%	70.7%
56	5.0% Compound	Lifetime	3	10,601	38.0%	32.4%	82.7%
56	5.0% Simple	3 Year	2	1,622	30.5%	0.0%	30.5%
57	3.5% Compound	3 Year	2	3,173	27.0%	0.0%	27.0%
57	3.0% Compound	3 Year	2	3,259	27.0%	0.0%	27.0%
57	4.0% Compound	3 Year	1	1,965	27.0%	0.0%	27.0%

57	4.0% Compound	Lifetime	1	3,359	36.3%	0.0%	36.3%
57	5.0% Compound	3 Year	5	8,931	38.0%	6.5%	47.0%
57	5.0% Compound	5 Year	7	13,831	38.0%	19.1%	64.4%
57	5.0% Compound	Lifetime	1	2,213	38.0%	31.6%	81.6%
57	5.0% - 20 Yrs	5 Year	2	3,200	38.0%	29.4%	78.6%
58	3.5% Compound	3 Year	3	3,439	24.8%	0.0%	24.8%
58	3.5% Compound	5 Year	2	5,264	38.0%	1.0%	39.4%
58	3.0% Compound	3 Year	1	1,019	24.8%	0.0%	24.8%
58	4.0% Compound	3 Year	2	1,835	24.8%	0.0%	24.8%
58	4.0% Compound	4 Year	1	1,817	32.4%	0.0%	32.4%
58	4.0% Compound	5 Year	2	4,324	38.0%	1.0%	39.4%
58	5.0% Compound	2 Year	1	1,365	19.9%	0.0%	19.9%
58	5.0% Compound	3 Year	2	3,248	38.0%	4.7%	44.5%
58	5.0% Compound	4 Year	1	2,296	38.0%	12.4%	55.1%
58	5.0% Compound	5 Year	2	3,169	38.0%	17.2%	61.8%
58	5.0% Compound	Lifetime	1	4,551	38.0%	31.4%	81.4%
58	5.0% - 20 Yrs	3 Year	1	1,766	38.0%	11.0%	53.2%
58	5.0% - 20 Yrs	5 Year	2	4,066	38.0%	28.5%	77.3%
58	5.0% - 20 Yrs	Lifetime	1	1,606	38.0%	22.8%	69.4%
59	2.5% Compound	Lifetime	1	5,294	32.8%	0.0%	32.8%
59	3.5% Compound	5 Year	1	2,190	37.0%	0.0%	37.0%
59	3.0% Compound	3 Year	1	1,236	22.6%	0.0%	22.6%
59	3.0% Compound	4 Year	1	1,527	30.3%	0.0%	30.3%
59	3.0% Compound	Lifetime	1	2,681	32.8%	0.0%	32.8%
59	4.0% Compound	3 Year	1	2,141	22.6%	0.0%	22.6%
59	4.0% Compound	5 Year	1	2,562	37.0%	0.0%	37.0%
59	5.0% Compound	3 Year	4	10,706	38.0%	2.8%	41.9%
59	5.0% Compound	5 Year	4	9,713	38.0%	15.3%	59.0%
59	5.0% - 20 Yrs	4 Year	1	3,199	38.0%	21.2%	67.3%
59	5.0% - 20 Yrs	5 Year	1	2,014	38.0%	27.5%	75.9%
60	3.5% Compound	5 Year	1	1,958	34.5%	0.0%	34.5%
60	3.0% Compound	3 Year	3	4,255	20.4%	0.0%	20.4%
60	3.0% Compound	5 Year	1	1,983	34.5%	0.0%	34.5%
60	3.0% Compound	Lifetime	1	3,371	31.0%	0.0%	31.0%
60	4.0% Compound	4 Year	1	2,328	28.1%	0.0%	28.1%
60	4.0% Compound	5 Year	2	3,706	34.5%	0.0%	34.5%
60	5.0% Compound	3 Year	1	1,814	38.0%	0.8%	39.1%
60	5.0% Compound	4 Year	1	3,149	38.0%	8.9%	50.2%
60	5.0% Compound	5 Year	1	2,172	38.0%	13.2%	56.2%
60	5.0% - 20 Yrs	3 Year	1	2,537	38.0%	12.5%	55.2%
60	5.0% - 20 Yrs	Lifetime	1	2,815	38.0%	17.7%	62.4%
60	5.0% Simple	3 Year	1	996	20.4%	0.0%	20.4%
61	3.5% Compound	3 Year	1	2,582	18.1%	0.0%	18.1%
61	3.5% Compound	5 Year	1	2,390	32.0%	0.0%	32.0%
61	3.0% Compound	3 Year	4	7,269	18.1%	0.0%	18.1%
61	3.0% Compound	4 Year	1	1,699	25.9%	0.0%	25.9%
61	3.0% Compound	5 Year	2	3,084	32.0%	0.0%	32.0%
61	3.0% Compound	Lifetime	1	1,968	29.1%	0.0%	29.1%
61	4.0% Compound	Lifetime	1	4,375	29.1%	0.0%	29.1%
61	5.0% Compound	4 Year	2	5,266	38.0%	6.9%	47.6%
61	5.0% Compound	5 Year	1	5,823	38.0%	11.0%	53.1%
61	5.0% Compound	Lifetime	1	2,924	38.0%	28.2%	76.9%
61	5.0% - 20 Yrs	3 Year	1	2,222	38.0%	13.2%	56.2%
61	5.0% - 20 Yrs	5 Year	1	1,473	38.0%	25.4%	73.1%

61	5.0% - 20 Yrs	Lifetime	1	2,518	38.0%	13.8%	57.0%
61	5.0% Simple	3 Year	1	1,326	18.1%	0.0%	18.1%
62	3.5% Compound	5 Year	1	2,974	29.5%	0.0%	29.5%
62	4.0% Compound	5 Year	2	7,977	29.5%	0.0%	29.5%
62	5.0% Compound	3 Year	2	3,297	33.1%	0.0%	33.1%
62	5.0% Compound	4 Year	1	2,090	38.0%	4.9%	44.8%
62	5.0% Compound	5 Year	1	2,103	38.0%	8.7%	49.9%
62	5.0% - 20 Yrs	5 Year	1	1,863	38.0%	24.4%	71.7%
62	5.0% - 20 Yrs	6 Year	1	2,493	38.0%	19.1%	64.4%
62	5.0% - 20 Yrs	Lifetime	1	1,613	38.0%	10.8%	53.0%
62	5.0% Simple	3 Year	1	1,423	15.7%	0.0%	15.7%
63	3.5% Compound	3 Year	3	4,391	14.7%	0.0%	14.7%
63	3.5% Compound	5 Year	2	3,987	27.2%	0.0%	27.2%
63	3.0% Compound	3 Year	1	1,654	14.7%	0.0%	14.7%
63	3.0% Compound	4 Year	1	3,226	21.5%	0.0%	21.5%
63	4.0% Compound	4 Year	2	4,398	21.5%	0.0%	21.5%
63	5.0% Compound	3 Year	1	1,460	32.3%	0.0%	32.3%
63	5.0% - 10 Yrs	3 Year	1	949	38.0%	8.2%	49.3%
63	5.0% - 20 Yrs	Lifetime	2	4,398	38.0%	7.6%	48.5%
64	3.0% Compound	3 Year	1	2,582	13.6%	0.0%	13.6%
64	3.0% Compound	Lifetime	1	5,520	24.5%	0.0%	24.5%
64	5.0% Compound	3 Year	1	3,961	31.4%	0.0%	31.4%
64	5.0% Compound	5 Year	1	5,754	38.0%	9.2%	50.7%
64	5.0% - 20 Yrs	5 Year	2	4,598	38.0%	22.7%	69.3%
64	5.0% - 20 Yrs	Lifetime	1	2,072	38.0%	4.9%	44.8%
65	2.5% Compound	2 Year	1	902	1.3%	0.0%	1.3%
65	3.5% Compound	3 Year	1	2,711	12.5%	0.0%	12.5%
65	3.5% Compound	6 Year	1	2,315	22.0%	0.0%	22.0%
65	3.0% Compound	3 Year	2	3,416	12.5%	0.0%	12.5%
65	3.0% Compound	5 Year	1	3,355	22.0%	0.0%	22.0%
65	3.0% Compound	Lifetime	1	2,736	21.4%	0.0%	21.4%
65	5.0% Compound	5 Year	1	4,142	38.0%	9.5%	51.2%
66	3.0% Compound	2 Year	1	3,221	0.0%	0.0%	0.0%
66	3.0% Compound	5 Year	1	3,806	19.1%	0.0%	19.1%
66	5.0% Compound	3 Year	2	5,868	29.3%	0.0%	29.3%
66	5.0% - 20 Yrs	6 Year	1	1,541	38.0%	9.3%	50.9%
67	2.5% Compound	5 Year	1	1,685	16.0%	0.0%	16.0%
67	3.0% Compound	3 Year	1	2,264	9.8%	0.0%	9.8%
67	4.0% Compound	3 Year	1	4,056	9.8%	0.0%	9.8%
67	5.0% Compound	5 Year	1	4,931	38.0%	3.9%	43.4%
67	5.0% Simple	2 Year	1	2,200	0.0%	0.0%	0.0%
69	None/GPO	2 Year	1	1,845	0.0%	0.0%	0.0%
70	None/GPO	3 Year	1	1,373	0.0%	0.0%	0.0%
70	5.0% Compound	3 Year	1	2,801	24.1%	0.0%	24.1%
70	5.0% - 10 Yrs	3 Year	1	1,966	24.5%	0.0%	24.5%
70	5.0% - 10 Yrs	4 Year	1	4,467	24.5%	0.0%	24.5%
70	5.0% - 20 Yrs	6 Year	1	2,297	25.3%	0.0%	25.3%
71	3.0% Compound	5 Year	1	7,490	0.5%	0.0%	0.5%
78	None/GPO	3 Year	1	3,086	0.0%	0.0%	0.0%

Revised Expected Lapse Rates
Actual Lapse Rates
Actual/Revised

No Inflation
Single

Duration	Exposure	Actual Lapse	Revised Expected Lapse	<50	<50	<50	Exposure	Actual Lapse	Revised Expected Lapse	50-54	50-54	50-54	Exposure	Actual Lapse	Revised Expected Lapse	55-59	55-59	55-59	Exposure	Actual Lapse	Revised Expected Lapse
1	304	67	63	20.7%	22.0%	106%	220	29	31	14.0%	13.2%	94.1%	344	30	31	9.0%	8.7%	97.0%	757	51	66
2	202	39	32	16.0%	19.3%	120.9%	142	12	14	9.9%	8.5%	85.4%	226	21	17	7.5%	9.3%	124.0%	507	30	35
3	112	6	10	9.4%	5.4%	57.2%	89	10	5	5.6%	11.2%	200.9%	142	8	7	4.7%	5.6%	119.7%	333	10	16
4	60	5	5	8.1%	8.4%	103.2%	48	3	2	4.2%	6.3%	149.1%	84	5	4	4.2%	5.9%	141.1%	200	9	8
5	21	1	1	6.0%	4.8%	79.4%	29	0	1	2.9%	0.0%	0.0%	51	2	2	3.1%	4.0%	127.8%	126	5	4
6	13	2	1	4.4%	15.3%	347.0%	23	0	1	2.4%	0.0%	0.0%	41	1	1	2.5%	2.4%	97.8%	93	3	2
7	8	4	0	4.1%	47.6%	1161.4%	19	0	0	2.0%	0.0%	0.0%	30	1	1	2.1%	3.3%	158.7%	60	1	1
8	2	0	0	2.5%	0.0%	0.0%	13	1	0	2.0%	7.6%	391.0%	20	0	0	2.0%	0.0%	0.0%	26	0	1
9	0	0	0	2.0%	0.0%	0.0%	6	0	0	2.0%	0.0%	0.0%	10	0	0	2.0%	0.0%	0.0%	13	0	0
10	0	0	0	2.0%	0.0%	0.0%	1	0	0	2.0%	0.0%	0.0%	0	0	0	1.7%	0.0%	0.0%	2	0	0

No Inflation
Married

Duration	Exposure	Actual Lapse	Revised Expected Lapse	<50	<50	<50	Exposure	Actual Lapse	Revised Expected Lapse	50-54	50-54	50-54	Exposure	Actual Lapse	Revised Expected Lapse	55-59	55-59	55-59	Exposure	Actual Lapse	Revised Expected Lapse
1	1,005	122	130	13.0%	12.1%	94%	826	66	62	7.5%	8.0%	106.0%	1,794	97	94	5.2%	5.4%	103.3%	3,333	129	144
2	736	72	75	10.2%	9.8%	95.9%	539	26	35	6.6%	4.8%	73.4%	1,131	40	44	3.9%	3.5%	90.7%	2,230	77	86
3	469	52	38	8.0%	11.1%	138.4%	330	24	15	4.6%	7.3%	159.6%	710	16	18	2.5%	2.3%	91.0%	1,408	38	42
4	194	9	11	5.9%	4.6%	78.9%	155	6	6	3.6%	3.9%	107.5%	399	9	8	2.1%	2.3%	108.7%	856	16	17
5	60	1	3	4.4%	1.7%	38.2%	71	2	2	2.6%	2.8%	109.6%	214	2	4	2.0%	0.9%	47.9%	490	6	10
6	40	2	1	3.6%	5.0%	138.3%	50	0	1	1.5%	0.0%	0.0%	159	1	2	1.5%	0.6%	42.6%	354	7	4
7	28	2	1	2.7%	7.2%	264.7%	42	3	1	1.3%	7.2%	576.9%	118	1	2	1.5%	0.8%	57.3%	237	3	2
8	15	0	0	1.5%	0.0%	0.0%	24	0	0	1.0%	0.0%	0.0%	66	1	1	1.0%	1.5%	143.9%	99	1	1
9	5	0	0	1.0%	0.0%	0.0%	8	0	0	1.0%	0.0%	0.0%	19	0	0	1.0%	0.0%	0.0%	26	0	0
10	0	0	0	1.0%	0.0%	0.0%	3	0	0	1.0%	0.0%	0.0%	2	0	0	1.0%	0.0%	0.0%	2	0	0

Inflation
Single

Duration	Exposure	Actual Lapse	Revised Expected Lapse	<50	<50	<50	Exposure	Actual Lapse	Revised Expected Lapse	50-54	50-54	50-54	Exposure	Actual Lapse	Revised Expected Lapse	55-59	55-59	55-59	Exposure	Actual Lapse	Revised Expected Lapse
1	1,551	203	219	14.1%	13.1%	93%	1,926	119	137	7.1%	6.2%	86.7%	3,857	218	257	6.7%	5.7%	84.7%	5,122	247	270
2	1,156	97	109	9.5%	8.4%	88.6%	1,529	82	83	5.4%	5.4%	98.4%	3,049	108	133	4.4%	3.5%	81.1%	4,022	152	181
3	821	43	50	6.1%	5.2%	85.2%	1,137	52	56	4.9%	4.6%	92.9%	2,201	63	71	3.2%	2.9%	89.0%	2,848	72	88
4	573	31	32	5.6%	5.4%	97.4%	800	28	33	4.1%	3.5%	84.7%	1,479	29	38	2.6%	2.0%	76.8%	1,891	45	52
5	423	24	16	3.7%	5.7%	154.3%	618	22	24	3.9%	3.6%	91.9%	1,114	33	28	2.5%	3.0%	119.2%	1,380	34	38
6	315	11	9	2.8%	3.5%	123.0%	502	14	16	3.2%	2.8%	86.1%	900	13	15	1.6%	1.4%	89.3%	1,073	22	25
7	233	10	6	2.4%	4.3%	178.3%	385	6	8	2.1%	1.6%	75.1%	733	14	9	1.2%	1.9%	157.2%	837	13	14
8	143	7	3	2.4%	4.9%	204.2%	242	6	4	1.7%	2.5%	149.1%	506	8	6	1.2%	1.6%	134.9%	538	2	5
9	54	1	1	1.1%	1.9%	176.2%	110	2	1	1.1%	1.8%	170.5%	271	3	3	1.1%	1.1%	103.6%	256	0	2
10	9	0	0	1.0%	0.0%	0.0%	17	0	0	1.0%	0.0%	0.0%	61	0	1	1.0%	0.0%	0.0%	48	0	0

Inflation
Married

Duration	Exposure	Actual Lapse	Revised Expected Lapse	<50	<50	<50	Exposure	Actual Lapse	Revised Expected Lapse	50-54	50-54	50-54	Exposure	Actual Lapse	Revised Expected Lapse	55-59	55-59	55-59	Exposure	Actual Lapse	Revised Expected Lapse
1	6,959	535	613	8.8%	7.7%	87%	10,291	409	475	4.6%	4.0%	86.0%	21,338	658	741	3.5%	3.1%	88.8%	25,932	918	1,007
2	5,414	311	368	6.8%	5.7%	84.4%	8,160	234	296	3.6%	2.9%	79.0%	16,940	328	401	2.4%	1.9%	81.8%	20,325	395	478
3	3,907	159	190	4.9%	4.1%	83.7%	5,870	130	137	2.3%	2.2%	94.5%	12,130	159	192	1.6%	1.3%	82.9%	14,371	240	303
4	2,737	73	119	4.4%	2.7%	61.2%	4,039	89	79	2.0%	2.2%	112.1%	8,105	96	128	1.6%	1.2%	74.9%	9,292	113	151
5	2,072	63	64	3.1%	3.0%	98.3%	3,041	40	30	1.0%	1.3%	134.3%	5,954	76	77	1.3%	1.3%	98.1%	6,462	98	93
6	1,630	44	41	2.5%	2.7%	107.6%	2,438	26	22	0.9%	1.1%	117.0%	4,800	41	55	1.2%	0.9%	74.2%	4,975	42	58
7	1,140	33	16	1.4%	2.9%	201.6%	1,877	23	17	0.9%	1.2%	134.5%	3,713	31	38	1.0%	0.8%	81.4%	3,690	42	43
8	581	12	6	0.9%	2.1%	217.5%	1,136	7	9	0.8%	0.6%	77.9%	2,273	13	20	0.9%	0.6%	65.5%	2,232	7	19
9	211	3	2	0.8%	1.4%	172.7%	472	2	4	0.8%	0.4%	56.3%	942	4	7	0.8%	0.4%	55.8%	914	9	8
10	42	0	0	0.7%	0.0%	0.0%	81	0	1	0.7%	0.0%	0.0%	156	0	1	0.7%	0.0%	0.0%	145	1	1

					Revised								Revised								Revised			
60-64	60-64	60-64	Exposure	Actual Lapse	Expected Lapse	65-69	65-69	65-69	Exposure	Actual Lapse	Expected Lapse	70-74	70-74	70-74	Exposure	Actual Lapse	Expected Lapse	75-79	75-79	75-79
8.7%	6.7%	77.8%	581	26	33	5.7%	4.5%	78.3%	316	17	24	7.6%	5.4%	71.3%	168	14	17	10.3%	8.3%	81.2%
6.9%	5.9%	85.9%	403	17	22	5.3%	4.2%	78.9%	234	16	18	7.6%	6.8%	90.6%	130	6	8	5.8%	4.6%	79.0%
4.7%	3.0%	63.4%	271	13	11	4.2%	4.8%	114.9%	159	8	10	6.4%	5.0%	78.8%	88	5	4	4.2%	5.7%	135.8%
4.2%	4.5%	107.4%	178	5	6	3.5%	2.8%	80.4%	92	5	4	4.7%	5.4%	117.1%	55	4	2	3.8%	7.3%	191.8%
3.5%	4.0%	112.2%	132	3	3	2.5%	2.3%	90.1%	59	1	2	3.0%	1.7%	57.3%	38	1	1	3.0%	2.7%	87.6%
2.6%	3.2%	124.5%	96	2	2	2.5%	2.1%	82.7%	44	1	1	2.5%	2.3%	90.2%	29	0	1	2.4%	0.0%	0.0%
2.0%	1.7%	82.6%	60	2	1	2.1%	3.3%	158.1%	25	1	1	2.1%	4.0%	192.9%	22	0	0	2.0%	0.0%	0.0%
2.0%	0.0%	0.0%	24	1	0	1.6%	4.1%	258.2%	8	0	0	2.0%	0.0%	0.0%	12	1	0	2.0%	8.6%	439.1%
1.5%	0.0%	0.0%	9	0	0	1.2%	0.0%	0.0%	3	0	0	2.0%	0.0%	0.0%	3	0	0	2.0%	0.0%	0.0%
1.2%	0.0%	0.0%	2	0	0	1.2%	0.0%	0.0%	1	0	0	2.0%	0.0%	0.0%	0	0	0	2.0%	0.0%	0.0%

					Revised								Revised								Revised			
60-64	60-64	60-64	Exposure	Actual Lapse	Expected Lapse	65-69	65-69	65-69	Exposure	Actual Lapse	Expected Lapse	70-74	70-74	70-74	Exposure	Actual Lapse	Expected Lapse	75-79	75-79	75-79
4.3%	3.9%	89.7%	2,683	100	106	4.0%	3.7%	94.3%	1,163	58	74	6.4%	5.0%	78.4%	395	29	34	8.7%	7.3%	84.4%
3.8%	3.5%	89.8%	1,898	58	58	3.0%	3.1%	100.7%	835	34	43	5.2%	4.1%	78.7%	290	13	15	5.3%	4.5%	84.0%
3.0%	2.7%	90.4%	1,264	32	32	2.6%	2.5%	99.2%	538	20	19	3.6%	3.7%	103.2%	189	8	8	4.1%	4.2%	104.1%
2.0%	1.9%	92.2%	771	15	16	2.0%	1.9%	95.7%	319	7	8	2.5%	2.2%	87.5%	117	4	4	3.1%	3.4%	111.8%
2.0%	1.2%	62.6%	452	8	9	2.0%	1.8%	87.7%	192	2	4	2.0%	1.0%	51.0%	68	4	2	2.2%	5.9%	262.6%
1.1%	2.0%	178.2%	305	6	5	1.6%	2.0%	124.7%	138	4	2	1.5%	2.9%	190.7%	39	0	0	1.0%	0.0%	0.0%
1.0%	1.3%	121.0%	195	2	2	1.0%	1.0%	100.1%	95	0	1	1.0%	0.0%	0.0%	27	0	0	1.0%	0.0%	0.0%
1.0%	1.0%	98.4%	74	0	1	1.0%	0.0%	0.0%	42	0	0	1.0%	0.0%	0.0%	14	1	0	1.0%	7.2%	739.4%
1.0%	0.0%	0.0%	20	0	0	1.0%	0.0%	0.0%	6	0	0	1.0%	0.0%	0.0%	5	0	0	1.0%	0.0%	0.0%
0.7%	0.0%	0.0%	2	0	0	1.0%	0.0%	0.0%	0	0	0	1.0%	0.0%	0.0%	1	0	0	1.0%	0.0%	0.0%

					Revised								Revised								Revised			
60-64	60-64	60-64	Exposure	Actual Lapse	Expected Lapse	65-69	65-69	65-69	Exposure	Actual Lapse	Expected Lapse	70-74	70-74	70-74	Exposure	Actual Lapse	Expected Lapse	75-79	75-79	75-79
5.3%	4.8%	91.5%	2,642	134	154	5.8%	5.1%	86.8%	685	53	57	8.4%	7.7%	92.3%	202	17	13	6.5%	8.4%	129.1%
4.5%	3.8%	84.1%	2,095	73	100	4.8%	3.5%	73.1%	562	35	31	5.5%	6.2%	112.4%	171	7	6	3.7%	4.1%	111.2%
3.1%	2.5%	81.8%	1,568	44	50	3.2%	2.8%	88.7%	442	19	15	3.4%	4.3%	127.1%	141	5	4	2.7%	3.5%	132.7%
2.7%	2.4%	87.2%	1,133	30	31	2.7%	2.6%	96.4%	344	15	10	2.9%	4.4%	149.5%	118	4	3	2.2%	3.4%	155.8%
2.7%	2.5%	90.2%	847	18	11	1.2%	2.1%	170.2%	275	6	6	2.1%	2.2%	101.6%	99	1	1	1.5%	1.0%	66.8%
2.3%	2.1%	89.0%	667	11	8	1.2%	1.6%	142.6%	229	7	4	1.7%	3.1%	175.1%	80	3	1	1.2%	3.7%	320.0%
1.7%	1.6%	93.8%	494	6	5	1.1%	1.2%	111.7%	183	2	2	1.1%	1.1%	103.6%	60	0	1	1.0%	0.0%	0.0%
1.0%	0.4%	37.4%	322	5	3	1.1%	1.6%	142.9%	136	1	1	1.0%	0.7%	71.6%	43	1	0	1.0%	2.3%	237.1%
0.7%	0.0%	0.0%	157	3	2	1.1%	1.9%	176.2%	76	0	1	1.0%	0.0%	0.0%	18	2	0	1.0%	10.9%	1114.4%
0.7%	0.0%	0.0%	27	1	0	1.1%	3.7%	341.9%	18	0	0	1.0%	0.0%	0.0%	3	0	0	1.0%	0.0%	0.0%

					Revised								Revised								Revised			
60-64	60-64	60-64	Exposure	Actual Lapse	Expected Lapse	65-69	65-69	65-69	Exposure	Actual Lapse	Expected Lapse	70-74	70-74	70-74	Exposure	Actual Lapse	Expected Lapse	75-79	75-79	75-79
3.9%	3.5%	91.1%	11,711	413	459	3.9%	3.5%	90.0%	2,202	117	139	6.3%	5.3%	84.2%	389	22	16	4.1%	5.7%	139.8%
2.4%	1.9%	82.6%	9,291	235	271	2.9%	2.5%	86.8%	1,747	84	92	5.3%	4.8%	90.9%	334	11	11	3.1%	3.3%	104.7%
2.1%	1.7%	79.1%	6,653	116	139	2.1%	1.7%	83.6%	1,264	27	27	2.1%	2.1%	100.5%	261	4	5	2.0%	1.5%	77.5%
1.6%	1.2%	74.9%	4,479	63	90	2.0%	1.4%	69.9%	923	14	15	1.6%	1.5%	95.2%	209	8	4	1.8%	3.8%	217.7%
1.4%	1.5%	105.7%	3,096	43	52	1.7%	1.4%	82.2%	677	12	11	1.6%	1.8%	111.2%	170	4	3	1.6%	2.4%	143.6%
1.2%	0.8%	73.0%	2,351	28	28	1.2%	1.2%	100.5%	521	10	8	1.6%	1.9%	120.4%	136	2	1	1.1%	1.5%	138.2%
1.2%	1.1%	98.5%	1,749	22	19	1.1%	1.3%	114.0%	387	6	4	1.1%	1.6%	137.7%	104	1	1	1.0%	1.0%	97.5%
0.8%	0.3%	37.5%	1,054	12	10	0.9%	1.1%	120.9%	245	2	2	1.0%	0.8%	83.3%	69	1	1	0.8%	1.4%	183.4%
0.8%	1.0%	118.4%	452	3	4	0.8%	0.7%	83.4%	107	2	1	0.8%	1.9%	237.5%	30	0	0	0.7%	0.0%	0.0%
0.8%	0.7%	88.3%	74	0	1	0.7%	0.0%	0.0%	18	0	0	0.7%	0.0%	0.0%	6	0	0	0.7%	0.0%	0.0%

Actual to Revised Analysis - Mortality Rates

Female

Duration	Total Lives	Actual Deaths	Revised Expected	Actual to Expected
1	38,632	117	166	70%
2	35,760	169	187	90%
3	33,684	225	211	106%
4	32,189	257	239	108%
5	31,019	270	272	99%
6	30,010	309	309	100%
7	29,103	389	375	104%
8	28,209	429	446	96%
9	27,073	466	519	90%
10	24,296	481	546	88%
11	18,936	445	481	92%
12	12,467	401	352	114%
13	7,884	277	242	114%
14	4,209	176	137	129%
15	1,986	92	69	133%
16	725	38	29	133%
Grand Total	**356,182**	**4,541**	**4,580**	**99%**

Male

Duration	Total Lives	Actual Deaths	Revised Expected	Actual to Expected
1	23,670	134	152	88%
2	21,853	191	171	112%
3	20,591	223	191	117%
4	19,607	263	213	123%
5	18,827	304	238	128%
6	18,111	323	267	121%
7	17,521	319	317	101%
8	16,921	380	373	102%
9	16,191	385	428	90%
10	14,462	414	442	94%
11	11,039	408	379	108%
12	7,227	287	269	107%
13	4,471	195	181	108%
14	2,336	122	105	116%
15	1,066	59	52	113%
16	355	29	20	142%
Grand Total	**214,248**	**4,036**	**3,799**	**106%**

Actual to Revised Analysis - Mortality Rates

Mortality A-E by Attained Age

Attained Age	Total Lives	Actual Deaths	Revised Expected	Actual to Expected
<50	10,621	8	9	92%
50-54	21,740	46	34	137%
55-59	48,229	131	119	110%
60-64	83,761	304	329	92%
65-69	125,456	890	830	107%
70-74	123,729	1,435	1,540	93%
75-79	87,789	1,938	1,940	100%
80-84	48,189	1,934	1,854	104%
85-89	17,692	1,379	1,272	108%
90+	3,224	512	453	113%
Grand Total	**570,430**	**8,577**	**8,379**	**102%**

Incurred Claims - Actual to Revised Analysis

Data through 4th quarter 2013

Expected assumption utilizes Milliman 2011 Guidelines with adjustments

Duration	Active Exposures	Revised Expected Claim Counts	Actual Claim Counts	A/E: Updated	Revised Expected Incurred Claims	Actual Incurred Claims	A/E: Updated
1	68,024	227	226	99%	10,757,316	5,929,431	55%
2	60,718	336	341	101%	17,202,023	10,807,730	63%
3	64,517	392	428	109%	21,581,464	20,211,961	94%
4	61,023	445	501	112%	25,503,505	27,291,426	107%
5	67,628	503	494	98%	30,757,142	30,736,592	100%
6	65,115	550	571	104%	32,645,198	33,311,272	102%
7	68,443	612	627	102%	38,397,990	36,767,002	96%
8	65,525	669	659	98%	43,374,337	41,109,487	95%
9	63,676	695	753	108%	47,393,591	52,562,196	111%
10	50,486	644	666	103%	45,021,878	42,804,824	95%
11	34,273	474	528	111%	33,384,495	36,530,466	109%
12	21,226	333	406	122%	23,218,973	25,997,809	112%
13	10,836	186	205	110%	13,255,280	13,238,800	100%
14	3,946	89	74	83%	6,385,551	5,655,953	89%
15	1,287	37	34	91%	2,539,025	2,384,879	94%
16	41	1	1	50%	92,115	45,670	50%
Grand Total	**706,765**	**6,197**	**6,514**	**105%**	**391,509,883**	**385,385,498**	**98%**

Incurred Claims - Actual to Revised Analysis

Data through 4th quarter 2013

Expected assumption utilizes Milliman 2011 Guidelines with adjustments

Gender	Active Exposures	Revised Expected Claim Counts	Actual Claim Counts	A/E: Updated	Revised Expected Incurred Claims	Actual Incurred Claims	A/E: Updated
Female	437,621	4,480	4,811	107%	293,129,982	296,626,342	101%
Male	269,144	1,717	1,703	99%	98,379,901	88,759,156	90%
Grand Total	**706,765**	**6,197**	**6,514**	**105%**	**391,509,883**	**385,385,498**	**98%**

Incurred Claims - Actual to Revised Analysis

Data through 4th quarter 2013

Expected assumption utilizes Milliman 2011 Guidelines with adjustments

Attained Age	Active Exposures	Revised Expected Claim Counts	Actual Claim Counts	A/E: Updated	Revised Expected Incurred Claims	Actual Incurred Claims	A/E: Updated
<60	99,389	84	93	112%	6,750,615	3,826,746	57%
60-64	103,956	169	166	98%	13,362,239	7,912,126	59%
65-69	156,593	449	391	87%	30,627,810	26,502,608	87%
70-74	159,416	924	895	97%	62,349,275	64,108,714	103%
75-79	107,924	1,430	1,425	100%	94,785,866	90,927,697	96%
80-84	56,802	1,657	1,841	111%	101,115,294	105,580,734	104%
85-89	19,704	1,197	1,333	111%	67,603,617	69,414,306	103%
90-94	2,929	280	357	128%	14,595,068	16,748,759	115%
95+	53	8	13	159%	320,098	363,807	114%
Grand Total	**706,765**	**6,197**	**6,514**	**105%**	**391,509,883**	**385,385,498**	**98%**

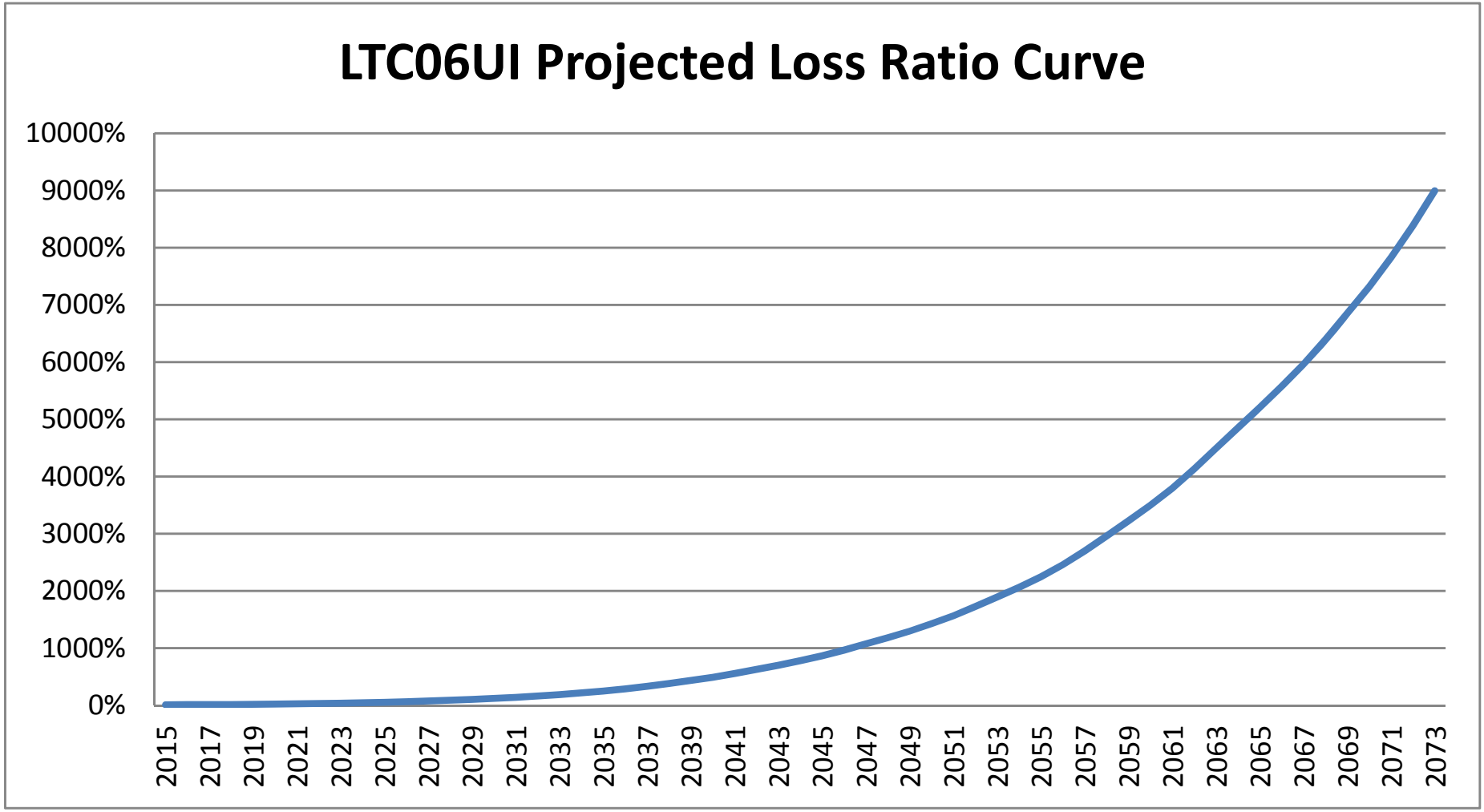
LTC06UI Inforce Policy Counts

National

Issue Year	Policy Count
2006	1,226
2007	2,144
2008	2,015
2009	1,704
2010	944
2011	740
2012	865
Total	**9,638**

Virginia

Issue Year	Policy Count
2006	40
2007	146
2008	141
2009	84
2010	21
Total	**432**


LTC06UI Projected Loss Ratio Curve
10000%
9000%
8000%
7000%
6000%
5000%
4000%
3000%
2000%
1000%
0%
2015
2017
2019
2021
2023
2025
2027
2029
2031
2033
2035
2037
2039
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United of Omaha Life Insurance Company

Mutual of Omaha Plaza, Omaha, NE 68175

ACTUARIAL JUSTIFICATION OF PREMIUM RATES

Policy Series LTC06UI

Virginia

1. PURPOSE OF FILING

This is a rate increase filing for the above captioned Long-Term Care policy forms. 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 2010 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, 2014, 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 due to updated morbidity assumptions to reflect longer claim continuance resulting in higher overall claim cost.

The Moderately Adverse Condition that triggered is displayed below:

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

Justification for the Morbidity trigger is included in Exhibit 6.

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 Virginia rate increase history for these forms is displayed below:

	Effective Date	Overall Increase	Increase Range
National	01/01/2013	19.8%	0% - 38%
Virginia	No previous rate increases in your state.		

5. PROJECTION ASSUMPTIONS

The updated assumptions, which are consistent with the assumptions used for pricing our forms currently available for sale, 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. The statutory prescribed interest rate of 3.5% is used in the pricing of our current product.

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 2011 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 15 million life years of exposure and over $10.5 billion of incurred claims. In 2013, Milliman reviewed our actual experience and compared it against their expected industry experience. In 2014, the company performed a comprehensive claim study. Below are our key findings.

1. Overall, the company's claim costs align with Milliman claim costs. Our incidence is less than Milliman, but severity was worse. We continue to see worse experience overall on the lifetime benefit period policies compared to the Milliman Guidelines while those with non-lifetime benefit periods are somewhat better. Some adjustments were made to the Milliman Guidelines based off of the actual to expected analysis. 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.
2. The Milliman 2011 Guidelines also reflect a significant increase over the Milliman 2009 Guidelines in expected claim costs for 5% compound inflation options and lifetime benefits, especially with regards to length of stay or continuance. Our experience follows this nationwide trend. Other inflation options and benefit period claim costs did not experience much of an increase and reflect that the increase in continuance was mainly offset with the decrease in incidence and utilization.

As stated previously, this analysis is done with 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, assume effective dates of January 1, 2016, and January 1, 2017, for the 2-year proposed rate increase as summarized in Section 9. This assumes all policies will receive the rate increase on January 1, 2016, and January 1, 2017. In reality, these policies were sold with a minimum 5 year rate guarantee (individual policyholders could "buy-up" for additional years) and will be subject to the approved rate increase after their rate guarantee ends.

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, 2015, 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:

Accumulated value of incurred claims	> 58% x original premium + 85% x increased premium.
$387,031,535	> $274,907,716 [(0.58 x $374,840,091) + (0.85 x $67,647,604)]

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 over a 2-year period, as summarized below:

January 1, 2016 (Year 1)

- The average proposed rate increase is 28.0%, ranging from a minimum rate increase of 0% to a maximum rate increase of 38.0%.
- 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 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 (LTC13 product), 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.

January 1, 2017 (Year 2)

- The average proposed rate increase is 10.5%, ranging from a minimum rate increase of 0% to a maximum rate increase of 38.0%.
- The premiums for the base policy will be increased by the percentages mentioned above, based on issue age, benefit period, and inflation option.

The proposed effective dates of these rate increases are January 1, 2016, and January 1, 2017, 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.

Adam Walling, FSA, MAAA
LTC Product Performance Director
United of Omaha Life Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175

Phone: (402) 351-3861
E-Mail: adam.walling@mutualofomaha.com

October 26, 2015

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
Exhibit 6 – Moderately Adverse Trigger Justification

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

Attachment A

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
United of Omaha Life Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175

(402) 351-3861
Adam.Walling@mutualofomaha.com

October 26, 2015

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
	(See under Options below)
	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. ***2.5-5*** %
	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)
	Associations: 5% NO comp offset
Impaired Rate Classes	Class I = 1.25; Class II = 1.50

Policies In-Force as of 12/31/2014, Annualized Premium and Average Annual Premium

Policy Series LTC06UI

1st Year Increase

			Average Annual Premium		
State	In-Force	Annualized Premium	Before Increase	Overall Increase Amount	After Increase
National	9,697	20,860,313	2,151	18.6%	2,551
Virginia	433	892,131	2,060	28.0%	2,637

2nd Year Increase

	Average Annual Premium		
State	Before Increase	Overall Increase Amount	After Increase
National	2,551	0.0%	2,551
Virginia	2,637	10.5%	2,914

Note:
The increase amounts displayed above will bring the premiums in your state up to the National rate level, as shown above combined with the National rate increase amount shown in Section 4 of the Actuarial Memorandum.

Revised Expected Lapse Rates
Actual Lapse Rates
No Inflation **Actual/Revised**
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	20.7%	22.0%	106%	14.0%	13.2%	94.1%	9.0%	8.7%	97.0%	8.7%	6.7%	77.8%	5.7%	4.5%	78.3%	7.6%	5.4%	71.3%	10.3%	8.3%	81.2%
2	16.0%	19.3%	120.9%	9.9%	8.5%	85.4%	7.5%	9.3%	124.0%	6.9%	5.9%	85.9%	5.3%	4.2%	78.9%	7.6%	6.8%	90.6%	5.8%	4.6%	79.0%
3	9.4%	5.4%	57.2%	5.6%	11.2%	200.9%	4.7%	5.6%	119.7%	4.7%	3.0%	63.4%	4.2%	4.8%	114.9%	6.4%	5.0%	78.8%	4.2%	5.7%	135.8%
4	8.1%	8.4%	103.2%	4.2%	6.3%	149.1%	4.2%	5.9%	141.1%	4.2%	4.5%	107.4%	3.5%	2.8%	80.4%	4.7%	5.4%	117.1%	3.8%	7.3%	191.8%
5	6.0%	4.8%	79.4%	2.9%	0.0%	0.0%	3.1%	4.0%	127.8%	3.5%	4.0%	112.2%	2.5%	2.3%	90.1%	3.0%	1.7%	57.3%	3.0%	2.7%	87.6%
6	4.4%	15.3%	347.0%	2.4%	0.0%	0.0%	2.5%	2.4%	97.8%	2.6%	3.2%	124.5%	2.5%	2.1%	82.7%	2.5%	2.3%	90.2%	2.4%	0.0%	0.0%
7	4.1%	47.6%	1161.4%	2.0%	0.0%	0.0%	2.1%	3.3%	158.7%	2.0%	1.7%	82.6%	2.1%	3.3%	158.1%	2.1%	4.0%	192.9%	2.0%	0.0%	0.0%
8	2.5%	0.0%	0.0%	2.0%	7.6%	391.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	1.6%	4.1%	258.2%	2.0%	0.0%	0.0%	2.0%	8.6%	439.1%
9	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	1.5%	0.0%	0.0%	1.2%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%
10	2.0%	0.0%	0.0%	2.0%	0.0%	0.0%	1.7%	0.0%	0.0%	1.2%	0.0%	0.0%	1.2%	0.0%	0.0%	2.0%	0.0%	0.0%	2.0%	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	13.0%	12.1%	94%	7.5%	8.0%	106%	5.2%	5.4%	103.3%	4.3%	3.9%	89.7%	4.0%	3.7%	94.3%	6.4%	5.0%	78.4%	8.7%	7.3%	84.4%
2	10.2%	9.8%	95.9%	6.6%	4.8%	73.4%	3.9%	3.5%	90.7%	3.8%	3.5%	89.8%	3.0%	3.1%	100.7%	5.2%	4.1%	78.7%	5.3%	4.5%	84.0%
3	8.0%	11.1%	138.4%	4.6%	7.3%	159.6%	2.5%	2.3%	91.0%	3.0%	2.7%	90.4%	2.6%	2.5%	99.2%	3.6%	3.7%	103.2%	4.1%	4.2%	104.1%
4	5.9%	4.6%	78.9%	3.6%	3.9%	107.5%	2.1%	2.3%	108.7%	2.0%	1.9%	92.2%	2.0%	1.9%	95.7%	2.5%	2.2%	87.5%	3.1%	3.4%	111.8%
5	4.4%	1.7%	38.2%	2.6%	2.8%	109.6%	2.0%	0.9%	47.9%	2.0%	1.2%	62.6%	2.0%	1.8%	87.7%	2.0%	1.0%	51.0%	2.2%	5.9%	262.6%
6	3.6%	5.0%	138.3%	1.5%	0.0%	0.0%	1.5%	0.6%	42.6%	1.1%	2.0%	178.2%	1.6%	2.0%	124.7%	1.5%	2.9%	190.7%	1.0%	0.0%	0.0%
7	2.7%	7.2%	264.7%	1.3%	7.2%	576.9%	1.5%	0.8%	57.3%	1.0%	1.3%	121.0%	1.0%	1.0%	100.1%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%
8	1.5%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	1.5%	143.9%	1.0%	1.0%	98.4%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	7.2%	739.4%
9	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%
10	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.7%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%

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	14.1%	13.1%	93%	7.1%	6.2%	87%	6.7%	5.7%	84.7%	5.3%	4.8%	91.5%	5.8%	5.1%	86.8%	8.4%	7.7%	92.3%	6.5%	8.4%	129.1%
2	9.5%	8.4%	88.6%	5.4%	5.4%	98.4%	4.4%	3.5%	81.1%	4.5%	3.8%	84.1%	4.8%	3.5%	73.1%	5.5%	6.2%	112.4%	3.7%	4.1%	111.2%
3	6.1%	5.2%	85.2%	4.9%	4.6%	92.9%	3.2%	2.9%	89.0%	3.1%	2.5%	81.8%	3.2%	2.8%	88.7%	3.4%	4.3%	127.1%	2.7%	3.5%	132.7%
4	5.6%	5.4%	97.4%	4.1%	3.5%	84.7%	2.6%	2.0%	76.8%	2.7%	2.4%	87.2%	2.7%	2.6%	96.4%	2.9%	4.4%	149.5%	2.2%	3.4%	155.8%
5	3.7%	5.7%	154.3%	3.9%	3.6%	91.9%	2.5%	3.0%	119.2%	2.7%	2.5%	90.2%	1.2%	2.1%	170.2%	2.1%	2.2%	101.6%	1.5%	1.0%	66.8%
6	2.8%	3.5%	123.0%	3.2%	2.8%	86.1%	1.6%	1.4%	89.3%	2.3%	2.1%	89.0%	1.2%	1.6%	142.6%	1.7%	3.1%	175.1%	1.2%	3.7%	320.0%
7	2.4%	4.3%	178.3%	2.1%	1.6%	75.1%	1.2%	1.9%	157.2%	1.7%	1.6%	93.8%	1.1%	1.2%	111.7%	1.1%	1.1%	103.6%	1.0%	0.0%	0.0%
8	2.4%	4.9%	204.2%	1.7%	2.5%	149.1%	1.2%	1.6%	134.9%	1.0%	0.4%	37.4%	1.1%	1.6%	142.9%	1.0%	0.7%	71.6%	1.0%	2.3%	237.1%
9	1.1%	1.9%	176.2%	1.1%	1.8%	170.5%	1.1%	1.1%	103.6%	0.7%	0.0%	0.0%	1.1%	1.9%	176.2%	1.0%	0.0%	0.0%	1.0%	10.9%	1114.4%
10	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.7%	0.0%	0.0%	1.1%	3.7%	341.9%	1.0%	0.0%	0.0%	1.0%	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	8.8%	7.7%	87%	4.6%	4.0%	86%	3.5%	3.1%	88.8%	3.9%	3.5%	91.1%	3.9%	3.5%	90.0%	6.3%	5.3%	84.2%	4.1%	5.7%	139.8%
2	6.8%	5.7%	84.4%	3.6%	2.9%	79.0%	2.4%	1.9%	81.8%	2.4%	1.9%	82.6%	2.9%	2.5%	86.8%	5.3%	4.8%	90.9%	3.1%	3.3%	104.7%
3	4.9%	4.1%	83.7%	2.3%	2.2%	94.5%	1.6%	1.3%	82.9%	2.1%	1.7%	79.1%	2.1%	1.7%	83.6%	2.1%	2.1%	100.5%	2.0%	1.5%	77.5%
4	4.4%	2.7%	61.2%	2.0%	2.2%	112.1%	1.6%	1.2%	74.9%	1.6%	1.2%	74.9%	2.0%	1.4%	69.9%	1.6%	1.5%	95.2%	1.8%	3.8%	217.7%
5	3.1%	3.0%	98.3%	1.0%	1.3%	134.3%	1.3%	1.3%	98.1%	1.4%	1.5%	105.7%	1.7%	1.4%	82.2%	1.6%	1.8%	111.2%	1.6%	2.4%	143.6%
6	2.5%	2.7%	107.6%	0.9%	1.1%	117.0%	1.2%	0.9%	74.2%	1.2%	0.8%	73.0%	1.2%	1.2%	100.5%	1.6%	1.9%	120.4%	1.1%	1.5%	138.2%
7	1.4%	2.9%	201.6%	0.9%	1.2%	134.5%	1.0%	0.8%	81.4%	1.2%	1.1%	98.5%	1.1%	1.3%	114.0%	1.1%	1.6%	137.7%	1.0%	1.0%	97.5%
8	0.9%	2.1%	217.5%	0.8%	0.6%	77.9%	0.9%	0.6%	65.5%	0.8%	0.3%	37.5%	0.9%	1.1%	120.9%	1.0%	0.8%	83.3%	0.8%	1.4%	183.4%
9	0.8%	1.4%	172.7%	0.8%	0.4%	56.3%	0.8%	0.4%	55.8%	0.8%	1.0%	118.4%	0.8%	0.7%	83.4%	0.8%	1.9%	237.5%	0.7%	0.0%	0.0%
10	0.7%	0.0%	0.0%	0.7%	0.0%	0.0%	0.7%	0.0%	0.0%	0.8%	0.7%	88.3%	0.7%	0.0%	0.0%	0.7%	0.0%	0.0%	0.7%	0.0%	0.0%

Incurred Claims - Actual to Revised Analysis

Data through 4th quarter 2013

Expected assumption utilizes Milliman 2011 Guidelines with adjustments

Duration	Active Exposures	Revised Expected Incurred Claims	Actual Incurred Claims	A/E: Updated
1	68,024	10,619,119	5,929,431	56%
2	60,718	16,967,080	10,807,730	64%
3	64,517	21,288,654	20,211,961	95%
4	61,023	25,157,509	27,291,426	108%
5	67,628	30,337,253	30,736,592	101%
6	65,115	32,191,984	33,311,272	103%
7	68,443	37,856,230	36,767,002	97%
8	65,525	42,752,214	41,109,487	96%
9	63,676	46,701,342	52,562,196	113%
10	50,486	44,355,786	42,804,824	97%
11	34,273	32,875,499	36,530,466	111%
12	21,226	22,860,558	25,997,809	114%
13	10,836	13,054,493	13,238,800	101%
14	3,946	6,299,689	5,655,953	90%
15	1,287	2,508,652	2,384,879	95%
16	41	90,904	45,670	50%
Grand Total	**706,765**	**385,916,966**	**385,385,498**	**100%**

Actual to Revised Analysis - Mortality Rates

Duration	Total Lives	Actual Deaths	Revised Expected	Actual to Expected
1	62,302	251	319	79%
2	57,613	360	358	101%
3	54,275	448	402	111%
4	51,796	520	452	115%
5	49,846	574	510	113%
6	48,121	632	575	110%
7	46,624	708	692	102%
8	45,130	809	819	99%
9	43,264	851	947	90%
10	38,758	895	988	91%
11	29,975	853	860	99%
12	19,694	688	621	111%
13	12,355	472	424	111%
14	6,545	298	242	123%
15	3,052	151	121	125%
16	1,080	67	49	137%
Grand Total	**570,430**	**8,577**	**8,379**	**102%**

Lifetime Experience (Nationwide) as of 06/30/2015

Policy Series LTC06UI

	Non-Interest Adjusted			Interest Adjusted		
Year	Original Premium	Virginia Increased Premium	Incurred Claims	Original Premium	Virginia Increased Premium	Incurred Claims
2006	1,134,531	0	18,006	1,614,791	0	25,628
2007	5,183,381	0	5,535	7,093,815	0	7,575
2008	9,717,740	0	97,242	12,787,883	0	127,964
2009	13,631,961	0	329,938	17,248,780	0	417,476
2010	16,023,267	0	328,173	19,494,754	0	399,272
2011	17,660,022	0	343,218	20,659,728	0	401,517
2012	19,614,291	0	2,078,054	22,063,410	0	2,337,528
2013	19,065,161	0	1,654,709	20,620,879	0	1,789,734
2014	18,531,406	0	1,114,569	19,272,662	0	1,159,152
Total	120,561,760	0	5,969,443	140,856,701	0	6,665,845
2015	18,132,480	0	2,453,390	18,132,480	0	2,453,390
2016	17,988,998	2,604,584	2,937,379	17,297,114	2,504,408	2,824,403
2017	17,828,833	5,423,931	3,469,460	16,483,758	5,014,729	3,207,711
2018	17,416,133	5,475,285	4,045,913	15,482,878	4,867,508	3,596,802
2019	16,924,039	5,341,074	4,645,301	14,466,739	4,565,572	3,970,823
2020	16,438,361	5,206,404	5,312,035	13,511,135	4,279,285	4,366,105
2021	15,945,182	5,069,913	6,077,421	12,601,709	4,006,826	4,803,074
2022	15,436,821	4,928,720	6,969,158	11,730,715	3,745,422	5,295,987
2023	14,918,557	4,784,430	7,969,538	10,900,844	3,495,936	5,823,264
2024	14,391,496	4,637,033	9,063,241	10,111,274	3,257,918	6,367,713
2025	13,852,623	4,485,564	10,275,206	9,358,336	3,030,286	6,941,561
2026	13,302,526	4,330,047	11,633,470	8,641,067	2,812,716	7,556,881
2027	12,742,688	4,170,791	13,090,102	7,959,045	2,605,064	8,176,039
2028	12,173,837	4,007,889	14,619,305	7,311,291	2,407,034	8,779,976
2029	11,597,413	3,841,610	16,207,668	6,697,217	2,218,434	9,359,524
2030	11,015,296	3,672,372	17,896,091	6,116,403	2,039,138	9,937,064
2031	10,429,611	3,500,676	19,697,287	5,568,454	1,869,040	10,516,542
2032	9,842,266	3,327,008	21,591,835	5,052,756	1,707,997	11,084,670
2033	9,255,345	3,151,920	23,467,395	4,568,699	1,555,876	11,584,166
2034	8,670,083	2,975,719	25,416,214	4,115,189	1,412,403	12,063,613
2035	8,086,803	2,798,470	27,438,946	3,690,711	1,277,185	12,522,777
2036	7,508,343	2,620,967	29,463,564	3,294,913	1,150,168	12,929,602
2037	6,937,998	2,444,173	31,452,309	2,927,525	1,031,332	13,271,471
2038	6,379,153	2,269,097	33,156,116	2,588,191	920,632	13,452,310
2039	5,835,796	2,096,954	34,532,641	2,276,669	818,067	13,471,925
2040	5,311,537	1,928,911	35,639,426	1,992,447	723,567	13,368,948
2041	4,809,500	1,766,006	36,579,553	1,734,735	636,980	13,193,851
2042	4,331,909	1,609,023	37,313,805	1,502,378	558,036	12,941,046
2043	3,880,504	1,458,613	37,543,722	1,294,061	486,414	12,519,986
2044	3,457,307	1,315,586	37,338,634	1,108,590	421,844	11,972,686
2045	3,063,555	1,180,539	36,836,925	944,551	363,982	11,357,512
2046	2,699,978	1,053,915	36,191,820	800,436	312,444	10,729,436
2047	2,366,377	935,866	35,392,137	674,554	266,776	10,088,810
2048	2,062,180	826,407	34,184,805	565,231	226,513	9,369,856
2049	1,786,935	725,682	32,667,353	470,951	191,255	8,609,549
2050	1,539,674	633,675	30,990,700	390,177	160,583	7,853,523
2051	1,319,354	550,289	29,302,987	321,485	134,088	7,140,221
2052	1,124,185	475,152	27,620,498	263,393	111,327	6,471,396
2053	952,389	407,836	25,750,255	214,559	91,879	5,801,157
2054	802,198	347,956	23,738,744	173,773	75,374	5,142,301
2055	671,746	295,068	21,742,583	139,917	61,459	4,528,742
2056	559,506	248,760	19,882,579	112,057	49,821	3,982,042
2057	463,454	208,451	18,159,932	89,250	40,142	3,497,148
2058	381,631	173,510	16,441,670	70,666	32,128	3,044,474
2059	312,290	143,418	14,693,283	55,602	25,535	2,616,085
2060	253,840	117,689	12,984,772	43,457	20,148	2,222,972
2061	205,262	95,945	11,426,441	33,789	15,794	1,880,951
2062	165,025	77,658	10,022,342	26,121	12,292	1,586,362
2063	131,688	62,315	8,710,671	20,042	9,484	1,325,718
2064	104,150	49,513	7,457,562	15,241	7,246	1,091,348
2065	81,603	38,963	6,277,087	11,483	5,483	883,265
2066	63,549	30,410	5,238,442	8,598	4,114	708,764
2067	49,078	23,511	4,330,404	6,385	3,059	563,371
2068	37,557	17,992	3,549,844	4,698	2,251	444,061
2069	28,386	13,585	2,875,082	3,414	1,634	345,820
2070	21,138	10,113	2,287,184	2,445	1,170	264,525
2071	15,573	7,432	1,801,617	1,732	827	200,353
2072	11,376	5,410	1,407,421	1,216	578	150,496
2073	8,182	3,873	1,084,682	841	398	111,524
Total	356,123,299	110,003,702	1,050,345,945	233,983,390	67,647,604	380,365,690
Grand Total	476,685,059	110,003,702	1,056,315,388	374,840,091	67,647,604	387,031,535

Minimum Required Loss Ratios	58%	85%	
Minimum PV Incurred Claims	217,407,253	57,500,463	274,907,716
Dual Loss Ratio Test Met	387,031,535	>	274,907,716

Policy Series LTC06UI - 1st Year Increase

Issue Age Band	% of PH	Avg Increase
<40	2 %	36.3%
40-44	3 %	37.9%
45-49	7 %	37.3%
50-54	14 %	36.7%
55-59	26 %	32.5%
60-64	28 %	25.2%
65-69	14 %	16.9%
70-74	4 %	5.8%
75-79	1 %	1.0%
Grand Total	**100 %**	**28.0%**

Rate Increase	% of PH	Avg Increase
0%-4.99%	11 %	0.7%
5%-9.99%	6 %	8.3%
10%-14.99%	6 %	12.7%
15%-19.99%	6 %	17.8%
20%-24.99%	5 %	22.6%
25%-29.99%	4 %	27.5%
30%-34.99%	6 %	32.3%
35%-38%	57 %	37.9%
Grand Total	**100 %**	**28.0%**

Inflation Type	% of PH	Avg Increase
None/GPO	15 %	7.3%
2.5% Compound	5 %	16.9%
3.0% Compound	12 %	23.8%
5.0% Simple	6 %	23.3%
3.5% Compound	6 %	27.5%
4.0% Compound	6 %	31.1%
4.5% Compound	1 %	31.0%
5.0% - 10 Yrs	3 %	30.5%
5.0% - 20 Yrs	16 %	37.2%
5.0% Compound	29 %	36.8%
Grand Total	**100 %**	**28.0%**

Benefit Period	% of PH	Avg Increase
2 Year	11 %	14.3%
3 Year	42 %	26.8%
4 Year	13 %	30.6%
5 Year	26 %	32.5%
6 Year	1 %	33.3%
8 Year	1 %	33.7%
Lifetime	7 %	32.3%
Grand Total	**100 %**	**28.0%**

Policy Series LTC06UI - 2nd Year Increase

Issue Age Band	% of PH	Avg Increase
<40	2 %	27.9%
40-44	3 %	32.5%
45-49	7 %	31.9%
50-54	14 %	20.0%
55-59	26 %	8.5%
60-64	28 %	5.1%
65-69	14 %	1.4%
70-74	4 %	0.0%
75-79	1 %	0.0%
Grand Total	**100 %**	**10.5%**

Rate Increase	% of PH	Avg Increase
0%-4.99%	53 %	0.3%
5%-9.99%	8 %	7.7%
10%-14.99%	10 %	12.4%
15%-19.99%	6 %	17.7%
20%-24.99%	5 %	22.8%
25%-29.99%	5 %	27.7%
30%-34.99%	4 %	33.1%
35%-38%	10 %	37.8%
Grand Total	**100 %**	**10.5%**

Inflation Type	% of PH	Avg Increase
None/GPO	15 %	0.0%
2.5% Compound	5 %	2.9%
3.0% Compound	12 %	4.3%
5.0% Simple	6 %	3.0%
3.5% Compound	6 %	7.7%
4.0% Compound	6 %	10.5%
4.5% Compound	1 %	10.8%
5.0% - 10 Yrs	3 %	5.0%
5.0% - 20 Yrs	16 %	13.8%
5.0% Compound	29 %	20.5%
Grand Total	**100 %**	**10.5%**

Benefit Period	% of PH	Avg Increase
2 Year	11 %	1.8%
3 Year	42 %	7.3%
4 Year	13 %	13.0%
5 Year	26 %	16.0%
6 Year	1 %	16.7%
8 Year	1 %	14.2%
Lifetime	7 %	16.4%
Grand Total	**100 %**	**10.5%**

Moderately Adverse Trigger - Morbidity

2013 Assumptions - taken from original exhibit

Incurred Year	Virginia Rate Level Premium	Incurred Claims	Loss Ratios
2006	1,134,531	18,006	1.6%
2007	5,183,381	5,535	0.1%
2008	9,717,740	97,242	1.0%
2009	13,631,961	329,938	2.4%
2010	16,023,267	328,173	2.0%
2011	17,660,022	343,218	1.9%
2012	19,614,291	2,078,054	10.6%
2013	19,065,161	1,654,709	8.7%
2014	18,531,406	1,114,569	6.0%
2015	17,780,385	2,480,412	14.0%
2016	17,071,405	2,960,136	17.3%
2017	16,378,194	3,472,090	21.2%
2018	15,684,643	4,019,257	25.6%
2019	14,982,745	4,606,924	30.7%
2020	14,273,154	5,244,650	36.7%
2021	13,559,020	5,937,852	43.8%
2022	12,843,395	6,687,694	52.1%
2023	12,129,090	7,482,967	61.7%
2024	11,418,501	8,317,982	72.8%
2025	10,714,062	9,197,755	85.8%
2026	10,018,284	10,132,574	101.1%
2027	9,333,406	11,110,688	119.0%
2028	8,661,533	12,086,033	139.5%
2029	8,005,147	13,040,912	162.9%
2030	7,367,176	13,983,901	189.8%
2031	6,750,317	14,927,977	221.1%
2032	6,156,701	15,843,906	257.3%
2033	5,588,093	16,651,322	298.0%
2034	5,046,371	17,326,800	343.4%
2035	4,533,597	17,890,677	394.6%
2036	4,051,351	18,362,325	453.2%
2037	3,600,483	18,705,650	519.5%
2038	3,181,337	18,829,736	591.9%
2039	2,794,194	18,730,204	670.3%
2040	2,439,286	18,456,806	756.6%
2041	2,116,280	18,057,760	853.3%
2042	1,824,258	17,525,883	960.7%
2043	1,561,947	16,800,158	1075.6%
2044	1,328,077	15,904,133	1197.5%
2045	1,121,348	14,908,097	1329.5%
2046	940,025	13,868,850	1475.4%
2047	782,160	12,795,511	1635.9%
2048	645,755	11,655,300	1804.9%
2049	528,956	10,472,664	1979.9%
2050	429,971	9,306,398	2164.4%
2051	346,749	8,204,939	2366.3%
2052	277,331	7,174,664	2587.0%
2053	219,935	6,198,006	2818.1%
2054	172,999	5,272,778	3047.9%
2055	135,097	4,426,959	3276.9%
2056	101,882	3,564,558	3498.7%
2057	71,462	2,632,441	3683.7%
2058	46,430	1,778,985	3831.6%
2059	27,938	1,104,290	3952.6%
2060			
2061			
2062			
2063			
2064			
2065			
2066			
2067			
2068			
2069			
2070			
2071			
2072			
2073			
Past Experience @ 4.0%	139,482,325	6,600,804	4.7%
Anticipated Experience @ 4.0%	181,392,729	213,019,722	117.4%
Lifetime Experience @ 4.0%	320,875,054	219,620,527	68.4%

Updated Assumptions

Incurred Year	Virginia Rate Level Premium	Incurred Claims	Loss Ratios
2006	1,134,531	18,006	1.6%
2007	5,183,381	5,535	0.1%
2008	9,717,740	97,242	1.0%
2009	13,631,961	329,938	2.4%
2010	16,023,267	328,173	2.0%
2011	17,660,022	343,218	1.9%
2012	19,614,291	2,078,054	10.6%
2013	19,065,161	1,654,709	8.7%
2014	18,531,406	1,114,569	6.0%
2015	18,132,480	2,446,214	13.5%
2016	17,988,998	2,916,641	16.2%
2017	17,828,833	3,439,049	19.3%
2018	17,416,133	4,010,324	23.0%
2019	16,924,039	4,610,512	27.2%
2020	16,438,361	5,278,450	32.1%
2021	15,945,182	6,044,706	37.9%
2022	15,436,821	6,933,785	44.9%
2023	14,918,557	7,930,166	53.2%
2024	14,391,496	9,023,969	62.7%
2025	13,852,623	10,237,102	73.9%
2026	13,302,526	11,594,327	87.2%
2027	12,742,688	13,046,952	102.4%
2028	12,173,837	14,570,774	119.7%
2029	11,597,413	16,155,669	139.3%
2030	11,015,296	17,840,699	162.0%
2031	10,429,611	19,637,043	188.3%
2032	9,842,266	21,524,538	218.7%
2033	9,255,345	23,392,042	252.7%
2034	8,670,083	25,333,015	292.2%
2035	8,086,803	27,348,053	338.2%
2036	7,508,343	29,364,208	391.1%
2037	6,937,998	31,342,965	451.8%
2038	6,379,153	33,036,777	517.9%
2039	5,835,796	34,403,921	589.5%
2040	5,311,537	35,501,758	668.4%
2041	4,809,500	36,433,081	757.5%
2042	4,331,909	37,158,978	857.8%
2043	3,880,504	37,382,438	963.3%
2044	3,457,307	37,172,694	1075.2%
2045	3,063,555	36,667,666	1196.9%
2046	2,699,978	36,019,949	1334.1%
2047	2,366,377	35,218,548	1488.3%
2048	2,062,180	34,011,987	1649.3%
2049	1,786,935	32,497,529	1818.6%
2050	1,539,674	30,825,380	2002.1%
2051	1,319,354	29,142,799	2208.9%
2052	1,124,185	27,465,938	2443.2%
2053	952,389	25,602,986	2688.3%
2054	802,198	23,600,221	2941.9%
2055	671,746	21,613,278	3217.5%
2056	559,506	19,762,197	3532.1%
2057	463,454	18,048,080	3894.3%
2058	381,631	16,338,746	4281.3%
2059	312,290	14,599,861	4675.1%
2060	253,840	12,900,934	5082.3%
2061	205,262	11,351,569	5530.3%
2062	165,025	9,955,704	6032.8%
2063	131,688	8,651,888	6570.0%
2064	104,150	7,406,447	7111.4%
2065	81,603	6,233,342	7638.6%
2066	63,549	5,201,307	8184.7%
2067	49,078	4,299,155	8759.8%
2068	37,557	3,523,735	9382.3%
2069	28,386	2,853,501	10052.5%
2070	21,138	2,269,620	10737.1%
2071	15,573	1,787,444	11477.8%
2072	11,376	1,396,060	12271.5%
2073	8,182	1,075,666	13146.2%
Past Experience @ 4.0%	140,856,701	6,665,845	4.7%
Anticipated Experience @ 4.0%	233,983,390	378,692,056	161.8%
Lifetime Experience @ 4.0%	374,840,091	385,357,901	102.8%

UNITED of OMAHA

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

January18, 2016

Ms. Janet Houser
Forms and Rates Section
Virginia Bureau of Insurance
Tyler Building
1300 East Main Street
Richmond, VA 23219

RE: SERFF Filing Number MUTA-128319053

Dear Ms. Houser:

This is in response to your objection letter dated November 6 2015, regarding the above captioned filing. I apologize for the delay in responding to your letter.

Objection 1

Enclosed for your review is a sample notification letter with the following changes:

Item 1

The following statements are in bold type:

Please note that not all options available to reduce your premium are of equal value.

If you have a Partnership policy, some benefit reduction options may result in a loss in Partnership status that may reduce protection of your assets.

Items 2 and 3

The following statements have been added to the first paragraph on the third page:

Should there be future rate increases, options similar to those being offered now will be available. In addition, changes in benefits may be done at any time upon your request.

Item 4

The explanation for the need of the requested rate increase has been revised as shown below:

There is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher than originally expected.

Item 5

As we are requesting to increase to be implemented over a 2-year period, we are revising the first page of the letter to include the overall increase the insured will receive, in addition to the new premium amounts associated with each increase and the respective implementation dates. Please note that these changes will not be applicable for all insureds as some policyholders may receive no rate increase and some policyholders will only receive one rate increase. The changes shown below will be provided to those policyholders that will receive a 2-year rate increase:

Insert Paragraph G – 2nd Year Rate Adjustment

In an effort to lessen the immediate impact of the premium increase, we will implement this increase over a 2-year period. We will provide you with a notice of any future premium increase at least 75 days prior to the increase taking effect on your policy. You will receive a total increase of xx.x%, to be implemented as summarized below:

POLICY/CERTIFICATE NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

POLICY/CERTIFICATE NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

Item 6

We confirm that a 75 day notice prior to implementation will be provided in accordance with 14VAC5-200-75 D.

The revised notification letter has removed all references to Mutual of Omaha and has been added to the Form Schedule tab for your review. In addition, a Certification of Compliance has been added to the Supporting Documentation tab.

Objection 2

In addition to the sample notification letter, a policy adjustment offer will also be provided to the policyholders. The policy adjustment offer form has also been added to the Form Schedule tab for your review.

For any changes to be made by the policyholder, they must sign and date the policy adjustment offer form and return it United of Omaha. They will be provided with an endorsement and an updated schedule of benefits that will include the changes they requested and the date these changes become effective. The policyholder will told to

place both the endorsement and the revised schedule of benefits to their policy. The endorsement form has been added to the Form Schedule tab for your review. A Readability Certification has been prepared for all forms included in the Form Schedule tab and has been added to the Supporting Documentation tab.

Objection 3

Item 1

A rate increase, ranging from 0% to 38%, varying by issue age, inflation option and benefit period, was filed on a nationwide basis in 2013. The overall impact of this increase was 19.8%. An additional increase, ranging from 0% to 38%, varying by issue age, inflation option and benefit period, was filed on a nationwide basis in 2015. The overall impact of this increase was 18.6%. We are requesting the same increase amounts in Virginia, but, due to the current distribution of business, the overall increase amount is slightly different when comparing the National total increase (42.1%) to the Virginia total increase (41.4%).

Item 2

Our shock lapse assumption varies by the same factors as the premium increase (issue age, inflation type, and benefit period). Generally the magnitude of the shock lapse is related to the magnitude of the increase.

The shock lapse assumption varies from 0% to 4% and is typically higher for younger issue ages, higher inflation percentages, and longer benefit periods. For example, the shock lapse assumption for issue age 60, no inflation, 3 year benefit period is 0% and for the a 50 year old, 5% compound inflation, lifetime benefit period is 4%.

Item 3

The reason the total A/E for lapses is 0.89 is there were exposures left out of the study behind the calculation of the expected lapse rates therefore inflating the expected lapse rates. This error was discovered during the analysis for this year as we are currently in the process of updating our models. The new analysis is resulting in an A/E 0.98. The exposure counts in the Exhibit 3A you received are corrected but the expected lapse rates were not. The decision was made to use the new study's results when completed and not rerun the models with corrected lapses from the previous year. Please also see Attachment 2 - Increase Amounts by Assumption that shows lapse rates are a minimal cause of the rate increase (3.6% out of 100%) and correcting the previous lapses would have only a minor impact on results.

Item 4

Please see the attached Exhibit 3B - Actual to Revised (Morbidity). Please note that this is the corrected Exhibit 3B as the previous file was incorrect and sent in error as it did not reflect the experience of this block of business. There are 777 claims underlying the morbidity experience analysis for this block of business.

Item 5

Please refer to Exhibit 4 – Virginia which includes the Virginia only experience.

Item 6

The original pricing expected loss rate at the time of original pricing was 68.3%.

Item 7

Attachment 1 – Rate Increase History provides the rate increase status for each state and the annualized premium for each state.

We hope that this additional information will allow you to continue your review of our submission and we look forward to a favorable response.

Sincerely,

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

Phone: (402) 351-3799
Fax: (402) 351-2465
E-mail:jeff.lafond@mutualofomaha.com

Policy Series LTC06UI - Rate Increase History by State

State	Annualized Premium	2013 Rate Increase		2015 Rate Increase	
		Requested	Approved	Requested	Approved
Alabama	317,764	19.8%	19.8%	18.6%	pending
Alaska	18,951	19.8%	19.8%	18.6%	pending
Arizona	277,365	19.8%	19.8%	18.6%	pending
Arkansas	69,689	19.8%	0.0%	41.4%	28.0%
California	4,451,674	19.8%	pending	pending	pending
Colorado	785,980	19.8%	0.0%	41.4%	pending
Connecticut	61,670	19.8%	0.0%	41.4%	pending
Delaware	31,488	18.1%	0.0%	41.4%	pending
District of Columbia	32,983	19.8%	8.7%	pending	pending
Florida	102,574	19.8%	0.0%	41.4%	pending
Georgia	364,097	19.8%	14.8%	24.4%	12.0%
Idaho	141,679	19.8%	19.8%	18.6%	pending
Illinois	348,822	19.8%	19.8%	18.6%	pending
Indiana	218,597	19.8%	0.0%	41.4%	pending
Iowa	190,218	19.8%	10.4%	25.4%	18.9%
Kansas	354,489	19.8%	12.7%	27.3%	pending
Kentucky	125,467	19.8%	19.8%	18.6%	18.6%
Louisiana	51,026	19.8%	0.0%	41.4%	pending
Maine	55,654	19.8%	0.0%	41.4%	pending
Maryland	471,626	19.8%	9.5%	27.3%	pending
Massachusetts	242,839	19.8%	0.0%	41.4%	pending
Michigan	159,661	19.8%	19.8%	18.6%	18.6%
Minnesota	1,320,566	19.8%	0.0%	41.4%	pending
Mississippi	359,451	16.3%	16.3%	21.6%	16.7%
Missouri	493,097	19.8%	19.8%	18.6%	18.6%
Montana	208,033	19.8%	16.3%	18.6%	pending
Nebraska	318,381	19.8%	19.8%	18.6%	18.6%
Nevada	125,017	19.8%	14.2%	24.2%	pending
New Hampshire	109,828	19.8%	19.8%	18.6%	18.6%
New Jersey	86,013	19.8%	0.0%	41.4%	pending
New Mexico	58,399	19.8%	0.0%	41.4%	pending
North Carolina	328,799	19.8%	14.6%	21.8%	pending
North Dakota	118,168	19.8%	8.3%	24.7%	12.1%
Ohio	587,760	19.8%	19.8%	18.6%	pending
Oklahoma	177,439	19.8%	19.7%	21.8%	pending
Oregon	364,160	19.8%	19.8%	18.6%	18.6%
Pennsylvania	626,531	19.8%	11.7%	27.3%	15.2%
Rhode Island	8,938	19.8%	0.0%	41.4%	pending
South Carolina	372,490	19.8%	19.8%	18.6%	pending
South Dakota	119,936	19.8%	19.8%	18.6%	18.6%
Tennessee	423,706	19.8%	19.8%	18.6%	pending
Texas	1,549,864	19.8%	19.8%	18.6%	pending
Utah	63,391	19.8%	19.8%	18.6%	pending
Vermont	26,811	19.8%	0.0%	41.4%	pending
Virginia	892,131	19.8%	0.0%	41.4%	pending
Washington	1,814,209	19.8%	19.8%	18.6%	18.6%
West Virginia	43,022	19.8%	0.0%	41.4%	pending
Wisconsin	1,229,692	19.8%	19.8%	18.6%	18.6%
Wyoming	160,167	19.8%	19.8%	18.6%	18.6%

	Percent of Increase Attributed to each Assumption	Impact on Premiums
Morbidity	57.7%	23.9%
Mortality	38.7%	16.0%
Lapse	3.6%	1.5%
Investment Rate	0.0%	0.0%
Expense	0.0%	0.0%
Other	0.0%	0.0%
Total	**100.0%**	**41.4%**

Incurred Claims - Actual to Revised Analysis

Expected assumption utilizes Milliman 2011 Guidelines with adjustments

Duration	Active Exposures	Revised Expected Claim Counts	Actual Claim Counts	Revised Expected Incurred Claims	Actual Incurred Claims	A/E: Updated
1	15,834	26	32	1,504,912	607,560	40%
2	14,324	40	40	2,527,732	1,224,083	48%
3	15,468	50	65	3,321,564	4,610,331	139%
4	14,881	60	53	4,114,535	3,442,900	84%
5	16,801	71	66	5,159,099	5,878,244	114%
6	16,315	82	76	5,708,477	4,446,245	78%
7	17,302	95	93	6,927,221	6,934,859	100%
8	16,479	106	104	7,965,988	7,652,565	96%
9	14,000	103	130	8,055,257	9,205,007	114%
10	7,906	72	82	5,821,438	6,327,139	109%
11	3,281	30	32	2,614,790	3,116,530	119%
12	517	5	4	474,479	396,117	83%
Grand Total	**153,108**	**740**	**777**	**54,195,493**	**53,841,581**	**99%**

Lifetime Experience (Virginia) as of 06/30/2015

Policy Series LTC06UI

	Non-Interest Adjusted			Interest Adjusted		
Year	Original Premium	Virginia Increased Premium	Incurred Claims	Original Premium	Virginia Increased Premium	Incurred Claims
2006	22,187	0	0	31,579	0	0
2007	246,599	0	530	337,487	0	725
2008	629,131	0	0	827,894	0	0
2009	832,995	0	0	1,054,004	0	0
2010	941,603	0	0	1,145,604	0	0
2011	921,364	0	0	1,077,865	0	0
2012	915,016	0	20,786	1,029,269	0	23,382
2013	889,399	0	0	961,974	0	0
2014	864,499	0	511	899,079	0	531
Total	6,262,793	0	21,827	7,364,755	0	24,638
2015	845,889	0	114,117	845,889	0	114,117
2016	839,196	121,505	137,030	806,919	116,832	131,760
2017	831,724	253,029	161,852	768,975	233,940	149,641
2018	812,471	255,425	188,744	722,284	227,072	167,793
2019	789,515	249,164	216,706	674,880	212,986	185,241
2020	766,858	242,881	247,809	630,301	199,631	203,681
2021	743,851	236,514	283,515	587,876	186,920	224,066
2022	720,135	229,927	325,115	547,244	174,726	247,060
2023	695,958	223,196	371,783	508,530	163,087	271,658
2024	671,370	216,320	422,805	471,696	151,983	297,057
2025	646,232	209,254	479,343	436,571	141,364	323,827
2026	620,569	201,999	542,707	403,110	131,215	352,532
2027	594,453	194,569	610,660	371,293	121,528	381,416
2028	567,915	186,970	681,998	341,075	112,289	409,590
2029	541,025	179,213	756,096	312,428	103,491	436,626
2030	513,869	171,318	834,861	285,333	95,127	463,569
2031	486,546	163,308	918,888	259,771	87,192	490,602
2032	459,147	155,207	1,007,270	235,714	79,679	517,105
2033	431,766	147,039	1,094,765	213,132	72,582	540,407
2034	404,464	138,819	1,185,679	191,976	65,889	562,773
2035	377,253	130,550	1,280,040	172,173	59,581	584,194
2036	350,268	122,269	1,374,490	153,709	53,656	603,172
2037	323,661	114,022	1,467,266	136,570	48,112	619,121
2038	297,591	105,854	1,546,749	120,740	42,948	627,557
2039	272,243	97,824	1,610,965	106,208	38,163	628,472
2040	247,786	89,985	1,662,597	92,949	33,755	623,668
2041	224,366	82,385	1,706,454	80,926	29,715	615,500
2042	202,086	75,062	1,740,707	70,087	26,033	603,706
2043	181,027	68,045	1,751,433	60,369	22,691	584,063
2044	161,285	61,373	1,741,866	51,716	19,679	558,532
2045	142,916	55,073	1,718,461	44,064	16,980	529,833
2046	125,955	49,166	1,688,366	37,341	14,576	500,533
2047	110,393	43,659	1,651,061	31,468	12,445	470,648
2048	96,202	38,552	1,594,738	26,368	10,567	437,108
2049	83,361	33,853	1,523,948	21,970	8,922	401,640
2050	71,827	29,561	1,445,731	18,202	7,491	366,371
2051	61,549	25,671	1,366,999	14,997	6,255	333,095
2052	52,444	22,166	1,288,510	12,287	5,193	301,894
2053	44,429	19,026	1,201,262	10,009	4,286	270,627
2054	37,423	16,232	1,107,424	8,107	3,516	239,891
2055	31,337	13,765	1,014,302	6,527	2,867	211,268
2056	26,101	11,605	927,532	5,228	2,324	185,764
2057	21,620	9,724	847,170	4,164	1,873	163,144
2058	17,803	8,094	767,012	3,297	1,499	142,026
2059	14,568	6,691	685,449	2,594	1,191	122,042
2060	11,842	5,490	605,746	2,027	940	103,703
2061	9,576	4,476	533,049	1,576	737	87,747
2062	7,699	3,623	467,547	1,219	573	74,005
2063	6,143	2,907	406,357	935	442	61,845
2064	4,859	2,310	347,899	711	338	50,912
2065	3,807	1,818	292,829	536	256	41,205
2066	2,965	1,419	244,376	401	192	33,064
2067	2,290	1,097	202,015	298	143	26,282
2068	1,752	839	165,602	219	105	20,716
2069	1,324	634	134,124	159	76	16,133
2070	986	472	106,698	114	55	12,340
2071	726	347	84,046	81	39	9,347
2072	531	252	65,657	57	27	7,021
2073	382	181	50,601	39	19	5,203
Total	16,613,327	5,131,727	48,998,819	10,915,440	3,155,794	17,743,911
Grand Total	22,876,119	5,131,727	49,020,646	18,280,195	3,155,794	17,768,550

Minimum Required Loss Ratios	58%	85%	
Minimum PV Incurred Claims	10,602,513	2,682,425	13,284,938
Dual Loss Ratio Test Met	17,768,550	>	13,284,938

Statement of Variability (applicable to the Premium Notification Letter, ML12047)

Any language that appears in italics in the Premium Notification Letter is variable for one of the following reasons:

1. The policyholder is on waiver;
2. The offer will only appear if the policyholder has the benefit;
3. The policyholder qualifies for the offer that is described; or
4. Paragraph D will only appear if the policyholder has the lowest benefit period available and the highest elimination period available. These policyholders will be encouraged to call the Customer Care Center for other benefit change options.

Not all of the language in italics will appear in every premium notification letter. With respect to benefits, offers will be included or excluded in accordance with the benefits of each policyholder. Offers will not appear in the Letter for benefits that are not available and do not apply.

UNITED OF OMAHA LIFE INSURANCE COMPANY

POLICY ADJUSTMENT OFFER

<Benefit Multiplier> <Elimination Period> Change Option

In an effort to help keep your premium similar to what you currently pay, you have the option to adjust your policy's <benefit multiplier> <elimination period>. <The benefit multiplier is used to calculate the benefit amount and is not intended to represent the time for which benefits are payable.> <The elimination period is the waiting period before your policy begins paying benefits.> Listed below are the details of your policy reflecting the current rate adjustment (NEW PREMIUM) and the option to <decrease your benefit multiplier> <increase your elimination period> (ADJUSTMENT OPTION).

INSTRUCTIONS:

- If you wish to exercise the Adjustment Option, <which **DECREASES** the **Benefit Multiplier** of your policy> <which INCREASES the **elimination Period** of your policy> , please return this form in the enclosed envelope within 60 days of the offer's post mark or call us at 1-XXX-XXX-XXXX. Please be aware that if we receive this form after X days, your Adjustment Option will not be effective until your next renewal due date, unless you request otherwise.
- If you wish to keep your policy exactly as it is now at the **NEW** monthly premium listed below, You DO NOT need to send this form back to us.

REQUEST FOR CHANGE IN <BENEFIT MULTIPLIER> <ELIMINATION PERIOD>
(Keep this with your policy)

Policy/Certificate Number: XXXXXX-XX Effective Date: XX/XX/XXXX

	NEW PREMIUM	**ADJUSTMENT OPTION**
<Benefit> <Elimination> **Period**	XXXXX	XXXXX
Monthly Premium	$000.00	$000.00

I request that my <**Benefit Multiplier** be decreased> <**Elimination Period** be increased> and my premium be adjusted as reflected in the Adjustment Option above. I acknowledge that I will not be able to <increase my Benefit Multiplier> <decrease my Elimination Period> on this coverage at any time in the future.

_____ _____
Signature Date
John Doe

✂

REQUEST FOR CHANGE IN <BENEFIT MULTIPLIER> <ELIMINATION PERIOD>
(Return this portion to us)

Policy/Certificate Number: XXXXXX-XX Effective Date: XX/XX/XXXX

	NEW PREMIUM	**ADJUSTMENT OPTION**
<Benefit Multiplier> <Elimination Period>	XXXXX	XXXXX
Monthly Premium	$000.00	$000.000

I request that my <**Benefit Multiplier** be decreased> <**Elimination Period** be increased> and my premium adjusted as reflected in the Adjustment Option above. I acknowledge that I will not be able to <increase my Benefit Multiplier> <decrease my Elimination Period> on this coverage at any time in the future.

_____ _____
Signature Date Shared Care Applicable
John Doe
ML12047-VA

United of Omaha Life Insurance Company
[Long Term Care Service Office]
[P.O. Box 64901]
[St. Paul, MN 55164-0901]
[Toll Free 1-877-894-2478]

[Policy Owner: **John Q. Public]**

Insured:
[John Q. Public] Issue Age: **[57]**
[Spouse:
Suzy R. Public]

[Group: ABC Association]

Policy Number: [12345]
Original Policy Effective Date: **[January 1, 2006]**
Schedule Effective Date: **[January 1, 2006]**

[Rate Classification
Preferred/Select/Class I/Class II]

[Group Discount] [5%][10%][15%]

[[Spouse] [Married] [Two-Person Household] Discount] [35%][15%][10%]

Policy Schedule Print Date: [01/01/06]

POLICY SCHEDULE

Your Elimination Period: [0, 15, 20, 30, 60, 90, 100, 180 or 365 days of covered service]
Your Maximum Lifetime Benefit: [Product of 730, 1095, 1460, 1825, 2190 or 2920 X NH MDB OR Unlimited OR $XXX,XXX.XX]

Benefits Provided by Your Policy **(Deducted From Your Maximum Lifetime Benefit When Paid Unless Otherwise Indicated in Your Schedule)**	
NURSING HOME BENEFITS	
[Nursing Home Maximum Daily Benefit (NH MDB)] **OR** [Nursing Home Indemnity Maximum Daily Benefit (NH MDB)]	[Up to [$ 50 - $ 500] each day] **OR** [[$ 50 – $ 500] each day]
Nursing Home Ambulance Benefit	Nursing Home Ambulance Benefit Trip Maximum – 1 X NH MDB Nursing Home Ambulance Maximum Annual Benefit – 4 X NH MDB
Nursing Home Bed Reservation Benefit	Up to NH MDB each day; Up to 31 days in a Calendar Year
ASSISTED LIVING FACILITY BENEFITS	
[Assisted Living Facility Maximum Daily Benefit (ALF MDB)] **OR** [Assisted Living Facility Indemnity Maximum Daily Benefit]	[Up to [50%][60%][70%][75%][80%][100%] of NH MDB each day] **OR** [[50%][60%][70%][75%][80%][100%] of NH MDB each day]
Assisted Living Facility Bed Reservation Benefit	Up to ALF MDB; Up to 31 days in a Calendar Year
HOME HEALTH CARE BENEFITS	
[Home Health Care Maximum Daily Benefit (HHC MDB)] **OR** [Basic Home Health Care Maximum Daily Benefit (BHHC MDB) Professional Home Health Care Maximum Daily Benefit (PHHC MDB)] **OR** [Home Health Care Indemnity Maximum Daily Benefit (HHC MDB)] **OR** [Monthly Home Health Care Benefit] **OR** [Monthly Home Health Care Benefit]	[Up to [50%][100%][150%] of NH MDB each day] **OR** [Up to [50%][100%][150%] of NH MDB each day] [Up to 2 X HHC MDB each day] **OR** [[50%][100%][150%] of NH MDB each day] **OR** [Monthly Benefit: 31 X HHC MDB] **OR** [Maximum Monthly HHC Benefit is determined each calendar month by using the formula indicated in Your Policy.]
OTHER POLICY BENEFITS	
Respite Care Benefit	Pays for respite care up to the NH MDB each day A Respite Care Maximum Annual Benefit of 31 Days in a Calendar Year
Hospice Care Benefit	Pays for hospice care up to the NH MDB each day hospice care is received in a Nursing Home or Hospice Facility Pays for hospice care up to the ALF MDB each day hospice care is received in an Assisted Living Facility Pays for hospice care up to the HHC MDB each day hospice care is received in your Home or the community
International Benefit	Up to a maximum lifetime benefit of 365 X NH MDB
Waiver of Premium	Included
CARE COORDINATION BENEFITS	
Care Coordination Services	*THIS BENEFIT IS NOT DEDUCTED FROM YOUR POLICY'S MAXIMUM LIFETIME BENEFITS.*
Alternate Care Benefit	As approved by Your Care Coordinator; subject to Your Policy's Maximum Lifetime Benefit

Caregiver Training Benefit	Caregiver Training Maximum Lifetime Benefit of [15 X [HHC][BHHC] MDB]
Durable Medical Equipment Benefit	Durable Medical Equipment Maximum Lifetime Benefit of [30 X [HHC][BHHC] MDB]
Home Modification Benefit	Home Modification Maximum Lifetime Benefit of [60 X [HHC][BHHC] MDB]
[Informal Caregiver Benefit for Homemaker Services]	Daily Benefit Equals [30% of [HHC][BHHC] MDB]
Medical Alert System Benefit	Medical Alert System Maximum Installation Benefit: Up to [1 X [HHC][BHHC] MDB] Medical Alert System Maximum Monthly Benefit: Up to [0.5 X [HHC][BHHC] MDB] each month Medical Alert System Maximum Lifetime Benefit: Up to [30 X [HHC][BHHC] MDB]

[Cash Benefit Monthly Benefit -- 10 X HHC MDB]	[Included]	[Basic Policy]
[Additional Benefit for Injury]	[Included]	[Basic Policy]
[Spouse Security Benefit -- 60%]	[Included]	[$ xxx.xx]
[Spouse Waiver of Premium and Survivorship Benefit Spouse Waiver of Premium Qualification Period Survivorship Benefit Qualification Period]	[Included] [XX Years] [XX Years]	[$ xxx.xx]
[Restoration of Benefits]	[Included]	[$ xxx.xx]
[Simple Inflation Protection- 5%] [Compound Inflation Protection – [2.5%] [3%] [3.5%] [4%] [4.5%] [5%]] [Compound Inflation Protection – 10 Year - 5%] [Compound Inflation Protection – 20 Year - 5%] [Step-Rated Compound Inflation Protection – [3%][4%][5%]] [Guaranteed Purchase Option]	[Included] [Included] [Included] [Included] [Included] [Included]	[$ xxx.xx] [$ xxx.xx] [$ xxx.xx] [$ xxx.xx] [$ xxx.xx] [$ xxx.xx]
[Full Return of Premium at Death Benefit] [Return of Premium at Death Less Claims Benefit] [Return of Premium at Death Before Age 65 Less Claims Benefit]	[Included] [Included] [Included]	[$ xxx.xx] [$XX.XX] [$ xxx.xx]
[Nonforfeiture Benefit – Shortened Benefit Period] [Contingent Nonforfeiture Benefit]	[Included] [Included]	[$ xxx.xx] [Basic Policy]
[Christian Science Providers]	[Included]	[Basic Policy]
[10-Year Premium Payment Option] [20-Year Premium Payment Option] [To-Age-65 Premium Payment Option]	[Included] [Included] [Included]	[$ xxx.xx] [$ xxx.xx] [$ xxx.xx]
[Rate Guarantee Period]	[None] [XX Years]	[$ xxx.xx] [Basic Policy]
[Spouse Shared Benefit]	[Included]	[$ xxx.xx]
[Waiver of Elimination Period for Home Health Care Benefits]	[Included]	[$XX.XX]

IF YOU ELECT TO PAY PREMIUMS OTHER THAN ANNUALLY, THE TOTAL AMOUNT OF THE PREMIUMS YOU PAY EACH YEAR WILL BE GREATER THAN THE ANNUAL PREMIUM BECAUSE THE COSTS ASSOCIATED WITH ADMINISTERING YOUR COVERAGE WILL BE GREATER.

[Non-]Tax Qualified

The policy is [not] intended to be a tax qualified long-term care insurance contract under §7702B(b) of the Internal Revenue Code of 1986, as amended. For additional information concerning the tax status of premiums paid and benefits received under the policy, you should consult your professional tax advisor.

There is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher than originally expected.

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: Mutual of Omaha Insurance Company (71412)

SERFF Tracking Number: MUTA-128319053

Effective Date: July 1, 2016

Revised Rates

Average Annual Premium Per Member: 2016 - $2,637; 2017 - $2,914

Average Requested Percentage Rate Change Per Member: 2016 - 28.0%; 2017 - 10.5%

Minimum Requested Percentage Rate Change Per Member: 2016 - 0.0%; 2017 - 0.0%

Maximum Requested Percentage Rate Change Per Member: 2016 - 38.0%; 2017 - 38.0%

Number of Policy Holders Affected : 433

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC06UI-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G5-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G10-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G15-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-NTQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G5-NTQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G10-NTQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G15-NTQ	Assured Solutions and Assured Solutions Plus

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: United of Omaha Life Insurance Company (69868)

SERFF Tracking Number: MUTA-128319053

Effective Date: July 1, 2016

Revised Rates

Average Annual Premium Per Member: 2016 - $2,637; 2017 - $2,914

Average Requested Percentage Rate Change Per Member: 2016 - 28.0%; 2017 - 10.5%

Minimum Requested Percentage Rate Change Per Member: 2016 - 0.0%; 2017 - 0.0%

Maximum Requested Percentage Rate Change Per Member: 2016 - 38.0%; 2017 - 38.0%

Number of Policy Holders Affected : 433

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC06UI-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G5-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G10-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G15-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-NTQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G5-NTQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G10-NTQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G15-NTQ	Assured Solutions and Assured Solutions Plus

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

There is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher than originally expected. Claims are significantly higher due to insureds both keeping their policies longer and staying on claim longer than expected when the policy was originally priced.

Policy Series LTC06UI

Age	Inflation	Benefit Period	1st Year Rate Increase	2nd Year Rate Increase	Total Rate Increase
18-35	None/GPO	2 Year	25.9%	0.0%	25.9%
18-35	None/GPO	3 Year	18.0%	0.0%	18.0%
18-35	None/GPO	4 Year	16.3%	0.0%	16.3%
18-35	None/GPO	5 Year	14.4%	0.0%	14.4%
18-35	None/GPO	6 Year	9.0%	0.0%	9.0%
18-35	None/GPO	8 Year	4.8%	0.0%	4.8%
18-35	None/GPO	Lifetime	5.9%	0.0%	5.9%
18-35	2.5% Compound	2 Year	38.0%	24.6%	71.9%
18-35	2.5% Compound	3 Year	38.0%	28.6%	77.5%
18-35	2.5% Compound	4 Year	38.0%	27.1%	75.5%
18-35	2.5% Compound	5 Year	38.0%	31.4%	81.3%
18-35	2.5% Compound	6 Year	38.0%	25.1%	72.7%
18-35	2.5% Compound	8 Year	38.0%	19.7%	65.2%
18-35	2.5% Compound	Lifetime	38.0%	27.4%	75.8%
18-35	3.5% Compound	2 Year	38.0%	17.4%	62.0%
18-35	3.5% Compound	3 Year	38.0%	21.2%	67.3%
18-35	3.5% Compound	4 Year	38.0%	19.8%	65.4%
18-35	3.5% Compound	5 Year	38.0%	23.8%	70.9%
18-35	3.5% Compound	6 Year	38.0%	17.9%	62.7%
18-35	3.5% Compound	8 Year	38.0%	12.8%	55.7%
18-35	3.5% Compound	Lifetime	38.0%	20.1%	65.7%
18-35	3.0% Compound	2 Year	38.0%	9.9%	51.6%
18-35	3.0% Compound	3 Year	38.0%	13.5%	56.6%
18-35	3.0% Compound	4 Year	38.0%	12.2%	54.8%
18-35	3.0% Compound	5 Year	38.0%	15.9%	60.0%
18-35	3.0% Compound	6 Year	38.0%	10.4%	52.3%
18-35	3.0% Compound	8 Year	38.0%	5.6%	45.8%
18-35	3.0% Compound	Lifetime	38.0%	12.4%	55.1%
18-35	4.5% Compound	2 Year	38.0%	38.0%	90.4%
18-35	4.5% Compound	3 Year	38.0%	38.0%	90.4%
18-35	4.5% Compound	4 Year	38.0%	38.0%	90.4%
18-35	4.5% Compound	5 Year	38.0%	38.0%	90.4%
18-35	4.5% Compound	6 Year	38.0%	38.0%	90.4%
18-35	4.5% Compound	8 Year	38.0%	33.8%	84.6%
18-35	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
18-35	4.0% Compound	2 Year	38.0%	25.7%	73.5%
18-35	4.0% Compound	3 Year	38.0%	29.8%	79.2%
18-35	4.0% Compound	4 Year	38.0%	28.3%	77.1%
18-35	4.0% Compound	5 Year	38.0%	32.6%	83.0%
18-35	4.0% Compound	6 Year	38.0%	26.3%	74.3%
18-35	4.0% Compound	8 Year	38.0%	20.8%	66.8%
18-35	4.0% Compound	Lifetime	38.0%	28.6%	77.5%
18-35	5.0% Compound	2 Year	38.0%	38.0%	90.4%
18-35	5.0% Compound	3 Year	38.0%	38.0%	90.4%
18-35	5.0% Compound	4 Year	38.0%	38.0%	90.4%
18-35	5.0% Compound	5 Year	38.0%	38.0%	90.4%
18-35	5.0% Compound	6 Year	38.0%	38.0%	90.4%
18-35	5.0% Compound	8 Year	38.0%	38.0%	90.4%
18-35	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
18-35	5.0% - 10 Yrs	2 Year	23.0%	0.0%	23.0%
18-35	5.0% - 10 Yrs	3 Year	29.5%	0.0%	29.5%
18-35	5.0% - 10 Yrs	4 Year	25.6%	0.0%	25.6%
18-35	5.0% - 10 Yrs	5 Year	29.8%	0.0%	29.8%
18-35	5.0% - 10 Yrs	6 Year	23.6%	0.0%	23.6%
18-35	5.0% - 10 Yrs	8 Year	18.3%	0.0%	18.3%
18-35	5.0% - 10 Yrs	Lifetime	38.0%	25.8%	73.7%
18-35	5.0% - 20 Yrs	2 Year	0.0%	0.0%	0.0%
18-35	5.0% - 20 Yrs	3 Year	38.0%	1.9%	40.6%
18-35	5.0% - 20 Yrs	4 Year	38.0%	1.8%	40.4%
18-35	5.0% - 20 Yrs	5 Year	38.0%	5.2%	45.1%
18-35	5.0% - 20 Yrs	6 Year	38.0%	0.1%	38.2%
18-35	5.0% - 20 Yrs	8 Year	38.0%	0.0%	38.0%
18-35	5.0% - 20 Yrs	Lifetime	38.0%	2.0%	40.7%
18-35	5.0% Simple	2 Year	38.0%	4.3%	44.0%
18-35	5.0% Simple	3 Year	38.0%	8.1%	49.1%
18-35	5.0% Simple	4 Year	38.0%	6.8%	47.4%
18-35	5.0% Simple	5 Year	38.0%	10.4%	52.3%
18-35	5.0% Simple	6 Year	38.0%	5.1%	45.1%
18-35	5.0% Simple	8 Year	38.0%	0.6%	38.8%
18-35	5.0% Simple	Lifetime	38.0%	7.0%	47.7%

36	None/GPO	2 Year	25.8%	0.0%	25.8%
36	None/GPO	3 Year	18.4%	0.0%	18.4%
36	None/GPO	4 Year	16.2%	0.0%	16.2%
36	None/GPO	5 Year	14.3%	0.0%	14.3%
36	None/GPO	6 Year	8.8%	0.0%	8.8%
36	None/GPO	8 Year	4.8%	0.0%	4.8%
36	None/GPO	Lifetime	5.8%	0.0%	5.8%
36	2.5% Compound	2 Year	38.0%	24.4%	71.7%
36	2.5% Compound	3 Year	38.0%	29.1%	78.1%
36	2.5% Compound	4 Year	38.0%	27.0%	75.2%
36	2.5% Compound	5 Year	38.0%	31.2%	81.1%
36	2.5% Compound	6 Year	38.0%	25.0%	72.4%
36	2.5% Compound	8 Year	38.0%	20.0%	65.6%
36	2.5% Compound	Lifetime	38.0%	27.3%	75.7%
36	3.5% Compound	2 Year	38.0%	17.3%	61.8%
36	3.5% Compound	3 Year	38.0%	21.7%	67.9%
36	3.5% Compound	4 Year	38.0%	19.7%	65.1%
36	3.5% Compound	5 Year	38.0%	23.6%	70.6%
36	3.5% Compound	6 Year	38.0%	17.8%	62.5%
36	3.5% Compound	8 Year	38.0%	13.1%	56.1%
36	3.5% Compound	Lifetime	38.0%	20.0%	65.6%
36	3.0% Compound	2 Year	38.0%	9.8%	51.5%
36	3.0% Compound	3 Year	38.0%	13.9%	57.1%
36	3.0% Compound	4 Year	38.0%	12.0%	54.6%
36	3.0% Compound	5 Year	38.0%	15.7%	59.7%
36	3.0% Compound	6 Year	38.0%	10.2%	52.1%
36	3.0% Compound	8 Year	38.0%	5.9%	46.1%
36	3.0% Compound	Lifetime	38.0%	12.3%	55.0%
36	4.5% Compound	2 Year	38.0%	38.0%	90.4%
36	4.5% Compound	3 Year	38.0%	38.0%	90.4%
36	4.5% Compound	4 Year	38.0%	38.0%	90.4%
36	4.5% Compound	5 Year	38.0%	38.0%	90.4%
36	4.5% Compound	6 Year	38.0%	38.0%	90.4%
36	4.5% Compound	8 Year	38.0%	34.1%	85.0%
36	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
36	4.0% Compound	2 Year	38.0%	25.6%	73.3%
36	4.0% Compound	3 Year	38.0%	30.3%	79.8%
36	4.0% Compound	4 Year	38.0%	28.2%	76.9%
36	4.0% Compound	5 Year	38.0%	32.4%	82.7%
36	4.0% Compound	6 Year	38.0%	26.1%	74.0%
36	4.0% Compound	8 Year	38.0%	21.1%	67.1%
36	4.0% Compound	Lifetime	38.0%	28.5%	77.3%
36	5.0% Compound	2 Year	38.0%	38.0%	90.4%
36	5.0% Compound	3 Year	38.0%	38.0%	90.4%
36	5.0% Compound	4 Year	38.0%	38.0%	90.4%
36	5.0% Compound	5 Year	38.0%	38.0%	90.4%
36	5.0% Compound	6 Year	38.0%	38.0%	90.4%
36	5.0% Compound	8 Year	38.0%	38.0%	90.4%
36	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
36	5.0% - 10 Yrs	2 Year	23.8%	0.0%	23.8%
36	5.0% - 10 Yrs	3 Year	30.3%	0.0%	30.3%
36	5.0% - 10 Yrs	4 Year	26.3%	0.0%	26.3%
36	5.0% - 10 Yrs	5 Year	30.5%	0.0%	30.5%
36	5.0% - 10 Yrs	6 Year	24.3%	0.0%	24.3%
36	5.0% - 10 Yrs	8 Year	19.3%	0.0%	19.3%
36	5.0% - 10 Yrs	Lifetime	38.0%	26.6%	74.8%
36	5.0% - 20 Yrs	2 Year	0.0%	0.0%	0.0%
36	5.0% - 20 Yrs	3 Year	38.0%	1.7%	40.3%
36	5.0% - 20 Yrs	4 Year	38.0%	1.6%	40.2%
36	5.0% - 20 Yrs	5 Year	38.0%	5.0%	44.9%
36	5.0% - 20 Yrs	6 Year	38.0%	0.0%	38.0%
36	5.0% - 20 Yrs	8 Year	38.0%	0.0%	38.0%
36	5.0% - 20 Yrs	Lifetime	38.0%	1.9%	40.6%
36	5.0% Simple	2 Year	38.0%	4.2%	43.9%
36	5.0% Simple	3 Year	38.0%	8.4%	49.6%
36	5.0% Simple	4 Year	38.0%	6.7%	47.2%
36	5.0% Simple	5 Year	38.0%	10.2%	52.1%
36	5.0% Simple	6 Year	38.0%	5.0%	44.8%
36	5.0% Simple	8 Year	38.0%	0.8%	39.1%
36	5.0% Simple	Lifetime	38.0%	7.0%	47.6%
37	None/GPO	2 Year	25.6%	0.0%	25.6%
37	None/GPO	3 Year	18.8%	0.0%	18.8%
37	None/GPO	4 Year	16.0%	0.0%	16.0%
37	None/GPO	5 Year	14.1%	0.0%	14.1%

37	None/GPO	6 Year	8.7%	0.0%	8.7%
37	None/GPO	8 Year	4.8%	0.0%	4.8%
37	None/GPO	Lifetime	5.8%	0.0%	5.8%
37	2.5% Compound	2 Year	38.0%	24.3%	71.5%
37	2.5% Compound	3 Year	38.0%	29.5%	78.7%
37	2.5% Compound	4 Year	38.0%	26.8%	74.9%
37	2.5% Compound	5 Year	38.0%	31.1%	80.9%
37	2.5% Compound	6 Year	38.0%	24.8%	72.2%
37	2.5% Compound	8 Year	38.0%	20.2%	65.9%
37	2.5% Compound	Lifetime	38.0%	27.2%	75.6%
37	3.5% Compound	2 Year	38.0%	17.2%	61.7%
37	3.5% Compound	3 Year	38.0%	22.0%	68.4%
37	3.5% Compound	4 Year	38.0%	19.5%	64.9%
37	3.5% Compound	5 Year	38.0%	23.5%	70.5%
37	3.5% Compound	6 Year	38.0%	17.6%	62.3%
37	3.5% Compound	8 Year	38.0%	13.3%	56.4%
37	3.5% Compound	Lifetime	38.0%	19.9%	65.5%
37	3.0% Compound	2 Year	38.0%	9.7%	51.3%
37	3.0% Compound	3 Year	38.0%	14.2%	57.6%
37	3.0% Compound	4 Year	38.0%	11.8%	54.3%
37	3.0% Compound	5 Year	38.0%	15.6%	59.6%
37	3.0% Compound	6 Year	38.0%	10.1%	51.9%
37	3.0% Compound	8 Year	38.0%	6.1%	46.4%
37	3.0% Compound	Lifetime	38.0%	12.3%	54.9%
37	4.5% Compound	2 Year	38.0%	38.0%	90.4%
37	4.5% Compound	3 Year	38.0%	38.0%	90.4%
37	4.5% Compound	4 Year	38.0%	38.0%	90.4%
37	4.5% Compound	5 Year	38.0%	38.0%	90.4%
37	4.5% Compound	6 Year	38.0%	38.0%	90.4%
37	4.5% Compound	8 Year	38.0%	34.3%	85.4%
37	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
37	4.0% Compound	2 Year	38.0%	25.5%	73.1%
37	4.0% Compound	3 Year	38.0%	30.7%	80.3%
37	4.0% Compound	4 Year	38.0%	27.9%	76.6%
37	4.0% Compound	5 Year	38.0%	32.3%	82.5%
37	4.0% Compound	6 Year	38.0%	25.9%	73.8%
37	4.0% Compound	8 Year	38.0%	21.3%	67.5%
37	4.0% Compound	Lifetime	38.0%	28.4%	77.2%
37	5.0% Compound	2 Year	38.0%	38.0%	90.4%
37	5.0% Compound	3 Year	38.0%	38.0%	90.4%
37	5.0% Compound	4 Year	38.0%	38.0%	90.4%
37	5.0% Compound	5 Year	38.0%	38.0%	90.4%
37	5.0% Compound	6 Year	38.0%	38.0%	90.4%
37	5.0% Compound	8 Year	38.0%	38.0%	90.4%
37	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
37	5.0% - 10 Yrs	2 Year	23.0%	0.0%	23.0%
37	5.0% - 10 Yrs	3 Year	30.1%	0.0%	30.1%
37	5.0% - 10 Yrs	4 Year	25.4%	0.0%	25.4%
37	5.0% - 10 Yrs	5 Year	29.7%	0.0%	29.7%
37	5.0% - 10 Yrs	6 Year	23.4%	0.0%	23.4%
37	5.0% - 10 Yrs	8 Year	18.9%	0.0%	18.9%
37	5.0% - 10 Yrs	Lifetime	38.0%	25.9%	73.7%
37	5.0% - 20 Yrs	2 Year	0.0%	0.0%	0.0%
37	5.0% - 20 Yrs	3 Year	38.0%	1.9%	40.7%
37	5.0% - 20 Yrs	4 Year	38.0%	1.5%	40.0%
37	5.0% - 20 Yrs	5 Year	38.0%	4.9%	44.8%
37	5.0% - 20 Yrs	6 Year	38.0%	0.0%	38.0%
37	5.0% - 20 Yrs	8 Year	38.0%	0.0%	38.0%
37	5.0% - 20 Yrs	Lifetime	38.0%	1.8%	40.5%
37	5.0% Simple	2 Year	38.0%	4.1%	43.7%
37	5.0% Simple	3 Year	38.0%	8.8%	50.1%
37	5.0% Simple	4 Year	38.0%	6.5%	46.9%
37	5.0% Simple	5 Year	38.0%	10.1%	51.9%
37	5.0% Simple	6 Year	38.0%	4.8%	44.6%
37	5.0% Simple	8 Year	38.0%	1.0%	39.4%
37	5.0% Simple	Lifetime	38.0%	6.9%	47.5%
38	None/GPO	2 Year	19.5%	0.0%	19.5%
38	None/GPO	3 Year	33.8%	0.0%	33.8%
38	None/GPO	4 Year	21.9%	0.0%	21.9%
38	None/GPO	5 Year	22.0%	0.0%	22.0%
38	None/GPO	6 Year	15.9%	0.0%	15.9%
38	None/GPO	8 Year	12.4%	0.0%	12.4%
38	None/GPO	Lifetime	5.6%	0.0%	5.6%
38	2.5% Compound	2 Year	38.0%	25.5%	73.2%

38	2.5% Compound	3 Year	38.0%	31.4%	81.4%
38	2.5% Compound	4 Year	38.0%	27.9%	76.5%
38	2.5% Compound	5 Year	38.0%	32.4%	82.7%
38	2.5% Compound	6 Year	38.0%	25.7%	73.5%
38	2.5% Compound	8 Year	38.0%	22.0%	68.4%
38	2.5% Compound	Lifetime	38.0%	28.5%	77.3%
38	3.5% Compound	2 Year	38.0%	18.5%	63.6%
38	3.5% Compound	3 Year	38.0%	24.2%	71.3%
38	3.5% Compound	4 Year	38.0%	20.8%	66.7%
38	3.5% Compound	5 Year	38.0%	25.1%	72.6%
38	3.5% Compound	6 Year	38.0%	18.8%	63.9%
38	3.5% Compound	8 Year	38.0%	15.3%	59.1%
38	3.5% Compound	Lifetime	38.0%	21.4%	67.5%
38	3.0% Compound	2 Year	38.0%	10.7%	52.8%
38	3.0% Compound	3 Year	38.0%	16.0%	60.0%
38	3.0% Compound	4 Year	38.0%	12.8%	55.7%
38	3.0% Compound	5 Year	38.0%	16.8%	61.2%
38	3.0% Compound	6 Year	38.0%	10.9%	53.1%
38	3.0% Compound	8 Year	38.0%	7.6%	48.5%
38	3.0% Compound	Lifetime	38.0%	13.3%	56.4%
38	4.5% Compound	2 Year	38.0%	38.0%	90.4%
38	4.5% Compound	3 Year	38.0%	38.0%	90.4%
38	4.5% Compound	4 Year	38.0%	38.0%	90.4%
38	4.5% Compound	5 Year	38.0%	38.0%	90.4%
38	4.5% Compound	6 Year	38.0%	38.0%	90.4%
38	4.5% Compound	8 Year	38.0%	36.5%	88.4%
38	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
38	4.0% Compound	2 Year	38.0%	27.1%	75.5%
38	4.0% Compound	3 Year	38.0%	33.2%	83.8%
38	4.0% Compound	4 Year	38.0%	29.6%	78.8%
38	4.0% Compound	5 Year	38.0%	34.2%	85.2%
38	4.0% Compound	6 Year	38.0%	27.4%	75.8%
38	4.0% Compound	8 Year	38.0%	23.6%	70.6%
38	4.0% Compound	Lifetime	38.0%	30.2%	79.6%
38	5.0% Compound	2 Year	38.0%	38.0%	90.4%
38	5.0% Compound	3 Year	38.0%	38.0%	90.4%
38	5.0% Compound	4 Year	38.0%	38.0%	90.4%
38	5.0% Compound	5 Year	38.0%	38.0%	90.4%
38	5.0% Compound	6 Year	38.0%	38.0%	90.4%
38	5.0% Compound	8 Year	38.0%	38.0%	90.4%
38	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
38	5.0% - 10 Yrs	2 Year	24.1%	0.0%	24.1%
38	5.0% - 10 Yrs	3 Year	30.1%	0.0%	30.1%
38	5.0% - 10 Yrs	4 Year	31.0%	0.0%	31.0%
38	5.0% - 10 Yrs	5 Year	37.8%	0.0%	37.8%
38	5.0% - 10 Yrs	6 Year	30.6%	0.0%	30.6%
38	5.0% - 10 Yrs	8 Year	23.7%	0.0%	23.7%
38	5.0% - 10 Yrs	Lifetime	38.0%	27.1%	75.4%
38	5.0% - 20 Yrs	2 Year	0.4%	0.0%	0.4%
38	5.0% - 20 Yrs	3 Year	38.0%	1.7%	40.4%
38	5.0% - 20 Yrs	4 Year	38.0%	2.4%	41.3%
38	5.0% - 20 Yrs	5 Year	38.0%	6.0%	46.3%
38	5.0% - 20 Yrs	6 Year	38.0%	0.6%	38.9%
38	5.0% - 20 Yrs	8 Year	38.0%	0.0%	38.0%
38	5.0% - 20 Yrs	Lifetime	38.0%	2.8%	41.9%
38	5.0% Simple	2 Year	38.0%	4.0%	43.5%
38	5.0% Simple	3 Year	38.0%	10.9%	53.1%
38	5.0% Simple	4 Year	38.0%	8.0%	49.0%
38	5.0% Simple	5 Year	38.0%	11.8%	54.2%
38	5.0% Simple	6 Year	38.0%	6.1%	46.5%
38	5.0% Simple	8 Year	38.0%	3.0%	42.1%
38	5.0% Simple	Lifetime	38.0%	8.4%	49.6%
39	None/GPO	2 Year	14.4%	0.0%	14.4%
39	None/GPO	3 Year	38.0%	4.1%	43.6%
39	None/GPO	4 Year	26.8%	0.0%	26.8%
39	None/GPO	5 Year	28.7%	0.0%	28.7%
39	None/GPO	6 Year	22.0%	0.0%	22.0%
39	None/GPO	8 Year	19.0%	0.0%	19.0%
39	None/GPO	Lifetime	5.5%	0.0%	5.5%
39	2.5% Compound	2 Year	38.0%	27.4%	75.8%
39	2.5% Compound	3 Year	38.0%	34.0%	84.9%
39	2.5% Compound	4 Year	38.0%	29.8%	79.1%
39	2.5% Compound	5 Year	38.0%	34.4%	85.5%
39	2.5% Compound	6 Year	38.0%	27.5%	75.9%

39	2.5% Compound	8 Year	38.0%	24.3%	71.5%
39	2.5% Compound	Lifetime	38.0%	30.4%	80.0%
39	3.5% Compound	2 Year	38.0%	20.0%	65.7%
39	3.5% Compound	3 Year	38.0%	26.2%	74.2%
39	3.5% Compound	4 Year	38.0%	22.3%	68.7%
39	3.5% Compound	5 Year	38.0%	26.6%	74.7%
39	3.5% Compound	6 Year	38.0%	20.1%	65.7%
39	3.5% Compound	8 Year	38.0%	17.1%	61.6%
39	3.5% Compound	Lifetime	38.0%	22.9%	69.5%
39	3.0% Compound	2 Year	38.0%	12.4%	55.1%
39	3.0% Compound	3 Year	38.0%	18.2%	63.1%
39	3.0% Compound	4 Year	38.0%	14.5%	58.0%
39	3.0% Compound	5 Year	38.0%	18.6%	63.6%
39	3.0% Compound	6 Year	38.0%	12.5%	55.2%
39	3.0% Compound	8 Year	38.0%	9.6%	51.3%
39	3.0% Compound	Lifetime	38.0%	15.0%	58.8%
39	4.5% Compound	2 Year	38.0%	38.0%	90.4%
39	4.5% Compound	3 Year	38.0%	38.0%	90.4%
39	4.5% Compound	4 Year	38.0%	38.0%	90.4%
39	4.5% Compound	5 Year	38.0%	38.0%	90.4%
39	4.5% Compound	6 Year	38.0%	38.0%	90.4%
39	4.5% Compound	8 Year	38.0%	38.0%	90.4%
39	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
39	4.0% Compound	2 Year	38.0%	28.9%	77.9%
39	4.0% Compound	3 Year	38.0%	35.6%	87.1%
39	4.0% Compound	4 Year	38.0%	31.3%	81.2%
39	4.0% Compound	5 Year	38.0%	36.0%	87.7%
39	4.0% Compound	6 Year	38.0%	29.0%	78.0%
39	4.0% Compound	8 Year	38.0%	25.8%	73.5%
39	4.0% Compound	Lifetime	38.0%	32.0%	82.1%
39	5.0% Compound	2 Year	38.0%	38.0%	90.4%
39	5.0% Compound	3 Year	38.0%	38.0%	90.4%
39	5.0% Compound	4 Year	38.0%	38.0%	90.4%
39	5.0% Compound	5 Year	38.0%	38.0%	90.4%
39	5.0% Compound	6 Year	38.0%	38.0%	90.4%
39	5.0% Compound	8 Year	38.0%	38.0%	90.4%
39	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
39	5.0% - 10 Yrs	2 Year	24.7%	0.0%	24.7%
39	5.0% - 10 Yrs	3 Year	31.2%	0.0%	31.2%
39	5.0% - 10 Yrs	4 Year	30.2%	0.0%	30.2%
39	5.0% - 10 Yrs	5 Year	36.9%	0.0%	36.9%
39	5.0% - 10 Yrs	6 Year	29.6%	0.0%	29.6%
39	5.0% - 10 Yrs	8 Year	23.7%	0.0%	23.7%
39	5.0% - 10 Yrs	Lifetime	38.0%	27.7%	76.2%
39	5.0% - 20 Yrs	2 Year	0.9%	0.0%	0.9%
39	5.0% - 20 Yrs	3 Year	38.0%	1.5%	40.1%
39	5.0% - 20 Yrs	4 Year	38.0%	2.8%	41.9%
39	5.0% - 20 Yrs	5 Year	38.0%	6.4%	46.9%
39	5.0% - 20 Yrs	6 Year	38.0%	1.0%	39.3%
39	5.0% - 20 Yrs	8 Year	38.0%	0.0%	38.0%
39	5.0% - 20 Yrs	Lifetime	38.0%	3.3%	42.5%
39	5.0% Simple	2 Year	38.0%	4.0%	43.5%
39	5.0% Simple	3 Year	38.0%	12.4%	55.2%
39	5.0% Simple	4 Year	38.0%	8.9%	50.3%
39	5.0% Simple	5 Year	38.0%	12.8%	55.7%
39	5.0% Simple	6 Year	38.0%	7.0%	47.6%
39	5.0% Simple	8 Year	38.0%	4.3%	43.9%
39	5.0% Simple	Lifetime	38.0%	9.5%	51.0%
40	None/GPO	2 Year	10.0%	0.0%	10.0%
40	None/GPO	3 Year	38.0%	3.5%	42.9%
40	None/GPO	4 Year	30.9%	0.0%	30.9%
40	None/GPO	5 Year	34.4%	0.0%	34.4%
40	None/GPO	6 Year	27.6%	0.0%	27.6%
40	None/GPO	8 Year	24.7%	0.0%	24.7%
40	None/GPO	Lifetime	5.5%	0.0%	5.5%
40	2.5% Compound	2 Year	38.0%	28.1%	76.7%
40	2.5% Compound	3 Year	38.0%	35.7%	87.3%
40	2.5% Compound	4 Year	38.0%	30.9%	80.7%
40	2.5% Compound	5 Year	38.0%	35.6%	87.1%
40	2.5% Compound	6 Year	38.0%	28.7%	77.6%
40	2.5% Compound	8 Year	38.0%	25.8%	73.7%
40	2.5% Compound	Lifetime	38.0%	31.7%	81.8%
40	3.5% Compound	2 Year	38.0%	21.5%	67.7%
40	3.5% Compound	3 Year	38.0%	28.2%	76.9%

40	**3.5% Compound**	**4 Year**	38.0%	23.6%	70.6%
40	**3.5% Compound**	**5 Year**	38.0%	28.1%	76.7%
40	**3.5% Compound**	**6 Year**	38.0%	21.6%	67.8%
40	**3.5% Compound**	**8 Year**	38.0%	18.8%	64.0%
40	**3.5% Compound**	**Lifetime**	38.0%	24.4%	71.7%
40	**3.0% Compound**	**2 Year**	38.0%	13.0%	55.9%
40	**3.0% Compound**	**3 Year**	38.0%	19.7%	65.2%
40	**3.0% Compound**	**4 Year**	38.0%	15.5%	59.4%
40	**3.0% Compound**	**5 Year**	38.0%	19.7%	65.1%
40	**3.0% Compound**	**6 Year**	38.0%	13.6%	56.7%
40	**3.0% Compound**	**8 Year**	38.0%	11.0%	53.2%
40	**3.0% Compound**	**Lifetime**	38.0%	16.2%	60.4%
40	**4.5% Compound**	**2 Year**	38.0%	38.0%	90.4%
40	**4.5% Compound**	**3 Year**	38.0%	38.0%	90.4%
40	**4.5% Compound**	**4 Year**	38.0%	38.0%	90.4%
40	**4.5% Compound**	**5 Year**	38.0%	38.0%	90.4%
40	**4.5% Compound**	**6 Year**	38.0%	38.0%	90.4%
40	**4.5% Compound**	**8 Year**	38.0%	38.0%	90.4%
40	**4.5% Compound**	**Lifetime**	38.0%	38.0%	90.4%
40	**4.0% Compound**	**2 Year**	38.0%	30.7%	80.3%
40	**4.0% Compound**	**3 Year**	38.0%	37.9%	90.3%
40	**4.0% Compound**	**4 Year**	38.0%	33.0%	83.5%
40	**4.0% Compound**	**5 Year**	38.0%	37.8%	90.1%
40	**4.0% Compound**	**6 Year**	38.0%	30.8%	80.4%
40	**4.0% Compound**	**8 Year**	38.0%	27.8%	76.4%
40	**4.0% Compound**	**Lifetime**	38.0%	33.8%	84.7%
40	**5.0% Compound**	**2 Year**	38.0%	38.0%	90.4%
40	**5.0% Compound**	**3 Year**	38.0%	38.0%	90.4%
40	**5.0% Compound**	**4 Year**	38.0%	38.0%	90.4%
40	**5.0% Compound**	**5 Year**	38.0%	38.0%	90.4%
40	**5.0% Compound**	**6 Year**	38.0%	38.0%	90.4%
40	**5.0% Compound**	**8 Year**	38.0%	38.0%	90.4%
40	**5.0% Compound**	**Lifetime**	38.0%	38.0%	90.4%
40	**5.0% - 10 Yrs**	**2 Year**	26.8%	0.0%	26.8%
40	**5.0% - 10 Yrs**	**3 Year**	33.8%	0.0%	33.8%
40	**5.0% - 10 Yrs**	**4 Year**	30.7%	0.0%	30.7%
40	**5.0% - 10 Yrs**	**5 Year**	37.4%	0.0%	37.4%
40	**5.0% - 10 Yrs**	**6 Year**	30.2%	0.0%	30.2%
40	**5.0% - 10 Yrs**	**8 Year**	24.7%	0.0%	24.7%
40	**5.0% - 10 Yrs**	**Lifetime**	38.0%	29.9%	79.2%
40	**5.0% - 20 Yrs**	**2 Year**	1.9%	0.0%	1.9%
40	**5.0% - 20 Yrs**	**3 Year**	38.0%	1.6%	40.2%
40	**5.0% - 20 Yrs**	**4 Year**	38.0%	3.7%	43.1%
40	**5.0% - 20 Yrs**	**5 Year**	38.0%	7.5%	48.3%
40	**5.0% - 20 Yrs**	**6 Year**	38.0%	2.0%	40.7%
40	**5.0% - 20 Yrs**	**8 Year**	38.0%	0.0%	38.0%
40	**5.0% - 20 Yrs**	**Lifetime**	38.0%	4.4%	44.0%
40	**5.0% Simple**	**2 Year**	38.0%	4.2%	43.8%
40	**5.0% Simple**	**3 Year**	38.0%	14.4%	57.9%
40	**5.0% Simple**	**4 Year**	38.0%	10.4%	52.4%
40	**5.0% Simple**	**5 Year**	38.0%	14.4%	57.8%
40	**5.0% Simple**	**6 Year**	38.0%	8.5%	49.8%
40	**5.0% Simple**	**8 Year**	38.0%	6.1%	46.4%
40	**5.0% Simple**	**Lifetime**	38.0%	11.1%	53.3%
41	**None/GPO**	**2 Year**	6.2%	0.0%	6.2%
41	**None/GPO**	**3 Year**	38.0%	4.8%	44.7%
41	**None/GPO**	**4 Year**	34.4%	0.0%	34.4%
41	**None/GPO**	**5 Year**	38.0%	1.1%	39.5%
41	**None/GPO**	**6 Year**	32.5%	0.0%	32.5%
41	**None/GPO**	**8 Year**	29.6%	0.0%	29.6%
41	**None/GPO**	**Lifetime**	5.5%	0.0%	5.5%
41	**2.5% Compound**	**2 Year**	38.0%	30.1%	79.6%
41	**2.5% Compound**	**3 Year**	38.0%	38.0%	90.4%
41	**2.5% Compound**	**4 Year**	38.0%	32.8%	83.3%
41	**2.5% Compound**	**5 Year**	38.0%	37.7%	90.0%
41	**2.5% Compound**	**6 Year**	38.0%	30.7%	80.4%
41	**2.5% Compound**	**8 Year**	38.0%	27.9%	76.5%
41	**2.5% Compound**	**Lifetime**	38.0%	33.7%	84.5%
41	**3.5% Compound**	**2 Year**	38.0%	23.5%	70.4%
41	**3.5% Compound**	**3 Year**	38.0%	30.8%	80.4%
41	**3.5% Compound**	**4 Year**	38.0%	25.6%	73.3%
41	**3.5% Compound**	**5 Year**	38.0%	30.2%	79.7%
41	**3.5% Compound**	**6 Year**	38.0%	23.6%	70.6%
41	**3.5% Compound**	**8 Year**	38.0%	21.0%	66.9%

41	3.5% Compound	Lifetime	38.0%	26.5%	74.5%
41	3.0% Compound	2 Year	38.0%	14.8%	58.4%
41	3.0% Compound	3 Year	38.0%	22.0%	68.3%
41	3.0% Compound	4 Year	38.0%	17.2%	61.7%
41	3.0% Compound	5 Year	38.0%	21.4%	67.6%
41	3.0% Compound	6 Year	38.0%	15.3%	59.2%
41	3.0% Compound	8 Year	38.0%	12.9%	55.7%
41	3.0% Compound	Lifetime	38.0%	18.0%	62.8%
41	4.5% Compound	2 Year	38.0%	38.0%	90.4%
41	4.5% Compound	3 Year	38.0%	38.0%	90.4%
41	4.5% Compound	4 Year	38.0%	38.0%	90.4%
41	4.5% Compound	5 Year	38.0%	38.0%	90.4%
41	4.5% Compound	6 Year	38.0%	38.0%	90.4%
41	4.5% Compound	8 Year	38.0%	38.0%	90.4%
41	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
41	4.0% Compound	2 Year	38.0%	32.4%	82.7%
41	4.0% Compound	3 Year	38.0%	38.0%	90.4%
41	4.0% Compound	4 Year	38.0%	34.7%	85.9%
41	4.0% Compound	5 Year	38.0%	38.0%	90.4%
41	4.0% Compound	6 Year	38.0%	32.6%	83.0%
41	4.0% Compound	8 Year	38.0%	29.8%	79.1%
41	4.0% Compound	Lifetime	38.0%	35.7%	87.2%
41	5.0% Compound	2 Year	38.0%	38.0%	90.4%
41	5.0% Compound	3 Year	38.0%	38.0%	90.4%
41	5.0% Compound	4 Year	38.0%	38.0%	90.4%
41	5.0% Compound	5 Year	38.0%	38.0%	90.4%
41	5.0% Compound	6 Year	38.0%	38.0%	90.4%
41	5.0% Compound	8 Year	38.0%	38.0%	90.4%
41	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
41	5.0% - 10 Yrs	2 Year	26.7%	0.0%	26.7%
41	5.0% - 10 Yrs	3 Year	34.2%	0.0%	34.2%
41	5.0% - 10 Yrs	4 Year	33.0%	0.0%	33.0%
41	5.0% - 10 Yrs	5 Year	38.0%	1.4%	39.9%
41	5.0% - 10 Yrs	6 Year	32.7%	0.0%	32.7%
41	5.0% - 10 Yrs	8 Year	27.0%	0.0%	27.0%
41	5.0% - 10 Yrs	Lifetime	38.0%	29.8%	79.1%
41	5.0% - 20 Yrs	2 Year	2.4%	0.0%	2.4%
41	5.0% - 20 Yrs	3 Year	38.0%	4.2%	43.8%
41	5.0% - 20 Yrs	4 Year	38.0%	4.2%	43.8%
41	5.0% - 20 Yrs	5 Year	38.0%	8.0%	49.0%
41	5.0% - 20 Yrs	6 Year	38.0%	2.5%	41.5%
41	5.0% - 20 Yrs	8 Year	38.0%	0.3%	38.5%
41	5.0% - 20 Yrs	Lifetime	38.0%	4.9%	44.8%
41	5.0% Simple	2 Year	38.0%	5.9%	46.1%
41	5.0% Simple	3 Year	38.0%	16.5%	60.8%
41	5.0% Simple	4 Year	38.0%	11.9%	54.4%
41	5.0% Simple	5 Year	38.0%	16.0%	60.1%
41	5.0% Simple	6 Year	38.0%	10.2%	52.0%
41	5.0% Simple	8 Year	38.0%	7.8%	48.8%
41	5.0% Simple	Lifetime	38.0%	12.7%	55.5%
42	None/GPO	2 Year	2.8%	0.0%	2.8%
42	None/GPO	3 Year	38.0%	6.2%	46.6%
42	None/GPO	4 Year	37.4%	0.0%	37.4%
42	None/GPO	5 Year	38.0%	4.2%	43.8%
42	None/GPO	6 Year	36.8%	0.0%	36.8%
42	None/GPO	8 Year	33.9%	0.0%	33.9%
42	None/GPO	Lifetime	5.4%	0.0%	5.4%
42	2.5% Compound	2 Year	38.0%	31.7%	81.7%
42	2.5% Compound	3 Year	38.0%	38.0%	90.4%
42	2.5% Compound	4 Year	38.0%	34.0%	84.9%
42	2.5% Compound	5 Year	38.0%	38.0%	90.4%
42	2.5% Compound	6 Year	38.0%	32.1%	82.3%
42	2.5% Compound	8 Year	38.0%	29.3%	78.4%
42	2.5% Compound	Lifetime	38.0%	35.1%	86.4%
42	3.5% Compound	2 Year	38.0%	25.0%	72.4%
42	3.5% Compound	3 Year	38.0%	33.0%	83.5%
42	3.5% Compound	4 Year	38.0%	27.2%	75.5%
42	3.5% Compound	5 Year	38.0%	31.8%	81.9%
42	3.5% Compound	6 Year	38.0%	25.3%	73.0%
42	3.5% Compound	8 Year	38.0%	22.7%	69.3%
42	3.5% Compound	Lifetime	38.0%	28.2%	76.9%
42	3.0% Compound	2 Year	38.0%	16.1%	60.3%
42	3.0% Compound	3 Year	38.0%	23.6%	70.6%
42	3.0% Compound	4 Year	38.0%	18.2%	63.1%

42	3.0% Compound	5 Year	38.0%	22.5%	69.1%
42	3.0% Compound	6 Year	38.0%	16.5%	60.8%
42	3.0% Compound	8 Year	38.0%	14.0%	57.4%
42	3.0% Compound	Lifetime	38.0%	19.2%	64.4%
42	4.5% Compound	2 Year	38.0%	25.6%	73.3%
42	4.5% Compound	3 Year	38.0%	38.0%	90.4%
42	4.5% Compound	4 Year	38.0%	38.0%	90.4%
42	4.5% Compound	5 Year	38.0%	38.0%	90.4%
42	4.5% Compound	6 Year	38.0%	38.0%	90.4%
42	4.5% Compound	8 Year	38.0%	38.0%	90.4%
42	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
42	4.0% Compound	2 Year	38.0%	21.5%	67.6%
42	4.0% Compound	3 Year	38.0%	38.0%	90.4%
42	4.0% Compound	4 Year	38.0%	35.8%	87.4%
42	4.0% Compound	5 Year	38.0%	38.0%	90.4%
42	4.0% Compound	6 Year	38.0%	33.9%	84.8%
42	4.0% Compound	8 Year	38.0%	31.0%	80.8%
42	4.0% Compound	Lifetime	38.0%	36.9%	89.0%
42	5.0% Compound	2 Year	38.0%	38.0%	90.4%
42	5.0% Compound	3 Year	38.0%	38.0%	90.4%
42	5.0% Compound	4 Year	38.0%	38.0%	90.4%
42	5.0% Compound	5 Year	38.0%	38.0%	90.4%
42	5.0% Compound	6 Year	38.0%	38.0%	90.4%
42	5.0% Compound	8 Year	38.0%	38.0%	90.4%
42	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
42	5.0% - 10 Yrs	2 Year	28.1%	0.0%	28.1%
42	5.0% - 10 Yrs	3 Year	37.6%	0.0%	37.6%
42	5.0% - 10 Yrs	4 Year	36.3%	0.0%	36.3%
42	5.0% - 10 Yrs	5 Year	38.0%	3.9%	43.4%
42	5.0% - 10 Yrs	6 Year	36.1%	0.0%	36.1%
42	5.0% - 10 Yrs	8 Year	30.0%	0.0%	30.0%
42	5.0% - 10 Yrs	Lifetime	38.0%	30.8%	80.5%
42	5.0% - 20 Yrs	2 Year	3.3%	0.0%	3.3%
42	5.0% - 20 Yrs	3 Year	38.0%	6.8%	47.4%
42	5.0% - 20 Yrs	4 Year	38.0%	5.2%	45.1%
42	5.0% - 20 Yrs	5 Year	38.0%	9.0%	50.4%
42	5.0% - 20 Yrs	6 Year	38.0%	3.7%	43.1%
42	5.0% - 20 Yrs	8 Year	38.0%	0.8%	39.2%
42	5.0% - 20 Yrs	Lifetime	38.0%	5.5%	45.7%
42	5.0% Simple	2 Year	38.0%	1.0%	39.3%
42	5.0% Simple	3 Year	38.0%	18.0%	62.9%
42	5.0% Simple	4 Year	38.0%	12.9%	55.8%
42	5.0% Simple	5 Year	38.0%	17.0%	61.5%
42	5.0% Simple	6 Year	38.0%	11.3%	53.6%
42	5.0% Simple	8 Year	38.0%	8.9%	50.3%
42	5.0% Simple	Lifetime	38.0%	13.8%	57.0%
43	None/GPO	2 Year	3.1%	0.0%	3.1%
43	None/GPO	3 Year	38.0%	4.3%	43.9%
43	None/GPO	4 Year	33.3%	0.0%	33.3%
43	None/GPO	5 Year	38.0%	0.8%	39.1%
43	None/GPO	6 Year	32.4%	0.0%	32.4%
43	None/GPO	8 Year	29.5%	0.0%	29.5%
43	None/GPO	Lifetime	15.7%	0.0%	15.7%
43	2.5% Compound	2 Year	38.0%	32.3%	82.5%
43	2.5% Compound	3 Year	38.0%	38.0%	90.4%
43	2.5% Compound	4 Year	38.0%	35.4%	86.9%
43	2.5% Compound	5 Year	38.0%	38.0%	90.4%
43	2.5% Compound	6 Year	38.0%	33.6%	84.3%
43	2.5% Compound	8 Year	38.0%	30.6%	80.2%
43	2.5% Compound	Lifetime	38.0%	36.4%	88.3%
43	3.5% Compound	2 Year	38.0%	27.0%	75.3%
43	3.5% Compound	3 Year	38.0%	34.3%	85.3%
43	3.5% Compound	4 Year	38.0%	29.0%	78.0%
43	3.5% Compound	5 Year	38.0%	33.6%	84.4%
43	3.5% Compound	6 Year	38.0%	27.2%	75.5%
43	3.5% Compound	8 Year	38.0%	24.4%	71.6%
43	3.5% Compound	Lifetime	38.0%	29.9%	79.3%
43	3.0% Compound	2 Year	38.0%	17.4%	62.0%
43	3.0% Compound	3 Year	38.0%	25.2%	72.7%
43	3.0% Compound	4 Year	38.0%	20.2%	65.9%
43	3.0% Compound	5 Year	38.0%	24.5%	71.8%
43	3.0% Compound	6 Year	38.0%	18.5%	63.6%
43	3.0% Compound	8 Year	38.0%	15.9%	60.0%
43	3.0% Compound	Lifetime	38.0%	21.1%	67.1%

43	4.5% Compound	2 Year	38.0%	28.1%	76.7%
43	4.5% Compound	3 Year	38.0%	38.0%	90.4%
43	4.5% Compound	4 Year	38.0%	38.0%	90.4%
43	4.5% Compound	5 Year	38.0%	38.0%	90.4%
43	4.5% Compound	6 Year	38.0%	38.0%	90.4%
43	4.5% Compound	8 Year	38.0%	38.0%	90.4%
43	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
43	4.0% Compound	2 Year	38.0%	26.1%	74.0%
43	4.0% Compound	3 Year	38.0%	38.0%	90.4%
43	4.0% Compound	4 Year	38.0%	38.0%	90.4%
43	4.0% Compound	5 Year	38.0%	38.0%	90.4%
43	4.0% Compound	6 Year	38.0%	36.1%	87.8%
43	4.0% Compound	8 Year	38.0%	33.1%	83.6%
43	4.0% Compound	Lifetime	38.0%	38.0%	90.4%
43	5.0% Compound	2 Year	38.0%	38.0%	90.4%
43	5.0% Compound	3 Year	38.0%	38.0%	90.4%
43	5.0% Compound	4 Year	38.0%	38.0%	90.4%
43	5.0% Compound	5 Year	38.0%	38.0%	90.4%
43	5.0% Compound	6 Year	38.0%	38.0%	90.4%
43	5.0% Compound	8 Year	38.0%	38.0%	90.4%
43	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
43	5.0% - 10 Yrs	2 Year	29.1%	0.0%	29.1%
43	5.0% - 10 Yrs	3 Year	38.0%	0.1%	38.2%
43	5.0% - 10 Yrs	4 Year	37.2%	0.0%	37.2%
43	5.0% - 10 Yrs	5 Year	38.0%	4.5%	44.3%
43	5.0% - 10 Yrs	6 Year	37.0%	0.0%	37.0%
43	5.0% - 10 Yrs	8 Year	31.0%	0.0%	31.0%
43	5.0% - 10 Yrs	Lifetime	38.0%	29.7%	79.0%
43	5.0% - 20 Yrs	2 Year	4.2%	0.0%	4.2%
43	5.0% - 20 Yrs	3 Year	38.0%	7.2%	48.0%
43	5.0% - 20 Yrs	4 Year	38.0%	5.8%	46.0%
43	5.0% - 20 Yrs	5 Year	38.0%	9.6%	51.2%
43	5.0% - 20 Yrs	6 Year	38.0%	4.3%	44.0%
43	5.0% - 20 Yrs	8 Year	38.0%	1.6%	40.3%
43	5.0% - 20 Yrs	Lifetime	38.0%	4.7%	44.4%
43	5.0% Simple	2 Year	38.0%	4.8%	44.7%
43	5.0% Simple	3 Year	38.0%	19.4%	64.8%
43	5.0% Simple	4 Year	38.0%	14.7%	58.3%
43	5.0% Simple	5 Year	38.0%	18.8%	64.0%
43	5.0% Simple	6 Year	38.0%	13.1%	56.1%
43	5.0% Simple	8 Year	38.0%	10.6%	52.6%
43	5.0% Simple	Lifetime	38.0%	15.6%	59.5%
44	None/GPO	2 Year	3.3%	0.0%	3.3%
44	None/GPO	3 Year	38.0%	2.2%	41.0%
44	None/GPO	4 Year	29.6%	0.0%	29.6%
44	None/GPO	5 Year	34.9%	0.0%	34.9%
44	None/GPO	6 Year	28.5%	0.0%	28.5%
44	None/GPO	8 Year	25.5%	0.0%	25.5%
44	None/GPO	Lifetime	24.9%	0.0%	24.9%
44	2.5% Compound	2 Year	38.0%	32.0%	82.1%
44	2.5% Compound	3 Year	38.0%	38.0%	90.4%
44	2.5% Compound	4 Year	38.0%	36.2%	87.9%
44	2.5% Compound	5 Year	38.0%	38.0%	90.4%
44	2.5% Compound	6 Year	38.0%	34.4%	85.4%
44	2.5% Compound	8 Year	38.0%	31.2%	81.1%
44	2.5% Compound	Lifetime	38.0%	37.1%	89.2%
44	3.5% Compound	2 Year	38.0%	28.0%	76.6%
44	3.5% Compound	3 Year	38.0%	35.6%	87.1%
44	3.5% Compound	4 Year	38.0%	30.8%	80.5%
44	3.5% Compound	5 Year	38.0%	35.5%	86.9%
44	3.5% Compound	6 Year	38.0%	29.1%	78.1%
44	3.5% Compound	8 Year	38.0%	26.1%	74.0%
44	3.5% Compound	Lifetime	38.0%	31.7%	81.7%
44	3.0% Compound	2 Year	38.0%	17.9%	62.7%
44	3.0% Compound	3 Year	38.0%	26.0%	73.9%
44	3.0% Compound	4 Year	38.0%	21.6%	67.8%
44	3.0% Compound	5 Year	38.0%	25.9%	73.8%
44	3.0% Compound	6 Year	38.0%	20.0%	65.6%
44	3.0% Compound	8 Year	38.0%	17.2%	61.7%
44	3.0% Compound	Lifetime	38.0%	22.4%	68.9%
44	4.5% Compound	2 Year	38.0%	30.3%	79.8%
44	4.5% Compound	3 Year	38.0%	38.0%	90.4%
44	4.5% Compound	4 Year	38.0%	38.0%	90.4%
44	4.5% Compound	5 Year	38.0%	38.0%	90.4%

44	4.5% Compound	6 Year	38.0%	38.0%	90.4%
44	4.5% Compound	8 Year	38.0%	38.0%	90.4%
44	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
44	4.0% Compound	2 Year	38.0%	29.8%	79.2%
44	4.0% Compound	3 Year	38.0%	38.0%	90.4%
44	4.0% Compound	4 Year	38.0%	38.0%	90.4%
44	4.0% Compound	5 Year	38.0%	38.0%	90.4%
44	4.0% Compound	6 Year	38.0%	37.6%	89.8%
44	4.0% Compound	8 Year	38.0%	34.3%	85.4%
44	4.0% Compound	Lifetime	38.0%	38.0%	90.4%
44	5.0% Compound	2 Year	38.0%	38.0%	90.4%
44	5.0% Compound	3 Year	38.0%	38.0%	90.4%
44	5.0% Compound	4 Year	38.0%	38.0%	90.4%
44	5.0% Compound	5 Year	38.0%	38.0%	90.4%
44	5.0% Compound	6 Year	38.0%	38.0%	90.4%
44	5.0% Compound	8 Year	38.0%	38.0%	90.4%
44	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
44	5.0% - 10 Yrs	2 Year	30.3%	0.0%	30.3%
44	5.0% - 10 Yrs	3 Year	38.0%	1.0%	39.4%
44	5.0% - 10 Yrs	4 Year	38.0%	0.6%	38.9%
44	5.0% - 10 Yrs	5 Year	38.0%	5.7%	45.9%
44	5.0% - 10 Yrs	6 Year	38.0%	0.4%	38.6%
44	5.0% - 10 Yrs	8 Year	32.7%	0.0%	32.7%
44	5.0% - 10 Yrs	Lifetime	38.0%	28.9%	77.9%
44	5.0% - 20 Yrs	2 Year	5.6%	0.0%	5.6%
44	5.0% - 20 Yrs	3 Year	38.0%	8.6%	49.9%
44	5.0% - 20 Yrs	4 Year	38.0%	7.0%	47.7%
44	5.0% - 20 Yrs	5 Year	38.0%	10.8%	53.0%
44	5.0% - 20 Yrs	6 Year	38.0%	5.6%	45.8%
44	5.0% - 20 Yrs	8 Year	38.0%	3.2%	42.4%
44	5.0% - 20 Yrs	Lifetime	38.0%	4.5%	44.2%
44	5.0% Simple	2 Year	38.0%	7.9%	48.9%
44	5.0% Simple	3 Year	38.0%	20.1%	65.7%
44	5.0% Simple	4 Year	38.0%	15.9%	59.9%
44	5.0% Simple	5 Year	38.0%	20.0%	65.6%
44	5.0% Simple	6 Year	38.0%	14.3%	57.8%
44	5.0% Simple	8 Year	38.0%	11.7%	54.1%
44	5.0% Simple	Lifetime	38.0%	16.7%	61.0%
45	None/GPO	2 Year	2.6%	0.0%	2.6%
45	None/GPO	3 Year	38.0%	0.2%	38.2%
45	None/GPO	4 Year	26.3%	0.0%	26.3%
45	None/GPO	5 Year	31.2%	0.0%	31.2%
45	None/GPO	6 Year	25.0%	0.0%	25.0%
45	None/GPO	8 Year	22.0%	0.0%	22.0%
45	None/GPO	Lifetime	33.3%	0.0%	33.3%
45	2.5% Compound	2 Year	38.0%	33.0%	83.5%
45	2.5% Compound	3 Year	38.0%	38.0%	90.4%
45	2.5% Compound	4 Year	38.0%	38.0%	90.4%
45	2.5% Compound	5 Year	38.0%	38.0%	90.4%
45	2.5% Compound	6 Year	38.0%	36.8%	88.8%
45	2.5% Compound	8 Year	38.0%	33.4%	84.2%
45	2.5% Compound	Lifetime	38.0%	38.0%	90.4%
45	3.5% Compound	2 Year	38.0%	29.2%	78.3%
45	3.5% Compound	3 Year	38.0%	36.5%	88.4%
45	3.5% Compound	4 Year	38.0%	32.2%	82.5%
45	3.5% Compound	5 Year	38.0%	37.0%	89.1%
45	3.5% Compound	6 Year	38.0%	30.6%	80.2%
45	3.5% Compound	8 Year	38.0%	27.4%	75.8%
45	3.5% Compound	Lifetime	38.0%	33.1%	83.7%
45	3.0% Compound	2 Year	38.0%	18.6%	63.7%
45	3.0% Compound	3 Year	38.0%	27.6%	76.0%
45	3.0% Compound	4 Year	38.0%	23.6%	70.6%
45	3.0% Compound	5 Year	38.0%	28.0%	76.7%
45	3.0% Compound	6 Year	38.0%	22.1%	68.4%
45	3.0% Compound	8 Year	38.0%	19.1%	64.3%
45	3.0% Compound	Lifetime	38.0%	24.4%	71.7%
45	4.5% Compound	2 Year	38.0%	32.3%	82.5%
45	4.5% Compound	3 Year	38.0%	38.0%	90.4%
45	4.5% Compound	4 Year	38.0%	38.0%	90.4%
45	4.5% Compound	5 Year	38.0%	38.0%	90.4%
45	4.5% Compound	6 Year	38.0%	38.0%	90.4%
45	4.5% Compound	8 Year	38.0%	38.0%	90.4%
45	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
45	4.0% Compound	2 Year	38.0%	32.3%	82.5%

45	4.0% Compound	3 Year	38.0%	38.0%	90.4%
45	4.0% Compound	4 Year	38.0%	38.0%	90.4%
45	4.0% Compound	5 Year	38.0%	38.0%	90.4%
45	4.0% Compound	6 Year	38.0%	38.0%	90.4%
45	4.0% Compound	8 Year	38.0%	36.6%	88.5%
45	4.0% Compound	Lifetime	38.0%	38.0%	90.4%
45	5.0% Compound	2 Year	38.0%	38.0%	90.4%
45	5.0% Compound	3 Year	38.0%	38.0%	90.4%
45	5.0% Compound	4 Year	38.0%	38.0%	90.4%
45	5.0% Compound	5 Year	38.0%	38.0%	90.4%
45	5.0% Compound	6 Year	38.0%	38.0%	90.4%
45	5.0% Compound	8 Year	38.0%	38.0%	90.4%
45	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
45	5.0% - 10 Yrs	2 Year	31.4%	0.0%	31.4%
45	5.0% - 10 Yrs	3 Year	38.0%	1.2%	39.7%
45	5.0% - 10 Yrs	4 Year	38.0%	1.2%	39.7%
45	5.0% - 10 Yrs	5 Year	38.0%	6.3%	46.8%
45	5.0% - 10 Yrs	6 Year	38.0%	1.0%	39.3%
45	5.0% - 10 Yrs	8 Year	33.6%	0.0%	33.6%
45	5.0% - 10 Yrs	Lifetime	38.0%	28.1%	76.8%
45	5.0% - 20 Yrs	2 Year	7.1%	0.0%	7.1%
45	5.0% - 20 Yrs	3 Year	38.0%	9.5%	51.1%
45	5.0% - 20 Yrs	4 Year	38.0%	8.2%	49.4%
45	5.0% - 20 Yrs	5 Year	38.0%	12.1%	54.7%
45	5.0% - 20 Yrs	6 Year	38.0%	6.9%	47.5%
45	5.0% - 20 Yrs	8 Year	38.0%	4.3%	43.9%
45	5.0% - 20 Yrs	Lifetime	38.0%	4.4%	44.1%
45	5.0% Simple	2 Year	38.0%	8.6%	49.9%
45	5.0% Simple	3 Year	38.0%	20.0%	65.6%
45	5.0% Simple	4 Year	38.0%	17.7%	62.4%
45	5.0% Simple	5 Year	38.0%	21.9%	68.2%
45	5.0% Simple	6 Year	38.0%	16.2%	60.3%
45	5.0% Simple	8 Year	38.0%	13.4%	56.4%
45	5.0% Simple	Lifetime	38.0%	18.4%	63.4%
46	None/GPO	2 Year	0.3%	0.0%	0.3%
46	None/GPO	3 Year	35.4%	0.0%	35.4%
46	None/GPO	4 Year	23.3%	0.0%	23.3%
46	None/GPO	5 Year	27.8%	0.0%	27.8%
46	None/GPO	6 Year	21.8%	0.0%	21.8%
46	None/GPO	8 Year	18.8%	0.0%	18.8%
46	None/GPO	Lifetime	38.0%	2.2%	41.0%
46	2.5% Compound	2 Year	38.0%	31.8%	81.8%
46	2.5% Compound	3 Year	38.0%	38.0%	90.4%
46	2.5% Compound	4 Year	38.0%	38.0%	90.4%
46	2.5% Compound	5 Year	38.0%	38.0%	90.4%
46	2.5% Compound	6 Year	38.0%	37.5%	89.8%
46	2.5% Compound	8 Year	38.0%	34.1%	85.1%
46	2.5% Compound	Lifetime	38.0%	38.0%	90.4%
46	3.5% Compound	2 Year	38.0%	29.0%	78.0%
46	3.5% Compound	3 Year	38.0%	37.8%	90.2%
46	3.5% Compound	4 Year	38.0%	34.1%	85.1%
46	3.5% Compound	5 Year	38.0%	38.0%	90.4%
46	3.5% Compound	6 Year	38.0%	32.4%	82.7%
46	3.5% Compound	8 Year	38.0%	29.2%	78.2%
46	3.5% Compound	Lifetime	38.0%	34.9%	86.2%
46	3.0% Compound	2 Year	38.0%	18.8%	63.9%
46	3.0% Compound	3 Year	38.0%	28.5%	77.3%
46	3.0% Compound	4 Year	38.0%	25.0%	72.5%
46	3.0% Compound	5 Year	38.0%	29.6%	78.8%
46	3.0% Compound	6 Year	38.0%	23.4%	70.3%
46	3.0% Compound	8 Year	38.0%	20.4%	66.2%
46	3.0% Compound	Lifetime	38.0%	25.8%	73.6%
46	4.5% Compound	2 Year	38.0%	29.1%	78.2%
46	4.5% Compound	3 Year	38.0%	38.0%	90.4%
46	4.5% Compound	4 Year	38.0%	38.0%	90.4%
46	4.5% Compound	5 Year	38.0%	38.0%	90.4%
46	4.5% Compound	6 Year	38.0%	38.0%	90.4%
46	4.5% Compound	8 Year	38.0%	38.0%	90.4%
46	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
46	4.0% Compound	2 Year	38.0%	29.1%	78.2%
46	4.0% Compound	3 Year	38.0%	38.0%	90.4%
46	4.0% Compound	4 Year	38.0%	38.0%	90.4%
46	4.0% Compound	5 Year	38.0%	38.0%	90.4%
46	4.0% Compound	6 Year	38.0%	38.0%	90.4%

46	4.0% Compound	8 Year	38.0%	38.0%	90.4%
46	4.0% Compound	Lifetime	38.0%	38.0%	90.4%
46	5.0% Compound	2 Year	38.0%	38.0%	90.4%
46	5.0% Compound	3 Year	38.0%	38.0%	90.4%
46	5.0% Compound	4 Year	38.0%	38.0%	90.4%
46	5.0% Compound	5 Year	38.0%	38.0%	90.4%
46	5.0% Compound	6 Year	38.0%	38.0%	90.4%
46	5.0% Compound	8 Year	38.0%	38.0%	90.4%
46	5.0% Compound	Lifetime	38.0%	38.0%	90.4%
46	5.0% - 10 Yrs	2 Year	32.2%	0.0%	32.2%
46	5.0% - 10 Yrs	3 Year	38.0%	1.7%	40.4%
46	5.0% - 10 Yrs	4 Year	38.0%	2.0%	40.8%
46	5.0% - 10 Yrs	5 Year	38.0%	7.2%	47.9%
46	5.0% - 10 Yrs	6 Year	38.0%	1.8%	40.5%
46	5.0% - 10 Yrs	8 Year	34.8%	0.0%	34.8%
46	5.0% - 10 Yrs	Lifetime	38.0%	28.9%	77.9%
46	5.0% - 20 Yrs	2 Year	9.1%	0.0%	9.1%
46	5.0% - 20 Yrs	3 Year	38.0%	9.9%	51.7%
46	5.0% - 20 Yrs	4 Year	38.0%	10.0%	51.9%
46	5.0% - 20 Yrs	5 Year	38.0%	14.0%	57.4%
46	5.0% - 20 Yrs	6 Year	38.0%	8.6%	49.9%
46	5.0% - 20 Yrs	8 Year	38.0%	5.6%	45.7%
46	5.0% - 20 Yrs	Lifetime	38.0%	4.9%	44.8%
46	5.0% Simple	2 Year	38.0%	8.7%	50.0%
46	5.0% Simple	3 Year	38.0%	18.9%	64.1%
46	5.0% Simple	4 Year	38.0%	18.9%	64.1%
46	5.0% Simple	5 Year	38.0%	23.2%	70.1%
46	5.0% Simple	6 Year	38.0%	17.4%	62.1%
46	5.0% Simple	8 Year	38.0%	14.2%	57.6%
46	5.0% Simple	Lifetime	38.0%	19.7%	65.1%
47	None/GPO	2 Year	0.0%	0.0%	0.0%
47	None/GPO	3 Year	32.9%	0.0%	32.9%
47	None/GPO	4 Year	20.5%	0.0%	20.5%
47	None/GPO	5 Year	24.8%	0.0%	24.8%
47	None/GPO	6 Year	18.8%	0.0%	18.8%
47	None/GPO	8 Year	15.9%	0.0%	15.9%
47	None/GPO	Lifetime	38.0%	5.4%	45.4%
47	2.5% Compound	2 Year	38.0%	26.0%	73.8%
47	2.5% Compound	3 Year	38.0%	38.0%	90.4%
47	2.5% Compound	4 Year	38.0%	38.0%	90.4%
47	2.5% Compound	5 Year	38.0%	38.0%	90.4%
47	2.5% Compound	6 Year	38.0%	38.0%	90.4%
47	2.5% Compound	8 Year	38.0%	34.8%	86.0%
47	2.5% Compound	Lifetime	38.0%	38.0%	90.4%
47	3.5% Compound	2 Year	38.0%	26.0%	73.8%
47	3.5% Compound	3 Year	38.0%	38.0%	90.4%
47	3.5% Compound	4 Year	38.0%	36.1%	87.9%
47	3.5% Compound	5 Year	38.0%	38.0%	90.4%
47	3.5% Compound	6 Year	38.0%	34.4%	85.4%
47	3.5% Compound	8 Year	38.0%	31.1%	81.0%
47	3.5% Compound	Lifetime	38.0%	37.0%	89.0%
47	3.0% Compound	2 Year	38.0%	18.5%	63.6%
47	3.0% Compound	3 Year	38.0%	28.4%	77.3%
47	3.0% Compound	4 Year	38.0%	26.4%	74.5%
47	3.0% Compound	5 Year	38.0%	31.1%	81.0%
47	3.0% Compound	6 Year	38.0%	24.8%	72.2%
47	3.0% Compound	8 Year	38.0%	21.8%	68.0%
47	3.0% Compound	Lifetime	38.0%	27.2%	75.5%
47	4.5% Compound	2 Year	38.0%	26.0%	73.8%
47	4.5% Compound	3 Year	38.0%	38.0%	90.4%
47	4.5% Compound	4 Year	38.0%	38.0%	90.4%
47	4.5% Compound	5 Year	38.0%	38.0%	90.4%
47	4.5% Compound	6 Year	38.0%	38.0%	90.4%
47	4.5% Compound	8 Year	38.0%	38.0%	90.4%
47	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
47	4.0% Compound	2 Year	38.0%	26.0%	73.8%
47	4.0% Compound	3 Year	38.0%	38.0%	90.4%
47	4.0% Compound	4 Year	38.0%	38.0%	90.4%
47	4.0% Compound	5 Year	38.0%	38.0%	90.4%
47	4.0% Compound	6 Year	38.0%	38.0%	90.4%
47	4.0% Compound	8 Year	38.0%	38.0%	90.4%
47	4.0% Compound	Lifetime	38.0%	38.0%	90.4%
47	5.0% Compound	2 Year	38.0%	36.0%	87.7%
47	5.0% Compound	3 Year	38.0%	38.0%	90.4%

47	5.0% Compound	4 Year	38.0%	38.0%	90.4%
47	5.0% Compound	5 Year	38.0%	38.0%	90.4%
47	5.0% Compound	6 Year	38.0%	38.0%	90.4%
47	5.0% Compound	8 Year	38.0%	38.0%	90.4%
47	5.0% Compound	Lifetime	38.0%	33.5%	84.2%
47	5.0% - 10 Yrs	2 Year	29.7%	0.0%	29.7%
47	5.0% - 10 Yrs	3 Year	38.0%	1.9%	40.6%
47	5.0% - 10 Yrs	4 Year	38.0%	2.3%	41.2%
47	5.0% - 10 Yrs	5 Year	38.0%	7.6%	48.5%
47	5.0% - 10 Yrs	6 Year	38.0%	2.0%	40.8%
47	5.0% - 10 Yrs	8 Year	35.7%	0.0%	35.7%
47	5.0% - 10 Yrs	Lifetime	38.0%	29.2%	78.3%
47	5.0% - 20 Yrs	2 Year	9.9%	0.0%	9.9%
47	5.0% - 20 Yrs	3 Year	38.0%	9.3%	50.9%
47	5.0% - 20 Yrs	4 Year	38.0%	9.8%	51.5%
47	5.0% - 20 Yrs	5 Year	38.0%	14.7%	58.3%
47	5.0% - 20 Yrs	6 Year	38.0%	9.2%	50.6%
47	5.0% - 20 Yrs	8 Year	38.0%	5.5%	45.6%
47	5.0% - 20 Yrs	Lifetime	38.0%	4.4%	44.1%
47	5.0% Simple	2 Year	38.0%	8.4%	49.6%
47	5.0% Simple	3 Year	38.0%	17.5%	62.2%
47	5.0% Simple	4 Year	38.0%	18.0%	62.9%
47	5.0% Simple	5 Year	38.0%	24.1%	71.3%
47	5.0% Simple	6 Year	38.0%	17.6%	62.3%
47	5.0% Simple	8 Year	38.0%	13.4%	56.5%
47	5.0% Simple	Lifetime	38.0%	21.5%	67.6%
48	None/GPO	2 Year	0.0%	0.0%	0.0%
48	None/GPO	3 Year	29.6%	0.0%	29.6%
48	None/GPO	4 Year	22.2%	0.0%	22.2%
48	None/GPO	5 Year	27.3%	0.0%	27.3%
48	None/GPO	6 Year	20.6%	0.0%	20.6%
48	None/GPO	8 Year	18.2%	0.0%	18.2%
48	None/GPO	Lifetime	38.0%	2.5%	41.4%
48	2.5% Compound	2 Year	38.0%	19.1%	64.4%
48	2.5% Compound	3 Year	38.0%	34.4%	85.5%
48	2.5% Compound	4 Year	38.0%	37.2%	89.3%
48	2.5% Compound	5 Year	38.0%	38.0%	90.4%
48	2.5% Compound	6 Year	38.0%	38.0%	90.4%
48	2.5% Compound	8 Year	38.0%	35.7%	87.2%
48	2.5% Compound	Lifetime	38.0%	38.0%	90.4%
48	3.5% Compound	2 Year	38.0%	19.1%	64.4%
48	3.5% Compound	3 Year	38.0%	34.4%	85.5%
48	3.5% Compound	4 Year	38.0%	36.9%	88.9%
48	3.5% Compound	5 Year	38.0%	38.0%	90.4%
48	3.5% Compound	6 Year	38.0%	34.7%	85.9%
48	3.5% Compound	8 Year	38.0%	32.1%	82.3%
48	3.5% Compound	Lifetime	38.0%	37.7%	90.0%
48	3.0% Compound	2 Year	38.0%	18.4%	63.4%
48	3.0% Compound	3 Year	38.0%	28.4%	77.2%
48	3.0% Compound	4 Year	38.0%	27.8%	76.4%
48	3.0% Compound	5 Year	38.0%	32.8%	83.3%
48	3.0% Compound	6 Year	38.0%	25.8%	73.6%
48	3.0% Compound	8 Year	38.0%	23.3%	70.2%
48	3.0% Compound	Lifetime	38.0%	28.5%	77.4%
48	4.5% Compound	2 Year	38.0%	19.1%	64.4%
48	4.5% Compound	3 Year	38.0%	34.4%	85.5%
48	4.5% Compound	4 Year	38.0%	37.2%	89.3%
48	4.5% Compound	5 Year	38.0%	38.0%	90.4%
48	4.5% Compound	6 Year	38.0%	38.0%	90.4%
48	4.5% Compound	8 Year	38.0%	38.0%	90.4%
48	4.5% Compound	Lifetime	38.0%	38.0%	90.4%
48	4.0% Compound	2 Year	38.0%	19.1%	64.4%
48	4.0% Compound	3 Year	38.0%	34.4%	85.5%
48	4.0% Compound	4 Year	38.0%	37.2%	89.3%
48	4.0% Compound	5 Year	38.0%	38.0%	90.4%
48	4.0% Compound	6 Year	38.0%	38.0%	90.4%
48	4.0% Compound	8 Year	38.0%	38.0%	90.4%
48	4.0% Compound	Lifetime	38.0%	38.0%	90.4%
48	5.0% Compound	2 Year	38.0%	33.2%	83.9%
48	5.0% Compound	3 Year	38.0%	38.0%	90.4%
48	5.0% Compound	4 Year	38.0%	38.0%	90.4%
48	5.0% Compound	5 Year	38.0%	38.0%	90.4%
48	5.0% Compound	6 Year	38.0%	38.0%	90.4%
48	5.0% Compound	8 Year	38.0%	38.0%	90.4%

48	5.0% Compound	Lifetime	38.0%	33.9%	84.8%
48	5.0% - 10 Yrs	2 Year	29.2%	0.0%	29.2%
48	5.0% - 10 Yrs	3 Year	38.0%	1.6%	40.2%
48	5.0% - 10 Yrs	4 Year	38.0%	1.7%	40.3%
48	5.0% - 10 Yrs	5 Year	38.0%	7.1%	47.8%
48	5.0% - 10 Yrs	6 Year	38.0%	1.1%	39.6%
48	5.0% - 10 Yrs	8 Year	35.5%	0.0%	35.5%
48	5.0% - 10 Yrs	Lifetime	38.0%	28.8%	77.8%
48	5.0% - 20 Yrs	2 Year	16.7%	0.0%	16.7%
48	5.0% - 20 Yrs	3 Year	38.0%	11.9%	54.5%
48	5.0% - 20 Yrs	4 Year	38.0%	12.0%	54.6%
48	5.0% - 20 Yrs	5 Year	38.0%	18.0%	62.8%
48	5.0% - 20 Yrs	6 Year	38.0%	11.4%	53.7%
48	5.0% - 20 Yrs	8 Year	38.0%	7.6%	48.5%
48	5.0% - 20 Yrs	Lifetime	38.0%	7.1%	47.8%
48	5.0% Simple	2 Year	38.0%	7.6%	48.5%
48	5.0% Simple	3 Year	38.0%	16.8%	61.2%
48	5.0% Simple	4 Year	38.0%	16.9%	61.4%
48	5.0% Simple	5 Year	38.0%	23.2%	70.0%
48	5.0% Simple	6 Year	38.0%	16.3%	60.4%
48	5.0% Simple	8 Year	38.0%	12.3%	55.0%
48	5.0% Simple	Lifetime	38.0%	23.7%	70.7%
49	None/GPO	2 Year	0.0%	0.0%	0.0%
49	None/GPO	3 Year	26.5%	0.0%	26.5%
49	None/GPO	4 Year	23.8%	0.0%	23.8%
49	None/GPO	5 Year	29.8%	0.0%	29.8%
49	None/GPO	6 Year	22.2%	0.0%	22.2%
49	None/GPO	8 Year	20.4%	0.0%	20.4%
49	None/GPO	Lifetime	35.1%	0.0%	35.1%
49	2.5% Compound	2 Year	38.0%	12.7%	55.5%
49	2.5% Compound	3 Year	38.0%	26.4%	74.5%
49	2.5% Compound	4 Year	38.0%	33.9%	84.8%
49	2.5% Compound	5 Year	38.0%	38.0%	90.4%
49	2.5% Compound	6 Year	38.0%	38.0%	90.4%
49	2.5% Compound	8 Year	38.0%	36.2%	88.0%
49	2.5% Compound	Lifetime	38.0%	34.8%	86.0%
49	3.5% Compound	2 Year	38.0%	12.7%	55.5%
49	3.5% Compound	3 Year	38.0%	26.4%	74.5%
49	3.5% Compound	4 Year	38.0%	33.9%	84.8%
49	3.5% Compound	5 Year	38.0%	38.0%	90.4%
49	3.5% Compound	6 Year	38.0%	35.7%	87.2%
49	3.5% Compound	8 Year	38.0%	33.7%	84.4%
49	3.5% Compound	Lifetime	38.0%	34.8%	86.0%
49	3.0% Compound	2 Year	38.0%	12.7%	55.5%
49	3.0% Compound	3 Year	38.0%	25.6%	73.3%
49	3.0% Compound	4 Year	38.0%	29.2%	78.3%
49	3.0% Compound	5 Year	38.0%	34.8%	86.0%
49	3.0% Compound	6 Year	38.0%	27.0%	75.2%
49	3.0% Compound	8 Year	38.0%	24.5%	71.8%
49	3.0% Compound	Lifetime	38.0%	27.1%	75.4%
49	4.5% Compound	2 Year	38.0%	12.7%	55.5%
49	4.5% Compound	3 Year	38.0%	26.4%	74.5%
49	4.5% Compound	4 Year	38.0%	33.9%	84.8%
49	4.5% Compound	5 Year	38.0%	38.0%	90.4%
49	4.5% Compound	6 Year	38.0%	38.0%	90.4%
49	4.5% Compound	8 Year	38.0%	38.0%	90.4%
49	4.5% Compound	Lifetime	38.0%	34.8%	86.0%
49	4.0% Compound	2 Year	38.0%	12.7%	55.5%
49	4.0% Compound	3 Year	38.0%	26.4%	74.5%
49	4.0% Compound	4 Year	38.0%	33.9%	84.8%
49	4.0% Compound	5 Year	38.0%	38.0%	90.4%
49	4.0% Compound	6 Year	38.0%	38.0%	90.4%
49	4.0% Compound	8 Year	38.0%	38.0%	90.4%
49	4.0% Compound	Lifetime	38.0%	34.8%	86.0%
49	5.0% Compound	2 Year	38.0%	27.6%	76.1%
49	5.0% Compound	3 Year	38.0%	38.0%	90.4%
49	5.0% Compound	4 Year	38.0%	38.0%	90.4%
49	5.0% Compound	5 Year	38.0%	38.0%	90.4%
49	5.0% Compound	6 Year	38.0%	38.0%	90.4%
49	5.0% Compound	8 Year	38.0%	38.0%	90.4%
49	5.0% Compound	Lifetime	38.0%	34.3%	85.3%
49	5.0% - 10 Yrs	2 Year	28.8%	0.0%	28.8%
49	5.0% - 10 Yrs	3 Year	38.0%	1.5%	40.1%
49	5.0% - 10 Yrs	4 Year	38.0%	1.2%	39.7%

49	5.0% - 10 Yrs	5 Year	38.0%	6.9%	47.5%
49	5.0% - 10 Yrs	6 Year	38.0%	0.5%	38.6%
49	5.0% - 10 Yrs	8 Year	38.0%	0.0%	38.0%
49	5.0% - 10 Yrs	Lifetime	38.0%	28.2%	76.9%
49	5.0% - 20 Yrs	2 Year	22.4%	0.0%	22.4%
49	5.0% - 20 Yrs	3 Year	38.0%	14.0%	57.3%
49	5.0% - 20 Yrs	4 Year	38.0%	13.7%	56.9%
49	5.0% - 20 Yrs	5 Year	38.0%	20.0%	65.7%
49	5.0% - 20 Yrs	6 Year	38.0%	12.8%	55.7%
49	5.0% - 20 Yrs	8 Year	38.0%	9.6%	51.2%
49	5.0% - 20 Yrs	Lifetime	38.0%	8.7%	49.9%
49	5.0% Simple	2 Year	38.0%	7.6%	48.5%
49	5.0% Simple	3 Year	38.0%	17.0%	61.4%
49	5.0% Simple	4 Year	38.0%	16.7%	61.0%
49	5.0% Simple	5 Year	38.0%	23.2%	70.0%
49	5.0% Simple	6 Year	38.0%	15.8%	59.8%
49	5.0% Simple	8 Year	38.0%	12.4%	55.1%
49	5.0% Simple	Lifetime	38.0%	23.1%	69.9%
50	None/GPO	2 Year	0.0%	0.0%	0.0%
50	None/GPO	3 Year	23.3%	0.0%	23.3%
50	None/GPO	4 Year	25.2%	0.0%	25.2%
50	None/GPO	5 Year	31.4%	0.0%	31.4%
50	None/GPO	6 Year	23.7%	0.0%	23.7%
50	None/GPO	8 Year	22.5%	0.0%	22.5%
50	None/GPO	Lifetime	29.2%	0.0%	29.2%
50	2.5% Compound	2 Year	38.0%	6.7%	47.2%
50	2.5% Compound	3 Year	38.0%	19.0%	64.2%
50	2.5% Compound	4 Year	38.0%	27.3%	75.7%
50	2.5% Compound	5 Year	38.0%	32.3%	82.6%
50	2.5% Compound	6 Year	38.0%	32.3%	82.6%
50	2.5% Compound	8 Year	38.0%	32.3%	82.6%
50	2.5% Compound	Lifetime	38.0%	30.3%	79.8%
50	3.5% Compound	2 Year	38.0%	6.7%	47.2%
50	3.5% Compound	3 Year	38.0%	19.0%	64.2%
50	3.5% Compound	4 Year	38.0%	27.3%	75.7%
50	3.5% Compound	5 Year	38.0%	32.3%	82.6%
50	3.5% Compound	6 Year	38.0%	32.3%	82.6%
50	3.5% Compound	8 Year	38.0%	31.2%	81.1%
50	3.5% Compound	Lifetime	38.0%	30.3%	79.8%
50	3.0% Compound	2 Year	38.0%	6.7%	47.2%
50	3.0% Compound	3 Year	38.0%	19.0%	64.2%
50	3.0% Compound	4 Year	38.0%	26.5%	74.5%
50	3.0% Compound	5 Year	38.0%	31.8%	81.9%
50	3.0% Compound	6 Year	38.0%	23.6%	70.5%
50	3.0% Compound	8 Year	38.0%	22.4%	68.9%
50	3.0% Compound	Lifetime	38.0%	23.6%	70.5%
50	4.5% Compound	2 Year	38.0%	6.7%	47.2%
50	4.5% Compound	3 Year	38.0%	19.0%	64.2%
50	4.5% Compound	4 Year	38.0%	27.3%	75.7%
50	4.5% Compound	5 Year	38.0%	32.3%	82.6%
50	4.5% Compound	6 Year	38.0%	32.3%	82.6%
50	4.5% Compound	8 Year	38.0%	32.3%	82.6%
50	4.5% Compound	Lifetime	38.0%	30.3%	79.8%
50	4.0% Compound	2 Year	38.0%	6.7%	47.2%
50	4.0% Compound	3 Year	38.0%	19.0%	64.2%
50	4.0% Compound	4 Year	38.0%	27.3%	75.7%
50	4.0% Compound	5 Year	38.0%	32.3%	82.6%
50	4.0% Compound	6 Year	38.0%	32.3%	82.6%
50	4.0% Compound	8 Year	38.0%	32.3%	82.6%
50	4.0% Compound	Lifetime	38.0%	30.3%	79.8%
50	5.0% Compound	2 Year	38.0%	20.9%	66.8%
50	5.0% Compound	3 Year	38.0%	33.9%	84.8%
50	5.0% Compound	4 Year	38.0%	38.0%	90.4%
50	5.0% Compound	5 Year	38.0%	38.0%	90.4%
50	5.0% Compound	6 Year	38.0%	38.0%	90.4%
50	5.0% Compound	8 Year	38.0%	38.0%	90.4%
50	5.0% Compound	Lifetime	38.0%	34.7%	85.9%
50	5.0% - 10 Yrs	2 Year	29.6%	0.0%	29.6%
50	5.0% - 10 Yrs	3 Year	38.0%	2.6%	41.5%
50	5.0% - 10 Yrs	4 Year	38.0%	1.8%	40.5%
50	5.0% - 10 Yrs	5 Year	38.0%	8.0%	49.0%
50	5.0% - 10 Yrs	6 Year	38.0%	1.0%	39.4%
50	5.0% - 10 Yrs	8 Year	38.0%	0.0%	38.0%
50	5.0% - 10 Yrs	Lifetime	38.0%	27.6%	76.1%

50	**5.0% - 20 Yrs**	**2 Year**	29.2%	0.0%	29.2%
50	**5.0% - 20 Yrs**	**3 Year**	38.0%	17.4%	62.0%
50	**5.0% - 20 Yrs**	**4 Year**	38.0%	16.5%	60.7%
50	**5.0% - 20 Yrs**	**5 Year**	38.0%	23.6%	70.6%
50	**5.0% - 20 Yrs**	**6 Year**	38.0%	15.6%	59.5%
50	**5.0% - 20 Yrs**	**8 Year**	38.0%	12.7%	55.5%
50	**5.0% - 20 Yrs**	**Lifetime**	38.0%	11.4%	53.7%
50	**5.0% Simple**	**2 Year**	38.0%	6.7%	47.2%
50	**5.0% Simple**	**3 Year**	38.0%	17.0%	61.4%
50	**5.0% Simple**	**4 Year**	38.0%	16.1%	60.2%
50	**5.0% Simple**	**5 Year**	38.0%	23.2%	70.0%
50	**5.0% Simple**	**6 Year**	38.0%	15.2%	58.9%
50	**5.0% Simple**	**8 Year**	38.0%	12.3%	55.0%
50	**5.0% Simple**	**Lifetime**	38.0%	21.1%	67.2%
51	**None/GPO**	**2 Year**	0.0%	0.0%	0.0%
51	**None/GPO**	**3 Year**	20.4%	0.0%	20.4%
51	**None/GPO**	**4 Year**	26.3%	0.0%	26.3%
51	**None/GPO**	**5 Year**	32.5%	0.0%	32.5%
51	**None/GPO**	**6 Year**	25.1%	0.0%	25.1%
51	**None/GPO**	**8 Year**	24.7%	0.0%	24.7%
51	**None/GPO**	**Lifetime**	23.5%	0.0%	23.5%
51	**2.5% Compound**	**2 Year**	38.0%	1.1%	39.5%
51	**2.5% Compound**	**3 Year**	38.0%	12.1%	54.7%
51	**2.5% Compound**	**4 Year**	38.0%	19.1%	64.4%
51	**2.5% Compound**	**5 Year**	38.0%	24.2%	71.4%
51	**2.5% Compound**	**6 Year**	38.0%	24.2%	71.4%
51	**2.5% Compound**	**8 Year**	38.0%	24.2%	71.4%
51	**2.5% Compound**	**Lifetime**	38.0%	25.9%	73.8%
51	**3.5% Compound**	**2 Year**	38.0%	1.1%	39.5%
51	**3.5% Compound**	**3 Year**	38.0%	12.1%	54.7%
51	**3.5% Compound**	**4 Year**	38.0%	19.1%	64.4%
51	**3.5% Compound**	**5 Year**	38.0%	24.2%	71.4%
51	**3.5% Compound**	**6 Year**	38.0%	24.2%	71.4%
51	**3.5% Compound**	**8 Year**	38.0%	24.2%	71.4%
51	**3.5% Compound**	**Lifetime**	38.0%	25.9%	73.8%
51	**3.0% Compound**	**2 Year**	38.0%	1.1%	39.5%
51	**3.0% Compound**	**3 Year**	38.0%	12.1%	54.7%
51	**3.0% Compound**	**4 Year**	38.0%	19.1%	64.4%
51	**3.0% Compound**	**5 Year**	38.0%	24.2%	71.4%
51	**3.0% Compound**	**6 Year**	38.0%	20.1%	65.8%
51	**3.0% Compound**	**8 Year**	38.0%	19.7%	65.2%
51	**3.0% Compound**	**Lifetime**	38.0%	21.3%	67.4%
51	**4.5% Compound**	**2 Year**	38.0%	1.1%	39.5%
51	**4.5% Compound**	**3 Year**	38.0%	12.1%	54.7%
51	**4.5% Compound**	**4 Year**	38.0%	19.1%	64.4%
51	**4.5% Compound**	**5 Year**	38.0%	24.2%	71.4%
51	**4.5% Compound**	**6 Year**	38.0%	24.2%	71.4%
51	**4.5% Compound**	**8 Year**	38.0%	24.2%	71.4%
51	**4.5% Compound**	**Lifetime**	38.0%	25.9%	73.8%
51	**4.0% Compound**	**2 Year**	38.0%	1.1%	39.5%
51	**4.0% Compound**	**3 Year**	38.0%	12.1%	54.7%
51	**4.0% Compound**	**4 Year**	38.0%	19.1%	64.4%
51	**4.0% Compound**	**5 Year**	38.0%	24.2%	71.4%
51	**4.0% Compound**	**6 Year**	38.0%	24.2%	71.4%
51	**4.0% Compound**	**8 Year**	38.0%	24.2%	71.4%
51	**4.0% Compound**	**Lifetime**	38.0%	25.9%	73.8%
51	**5.0% Compound**	**2 Year**	38.0%	14.4%	57.9%
51	**5.0% Compound**	**3 Year**	38.0%	29.7%	79.0%
51	**5.0% Compound**	**4 Year**	38.0%	38.0%	90.4%
51	**5.0% Compound**	**5 Year**	38.0%	38.0%	90.4%
51	**5.0% Compound**	**6 Year**	38.0%	38.0%	90.4%
51	**5.0% Compound**	**8 Year**	38.0%	38.0%	90.4%
51	**5.0% Compound**	**Lifetime**	38.0%	35.1%	86.4%
51	**5.0% - 10 Yrs**	**2 Year**	28.9%	0.0%	28.9%
51	**5.0% - 10 Yrs**	**3 Year**	38.0%	2.6%	41.5%
51	**5.0% - 10 Yrs**	**4 Year**	38.0%	1.1%	39.5%
51	**5.0% - 10 Yrs**	**5 Year**	38.0%	7.5%	48.4%
51	**5.0% - 10 Yrs**	**6 Year**	38.0%	0.1%	38.1%
51	**5.0% - 10 Yrs**	**8 Year**	38.0%	0.0%	38.0%
51	**5.0% - 10 Yrs**	**Lifetime**	38.0%	27.0%	75.2%
51	**5.0% - 20 Yrs**	**2 Year**	34.5%	0.0%	34.5%
51	**5.0% - 20 Yrs**	**3 Year**	38.0%	12.0%	54.5%
51	**5.0% - 20 Yrs**	**4 Year**	38.0%	17.2%	61.7%
51	**5.0% - 20 Yrs**	**5 Year**	38.0%	23.5%	70.4%

51	5.0% - 20 Yrs	6 Year	38.0%	15.1%	58.8%
51	5.0% - 20 Yrs	8 Year	38.0%	14.7%	58.3%
51	5.0% - 20 Yrs	Lifetime	38.0%	12.9%	55.8%
51	5.0% Simple	2 Year	38.0%	1.1%	39.5%
51	5.0% Simple	3 Year	38.0%	12.1%	54.7%
51	5.0% Simple	4 Year	38.0%	15.6%	59.5%
51	5.0% Simple	5 Year	38.0%	22.9%	69.7%
51	5.0% Simple	6 Year	38.0%	14.4%	57.9%
51	5.0% Simple	8 Year	38.0%	12.5%	55.2%
51	5.0% Simple	Lifetime	38.0%	19.2%	64.6%
52	None/GPO	2 Year	0.0%	0.0%	0.0%
52	None/GPO	3 Year	17.4%	0.0%	17.4%
52	None/GPO	4 Year	26.8%	0.0%	26.8%
52	None/GPO	5 Year	33.5%	0.0%	33.5%
52	None/GPO	6 Year	26.3%	0.0%	26.3%
52	None/GPO	8 Year	26.7%	0.0%	26.7%
52	None/GPO	Lifetime	18.2%	0.0%	18.2%
52	2.5% Compound	2 Year	32.2%	0.0%	32.2%
52	2.5% Compound	3 Year	38.0%	5.6%	45.8%
52	2.5% Compound	4 Year	38.0%	11.5%	53.9%
52	2.5% Compound	5 Year	38.0%	16.6%	60.9%
52	2.5% Compound	6 Year	38.0%	16.6%	60.9%
52	2.5% Compound	8 Year	38.0%	16.6%	60.9%
52	2.5% Compound	Lifetime	38.0%	21.7%	68.0%
52	3.5% Compound	2 Year	32.2%	0.0%	32.2%
52	3.5% Compound	3 Year	38.0%	5.6%	45.8%
52	3.5% Compound	4 Year	38.0%	11.5%	53.9%
52	3.5% Compound	5 Year	38.0%	16.6%	60.9%
52	3.5% Compound	6 Year	38.0%	16.6%	60.9%
52	3.5% Compound	8 Year	38.0%	16.6%	60.9%
52	3.5% Compound	Lifetime	38.0%	21.7%	68.0%
52	3.0% Compound	2 Year	32.2%	0.0%	32.2%
52	3.0% Compound	3 Year	38.0%	5.6%	45.8%
52	3.0% Compound	4 Year	38.0%	11.5%	53.9%
52	3.0% Compound	5 Year	38.0%	16.6%	60.9%
52	3.0% Compound	6 Year	38.0%	15.0%	58.7%
52	3.0% Compound	8 Year	38.0%	15.4%	59.3%
52	3.0% Compound	Lifetime	38.0%	17.3%	61.9%
52	4.5% Compound	2 Year	32.2%	0.0%	32.2%
52	4.5% Compound	3 Year	38.0%	5.6%	45.8%
52	4.5% Compound	4 Year	38.0%	11.5%	53.9%
52	4.5% Compound	5 Year	38.0%	16.6%	60.9%
52	4.5% Compound	6 Year	38.0%	16.6%	60.9%
52	4.5% Compound	8 Year	38.0%	16.6%	60.9%
52	4.5% Compound	Lifetime	38.0%	21.7%	68.0%
52	4.0% Compound	2 Year	32.2%	0.0%	32.2%
52	4.0% Compound	3 Year	38.0%	5.6%	45.8%
52	4.0% Compound	4 Year	38.0%	11.5%	53.9%
52	4.0% Compound	5 Year	38.0%	16.6%	60.9%
52	4.0% Compound	6 Year	38.0%	16.6%	60.9%
52	4.0% Compound	8 Year	38.0%	16.6%	60.9%
52	4.0% Compound	Lifetime	38.0%	21.7%	68.0%
52	5.0% Compound	2 Year	38.0%	8.2%	49.3%
52	5.0% Compound	3 Year	38.0%	23.1%	69.9%
52	5.0% Compound	4 Year	38.0%	35.3%	86.7%
52	5.0% Compound	5 Year	38.0%	38.0%	90.4%
52	5.0% Compound	6 Year	38.0%	38.0%	90.4%
52	5.0% Compound	8 Year	38.0%	38.0%	90.4%
52	5.0% Compound	Lifetime	38.0%	35.4%	86.9%
52	5.0% - 10 Yrs	2 Year	29.0%	0.0%	29.0%
52	5.0% - 10 Yrs	3 Year	38.0%	3.3%	42.5%
52	5.0% - 10 Yrs	4 Year	38.0%	1.0%	39.3%
52	5.0% - 10 Yrs	5 Year	38.0%	7.6%	48.5%
52	5.0% - 10 Yrs	6 Year	38.0%	0.0%	38.0%
52	5.0% - 10 Yrs	8 Year	38.0%	0.0%	38.0%
52	5.0% - 10 Yrs	Lifetime	38.0%	26.4%	74.5%
52	5.0% - 20 Yrs	2 Year	38.0%	2.4%	41.3%
52	5.0% - 20 Yrs	3 Year	38.0%	6.2%	46.5%
52	5.0% - 20 Yrs	4 Year	38.0%	15.9%	60.0%
52	5.0% - 20 Yrs	5 Year	38.0%	22.9%	69.7%
52	5.0% - 20 Yrs	6 Year	38.0%	13.9%	57.2%
52	5.0% - 20 Yrs	8 Year	38.0%	14.3%	57.8%
52	5.0% - 20 Yrs	Lifetime	38.0%	15.7%	59.6%
52	5.0% Simple	2 Year	32.2%	0.0%	32.2%

52	5.0% Simple	3 Year	38.0%	5.6%	45.8%
52	5.0% Simple	4 Year	38.0%	11.5%	53.9%
52	5.0% Simple	5 Year	38.0%	16.6%	60.9%
52	5.0% Simple	6 Year	38.0%	12.9%	55.8%
52	5.0% Simple	8 Year	38.0%	11.9%	54.4%
52	5.0% Simple	Lifetime	38.0%	17.2%	61.7%
53	None/GPO	2 Year	0.0%	0.0%	0.0%
53	None/GPO	3 Year	13.5%	0.0%	13.5%
53	None/GPO	4 Year	21.4%	0.0%	21.4%
53	None/GPO	5 Year	28.1%	0.0%	28.1%
53	None/GPO	6 Year	22.5%	0.0%	22.5%
53	None/GPO	8 Year	23.4%	0.0%	23.4%
53	None/GPO	Lifetime	19.1%	0.0%	19.1%
53	2.5% Compound	2 Year	27.2%	0.0%	27.2%
53	2.5% Compound	3 Year	38.0%	2.7%	41.8%
53	2.5% Compound	4 Year	38.0%	8.5%	49.8%
53	2.5% Compound	5 Year	38.0%	13.7%	56.9%
53	2.5% Compound	6 Year	38.0%	13.7%	56.9%
53	2.5% Compound	8 Year	38.0%	13.7%	56.9%
53	2.5% Compound	Lifetime	38.0%	17.9%	62.6%
53	3.5% Compound	2 Year	27.2%	0.0%	27.2%
53	3.5% Compound	3 Year	38.0%	2.7%	41.8%
53	3.5% Compound	4 Year	38.0%	8.5%	49.8%
53	3.5% Compound	5 Year	38.0%	13.7%	56.9%
53	3.5% Compound	6 Year	38.0%	13.7%	56.9%
53	3.5% Compound	8 Year	38.0%	13.7%	56.9%
53	3.5% Compound	Lifetime	38.0%	17.9%	62.6%
53	3.0% Compound	2 Year	27.2%	0.0%	27.2%
53	3.0% Compound	3 Year	38.0%	2.7%	41.8%
53	3.0% Compound	4 Year	38.0%	8.5%	49.8%
53	3.0% Compound	5 Year	38.0%	13.7%	56.9%
53	3.0% Compound	6 Year	38.0%	13.7%	56.9%
53	3.0% Compound	8 Year	38.0%	13.7%	56.9%
53	3.0% Compound	Lifetime	38.0%	14.7%	58.3%
53	4.5% Compound	2 Year	27.2%	0.0%	27.2%
53	4.5% Compound	3 Year	38.0%	2.7%	41.8%
53	4.5% Compound	4 Year	38.0%	8.5%	49.8%
53	4.5% Compound	5 Year	38.0%	13.7%	56.9%
53	4.5% Compound	6 Year	38.0%	13.7%	56.9%
53	4.5% Compound	8 Year	38.0%	13.7%	56.9%
53	4.5% Compound	Lifetime	38.0%	17.9%	62.6%
53	4.0% Compound	2 Year	27.2%	0.0%	27.2%
53	4.0% Compound	3 Year	38.0%	2.7%	41.8%
53	4.0% Compound	4 Year	38.0%	8.5%	49.8%
53	4.0% Compound	5 Year	38.0%	13.7%	56.9%
53	4.0% Compound	6 Year	38.0%	13.7%	56.9%
53	4.0% Compound	8 Year	38.0%	13.7%	56.9%
53	4.0% Compound	Lifetime	38.0%	17.9%	62.6%
53	5.0% Compound	2 Year	38.0%	3.9%	43.3%
53	5.0% Compound	3 Year	38.0%	19.8%	65.3%
53	5.0% Compound	4 Year	38.0%	32.3%	82.6%
53	5.0% Compound	5 Year	38.0%	36.3%	88.2%
53	5.0% Compound	6 Year	38.0%	36.3%	88.2%
53	5.0% Compound	8 Year	38.0%	36.3%	88.2%
53	5.0% Compound	Lifetime	38.0%	34.7%	85.9%
53	5.0% - 10 Yrs	2 Year	30.3%	0.0%	30.3%
53	5.0% - 10 Yrs	3 Year	38.0%	4.4%	44.1%
53	5.0% - 10 Yrs	4 Year	38.0%	1.5%	40.1%
53	5.0% - 10 Yrs	5 Year	38.0%	8.5%	49.7%
53	5.0% - 10 Yrs	6 Year	38.0%	0.4%	38.6%
53	5.0% - 10 Yrs	8 Year	38.0%	0.2%	38.3%
53	5.0% - 10 Yrs	Lifetime	38.0%	26.7%	74.9%
53	5.0% - 20 Yrs	2 Year	38.0%	0.8%	39.2%
53	5.0% - 20 Yrs	3 Year	38.0%	9.0%	50.5%
53	5.0% - 20 Yrs	4 Year	38.0%	17.9%	62.7%
53	5.0% - 20 Yrs	5 Year	38.0%	25.6%	73.4%
53	5.0% - 20 Yrs	6 Year	38.0%	16.1%	60.2%
53	5.0% - 20 Yrs	8 Year	38.0%	17.0%	61.4%
53	5.0% - 20 Yrs	Lifetime	38.0%	18.2%	63.1%
53	5.0% Simple	2 Year	27.2%	0.0%	27.2%
53	5.0% Simple	3 Year	38.0%	2.7%	41.8%
53	5.0% Simple	4 Year	38.0%	8.5%	49.8%
53	5.0% Simple	5 Year	38.0%	13.7%	56.9%
53	5.0% Simple	6 Year	38.0%	13.2%	56.2%

53	5.0% Simple	8 Year	38.0%	13.0%	56.0%
53	5.0% Simple	Lifetime	38.0%	14.7%	58.3%
54	None/GPO	2 Year	0.0%	0.0%	0.0%
54	None/GPO	3 Year	9.9%	0.0%	9.9%
54	None/GPO	4 Year	16.3%	0.0%	16.3%
54	None/GPO	5 Year	23.0%	0.0%	23.0%
54	None/GPO	6 Year	19.1%	0.0%	19.1%
54	None/GPO	8 Year	20.3%	0.0%	20.3%
54	None/GPO	Lifetime	19.9%	0.0%	19.9%
54	2.5% Compound	2 Year	22.5%	0.0%	22.5%
54	2.5% Compound	3 Year	37.9%	0.0%	37.9%
54	2.5% Compound	4 Year	38.0%	5.6%	45.8%
54	2.5% Compound	5 Year	38.0%	10.9%	53.0%
54	2.5% Compound	6 Year	38.0%	10.9%	53.0%
54	2.5% Compound	8 Year	38.0%	10.9%	53.0%
54	2.5% Compound	Lifetime	38.0%	12.8%	55.7%
54	3.5% Compound	2 Year	22.5%	0.0%	22.5%
54	3.5% Compound	3 Year	37.9%	0.0%	37.9%
54	3.5% Compound	4 Year	38.0%	5.6%	45.8%
54	3.5% Compound	5 Year	38.0%	10.9%	53.0%
54	3.5% Compound	6 Year	38.0%	10.9%	53.0%
54	3.5% Compound	8 Year	38.0%	10.9%	53.0%
54	3.5% Compound	Lifetime	38.0%	12.8%	55.7%
54	3.0% Compound	2 Year	22.5%	0.0%	22.5%
54	3.0% Compound	3 Year	37.9%	0.0%	37.9%
54	3.0% Compound	4 Year	38.0%	5.6%	45.8%
54	3.0% Compound	5 Year	38.0%	10.9%	53.0%
54	3.0% Compound	6 Year	38.0%	10.9%	53.0%
54	3.0% Compound	8 Year	38.0%	10.9%	53.0%
54	3.0% Compound	Lifetime	38.0%	12.2%	54.8%
54	4.5% Compound	2 Year	22.5%	0.0%	22.5%
54	4.5% Compound	3 Year	37.9%	0.0%	37.9%
54	4.5% Compound	4 Year	38.0%	5.6%	45.8%
54	4.5% Compound	5 Year	38.0%	10.9%	53.0%
54	4.5% Compound	6 Year	38.0%	10.9%	53.0%
54	4.5% Compound	8 Year	38.0%	10.9%	53.0%
54	4.5% Compound	Lifetime	38.0%	12.8%	55.7%
54	4.0% Compound	2 Year	22.5%	0.0%	22.5%
54	4.0% Compound	3 Year	37.9%	0.0%	37.9%
54	4.0% Compound	4 Year	38.0%	5.6%	45.8%
54	4.0% Compound	5 Year	38.0%	10.9%	53.0%
54	4.0% Compound	6 Year	38.0%	10.9%	53.0%
54	4.0% Compound	8 Year	38.0%	10.9%	53.0%
54	4.0% Compound	Lifetime	38.0%	12.8%	55.7%
54	5.0% Compound	2 Year	37.4%	0.0%	37.4%
54	5.0% Compound	3 Year	38.0%	16.5%	60.7%
54	5.0% Compound	4 Year	38.0%	27.7%	76.3%
54	5.0% Compound	5 Year	38.0%	32.8%	83.3%
54	5.0% Compound	6 Year	38.0%	32.8%	83.3%
54	5.0% Compound	8 Year	38.0%	32.8%	83.3%
54	5.0% Compound	Lifetime	38.0%	34.0%	84.9%
54	5.0% - 10 Yrs	2 Year	32.4%	0.0%	32.4%
54	5.0% - 10 Yrs	3 Year	38.0%	6.0%	46.3%
54	5.0% - 10 Yrs	4 Year	38.0%	2.7%	41.7%
54	5.0% - 10 Yrs	5 Year	38.0%	9.8%	51.6%
54	5.0% - 10 Yrs	6 Year	38.0%	1.7%	40.3%
54	5.0% - 10 Yrs	8 Year	38.0%	2.1%	40.9%
54	5.0% - 10 Yrs	Lifetime	38.0%	27.0%	75.3%
54	5.0% - 20 Yrs	2 Year	35.3%	0.0%	35.3%
54	5.0% - 20 Yrs	3 Year	38.0%	11.0%	53.2%
54	5.0% - 20 Yrs	4 Year	38.0%	19.2%	64.5%
54	5.0% - 20 Yrs	5 Year	38.0%	27.6%	76.1%
54	5.0% - 20 Yrs	6 Year	38.0%	17.7%	62.5%
54	5.0% - 20 Yrs	8 Year	38.0%	18.9%	64.1%
54	5.0% - 20 Yrs	Lifetime	38.0%	20.0%	65.6%
54	5.0% Simple	2 Year	22.5%	0.0%	22.5%
54	5.0% Simple	3 Year	37.9%	0.0%	37.9%
54	5.0% Simple	4 Year	38.0%	5.6%	45.8%
54	5.0% Simple	5 Year	38.0%	10.9%	53.0%
54	5.0% Simple	6 Year	38.0%	10.9%	53.0%
54	5.0% Simple	8 Year	38.0%	10.9%	53.0%
54	5.0% Simple	Lifetime	38.0%	11.9%	54.4%
55	None/GPO	2 Year	0.0%	0.0%	0.0%
55	None/GPO	3 Year	7.1%	0.0%	7.1%

55	None/GPO	4 Year	12.1%	0.0%	12.1%
55	None/GPO	5 Year	18.3%	0.0%	18.3%
55	None/GPO	6 Year	15.8%	0.0%	15.8%
55	None/GPO	8 Year	17.3%	0.0%	17.3%
55	None/GPO	Lifetime	20.7%	0.0%	20.7%
55	2.5% Compound	2 Year	17.9%	0.0%	17.9%
55	2.5% Compound	3 Year	34.2%	0.0%	34.2%
55	2.5% Compound	4 Year	38.0%	2.8%	41.9%
55	2.5% Compound	5 Year	38.0%	8.1%	49.2%
55	2.5% Compound	6 Year	38.0%	8.1%	49.2%
55	2.5% Compound	8 Year	38.0%	8.1%	49.2%
55	2.5% Compound	Lifetime	38.0%	8.0%	49.0%
55	3.5% Compound	2 Year	17.9%	0.0%	17.9%
55	3.5% Compound	3 Year	34.2%	0.0%	34.2%
55	3.5% Compound	4 Year	38.0%	2.8%	41.9%
55	3.5% Compound	5 Year	38.0%	8.1%	49.2%
55	3.5% Compound	6 Year	38.0%	8.1%	49.2%
55	3.5% Compound	8 Year	38.0%	8.1%	49.2%
55	3.5% Compound	Lifetime	38.0%	8.0%	49.0%
55	3.0% Compound	2 Year	17.9%	0.0%	17.9%
55	3.0% Compound	3 Year	34.2%	0.0%	34.2%
55	3.0% Compound	4 Year	38.0%	2.8%	41.9%
55	3.0% Compound	5 Year	38.0%	8.1%	49.2%
55	3.0% Compound	6 Year	38.0%	8.1%	49.2%
55	3.0% Compound	8 Year	38.0%	8.1%	49.2%
55	3.0% Compound	Lifetime	38.0%	8.0%	49.0%
55	4.5% Compound	2 Year	17.9%	0.0%	17.9%
55	4.5% Compound	3 Year	34.2%	0.0%	34.2%
55	4.5% Compound	4 Year	38.0%	2.8%	41.9%
55	4.5% Compound	5 Year	38.0%	8.1%	49.2%
55	4.5% Compound	6 Year	38.0%	8.1%	49.2%
55	4.5% Compound	8 Year	38.0%	8.1%	49.2%
55	4.5% Compound	Lifetime	38.0%	8.0%	49.0%
55	4.0% Compound	2 Year	17.9%	0.0%	17.9%
55	4.0% Compound	3 Year	34.2%	0.0%	34.2%
55	4.0% Compound	4 Year	38.0%	2.8%	41.9%
55	4.0% Compound	5 Year	38.0%	8.1%	49.2%
55	4.0% Compound	6 Year	38.0%	8.1%	49.2%
55	4.0% Compound	8 Year	38.0%	8.1%	49.2%
55	4.0% Compound	Lifetime	38.0%	8.0%	49.0%
55	5.0% Compound	2 Year	31.6%	0.0%	31.6%
55	5.0% Compound	3 Year	38.0%	13.2%	56.2%
55	5.0% Compound	4 Year	38.0%	23.2%	70.0%
55	5.0% Compound	5 Year	38.0%	28.2%	77.0%
55	5.0% Compound	6 Year	38.0%	28.2%	77.0%
55	5.0% Compound	8 Year	38.0%	28.2%	77.0%
55	5.0% Compound	Lifetime	38.0%	33.2%	83.8%
55	5.0% - 10 Yrs	2 Year	31.7%	0.0%	31.7%
55	5.0% - 10 Yrs	3 Year	38.0%	7.5%	48.4%
55	5.0% - 10 Yrs	4 Year	38.0%	3.9%	43.4%
55	5.0% - 10 Yrs	5 Year	38.0%	11.2%	53.5%
55	5.0% - 10 Yrs	6 Year	38.0%	3.0%	42.1%
55	5.0% - 10 Yrs	8 Year	38.0%	3.9%	43.4%
55	5.0% - 10 Yrs	Lifetime	38.0%	27.3%	75.7%
55	5.0% - 20 Yrs	2 Year	31.7%	0.0%	31.7%
55	5.0% - 20 Yrs	3 Year	38.0%	10.8%	52.9%
55	5.0% - 20 Yrs	4 Year	38.0%	20.7%	66.6%
55	5.0% - 20 Yrs	5 Year	38.0%	29.4%	78.5%
55	5.0% - 20 Yrs	6 Year	38.0%	19.5%	65.0%
55	5.0% - 20 Yrs	8 Year	38.0%	21.1%	67.1%
55	5.0% - 20 Yrs	Lifetime	38.0%	22.0%	68.4%
55	5.0% Simple	2 Year	17.9%	0.0%	17.9%
55	5.0% Simple	3 Year	34.2%	0.0%	34.2%
55	5.0% Simple	4 Year	38.0%	2.8%	41.9%
55	5.0% Simple	5 Year	38.0%	8.1%	49.2%
55	5.0% Simple	6 Year	38.0%	8.1%	49.2%
55	5.0% Simple	8 Year	38.0%	8.1%	49.2%
55	5.0% Simple	Lifetime	38.0%	7.8%	48.8%
56	None/GPO	2 Year	0.0%	0.0%	0.0%
56	None/GPO	3 Year	5.1%	0.0%	5.1%
56	None/GPO	4 Year	8.9%	0.0%	8.9%
56	None/GPO	5 Year	13.8%	0.0%	13.8%
56	None/GPO	6 Year	12.7%	0.0%	12.7%
56	None/GPO	8 Year	13.8%	0.0%	13.8%

56	None/GPO	Lifetime	21.5%	0.0%	21.5%
56	2.5% Compound	2 Year	13.5%	0.0%	13.5%
56	2.5% Compound	3 Year	30.5%	0.0%	30.5%
56	2.5% Compound	4 Year	38.0%	0.1%	38.1%
56	2.5% Compound	5 Year	38.0%	5.4%	45.5%
56	2.5% Compound	6 Year	38.0%	5.4%	45.5%
56	2.5% Compound	8 Year	38.0%	5.4%	45.5%
56	2.5% Compound	Lifetime	38.0%	3.3%	42.5%
56	3.5% Compound	2 Year	13.5%	0.0%	13.5%
56	3.5% Compound	3 Year	30.5%	0.0%	30.5%
56	3.5% Compound	4 Year	38.0%	0.1%	38.1%
56	3.5% Compound	5 Year	38.0%	5.4%	45.5%
56	3.5% Compound	6 Year	38.0%	5.4%	45.5%
56	3.5% Compound	8 Year	38.0%	5.4%	45.5%
56	3.5% Compound	Lifetime	38.0%	3.3%	42.5%
56	3.0% Compound	2 Year	13.5%	0.0%	13.5%
56	3.0% Compound	3 Year	30.5%	0.0%	30.5%
56	3.0% Compound	4 Year	38.0%	0.1%	38.1%
56	3.0% Compound	5 Year	38.0%	5.4%	45.5%
56	3.0% Compound	6 Year	38.0%	5.4%	45.5%
56	3.0% Compound	8 Year	38.0%	5.4%	45.5%
56	3.0% Compound	Lifetime	38.0%	3.3%	42.5%
56	4.5% Compound	2 Year	13.5%	0.0%	13.5%
56	4.5% Compound	3 Year	30.5%	0.0%	30.5%
56	4.5% Compound	4 Year	38.0%	0.1%	38.1%
56	4.5% Compound	5 Year	38.0%	5.4%	45.5%
56	4.5% Compound	6 Year	38.0%	5.4%	45.5%
56	4.5% Compound	8 Year	38.0%	5.4%	45.5%
56	4.5% Compound	Lifetime	38.0%	3.3%	42.5%
56	4.0% Compound	2 Year	13.5%	0.0%	13.5%
56	4.0% Compound	3 Year	30.5%	0.0%	30.5%
56	4.0% Compound	4 Year	38.0%	0.1%	38.1%
56	4.0% Compound	5 Year	38.0%	5.4%	45.5%
56	4.0% Compound	6 Year	38.0%	5.4%	45.5%
56	4.0% Compound	8 Year	38.0%	5.4%	45.5%
56	4.0% Compound	Lifetime	38.0%	3.3%	42.5%
56	5.0% Compound	2 Year	25.7%	0.0%	25.7%
56	5.0% Compound	3 Year	38.0%	9.8%	51.6%
56	5.0% Compound	4 Year	38.0%	18.6%	63.7%
56	5.0% Compound	5 Year	38.0%	23.7%	70.7%
56	5.0% Compound	6 Year	38.0%	23.7%	70.7%
56	5.0% Compound	8 Year	38.0%	23.7%	70.7%
56	5.0% Compound	Lifetime	38.0%	32.4%	82.7%
56	5.0% - 10 Yrs	2 Year	28.2%	0.0%	28.2%
56	5.0% - 10 Yrs	3 Year	38.0%	7.4%	48.2%
56	5.0% - 10 Yrs	4 Year	38.0%	3.7%	43.1%
56	5.0% - 10 Yrs	5 Year	38.0%	10.9%	53.1%
56	5.0% - 10 Yrs	6 Year	38.0%	2.8%	41.8%
56	5.0% - 10 Yrs	8 Year	38.0%	4.2%	43.8%
56	5.0% - 10 Yrs	Lifetime	38.0%	27.6%	76.1%
56	5.0% - 20 Yrs	2 Year	28.2%	0.0%	28.2%
56	5.0% - 20 Yrs	3 Year	38.0%	10.5%	52.5%
56	5.0% - 20 Yrs	4 Year	38.0%	22.9%	69.6%
56	5.0% - 20 Yrs	5 Year	38.0%	29.5%	78.8%
56	5.0% - 20 Yrs	6 Year	38.0%	21.9%	68.3%
56	5.0% - 20 Yrs	8 Year	38.0%	23.7%	70.7%
56	5.0% - 20 Yrs	Lifetime	38.0%	24.6%	72.0%
56	5.0% Simple	2 Year	13.5%	0.0%	13.5%
56	5.0% Simple	3 Year	30.5%	0.0%	30.5%
56	5.0% Simple	4 Year	38.0%	0.1%	38.1%
56	5.0% Simple	5 Year	38.0%	5.4%	45.5%
56	5.0% Simple	6 Year	38.0%	5.4%	45.5%
56	5.0% Simple	8 Year	38.0%	5.4%	45.5%
56	5.0% Simple	Lifetime	38.0%	3.1%	42.2%
57	None/GPO	2 Year	0.0%	0.0%	0.0%
57	None/GPO	3 Year	3.3%	0.0%	3.3%
57	None/GPO	4 Year	5.9%	0.0%	5.9%
57	None/GPO	5 Year	9.5%	0.0%	9.5%
57	None/GPO	6 Year	9.5%	0.0%	9.5%
57	None/GPO	8 Year	9.5%	0.0%	9.5%
57	None/GPO	Lifetime	22.3%	0.0%	22.3%
57	2.5% Compound	2 Year	9.3%	0.0%	9.3%
57	2.5% Compound	3 Year	27.0%	0.0%	27.0%
57	2.5% Compound	4 Year	34.4%	0.0%	34.4%

57	2.5% Compound	5 Year	38.0%	2.8%	41.8%
57	2.5% Compound	6 Year	38.0%	2.8%	41.8%
57	2.5% Compound	8 Year	38.0%	2.8%	41.8%
57	2.5% Compound	Lifetime	36.3%	0.0%	36.3%
57	3.5% Compound	2 Year	9.3%	0.0%	9.3%
57	3.5% Compound	3 Year	27.0%	0.0%	27.0%
57	3.5% Compound	4 Year	34.4%	0.0%	34.4%
57	3.5% Compound	5 Year	38.0%	2.8%	41.8%
57	3.5% Compound	6 Year	38.0%	2.8%	41.8%
57	3.5% Compound	8 Year	38.0%	2.8%	41.8%
57	3.5% Compound	Lifetime	36.3%	0.0%	36.3%
57	3.0% Compound	2 Year	9.3%	0.0%	9.3%
57	3.0% Compound	3 Year	27.0%	0.0%	27.0%
57	3.0% Compound	4 Year	34.4%	0.0%	34.4%
57	3.0% Compound	5 Year	38.0%	2.8%	41.8%
57	3.0% Compound	6 Year	38.0%	2.8%	41.8%
57	3.0% Compound	8 Year	38.0%	2.8%	41.8%
57	3.0% Compound	Lifetime	36.3%	0.0%	36.3%
57	4.5% Compound	2 Year	9.3%	0.0%	9.3%
57	4.5% Compound	3 Year	27.0%	0.0%	27.0%
57	4.5% Compound	4 Year	34.4%	0.0%	34.4%
57	4.5% Compound	5 Year	38.0%	2.8%	41.8%
57	4.5% Compound	6 Year	38.0%	2.8%	41.8%
57	4.5% Compound	8 Year	38.0%	2.8%	41.8%
57	4.5% Compound	Lifetime	36.3%	0.0%	36.3%
57	4.0% Compound	2 Year	9.3%	0.0%	9.3%
57	4.0% Compound	3 Year	27.0%	0.0%	27.0%
57	4.0% Compound	4 Year	34.4%	0.0%	34.4%
57	4.0% Compound	5 Year	38.0%	2.8%	41.8%
57	4.0% Compound	6 Year	38.0%	2.8%	41.8%
57	4.0% Compound	8 Year	38.0%	2.8%	41.8%
57	4.0% Compound	Lifetime	36.3%	0.0%	36.3%
57	5.0% Compound	2 Year	20.0%	0.0%	20.0%
57	5.0% Compound	3 Year	38.0%	6.5%	47.0%
57	5.0% Compound	4 Year	38.0%	14.1%	57.4%
57	5.0% Compound	5 Year	38.0%	19.1%	64.4%
57	5.0% Compound	6 Year	38.0%	19.1%	64.4%
57	5.0% Compound	8 Year	38.0%	19.1%	64.4%
57	5.0% Compound	Lifetime	38.0%	31.6%	81.6%
57	5.0% - 10 Yrs	2 Year	24.9%	0.0%	24.9%
57	5.0% - 10 Yrs	3 Year	38.0%	8.2%	49.3%
57	5.0% - 10 Yrs	4 Year	38.0%	4.4%	44.1%
57	5.0% - 10 Yrs	5 Year	38.0%	11.6%	54.0%
57	5.0% - 10 Yrs	6 Year	38.0%	3.6%	43.0%
57	5.0% - 10 Yrs	8 Year	38.0%	5.3%	45.3%
57	5.0% - 10 Yrs	Lifetime	38.0%	27.9%	76.5%
57	5.0% - 20 Yrs	2 Year	24.9%	0.0%	24.9%
57	5.0% - 20 Yrs	3 Year	38.0%	10.2%	52.1%
57	5.0% - 20 Yrs	4 Year	38.0%	23.0%	69.7%
57	5.0% - 20 Yrs	5 Year	38.0%	29.4%	78.6%
57	5.0% - 20 Yrs	6 Year	38.0%	23.3%	70.2%
57	5.0% - 20 Yrs	8 Year	38.0%	25.2%	72.8%
57	5.0% - 20 Yrs	Lifetime	38.0%	26.1%	74.1%
57	5.0% Simple	2 Year	9.3%	0.0%	9.3%
57	5.0% Simple	3 Year	27.0%	0.0%	27.0%
57	5.0% Simple	4 Year	34.4%	0.0%	34.4%
57	5.0% Simple	5 Year	38.0%	2.8%	41.8%
57	5.0% Simple	6 Year	38.0%	2.8%	41.8%
57	5.0% Simple	8 Year	38.0%	2.8%	41.8%
57	5.0% Simple	Lifetime	35.9%	0.0%	35.9%
58	None/GPO	2 Year	0.0%	0.0%	0.0%
58	None/GPO	3 Year	2.5%	0.0%	2.5%
58	None/GPO	4 Year	6.1%	0.0%	6.1%
58	None/GPO	5 Year	9.4%	0.0%	9.4%
58	None/GPO	6 Year	9.4%	0.0%	9.4%
58	None/GPO	8 Year	9.4%	0.0%	9.4%
58	None/GPO	Lifetime	21.2%	0.0%	21.2%
58	2.5% Compound	2 Year	8.3%	0.0%	8.3%
58	2.5% Compound	3 Year	23.5%	0.0%	23.5%
58	2.5% Compound	4 Year	30.2%	0.0%	30.2%
58	2.5% Compound	5 Year	37.2%	0.0%	37.2%
58	2.5% Compound	6 Year	37.2%	0.0%	37.2%
58	2.5% Compound	8 Year	38.0%	1.0%	39.4%
58	2.5% Compound	Lifetime	34.6%	0.0%	34.6%

58	3.5% Compound	2 Year	8.3%	0.0%	8.3%
58	3.5% Compound	3 Year	24.8%	0.0%	24.8%
58	3.5% Compound	4 Year	32.4%	0.0%	32.4%
58	3.5% Compound	5 Year	38.0%	1.0%	39.4%
58	3.5% Compound	6 Year	38.0%	1.0%	39.4%
58	3.5% Compound	8 Year	38.0%	1.0%	39.4%
58	3.5% Compound	Lifetime	34.6%	0.0%	34.6%
58	3.0% Compound	2 Year	8.3%	0.0%	8.3%
58	3.0% Compound	3 Year	24.8%	0.0%	24.8%
58	3.0% Compound	4 Year	32.4%	0.0%	32.4%
58	3.0% Compound	5 Year	38.0%	1.0%	39.4%
58	3.0% Compound	6 Year	38.0%	1.0%	39.4%
58	3.0% Compound	8 Year	38.0%	1.0%	39.4%
58	3.0% Compound	Lifetime	34.6%	0.0%	34.6%
58	4.5% Compound	2 Year	8.3%	0.0%	8.3%
58	4.5% Compound	3 Year	24.8%	0.0%	24.8%
58	4.5% Compound	4 Year	32.4%	0.0%	32.4%
58	4.5% Compound	5 Year	38.0%	1.0%	39.4%
58	4.5% Compound	6 Year	38.0%	1.0%	39.4%
58	4.5% Compound	8 Year	38.0%	1.0%	39.4%
58	4.5% Compound	Lifetime	34.6%	0.0%	34.6%
58	4.0% Compound	2 Year	8.3%	0.0%	8.3%
58	4.0% Compound	3 Year	24.8%	0.0%	24.8%
58	4.0% Compound	4 Year	32.4%	0.0%	32.4%
58	4.0% Compound	5 Year	38.0%	1.0%	39.4%
58	4.0% Compound	6 Year	38.0%	1.0%	39.4%
58	4.0% Compound	8 Year	38.0%	1.0%	39.4%
58	4.0% Compound	Lifetime	34.6%	0.0%	34.6%
58	5.0% Compound	2 Year	19.9%	0.0%	19.9%
58	5.0% Compound	3 Year	38.0%	4.7%	44.5%
58	5.0% Compound	4 Year	38.0%	12.4%	55.1%
58	5.0% Compound	5 Year	38.0%	17.2%	61.8%
58	5.0% Compound	6 Year	38.0%	17.2%	61.8%
58	5.0% Compound	8 Year	38.0%	17.2%	61.8%
58	5.0% Compound	Lifetime	38.0%	31.4%	81.4%
58	5.0% - 10 Yrs	2 Year	28.3%	0.0%	28.3%
58	5.0% - 10 Yrs	3 Year	38.0%	8.9%	50.2%
58	5.0% - 10 Yrs	4 Year	38.0%	6.3%	46.7%
58	5.0% - 10 Yrs	5 Year	38.0%	13.1%	56.1%
58	5.0% - 10 Yrs	6 Year	38.0%	5.3%	45.3%
58	5.0% - 10 Yrs	8 Year	38.0%	7.0%	47.6%
58	5.0% - 10 Yrs	Lifetime	38.0%	25.5%	73.2%
58	5.0% - 20 Yrs	2 Year	28.3%	0.0%	28.3%
58	5.0% - 20 Yrs	3 Year	38.0%	11.0%	53.2%
58	5.0% - 20 Yrs	4 Year	38.0%	22.1%	68.5%
58	5.0% - 20 Yrs	5 Year	38.0%	28.5%	77.3%
58	5.0% - 20 Yrs	6 Year	38.0%	22.1%	68.5%
58	5.0% - 20 Yrs	8 Year	38.0%	24.0%	71.1%
58	5.0% - 20 Yrs	Lifetime	38.0%	22.8%	69.4%
58	5.0% Simple	2 Year	8.3%	0.0%	8.3%
58	5.0% Simple	3 Year	24.8%	0.0%	24.8%
58	5.0% Simple	4 Year	32.4%	0.0%	32.4%
58	5.0% Simple	5 Year	38.0%	1.0%	39.4%
58	5.0% Simple	6 Year	38.0%	1.0%	39.4%
58	5.0% Simple	8 Year	38.0%	1.0%	39.4%
58	5.0% Simple	Lifetime	34.3%	0.0%	34.3%
59	None/GPO	2 Year	0.0%	0.0%	0.0%
59	None/GPO	3 Year	1.8%	0.0%	1.8%
59	None/GPO	4 Year	6.3%	0.0%	6.3%
59	None/GPO	5 Year	9.4%	0.0%	9.4%
59	None/GPO	6 Year	9.4%	0.0%	9.4%
59	None/GPO	8 Year	9.4%	0.0%	9.4%
59	None/GPO	Lifetime	20.1%	0.0%	20.1%
59	2.5% Compound	2 Year	7.9%	0.0%	7.9%
59	2.5% Compound	3 Year	19.9%	0.0%	19.9%
59	2.5% Compound	4 Year	26.0%	0.0%	26.0%
59	2.5% Compound	5 Year	32.5%	0.0%	32.5%
59	2.5% Compound	6 Year	32.5%	0.0%	32.5%
59	2.5% Compound	8 Year	37.0%	0.0%	37.0%
59	2.5% Compound	Lifetime	32.8%	0.0%	32.8%
59	3.5% Compound	2 Year	7.9%	0.0%	7.9%
59	3.5% Compound	3 Year	22.6%	0.0%	22.6%
59	3.5% Compound	4 Year	30.3%	0.0%	30.3%
59	3.5% Compound	5 Year	37.0%	0.0%	37.0%

59	3.5% Compound	6 Year	37.0%	0.0%	37.0%
59	3.5% Compound	8 Year	37.0%	0.0%	37.0%
59	3.5% Compound	Lifetime	32.8%	0.0%	32.8%
59	3.0% Compound	2 Year	7.9%	0.0%	7.9%
59	3.0% Compound	3 Year	22.6%	0.0%	22.6%
59	3.0% Compound	4 Year	30.3%	0.0%	30.3%
59	3.0% Compound	5 Year	37.0%	0.0%	37.0%
59	3.0% Compound	6 Year	37.0%	0.0%	37.0%
59	3.0% Compound	8 Year	37.0%	0.0%	37.0%
59	3.0% Compound	Lifetime	32.8%	0.0%	32.8%
59	4.5% Compound	2 Year	7.9%	0.0%	7.9%
59	4.5% Compound	3 Year	22.6%	0.0%	22.6%
59	4.5% Compound	4 Year	30.3%	0.0%	30.3%
59	4.5% Compound	5 Year	37.0%	0.0%	37.0%
59	4.5% Compound	6 Year	37.0%	0.0%	37.0%
59	4.5% Compound	8 Year	37.0%	0.0%	37.0%
59	4.5% Compound	Lifetime	32.8%	0.0%	32.8%
59	4.0% Compound	2 Year	7.9%	0.0%	7.9%
59	4.0% Compound	3 Year	22.6%	0.0%	22.6%
59	4.0% Compound	4 Year	30.3%	0.0%	30.3%
59	4.0% Compound	5 Year	37.0%	0.0%	37.0%
59	4.0% Compound	6 Year	37.0%	0.0%	37.0%
59	4.0% Compound	8 Year	37.0%	0.0%	37.0%
59	4.0% Compound	Lifetime	32.8%	0.0%	32.8%
59	5.0% Compound	2 Year	19.7%	0.0%	19.7%
59	5.0% Compound	3 Year	38.0%	2.8%	41.9%
59	5.0% Compound	4 Year	38.0%	10.7%	52.8%
59	5.0% Compound	5 Year	38.0%	15.3%	59.0%
59	5.0% Compound	6 Year	38.0%	15.3%	59.0%
59	5.0% Compound	8 Year	38.0%	15.3%	59.0%
59	5.0% Compound	Lifetime	38.0%	31.0%	80.8%
59	5.0% - 10 Yrs	2 Year	31.8%	0.0%	31.8%
59	5.0% - 10 Yrs	3 Year	38.0%	9.6%	51.2%
59	5.0% - 10 Yrs	4 Year	38.0%	7.6%	48.5%
59	5.0% - 10 Yrs	5 Year	38.0%	14.0%	57.4%
59	5.0% - 10 Yrs	6 Year	38.0%	6.4%	46.8%
59	5.0% - 10 Yrs	8 Year	38.0%	8.3%	49.5%
59	5.0% - 10 Yrs	Lifetime	38.0%	23.1%	69.9%
59	5.0% - 20 Yrs	2 Year	31.8%	0.0%	31.8%
59	5.0% - 20 Yrs	3 Year	38.0%	11.7%	54.2%
59	5.0% - 20 Yrs	4 Year	38.0%	21.2%	67.3%
59	5.0% - 20 Yrs	5 Year	38.0%	27.5%	75.9%
59	5.0% - 20 Yrs	6 Year	38.0%	21.4%	67.5%
59	5.0% - 20 Yrs	8 Year	38.0%	23.2%	70.0%
59	5.0% - 20 Yrs	Lifetime	38.0%	19.9%	65.4%
59	5.0% Simple	2 Year	7.9%	0.0%	7.9%
59	5.0% Simple	3 Year	22.6%	0.0%	22.6%
59	5.0% Simple	4 Year	30.3%	0.0%	30.3%
59	5.0% Simple	5 Year	37.0%	0.0%	37.0%
59	5.0% Simple	6 Year	37.0%	0.0%	37.0%
59	5.0% Simple	8 Year	37.0%	0.0%	37.0%
59	5.0% Simple	Lifetime	32.6%	0.0%	32.6%
60	None/GPO	2 Year	0.0%	0.0%	0.0%
60	None/GPO	3 Year	1.1%	0.0%	1.1%
60	None/GPO	4 Year	6.5%	0.0%	6.5%
60	None/GPO	5 Year	9.3%	0.0%	9.3%
60	None/GPO	6 Year	9.3%	0.0%	9.3%
60	None/GPO	8 Year	9.3%	0.0%	9.3%
60	None/GPO	Lifetime	19.0%	0.0%	19.0%
60	2.5% Compound	2 Year	8.4%	0.0%	8.4%
60	2.5% Compound	3 Year	16.3%	0.0%	16.3%
60	2.5% Compound	4 Year	21.7%	0.0%	21.7%
60	2.5% Compound	5 Year	27.8%	0.0%	27.8%
60	2.5% Compound	6 Year	27.8%	0.0%	27.8%
60	2.5% Compound	8 Year	34.5%	0.0%	34.5%
60	2.5% Compound	Lifetime	31.0%	0.0%	31.0%
60	3.5% Compound	2 Year	8.4%	0.0%	8.4%
60	3.5% Compound	3 Year	20.4%	0.0%	20.4%
60	3.5% Compound	4 Year	28.1%	0.0%	28.1%
60	3.5% Compound	5 Year	34.5%	0.0%	34.5%
60	3.5% Compound	6 Year	34.5%	0.0%	34.5%
60	3.5% Compound	8 Year	34.5%	0.0%	34.5%
60	3.5% Compound	Lifetime	31.0%	0.0%	31.0%
60	3.0% Compound	2 Year	8.4%	0.0%	8.4%

60	**3.0% Compound**	**3 Year**	20.4%	0.0%	20.4%
60	**3.0% Compound**	**4 Year**	28.1%	0.0%	28.1%
60	**3.0% Compound**	**5 Year**	34.5%	0.0%	34.5%
60	**3.0% Compound**	**6 Year**	34.5%	0.0%	34.5%
60	**3.0% Compound**	**8 Year**	34.5%	0.0%	34.5%
60	**3.0% Compound**	**Lifetime**	31.0%	0.0%	31.0%
60	**4.5% Compound**	**2 Year**	8.4%	0.0%	8.4%
60	**4.5% Compound**	**3 Year**	20.4%	0.0%	20.4%
60	**4.5% Compound**	**4 Year**	28.1%	0.0%	28.1%
60	**4.5% Compound**	**5 Year**	34.5%	0.0%	34.5%
60	**4.5% Compound**	**6 Year**	34.5%	0.0%	34.5%
60	**4.5% Compound**	**8 Year**	34.5%	0.0%	34.5%
60	**4.5% Compound**	**Lifetime**	31.0%	0.0%	31.0%
60	**4.0% Compound**	**2 Year**	8.4%	0.0%	8.4%
60	**4.0% Compound**	**3 Year**	20.4%	0.0%	20.4%
60	**4.0% Compound**	**4 Year**	28.1%	0.0%	28.1%
60	**4.0% Compound**	**5 Year**	34.5%	0.0%	34.5%
60	**4.0% Compound**	**6 Year**	34.5%	0.0%	34.5%
60	**4.0% Compound**	**8 Year**	34.5%	0.0%	34.5%
60	**4.0% Compound**	**Lifetime**	31.0%	0.0%	31.0%
60	**5.0% Compound**	**2 Year**	19.6%	0.0%	19.6%
60	**5.0% Compound**	**3 Year**	38.0%	0.8%	39.1%
60	**5.0% Compound**	**4 Year**	38.0%	8.9%	50.2%
60	**5.0% Compound**	**5 Year**	38.0%	13.2%	56.2%
60	**5.0% Compound**	**6 Year**	38.0%	13.2%	56.2%
60	**5.0% Compound**	**8 Year**	38.0%	13.2%	56.2%
60	**5.0% Compound**	**Lifetime**	38.0%	29.7%	78.9%
60	**5.0% - 10 Yrs**	**2 Year**	35.1%	0.0%	35.1%
60	**5.0% - 10 Yrs**	**3 Year**	38.0%	9.8%	51.5%
60	**5.0% - 10 Yrs**	**4 Year**	38.0%	8.3%	49.4%
60	**5.0% - 10 Yrs**	**5 Year**	38.0%	14.3%	57.8%
60	**5.0% - 10 Yrs**	**6 Year**	38.0%	7.0%	47.6%
60	**5.0% - 10 Yrs**	**8 Year**	38.0%	8.9%	50.3%
60	**5.0% - 10 Yrs**	**Lifetime**	38.0%	20.7%	66.5%
60	**5.0% - 20 Yrs**	**2 Year**	35.1%	0.0%	35.1%
60	**5.0% - 20 Yrs**	**3 Year**	38.0%	12.5%	55.2%
60	**5.0% - 20 Yrs**	**4 Year**	38.0%	20.4%	66.1%
60	**5.0% - 20 Yrs**	**5 Year**	38.0%	26.5%	74.5%
60	**5.0% - 20 Yrs**	**6 Year**	38.0%	21.5%	67.7%
60	**5.0% - 20 Yrs**	**8 Year**	38.0%	23.2%	70.0%
60	**5.0% - 20 Yrs**	**Lifetime**	38.0%	17.7%	62.4%
60	**5.0% Simple**	**2 Year**	8.4%	0.0%	8.4%
60	**5.0% Simple**	**3 Year**	20.4%	0.0%	20.4%
60	**5.0% Simple**	**4 Year**	28.1%	0.0%	28.1%
60	**5.0% Simple**	**5 Year**	34.5%	0.0%	34.5%
60	**5.0% Simple**	**6 Year**	34.5%	0.0%	34.5%
60	**5.0% Simple**	**8 Year**	34.5%	0.0%	34.5%
60	**5.0% Simple**	**Lifetime**	30.8%	0.0%	30.8%
61	**None/GPO**	**2 Year**	0.0%	0.0%	0.0%
61	**None/GPO**	**3 Year**	0.3%	0.0%	0.3%
61	**None/GPO**	**4 Year**	6.7%	0.0%	6.7%
61	**None/GPO**	**5 Year**	9.2%	0.0%	9.2%
61	**None/GPO**	**6 Year**	9.2%	0.0%	9.2%
61	**None/GPO**	**8 Year**	9.2%	0.0%	9.2%
61	**None/GPO**	**Lifetime**	17.8%	0.0%	17.8%
61	**2.5% Compound**	**2 Year**	8.8%	0.0%	8.8%
61	**2.5% Compound**	**3 Year**	12.6%	0.0%	12.6%
61	**2.5% Compound**	**4 Year**	17.4%	0.0%	17.4%
61	**2.5% Compound**	**5 Year**	23.1%	0.0%	23.1%
61	**2.5% Compound**	**6 Year**	23.1%	0.0%	23.1%
61	**2.5% Compound**	**8 Year**	32.0%	0.0%	32.0%
61	**2.5% Compound**	**Lifetime**	29.1%	0.0%	29.1%
61	**3.5% Compound**	**2 Year**	8.8%	0.0%	8.8%
61	**3.5% Compound**	**3 Year**	18.1%	0.0%	18.1%
61	**3.5% Compound**	**4 Year**	25.9%	0.0%	25.9%
61	**3.5% Compound**	**5 Year**	32.0%	0.0%	32.0%
61	**3.5% Compound**	**6 Year**	32.0%	0.0%	32.0%
61	**3.5% Compound**	**8 Year**	32.0%	0.0%	32.0%
61	**3.5% Compound**	**Lifetime**	29.1%	0.0%	29.1%
61	**3.0% Compound**	**2 Year**	8.8%	0.0%	8.8%
61	**3.0% Compound**	**3 Year**	18.1%	0.0%	18.1%
61	**3.0% Compound**	**4 Year**	25.9%	0.0%	25.9%
61	**3.0% Compound**	**5 Year**	32.0%	0.0%	32.0%
61	**3.0% Compound**	**6 Year**	32.0%	0.0%	32.0%

61	3.0% Compound	8 Year	32.0%	0.0%	32.0%
61	3.0% Compound	Lifetime	29.1%	0.0%	29.1%
61	4.5% Compound	2 Year	8.8%	0.0%	8.8%
61	4.5% Compound	3 Year	18.1%	0.0%	18.1%
61	4.5% Compound	4 Year	25.9%	0.0%	25.9%
61	4.5% Compound	5 Year	32.0%	0.0%	32.0%
61	4.5% Compound	6 Year	32.0%	0.0%	32.0%
61	4.5% Compound	8 Year	32.0%	0.0%	32.0%
61	4.5% Compound	Lifetime	29.1%	0.0%	29.1%
61	4.0% Compound	2 Year	8.8%	0.0%	8.8%
61	4.0% Compound	3 Year	18.1%	0.0%	18.1%
61	4.0% Compound	4 Year	25.9%	0.0%	25.9%
61	4.0% Compound	5 Year	32.0%	0.0%	32.0%
61	4.0% Compound	6 Year	32.0%	0.0%	32.0%
61	4.0% Compound	8 Year	32.0%	0.0%	32.0%
61	4.0% Compound	Lifetime	29.1%	0.0%	29.1%
61	5.0% Compound	2 Year	19.3%	0.0%	19.3%
61	5.0% Compound	3 Year	36.2%	0.0%	36.2%
61	5.0% Compound	4 Year	38.0%	6.9%	47.6%
61	5.0% Compound	5 Year	38.0%	11.0%	53.1%
61	5.0% Compound	6 Year	38.0%	11.0%	53.1%
61	5.0% Compound	8 Year	38.0%	11.0%	53.1%
61	5.0% Compound	Lifetime	38.0%	28.2%	76.9%
61	5.0% - 10 Yrs	2 Year	38.0%	0.3%	38.4%
61	5.0% - 10 Yrs	3 Year	38.0%	8.8%	50.1%
61	5.0% - 10 Yrs	4 Year	38.0%	7.6%	48.5%
61	5.0% - 10 Yrs	5 Year	38.0%	13.3%	56.4%
61	5.0% - 10 Yrs	6 Year	38.0%	6.1%	46.5%
61	5.0% - 10 Yrs	8 Year	38.0%	8.1%	49.1%
61	5.0% - 10 Yrs	Lifetime	38.0%	18.2%	63.1%
61	5.0% - 20 Yrs	2 Year	38.0%	0.3%	38.4%
61	5.0% - 20 Yrs	3 Year	38.0%	13.2%	56.2%
61	5.0% - 20 Yrs	4 Year	38.0%	19.5%	64.8%
61	5.0% - 20 Yrs	5 Year	38.0%	25.4%	73.1%
61	5.0% - 20 Yrs	6 Year	38.0%	19.8%	65.3%
61	5.0% - 20 Yrs	8 Year	38.0%	21.3%	67.5%
61	5.0% - 20 Yrs	Lifetime	38.0%	13.8%	57.0%
61	5.0% Simple	2 Year	8.8%	0.0%	8.8%
61	5.0% Simple	3 Year	18.1%	0.0%	18.1%
61	5.0% Simple	4 Year	25.9%	0.0%	25.9%
61	5.0% Simple	5 Year	32.0%	0.0%	32.0%
61	5.0% Simple	6 Year	32.0%	0.0%	32.0%
61	5.0% Simple	8 Year	32.0%	0.0%	32.0%
61	5.0% Simple	Lifetime	29.0%	0.0%	29.0%
62	None/GPO	2 Year	0.0%	0.0%	0.0%
62	None/GPO	3 Year	0.0%	0.0%	0.0%
62	None/GPO	4 Year	6.9%	0.0%	6.9%
62	None/GPO	5 Year	9.1%	0.0%	9.1%
62	None/GPO	6 Year	9.1%	0.0%	9.1%
62	None/GPO	8 Year	9.1%	0.0%	9.1%
62	None/GPO	Lifetime	16.7%	0.0%	16.7%
62	2.5% Compound	2 Year	9.3%	0.0%	9.3%
62	2.5% Compound	3 Year	8.9%	0.0%	8.9%
62	2.5% Compound	4 Year	13.0%	0.0%	13.0%
62	2.5% Compound	5 Year	18.3%	0.0%	18.3%
62	2.5% Compound	6 Year	18.3%	0.0%	18.3%
62	2.5% Compound	8 Year	29.5%	0.0%	29.5%
62	2.5% Compound	Lifetime	27.2%	0.0%	27.2%
62	3.5% Compound	2 Year	9.3%	0.0%	9.3%
62	3.5% Compound	3 Year	15.7%	0.0%	15.7%
62	3.5% Compound	4 Year	23.7%	0.0%	23.7%
62	3.5% Compound	5 Year	29.5%	0.0%	29.5%
62	3.5% Compound	6 Year	29.5%	0.0%	29.5%
62	3.5% Compound	8 Year	29.5%	0.0%	29.5%
62	3.5% Compound	Lifetime	27.2%	0.0%	27.2%
62	3.0% Compound	2 Year	9.3%	0.0%	9.3%
62	3.0% Compound	3 Year	15.7%	0.0%	15.7%
62	3.0% Compound	4 Year	23.7%	0.0%	23.7%
62	3.0% Compound	5 Year	29.5%	0.0%	29.5%
62	3.0% Compound	6 Year	29.5%	0.0%	29.5%
62	3.0% Compound	8 Year	29.5%	0.0%	29.5%
62	3.0% Compound	Lifetime	27.2%	0.0%	27.2%
62	4.5% Compound	2 Year	9.3%	0.0%	9.3%
62	4.5% Compound	3 Year	15.7%	0.0%	15.7%

62	4.5% Compound	4 Year	23.7%	0.0%	23.7%
62	4.5% Compound	5 Year	29.5%	0.0%	29.5%
62	4.5% Compound	6 Year	29.5%	0.0%	29.5%
62	4.5% Compound	8 Year	29.5%	0.0%	29.5%
62	4.5% Compound	Lifetime	27.2%	0.0%	27.2%
62	4.0% Compound	2 Year	9.3%	0.0%	9.3%
62	4.0% Compound	3 Year	15.7%	0.0%	15.7%
62	4.0% Compound	4 Year	23.7%	0.0%	23.7%
62	4.0% Compound	5 Year	29.5%	0.0%	29.5%
62	4.0% Compound	6 Year	29.5%	0.0%	29.5%
62	4.0% Compound	8 Year	29.5%	0.0%	29.5%
62	4.0% Compound	Lifetime	27.2%	0.0%	27.2%
62	5.0% Compound	2 Year	19.1%	0.0%	19.1%
62	5.0% Compound	3 Year	33.1%	0.0%	33.1%
62	5.0% Compound	4 Year	38.0%	4.9%	44.8%
62	5.0% Compound	5 Year	38.0%	8.7%	49.9%
62	5.0% Compound	6 Year	38.0%	8.7%	49.9%
62	5.0% Compound	8 Year	38.0%	8.7%	49.9%
62	5.0% Compound	Lifetime	38.0%	26.6%	74.8%
62	5.0% - 10 Yrs	2 Year	38.0%	1.3%	39.8%
62	5.0% - 10 Yrs	3 Year	38.0%	8.1%	49.1%
62	5.0% - 10 Yrs	4 Year	38.0%	7.2%	47.9%
62	5.0% - 10 Yrs	5 Year	38.0%	12.5%	55.2%
62	5.0% - 10 Yrs	6 Year	38.0%	5.6%	45.8%
62	5.0% - 10 Yrs	8 Year	38.0%	7.3%	48.0%
62	5.0% - 10 Yrs	Lifetime	38.0%	15.6%	59.6%
62	5.0% - 20 Yrs	2 Year	38.0%	2.7%	41.7%
62	5.0% - 20 Yrs	3 Year	38.0%	13.9%	57.2%
62	5.0% - 20 Yrs	4 Year	38.0%	18.5%	63.6%
62	5.0% - 20 Yrs	5 Year	38.0%	24.4%	71.7%
62	5.0% - 20 Yrs	6 Year	38.0%	19.1%	64.4%
62	5.0% - 20 Yrs	8 Year	38.0%	20.6%	66.4%
62	5.0% - 20 Yrs	Lifetime	38.0%	10.8%	53.0%
62	5.0% Simple	2 Year	9.3%	0.0%	9.3%
62	5.0% Simple	3 Year	15.7%	0.0%	15.7%
62	5.0% Simple	4 Year	23.7%	0.0%	23.7%
62	5.0% Simple	5 Year	29.5%	0.0%	29.5%
62	5.0% Simple	6 Year	29.5%	0.0%	29.5%
62	5.0% Simple	8 Year	29.5%	0.0%	29.5%
62	5.0% Simple	Lifetime	27.2%	0.0%	27.2%
63	None/GPO	2 Year	0.0%	0.0%	0.0%
63	None/GPO	3 Year	0.0%	0.0%	0.0%
63	None/GPO	4 Year	7.8%	0.0%	7.8%
63	None/GPO	5 Year	10.3%	0.0%	10.3%
63	None/GPO	6 Year	10.3%	0.0%	10.3%
63	None/GPO	8 Year	10.3%	0.0%	10.3%
63	None/GPO	Lifetime	17.1%	0.0%	17.1%
63	2.5% Compound	2 Year	6.9%	0.0%	6.9%
63	2.5% Compound	3 Year	9.1%	0.0%	9.1%
63	2.5% Compound	4 Year	12.7%	0.0%	12.7%
63	2.5% Compound	5 Year	17.9%	0.0%	17.9%
63	2.5% Compound	6 Year	17.9%	0.0%	17.9%
63	2.5% Compound	8 Year	27.2%	0.0%	27.2%
63	2.5% Compound	Lifetime	27.0%	0.0%	27.0%
63	3.5% Compound	2 Year	6.9%	0.0%	6.9%
63	3.5% Compound	3 Year	14.7%	0.0%	14.7%
63	3.5% Compound	4 Year	21.5%	0.0%	21.5%
63	3.5% Compound	5 Year	27.2%	0.0%	27.2%
63	3.5% Compound	6 Year	27.2%	0.0%	27.2%
63	3.5% Compound	8 Year	27.2%	0.0%	27.2%
63	3.5% Compound	Lifetime	27.0%	0.0%	27.0%
63	3.0% Compound	2 Year	6.9%	0.0%	6.9%
63	3.0% Compound	3 Year	14.7%	0.0%	14.7%
63	3.0% Compound	4 Year	21.5%	0.0%	21.5%
63	3.0% Compound	5 Year	27.2%	0.0%	27.2%
63	3.0% Compound	6 Year	27.2%	0.0%	27.2%
63	3.0% Compound	8 Year	27.2%	0.0%	27.2%
63	3.0% Compound	Lifetime	27.0%	0.0%	27.0%
63	4.5% Compound	2 Year	6.9%	0.0%	6.9%
63	4.5% Compound	3 Year	14.7%	0.0%	14.7%
63	4.5% Compound	4 Year	21.5%	0.0%	21.5%
63	4.5% Compound	5 Year	27.2%	0.0%	27.2%
63	4.5% Compound	6 Year	27.2%	0.0%	27.2%
63	4.5% Compound	8 Year	27.2%	0.0%	27.2%

63	4.5% Compound	Lifetime	27.0%	0.0%	27.0%
63	4.0% Compound	2 Year	6.9%	0.0%	6.9%
63	4.0% Compound	3 Year	14.7%	0.0%	14.7%
63	4.0% Compound	4 Year	21.5%	0.0%	21.5%
63	4.0% Compound	5 Year	27.2%	0.0%	27.2%
63	4.0% Compound	6 Year	27.2%	0.0%	27.2%
63	4.0% Compound	8 Year	27.2%	0.0%	27.2%
63	4.0% Compound	Lifetime	27.0%	0.0%	27.0%
63	5.0% Compound	2 Year	19.1%	0.0%	19.1%
63	5.0% Compound	3 Year	32.3%	0.0%	32.3%
63	5.0% Compound	4 Year	38.0%	5.1%	45.1%
63	5.0% Compound	5 Year	38.0%	8.9%	50.3%
63	5.0% Compound	6 Year	38.0%	8.9%	50.3%
63	5.0% Compound	8 Year	38.0%	8.9%	50.3%
63	5.0% Compound	Lifetime	38.0%	24.6%	72.0%
63	5.0% - 10 Yrs	2 Year	38.0%	1.7%	40.3%
63	5.0% - 10 Yrs	3 Year	38.0%	8.2%	49.3%
63	5.0% - 10 Yrs	4 Year	38.0%	6.6%	47.0%
63	5.0% - 10 Yrs	5 Year	38.0%	11.8%	54.2%
63	5.0% - 10 Yrs	6 Year	38.0%	5.4%	45.4%
63	5.0% - 10 Yrs	8 Year	38.0%	7.3%	48.1%
63	5.0% - 10 Yrs	Lifetime	38.0%	15.9%	60.0%
63	5.0% - 20 Yrs	2 Year	38.0%	2.0%	40.8%
63	5.0% - 20 Yrs	3 Year	38.0%	12.5%	55.2%
63	5.0% - 20 Yrs	4 Year	38.0%	18.0%	62.8%
63	5.0% - 20 Yrs	5 Year	38.0%	24.8%	72.3%
63	5.0% - 20 Yrs	6 Year	38.0%	16.7%	61.0%
63	5.0% - 20 Yrs	8 Year	38.0%	18.0%	62.9%
63	5.0% - 20 Yrs	Lifetime	38.0%	7.6%	48.5%
63	5.0% Simple	2 Year	6.9%	0.0%	6.9%
63	5.0% Simple	3 Year	14.7%	0.0%	14.7%
63	5.0% Simple	4 Year	21.5%	0.0%	21.5%
63	5.0% Simple	5 Year	27.2%	0.0%	27.2%
63	5.0% Simple	6 Year	27.2%	0.0%	27.2%
63	5.0% Simple	8 Year	27.2%	0.0%	27.2%
63	5.0% Simple	Lifetime	27.0%	0.0%	27.0%
64	None/GPO	2 Year	0.0%	0.0%	0.0%
64	None/GPO	3 Year	0.0%	0.0%	0.0%
64	None/GPO	4 Year	8.8%	0.0%	8.8%
64	None/GPO	5 Year	11.6%	0.0%	11.6%
64	None/GPO	6 Year	11.6%	0.0%	11.6%
64	None/GPO	8 Year	11.6%	0.0%	11.6%
64	None/GPO	Lifetime	17.5%	0.0%	17.5%
64	2.5% Compound	2 Year	4.2%	0.0%	4.2%
64	2.5% Compound	3 Year	9.2%	0.0%	9.2%
64	2.5% Compound	4 Year	12.3%	0.0%	12.3%
64	2.5% Compound	5 Year	17.5%	0.0%	17.5%
64	2.5% Compound	6 Year	17.5%	0.0%	17.5%
64	2.5% Compound	8 Year	24.7%	0.0%	24.7%
64	2.5% Compound	Lifetime	26.7%	0.0%	26.7%
64	3.5% Compound	2 Year	4.2%	0.0%	4.2%
64	3.5% Compound	3 Year	13.6%	0.0%	13.6%
64	3.5% Compound	4 Year	19.1%	0.0%	19.1%
64	3.5% Compound	5 Year	24.7%	0.0%	24.7%
64	3.5% Compound	6 Year	24.7%	0.0%	24.7%
64	3.5% Compound	8 Year	24.7%	0.0%	24.7%
64	3.5% Compound	Lifetime	26.7%	0.0%	26.7%
64	3.0% Compound	2 Year	4.2%	0.0%	4.2%
64	3.0% Compound	3 Year	13.6%	0.0%	13.6%
64	3.0% Compound	4 Year	19.1%	0.0%	19.1%
64	3.0% Compound	5 Year	24.7%	0.0%	24.7%
64	3.0% Compound	6 Year	24.7%	0.0%	24.7%
64	3.0% Compound	8 Year	24.7%	0.0%	24.7%
64	3.0% Compound	Lifetime	24.5%	0.0%	24.5%
64	4.5% Compound	2 Year	4.2%	0.0%	4.2%
64	4.5% Compound	3 Year	13.6%	0.0%	13.6%
64	4.5% Compound	4 Year	19.1%	0.0%	19.1%
64	4.5% Compound	5 Year	24.7%	0.0%	24.7%
64	4.5% Compound	6 Year	24.7%	0.0%	24.7%
64	4.5% Compound	8 Year	24.7%	0.0%	24.7%
64	4.5% Compound	Lifetime	26.7%	0.0%	26.7%
64	4.0% Compound	2 Year	4.2%	0.0%	4.2%
64	4.0% Compound	3 Year	13.6%	0.0%	13.6%
64	4.0% Compound	4 Year	19.1%	0.0%	19.1%

64	4.0% Compound	5 Year	24.7%	0.0%	24.7%
64	4.0% Compound	6 Year	24.7%	0.0%	24.7%
64	4.0% Compound	8 Year	24.7%	0.0%	24.7%
64	4.0% Compound	Lifetime	26.7%	0.0%	26.7%
64	5.0% Compound	2 Year	19.2%	0.0%	19.2%
64	5.0% Compound	3 Year	31.4%	0.0%	31.4%
64	5.0% Compound	4 Year	38.0%	5.4%	45.5%
64	5.0% Compound	5 Year	38.0%	9.2%	50.7%
64	5.0% Compound	6 Year	38.0%	9.2%	50.7%
64	5.0% Compound	8 Year	38.0%	9.2%	50.7%
64	5.0% Compound	Lifetime	38.0%	23.1%	69.9%
64	5.0% - 10 Yrs	2 Year	38.0%	1.3%	39.9%
64	5.0% - 10 Yrs	3 Year	38.0%	8.4%	49.6%
64	5.0% - 10 Yrs	4 Year	38.0%	6.2%	46.6%
64	5.0% - 10 Yrs	5 Year	38.0%	11.4%	53.8%
64	5.0% - 10 Yrs	6 Year	38.0%	5.3%	45.3%
64	5.0% - 10 Yrs	8 Year	38.0%	7.3%	48.1%
64	5.0% - 10 Yrs	Lifetime	38.0%	16.3%	60.5%
64	5.0% - 20 Yrs	2 Year	38.0%	1.3%	39.9%
64	5.0% - 20 Yrs	3 Year	38.0%	9.3%	50.8%
64	5.0% - 20 Yrs	4 Year	38.0%	15.7%	59.7%
64	5.0% - 20 Yrs	5 Year	38.0%	22.7%	69.3%
64	5.0% - 20 Yrs	6 Year	38.0%	14.7%	58.3%
64	5.0% - 20 Yrs	8 Year	38.0%	16.0%	60.1%
64	5.0% - 20 Yrs	Lifetime	38.0%	4.9%	44.8%
64	5.0% Simple	2 Year	4.2%	0.0%	4.2%
64	5.0% Simple	3 Year	13.6%	0.0%	13.6%
64	5.0% Simple	4 Year	19.1%	0.0%	19.1%
64	5.0% Simple	5 Year	24.7%	0.0%	24.7%
64	5.0% Simple	6 Year	24.7%	0.0%	24.7%
64	5.0% Simple	8 Year	24.7%	0.0%	24.7%
64	5.0% Simple	Lifetime	24.7%	0.0%	24.7%
65	None/GPO	2 Year	0.0%	0.0%	0.0%
65	None/GPO	3 Year	0.0%	0.0%	0.0%
65	None/GPO	4 Year	9.8%	0.0%	9.8%
65	None/GPO	5 Year	12.9%	0.0%	12.9%
65	None/GPO	6 Year	12.9%	0.0%	12.9%
65	None/GPO	8 Year	12.9%	0.0%	12.9%
65	None/GPO	Lifetime	18.0%	0.0%	18.0%
65	2.5% Compound	2 Year	1.3%	0.0%	1.3%
65	2.5% Compound	3 Year	9.4%	0.0%	9.4%
65	2.5% Compound	4 Year	11.8%	0.0%	11.8%
65	2.5% Compound	5 Year	17.0%	0.0%	17.0%
65	2.5% Compound	6 Year	17.0%	0.0%	17.0%
65	2.5% Compound	8 Year	22.0%	0.0%	22.0%
65	2.5% Compound	Lifetime	26.5%	0.0%	26.5%
65	3.5% Compound	2 Year	1.3%	0.0%	1.3%
65	3.5% Compound	3 Year	12.5%	0.0%	12.5%
65	3.5% Compound	4 Year	16.6%	0.0%	16.6%
65	3.5% Compound	5 Year	22.0%	0.0%	22.0%
65	3.5% Compound	6 Year	22.0%	0.0%	22.0%
65	3.5% Compound	8 Year	22.0%	0.0%	22.0%
65	3.5% Compound	Lifetime	24.5%	0.0%	24.5%
65	3.0% Compound	2 Year	1.3%	0.0%	1.3%
65	3.0% Compound	3 Year	12.5%	0.0%	12.5%
65	3.0% Compound	4 Year	16.6%	0.0%	16.6%
65	3.0% Compound	5 Year	22.0%	0.0%	22.0%
65	3.0% Compound	6 Year	22.0%	0.0%	22.0%
65	3.0% Compound	8 Year	22.0%	0.0%	22.0%
65	3.0% Compound	Lifetime	21.4%	0.0%	21.4%
65	4.5% Compound	2 Year	1.3%	0.0%	1.3%
65	4.5% Compound	3 Year	12.5%	0.0%	12.5%
65	4.5% Compound	4 Year	16.6%	0.0%	16.6%
65	4.5% Compound	5 Year	22.0%	0.0%	22.0%
65	4.5% Compound	6 Year	22.0%	0.0%	22.0%
65	4.5% Compound	8 Year	22.0%	0.0%	22.0%
65	4.5% Compound	Lifetime	26.5%	0.0%	26.5%
65	4.0% Compound	2 Year	1.3%	0.0%	1.3%
65	4.0% Compound	3 Year	12.5%	0.0%	12.5%
65	4.0% Compound	4 Year	16.6%	0.0%	16.6%
65	4.0% Compound	5 Year	22.0%	0.0%	22.0%
65	4.0% Compound	6 Year	22.0%	0.0%	22.0%
65	4.0% Compound	8 Year	22.0%	0.0%	22.0%
65	4.0% Compound	Lifetime	26.5%	0.0%	26.5%

65	5.0% Compound	2 Year	19.3%	0.0%	19.3%
65	5.0% Compound	3 Year	30.4%	0.0%	30.4%
65	5.0% Compound	4 Year	38.0%	5.7%	45.9%
65	5.0% Compound	5 Year	38.0%	9.5%	51.2%
65	5.0% Compound	6 Year	38.0%	7.8%	48.8%
65	5.0% Compound	8 Year	38.0%	9.0%	50.5%
65	5.0% Compound	Lifetime	38.0%	21.3%	67.3%
65	5.0% - 10 Yrs	2 Year	38.0%	0.6%	38.9%
65	5.0% - 10 Yrs	3 Year	38.0%	8.3%	49.4%
65	5.0% - 10 Yrs	4 Year	38.0%	5.8%	46.1%
65	5.0% - 10 Yrs	5 Year	38.0%	11.1%	53.4%
65	5.0% - 10 Yrs	6 Year	38.0%	5.1%	45.0%
65	5.0% - 10 Yrs	8 Year	38.0%	7.3%	48.0%
65	5.0% - 10 Yrs	Lifetime	38.0%	16.6%	61.0%
65	5.0% - 20 Yrs	2 Year	38.0%	0.6%	38.9%
65	5.0% - 20 Yrs	3 Year	38.0%	5.9%	46.1%
65	5.0% - 20 Yrs	4 Year	38.0%	14.7%	58.3%
65	5.0% - 20 Yrs	5 Year	38.0%	21.8%	68.0%
65	5.0% - 20 Yrs	6 Year	38.0%	13.9%	57.2%
65	5.0% - 20 Yrs	8 Year	38.0%	15.2%	59.0%
65	5.0% - 20 Yrs	Lifetime	38.0%	3.2%	42.4%
65	5.0% Simple	2 Year	1.3%	0.0%	1.3%
65	5.0% Simple	3 Year	12.5%	0.0%	12.5%
65	5.0% Simple	4 Year	16.6%	0.0%	16.6%
65	5.0% Simple	5 Year	22.0%	0.0%	22.0%
65	5.0% Simple	6 Year	22.0%	0.0%	22.0%
65	5.0% Simple	8 Year	22.0%	0.0%	22.0%
65	5.0% Simple	Lifetime	21.4%	0.0%	21.4%
66	None/GPO	2 Year	0.0%	0.0%	0.0%
66	None/GPO	3 Year	0.0%	0.0%	0.0%
66	None/GPO	4 Year	10.9%	0.0%	10.9%
66	None/GPO	5 Year	14.4%	0.0%	14.4%
66	None/GPO	6 Year	14.4%	0.0%	14.4%
66	None/GPO	8 Year	14.4%	0.0%	14.4%
66	None/GPO	Lifetime	18.5%	0.0%	18.5%
66	2.5% Compound	2 Year	0.0%	0.0%	0.0%
66	2.5% Compound	3 Year	9.6%	0.0%	9.6%
66	2.5% Compound	4 Year	11.4%	0.0%	11.4%
66	2.5% Compound	5 Year	16.5%	0.0%	16.5%
66	2.5% Compound	6 Year	16.5%	0.0%	16.5%
66	2.5% Compound	8 Year	19.1%	0.0%	19.1%
66	2.5% Compound	Lifetime	26.2%	0.0%	26.2%
66	3.5% Compound	2 Year	0.0%	0.0%	0.0%
66	3.5% Compound	3 Year	11.2%	0.0%	11.2%
66	3.5% Compound	4 Year	13.8%	0.0%	13.8%
66	3.5% Compound	5 Year	19.1%	0.0%	19.1%
66	3.5% Compound	6 Year	19.1%	0.0%	19.1%
66	3.5% Compound	8 Year	19.1%	0.0%	19.1%
66	3.5% Compound	Lifetime	21.8%	0.0%	21.8%
66	3.0% Compound	2 Year	0.0%	0.0%	0.0%
66	3.0% Compound	3 Year	11.2%	0.0%	11.2%
66	3.0% Compound	4 Year	13.8%	0.0%	13.8%
66	3.0% Compound	5 Year	19.1%	0.0%	19.1%
66	3.0% Compound	6 Year	19.1%	0.0%	19.1%
66	3.0% Compound	8 Year	19.1%	0.0%	19.1%
66	3.0% Compound	Lifetime	18.4%	0.0%	18.4%
66	4.5% Compound	2 Year	0.0%	0.0%	0.0%
66	4.5% Compound	3 Year	11.2%	0.0%	11.2%
66	4.5% Compound	4 Year	13.8%	0.0%	13.8%
66	4.5% Compound	5 Year	19.1%	0.0%	19.1%
66	4.5% Compound	6 Year	19.1%	0.0%	19.1%
66	4.5% Compound	8 Year	19.1%	0.0%	19.1%
66	4.5% Compound	Lifetime	26.2%	0.0%	26.2%
66	4.0% Compound	2 Year	0.0%	0.0%	0.0%
66	4.0% Compound	3 Year	11.2%	0.0%	11.2%
66	4.0% Compound	4 Year	13.8%	0.0%	13.8%
66	4.0% Compound	5 Year	19.1%	0.0%	19.1%
66	4.0% Compound	6 Year	19.1%	0.0%	19.1%
66	4.0% Compound	8 Year	19.1%	0.0%	19.1%
66	4.0% Compound	Lifetime	24.7%	0.0%	24.7%
66	5.0% Compound	2 Year	19.4%	0.0%	19.4%
66	5.0% Compound	3 Year	29.3%	0.0%	29.3%
66	5.0% Compound	4 Year	38.0%	4.8%	44.6%
66	5.0% Compound	5 Year	38.0%	9.9%	51.6%

66	5.0% Compound	6 Year	38.0%	4.2%	43.8%
66	5.0% Compound	8 Year	38.0%	6.5%	47.0%
66	5.0% Compound	Lifetime	38.0%	19.7%	65.2%
66	5.0% - 10 Yrs	2 Year	31.8%	0.0%	31.8%
66	5.0% - 10 Yrs	3 Year	38.0%	1.7%	40.3%
66	5.0% - 10 Yrs	4 Year	36.9%	0.0%	36.9%
66	5.0% - 10 Yrs	5 Year	38.0%	4.3%	43.9%
66	5.0% - 10 Yrs	6 Year	36.2%	0.0%	36.2%
66	5.0% - 10 Yrs	8 Year	38.0%	1.0%	39.4%
66	5.0% - 10 Yrs	Lifetime	38.0%	17.0%	61.5%
66	5.0% - 20 Yrs	2 Year	35.5%	0.0%	35.5%
66	5.0% - 20 Yrs	3 Year	38.0%	1.7%	40.4%
66	5.0% - 20 Yrs	4 Year	38.0%	9.9%	51.7%
66	5.0% - 20 Yrs	5 Year	38.0%	15.5%	59.4%
66	5.0% - 20 Yrs	6 Year	38.0%	9.3%	50.9%
66	5.0% - 20 Yrs	8 Year	38.0%	11.9%	54.5%
66	5.0% - 20 Yrs	Lifetime	38.0%	1.0%	39.4%
66	5.0% Simple	2 Year	0.0%	0.0%	0.0%
66	5.0% Simple	3 Year	11.2%	0.0%	11.2%
66	5.0% Simple	4 Year	12.8%	0.0%	12.8%
66	5.0% Simple	5 Year	18.6%	0.0%	18.6%
66	5.0% Simple	6 Year	12.2%	0.0%	12.2%
66	5.0% Simple	8 Year	14.9%	0.0%	14.9%
66	5.0% Simple	Lifetime	18.7%	0.0%	18.7%
67	None/GPO	2 Year	0.0%	0.0%	0.0%
67	None/GPO	3 Year	0.0%	0.0%	0.0%
67	None/GPO	4 Year	12.0%	0.0%	12.0%
67	None/GPO	5 Year	15.9%	0.0%	15.9%
67	None/GPO	6 Year	15.9%	0.0%	15.9%
67	None/GPO	8 Year	15.9%	0.0%	15.9%
67	None/GPO	Lifetime	19.0%	0.0%	19.0%
67	2.5% Compound	2 Year	0.0%	0.0%	0.0%
67	2.5% Compound	3 Year	9.8%	0.0%	9.8%
67	2.5% Compound	4 Year	10.8%	0.0%	10.8%
67	2.5% Compound	5 Year	16.0%	0.0%	16.0%
67	2.5% Compound	6 Year	16.0%	0.0%	16.0%
67	2.5% Compound	8 Year	16.0%	0.0%	16.0%
67	2.5% Compound	Lifetime	25.4%	0.0%	25.4%
67	3.5% Compound	2 Year	0.0%	0.0%	0.0%
67	3.5% Compound	3 Year	9.8%	0.0%	9.8%
67	3.5% Compound	4 Year	10.8%	0.0%	10.8%
67	3.5% Compound	5 Year	16.0%	0.0%	16.0%
67	3.5% Compound	6 Year	16.0%	0.0%	16.0%
67	3.5% Compound	8 Year	16.0%	0.0%	16.0%
67	3.5% Compound	Lifetime	18.4%	0.0%	18.4%
67	3.0% Compound	2 Year	0.0%	0.0%	0.0%
67	3.0% Compound	3 Year	9.8%	0.0%	9.8%
67	3.0% Compound	4 Year	10.8%	0.0%	10.8%
67	3.0% Compound	5 Year	16.0%	0.0%	16.0%
67	3.0% Compound	6 Year	15.8%	0.0%	15.8%
67	3.0% Compound	8 Year	16.0%	0.0%	16.0%
67	3.0% Compound	Lifetime	15.3%	0.0%	15.3%
67	4.5% Compound	2 Year	0.0%	0.0%	0.0%
67	4.5% Compound	3 Year	9.8%	0.0%	9.8%
67	4.5% Compound	4 Year	10.8%	0.0%	10.8%
67	4.5% Compound	5 Year	16.0%	0.0%	16.0%
67	4.5% Compound	6 Year	16.0%	0.0%	16.0%
67	4.5% Compound	8 Year	16.0%	0.0%	16.0%
67	4.5% Compound	Lifetime	24.6%	0.0%	24.6%
67	4.0% Compound	2 Year	0.0%	0.0%	0.0%
67	4.0% Compound	3 Year	9.8%	0.0%	9.8%
67	4.0% Compound	4 Year	10.8%	0.0%	10.8%
67	4.0% Compound	5 Year	16.0%	0.0%	16.0%
67	4.0% Compound	6 Year	16.0%	0.0%	16.0%
67	4.0% Compound	8 Year	16.0%	0.0%	16.0%
67	4.0% Compound	Lifetime	21.6%	0.0%	21.6%
67	5.0% Compound	2 Year	19.4%	0.0%	19.4%
67	5.0% Compound	3 Year	28.0%	0.0%	28.0%
67	5.0% Compound	4 Year	36.4%	0.0%	36.4%
67	5.0% Compound	5 Year	38.0%	3.9%	43.4%
67	5.0% Compound	6 Year	35.7%	0.0%	35.7%
67	5.0% Compound	8 Year	38.0%	0.8%	39.1%
67	5.0% Compound	Lifetime	38.0%	18.3%	63.2%
67	5.0% - 10 Yrs	2 Year	28.7%	0.0%	28.7%

67	5.0% - 10 Yrs	3 Year	36.8%	0.0%	36.8%
67	5.0% - 10 Yrs	4 Year	33.9%	0.0%	33.9%
67	5.0% - 10 Yrs	5 Year	38.0%	2.1%	40.9%
67	5.0% - 10 Yrs	6 Year	33.3%	0.0%	33.3%
67	5.0% - 10 Yrs	8 Year	36.6%	0.0%	36.6%
67	5.0% - 10 Yrs	Lifetime	38.0%	17.4%	62.1%
67	5.0% - 20 Yrs	2 Year	32.6%	0.0%	32.6%
67	5.0% - 20 Yrs	3 Year	36.0%	0.0%	36.0%
67	5.0% - 20 Yrs	4 Year	38.0%	5.0%	44.9%
67	5.0% - 20 Yrs	5 Year	38.0%	10.4%	52.3%
67	5.0% - 20 Yrs	6 Year	38.0%	4.5%	44.2%
67	5.0% - 20 Yrs	8 Year	38.0%	7.1%	47.8%
67	5.0% - 20 Yrs	Lifetime	37.9%	0.0%	37.9%
67	5.0% Simple	2 Year	0.0%	0.0%	0.0%
67	5.0% Simple	3 Year	8.5%	0.0%	8.5%
67	5.0% Simple	4 Year	6.2%	0.0%	6.2%
67	5.0% Simple	5 Year	11.7%	0.0%	11.7%
67	5.0% Simple	6 Year	5.8%	0.0%	5.8%
67	5.0% Simple	8 Year	8.4%	0.0%	8.4%
67	5.0% Simple	Lifetime	15.4%	0.0%	15.4%
68	None/GPO	2 Year	0.0%	0.0%	0.0%
68	None/GPO	3 Year	0.0%	0.0%	0.0%
68	None/GPO	4 Year	9.4%	0.0%	9.4%
68	None/GPO	5 Year	11.4%	0.0%	11.4%
68	None/GPO	6 Year	11.4%	0.0%	11.4%
68	None/GPO	8 Year	11.4%	0.0%	11.4%
68	None/GPO	Lifetime	13.9%	0.0%	13.9%
68	2.5% Compound	2 Year	0.0%	0.0%	0.0%
68	2.5% Compound	3 Year	6.4%	0.0%	6.4%
68	2.5% Compound	4 Year	7.0%	0.0%	7.0%
68	2.5% Compound	5 Year	10.8%	0.0%	10.8%
68	2.5% Compound	6 Year	10.8%	0.0%	10.8%
68	2.5% Compound	8 Year	10.8%	0.0%	10.8%
68	2.5% Compound	Lifetime	22.3%	0.0%	22.3%
68	3.5% Compound	2 Year	0.0%	0.0%	0.0%
68	3.5% Compound	3 Year	6.4%	0.0%	6.4%
68	3.5% Compound	4 Year	7.0%	0.0%	7.0%
68	3.5% Compound	5 Year	10.8%	0.0%	10.8%
68	3.5% Compound	6 Year	10.8%	0.0%	10.8%
68	3.5% Compound	8 Year	10.8%	0.0%	10.8%
68	3.5% Compound	Lifetime	16.4%	0.0%	16.4%
68	3.0% Compound	2 Year	0.0%	0.0%	0.0%
68	3.0% Compound	3 Year	6.4%	0.0%	6.4%
68	3.0% Compound	4 Year	7.0%	0.0%	7.0%
68	3.0% Compound	5 Year	10.8%	0.0%	10.8%
68	3.0% Compound	6 Year	10.7%	0.0%	10.7%
68	3.0% Compound	8 Year	10.8%	0.0%	10.8%
68	3.0% Compound	Lifetime	13.2%	0.0%	13.2%
68	4.5% Compound	2 Year	0.0%	0.0%	0.0%
68	4.5% Compound	3 Year	6.4%	0.0%	6.4%
68	4.5% Compound	4 Year	7.0%	0.0%	7.0%
68	4.5% Compound	5 Year	10.8%	0.0%	10.8%
68	4.5% Compound	6 Year	10.8%	0.0%	10.8%
68	4.5% Compound	8 Year	10.8%	0.0%	10.8%
68	4.5% Compound	Lifetime	22.1%	0.0%	22.1%
68	4.0% Compound	2 Year	0.0%	0.0%	0.0%
68	4.0% Compound	3 Year	6.4%	0.0%	6.4%
68	4.0% Compound	4 Year	7.0%	0.0%	7.0%
68	4.0% Compound	5 Year	10.8%	0.0%	10.8%
68	4.0% Compound	6 Year	10.8%	0.0%	10.8%
68	4.0% Compound	8 Year	10.8%	0.0%	10.8%
68	4.0% Compound	Lifetime	19.2%	0.0%	19.2%
68	5.0% Compound	2 Year	25.6%	0.0%	25.6%
68	5.0% Compound	3 Year	27.9%	0.0%	27.9%
68	5.0% Compound	4 Year	31.4%	0.0%	31.4%
68	5.0% Compound	5 Year	38.0%	0.0%	38.0%
68	5.0% Compound	6 Year	30.5%	0.0%	30.5%
68	5.0% Compound	8 Year	33.0%	0.0%	33.0%
68	5.0% Compound	Lifetime	38.0%	7.6%	48.4%
68	5.0% - 10 Yrs	2 Year	22.5%	0.0%	22.5%
68	5.0% - 10 Yrs	3 Year	28.1%	0.0%	28.1%
68	5.0% - 10 Yrs	4 Year	27.7%	0.0%	27.7%
68	5.0% - 10 Yrs	5 Year	34.1%	0.0%	34.1%
68	5.0% - 10 Yrs	6 Year	31.7%	0.0%	31.7%

68	5.0% - 10 Yrs	8 Year	31.7%	0.0%	31.7%
68	5.0% - 10 Yrs	Lifetime	38.0%	38.0%	90.4%
68	5.0% - 20 Yrs	2 Year	24.2%	0.0%	24.2%
68	5.0% - 20 Yrs	3 Year	32.4%	0.0%	32.4%
68	5.0% - 20 Yrs	4 Year	36.9%	0.0%	36.9%
68	5.0% - 20 Yrs	5 Year	38.0%	4.2%	43.7%
68	5.0% - 20 Yrs	6 Year	36.0%	0.0%	36.0%
68	5.0% - 20 Yrs	8 Year	38.0%	0.9%	39.3%
68	5.0% - 20 Yrs	Lifetime	38.0%	15.3%	59.1%
68	5.0% Simple	2 Year	0.0%	0.0%	0.0%
68	5.0% Simple	3 Year	1.9%	0.0%	1.9%
68	5.0% Simple	4 Year	1.6%	0.0%	1.6%
68	5.0% Simple	5 Year	6.6%	0.0%	6.6%
68	5.0% Simple	6 Year	4.6%	0.0%	4.6%
68	5.0% Simple	8 Year	4.6%	0.0%	4.6%
68	5.0% Simple	Lifetime	13.4%	0.0%	13.4%
69	None/GPO	2 Year	0.0%	0.0%	0.0%
69	None/GPO	3 Year	0.0%	0.0%	0.0%
69	None/GPO	4 Year	6.8%	0.0%	6.8%
69	None/GPO	5 Year	7.7%	0.0%	7.7%
69	None/GPO	6 Year	7.7%	0.0%	7.7%
69	None/GPO	8 Year	7.7%	0.0%	7.7%
69	None/GPO	Lifetime	8.6%	0.0%	8.6%
69	2.5% Compound	2 Year	0.0%	0.0%	0.0%
69	2.5% Compound	3 Year	2.8%	0.0%	2.8%
69	2.5% Compound	4 Year	3.1%	0.0%	3.1%
69	2.5% Compound	5 Year	5.6%	0.0%	5.6%
69	2.5% Compound	6 Year	5.6%	0.0%	5.6%
69	2.5% Compound	8 Year	5.6%	0.0%	5.6%
69	2.5% Compound	Lifetime	19.7%	0.0%	19.7%
69	3.5% Compound	2 Year	0.0%	0.0%	0.0%
69	3.5% Compound	3 Year	2.8%	0.0%	2.8%
69	3.5% Compound	4 Year	3.1%	0.0%	3.1%
69	3.5% Compound	5 Year	5.6%	0.0%	5.6%
69	3.5% Compound	6 Year	5.6%	0.0%	5.6%
69	3.5% Compound	8 Year	5.6%	0.0%	5.6%
69	3.5% Compound	Lifetime	14.3%	0.0%	14.3%
69	3.0% Compound	2 Year	0.0%	0.0%	0.0%
69	3.0% Compound	3 Year	2.8%	0.0%	2.8%
69	3.0% Compound	4 Year	3.1%	0.0%	3.1%
69	3.0% Compound	5 Year	5.6%	0.0%	5.6%
69	3.0% Compound	6 Year	5.6%	0.0%	5.6%
69	3.0% Compound	8 Year	5.6%	0.0%	5.6%
69	3.0% Compound	Lifetime	11.5%	0.0%	11.5%
69	4.5% Compound	2 Year	0.0%	0.0%	0.0%
69	4.5% Compound	3 Year	2.8%	0.0%	2.8%
69	4.5% Compound	4 Year	3.1%	0.0%	3.1%
69	4.5% Compound	5 Year	5.6%	0.0%	5.6%
69	4.5% Compound	6 Year	5.6%	0.0%	5.6%
69	4.5% Compound	8 Year	5.6%	0.0%	5.6%
69	4.5% Compound	Lifetime	19.7%	0.0%	19.7%
69	4.0% Compound	2 Year	0.0%	0.0%	0.0%
69	4.0% Compound	3 Year	2.8%	0.0%	2.8%
69	4.0% Compound	4 Year	3.1%	0.0%	3.1%
69	4.0% Compound	5 Year	5.6%	0.0%	5.6%
69	4.0% Compound	6 Year	5.6%	0.0%	5.6%
69	4.0% Compound	8 Year	5.6%	0.0%	5.6%
69	4.0% Compound	Lifetime	17.4%	0.0%	17.4%
69	5.0% Compound	2 Year	22.9%	0.0%	22.9%
69	5.0% Compound	3 Year	26.4%	0.0%	26.4%
69	5.0% Compound	4 Year	27.6%	0.0%	27.6%
69	5.0% Compound	5 Year	31.8%	0.0%	31.8%
69	5.0% Compound	6 Year	22.2%	0.0%	22.2%
69	5.0% Compound	8 Year	23.2%	0.0%	23.2%
69	5.0% Compound	Lifetime	33.8%	0.0%	33.8%
69	5.0% - 10 Yrs	2 Year	18.8%	0.0%	18.8%
69	5.0% - 10 Yrs	3 Year	25.8%	0.0%	25.8%
69	5.0% - 10 Yrs	4 Year	25.8%	0.0%	25.8%
69	5.0% - 10 Yrs	5 Year	30.3%	0.0%	30.3%
69	5.0% - 10 Yrs	6 Year	30.3%	0.0%	30.3%
69	5.0% - 10 Yrs	8 Year	30.3%	0.0%	30.3%
69	5.0% - 10 Yrs	Lifetime	38.0%	38.0%	90.4%
69	5.0% - 20 Yrs	2 Year	16.9%	0.0%	16.9%
69	5.0% - 20 Yrs	3 Year	30.0%	0.0%	30.0%

69	5.0% - 20 Yrs	4 Year	31.0%	0.0%	31.0%
69	5.0% - 20 Yrs	5 Year	37.3%	0.0%	37.3%
69	5.0% - 20 Yrs	6 Year	29.9%	0.0%	29.9%
69	5.0% - 20 Yrs	8 Year	33.6%	0.0%	33.6%
69	5.0% - 20 Yrs	Lifetime	38.0%	14.3%	57.7%
69	5.0% Simple	2 Year	0.0%	0.0%	0.0%
69	5.0% Simple	3 Year	0.3%	0.0%	0.3%
69	5.0% Simple	4 Year	0.3%	0.0%	0.3%
69	5.0% Simple	5 Year	3.3%	0.0%	3.3%
69	5.0% Simple	6 Year	3.3%	0.0%	3.3%
69	5.0% Simple	8 Year	3.3%	0.0%	3.3%
69	5.0% Simple	Lifetime	11.1%	0.0%	11.1%
70	None/GPO	2 Year	2.0%	0.0%	2.0%
70	None/GPO	3 Year	0.0%	0.0%	0.0%
70	None/GPO	4 Year	4.1%	0.0%	4.1%
70	None/GPO	5 Year	3.8%	0.0%	3.8%
70	None/GPO	6 Year	3.8%	0.0%	3.8%
70	None/GPO	8 Year	3.8%	0.0%	3.8%
70	None/GPO	Lifetime	5.2%	0.0%	5.2%
70	2.5% Compound	2 Year	0.0%	0.0%	0.0%
70	2.5% Compound	3 Year	0.0%	0.0%	0.0%
70	2.5% Compound	4 Year	0.0%	0.0%	0.0%
70	2.5% Compound	5 Year	1.9%	0.0%	1.9%
70	2.5% Compound	6 Year	1.9%	0.0%	1.9%
70	2.5% Compound	8 Year	1.9%	0.0%	1.9%
70	2.5% Compound	Lifetime	16.2%	0.0%	16.2%
70	3.5% Compound	2 Year	0.0%	0.0%	0.0%
70	3.5% Compound	3 Year	0.0%	0.0%	0.0%
70	3.5% Compound	4 Year	0.0%	0.0%	0.0%
70	3.5% Compound	5 Year	1.9%	0.0%	1.9%
70	3.5% Compound	6 Year	1.9%	0.0%	1.9%
70	3.5% Compound	8 Year	1.9%	0.0%	1.9%
70	3.5% Compound	Lifetime	12.0%	0.0%	12.0%
70	3.0% Compound	2 Year	0.0%	0.0%	0.0%
70	3.0% Compound	3 Year	0.0%	0.0%	0.0%
70	3.0% Compound	4 Year	0.0%	0.0%	0.0%
70	3.0% Compound	5 Year	1.9%	0.0%	1.9%
70	3.0% Compound	6 Year	1.9%	0.0%	1.9%
70	3.0% Compound	8 Year	1.9%	0.0%	1.9%
70	3.0% Compound	Lifetime	9.0%	0.0%	9.0%
70	4.5% Compound	2 Year	0.0%	0.0%	0.0%
70	4.5% Compound	3 Year	0.0%	0.0%	0.0%
70	4.5% Compound	4 Year	0.0%	0.0%	0.0%
70	4.5% Compound	5 Year	1.9%	0.0%	1.9%
70	4.5% Compound	6 Year	1.9%	0.0%	1.9%
70	4.5% Compound	8 Year	1.9%	0.0%	1.9%
70	4.5% Compound	Lifetime	17.2%	0.0%	17.2%
70	4.0% Compound	2 Year	0.0%	0.0%	0.0%
70	4.0% Compound	3 Year	0.0%	0.0%	0.0%
70	4.0% Compound	4 Year	0.0%	0.0%	0.0%
70	4.0% Compound	5 Year	1.9%	0.0%	1.9%
70	4.0% Compound	6 Year	1.9%	0.0%	1.9%
70	4.0% Compound	8 Year	1.9%	0.0%	1.9%
70	4.0% Compound	Lifetime	14.6%	0.0%	14.6%
70	5.0% Compound	2 Year	20.4%	0.0%	20.4%
70	5.0% Compound	3 Year	24.1%	0.0%	24.1%
70	5.0% Compound	4 Year	19.7%	0.0%	19.7%
70	5.0% Compound	5 Year	22.1%	0.0%	22.1%
70	5.0% Compound	6 Year	13.0%	0.0%	13.0%
70	5.0% Compound	8 Year	14.0%	0.0%	14.0%
70	5.0% Compound	Lifetime	18.5%	0.0%	18.5%
70	5.0% - 10 Yrs	2 Year	13.4%	0.0%	13.4%
70	5.0% - 10 Yrs	3 Year	24.5%	0.0%	24.5%
70	5.0% - 10 Yrs	4 Year	24.5%	0.0%	24.5%
70	5.0% - 10 Yrs	5 Year	29.0%	0.0%	29.0%
70	5.0% - 10 Yrs	6 Year	29.0%	0.0%	29.0%
70	5.0% - 10 Yrs	8 Year	29.0%	0.0%	29.0%
70	5.0% - 10 Yrs	Lifetime	38.0%	38.0%	90.4%
70	5.0% - 20 Yrs	2 Year	9.7%	0.0%	9.7%
70	5.0% - 20 Yrs	3 Year	24.1%	0.0%	24.1%
70	5.0% - 20 Yrs	4 Year	26.3%	0.0%	26.3%
70	5.0% - 20 Yrs	5 Year	32.6%	0.0%	32.6%
70	5.0% - 20 Yrs	6 Year	25.3%	0.0%	25.3%
70	5.0% - 20 Yrs	8 Year	29.3%	0.0%	29.3%

70	5.0% - 20 Yrs	Lifetime	38.0%	13.1%	56.1%
70	5.0% Simple	2 Year	0.0%	0.0%	0.0%
70	5.0% Simple	3 Year	0.0%	0.0%	0.0%
70	5.0% Simple	4 Year	0.0%	0.0%	0.0%
70	5.0% Simple	5 Year	1.9%	0.0%	1.9%
70	5.0% Simple	6 Year	1.9%	0.0%	1.9%
70	5.0% Simple	8 Year	1.9%	0.0%	1.9%
70	5.0% Simple	Lifetime	9.4%	0.0%	9.4%
71	None/GPO	2 Year	5.2%	0.0%	5.2%
71	None/GPO	3 Year	0.0%	0.0%	0.0%
71	None/GPO	4 Year	1.2%	0.0%	1.2%
71	None/GPO	5 Year	0.0%	0.0%	0.0%
71	None/GPO	6 Year	0.0%	0.0%	0.0%
71	None/GPO	8 Year	0.0%	0.0%	0.0%
71	None/GPO	Lifetime	5.2%	0.0%	5.2%
71	2.5% Compound	2 Year	1.5%	0.0%	1.5%
71	2.5% Compound	3 Year	0.0%	0.0%	0.0%
71	2.5% Compound	4 Year	0.0%	0.0%	0.0%
71	2.5% Compound	5 Year	0.5%	0.0%	0.5%
71	2.5% Compound	6 Year	0.5%	0.0%	0.5%
71	2.5% Compound	8 Year	0.5%	0.0%	0.5%
71	2.5% Compound	Lifetime	12.6%	0.0%	12.6%
71	3.5% Compound	2 Year	1.5%	0.0%	1.5%
71	3.5% Compound	3 Year	0.0%	0.0%	0.0%
71	3.5% Compound	4 Year	0.0%	0.0%	0.0%
71	3.5% Compound	5 Year	0.5%	0.0%	0.5%
71	3.5% Compound	6 Year	0.5%	0.0%	0.5%
71	3.5% Compound	8 Year	0.5%	0.0%	0.5%
71	3.5% Compound	Lifetime	9.6%	0.0%	9.6%
71	3.0% Compound	2 Year	0.8%	0.0%	0.8%
71	3.0% Compound	3 Year	0.0%	0.0%	0.0%
71	3.0% Compound	4 Year	0.0%	0.0%	0.0%
71	3.0% Compound	5 Year	0.5%	0.0%	0.5%
71	3.0% Compound	6 Year	0.5%	0.0%	0.5%
71	3.0% Compound	8 Year	0.5%	0.0%	0.5%
71	3.0% Compound	Lifetime	7.2%	0.0%	7.2%
71	4.5% Compound	2 Year	0.0%	0.0%	0.0%
71	4.5% Compound	3 Year	0.0%	0.0%	0.0%
71	4.5% Compound	4 Year	0.0%	0.0%	0.0%
71	4.5% Compound	5 Year	0.5%	0.0%	0.5%
71	4.5% Compound	6 Year	0.5%	0.0%	0.5%
71	4.5% Compound	8 Year	0.5%	0.0%	0.5%
71	4.5% Compound	Lifetime	15.1%	0.0%	15.1%
71	4.0% Compound	2 Year	1.5%	0.0%	1.5%
71	4.0% Compound	3 Year	0.0%	0.0%	0.0%
71	4.0% Compound	4 Year	0.0%	0.0%	0.0%
71	4.0% Compound	5 Year	0.5%	0.0%	0.5%
71	4.0% Compound	6 Year	0.5%	0.0%	0.5%
71	4.0% Compound	8 Year	0.5%	0.0%	0.5%
71	4.0% Compound	Lifetime	12.4%	0.0%	12.4%
71	5.0% Compound	2 Year	16.9%	0.0%	16.9%
71	5.0% Compound	3 Year	19.0%	0.0%	19.0%
71	5.0% Compound	4 Year	16.7%	0.0%	16.7%
71	5.0% Compound	5 Year	20.9%	0.0%	20.9%
71	5.0% Compound	6 Year	11.6%	0.0%	11.6%
71	5.0% Compound	8 Year	13.0%	0.0%	13.0%
71	5.0% Compound	Lifetime	16.4%	0.0%	16.4%
71	5.0% - 10 Yrs	2 Year	12.1%	0.0%	12.1%
71	5.0% - 10 Yrs	3 Year	23.1%	0.0%	23.1%
71	5.0% - 10 Yrs	4 Year	23.1%	0.0%	23.1%
71	5.0% - 10 Yrs	5 Year	27.5%	0.0%	27.5%
71	5.0% - 10 Yrs	6 Year	27.5%	0.0%	27.5%
71	5.0% - 10 Yrs	8 Year	27.5%	0.0%	27.5%
71	5.0% - 10 Yrs	Lifetime	38.0%	36.3%	88.0%
71	5.0% - 20 Yrs	2 Year	8.8%	0.0%	8.8%
71	5.0% - 20 Yrs	3 Year	18.0%	0.0%	18.0%
71	5.0% - 20 Yrs	4 Year	20.1%	0.0%	20.1%
71	5.0% - 20 Yrs	5 Year	25.7%	0.0%	25.7%
71	5.0% - 20 Yrs	6 Year	18.9%	0.0%	18.9%
71	5.0% - 20 Yrs	8 Year	23.9%	0.0%	23.9%
71	5.0% - 20 Yrs	Lifetime	38.0%	12.0%	54.5%
71	5.0% Simple	2 Year	0.0%	0.0%	0.0%
71	5.0% Simple	3 Year	0.0%	0.0%	0.0%
71	5.0% Simple	4 Year	0.0%	0.0%	0.0%

71	5.0% Simple	5 Year	0.5%	0.0%	0.5%
71	5.0% Simple	6 Year	0.5%	0.0%	0.5%
71	5.0% Simple	8 Year	0.5%	0.0%	0.5%
71	5.0% Simple	Lifetime	7.0%	0.0%	7.0%
72	None/GPO	2 Year	2.9%	0.0%	2.9%
72	None/GPO	3 Year	0.0%	0.0%	0.0%
72	None/GPO	4 Year	0.0%	0.0%	0.0%
72	None/GPO	5 Year	0.0%	0.0%	0.0%
72	None/GPO	6 Year	0.0%	0.0%	0.0%
72	None/GPO	8 Year	0.0%	0.0%	0.0%
72	None/GPO	Lifetime	5.1%	0.0%	5.1%
72	2.5% Compound	2 Year	1.8%	0.0%	1.8%
72	2.5% Compound	3 Year	0.0%	0.0%	0.0%
72	2.5% Compound	4 Year	0.0%	0.0%	0.0%
72	2.5% Compound	5 Year	0.0%	0.0%	0.0%
72	2.5% Compound	6 Year	0.0%	0.0%	0.0%
72	2.5% Compound	8 Year	0.0%	0.0%	0.0%
72	2.5% Compound	Lifetime	9.9%	0.0%	9.9%
72	3.5% Compound	2 Year	0.0%	0.0%	0.0%
72	3.5% Compound	3 Year	0.0%	0.0%	0.0%
72	3.5% Compound	4 Year	0.0%	0.0%	0.0%
72	3.5% Compound	5 Year	0.0%	0.0%	0.0%
72	3.5% Compound	6 Year	0.0%	0.0%	0.0%
72	3.5% Compound	8 Year	0.0%	0.0%	0.0%
72	3.5% Compound	Lifetime	7.0%	0.0%	7.0%
72	3.0% Compound	2 Year	0.0%	0.0%	0.0%
72	3.0% Compound	3 Year	0.0%	0.0%	0.0%
72	3.0% Compound	4 Year	0.0%	0.0%	0.0%
72	3.0% Compound	5 Year	0.0%	0.0%	0.0%
72	3.0% Compound	6 Year	0.0%	0.0%	0.0%
72	3.0% Compound	8 Year	0.0%	0.0%	0.0%
72	3.0% Compound	Lifetime	4.5%	0.0%	4.5%
72	4.5% Compound	2 Year	0.0%	0.0%	0.0%
72	4.5% Compound	3 Year	0.0%	0.0%	0.0%
72	4.5% Compound	4 Year	0.0%	0.0%	0.0%
72	4.5% Compound	5 Year	0.0%	0.0%	0.0%
72	4.5% Compound	6 Year	0.0%	0.0%	0.0%
72	4.5% Compound	8 Year	0.0%	0.0%	0.0%
72	4.5% Compound	Lifetime	12.3%	0.0%	12.3%
72	4.0% Compound	2 Year	3.3%	0.0%	3.3%
72	4.0% Compound	3 Year	0.0%	0.0%	0.0%
72	4.0% Compound	4 Year	0.0%	0.0%	0.0%
72	4.0% Compound	5 Year	0.0%	0.0%	0.0%
72	4.0% Compound	6 Year	0.0%	0.0%	0.0%
72	4.0% Compound	8 Year	0.0%	0.0%	0.0%
72	4.0% Compound	Lifetime	10.1%	0.0%	10.1%
72	5.0% Compound	2 Year	12.4%	0.0%	12.4%
72	5.0% Compound	3 Year	14.3%	0.0%	14.3%
72	5.0% Compound	4 Year	15.4%	0.0%	15.4%
72	5.0% Compound	5 Year	19.6%	0.0%	19.6%
72	5.0% Compound	6 Year	10.1%	0.0%	10.1%
72	5.0% Compound	8 Year	11.9%	0.0%	11.9%
72	5.0% Compound	Lifetime	15.0%	0.0%	15.0%
72	5.0% - 10 Yrs	2 Year	10.8%	0.0%	10.8%
72	5.0% - 10 Yrs	3 Year	21.6%	0.0%	21.6%
72	5.0% - 10 Yrs	4 Year	21.6%	0.0%	21.6%
72	5.0% - 10 Yrs	5 Year	26.1%	0.0%	26.1%
72	5.0% - 10 Yrs	6 Year	26.1%	0.0%	26.1%
72	5.0% - 10 Yrs	8 Year	26.1%	0.0%	26.1%
72	5.0% - 10 Yrs	Lifetime	38.0%	33.4%	84.1%
72	5.0% - 20 Yrs	2 Year	7.2%	0.0%	7.2%
72	5.0% - 20 Yrs	3 Year	11.8%	0.0%	11.8%
72	5.0% - 20 Yrs	4 Year	14.0%	0.0%	14.0%
72	5.0% - 20 Yrs	5 Year	19.2%	0.0%	19.2%
72	5.0% - 20 Yrs	6 Year	12.8%	0.0%	12.8%
72	5.0% - 20 Yrs	8 Year	15.6%	0.0%	15.6%
72	5.0% - 20 Yrs	Lifetime	38.0%	10.2%	52.0%
72	5.0% Simple	2 Year	0.0%	0.0%	0.0%
72	5.0% Simple	3 Year	0.0%	0.0%	0.0%
72	5.0% Simple	4 Year	0.0%	0.0%	0.0%
72	5.0% Simple	5 Year	0.0%	0.0%	0.0%
72	5.0% Simple	6 Year	0.0%	0.0%	0.0%
72	5.0% Simple	8 Year	0.0%	0.0%	0.0%
72	5.0% Simple	Lifetime	4.6%	0.0%	4.6%

73	None/GPO	2 Year	3.4%	0.0%	3.4%
73	None/GPO	3 Year	0.0%	0.0%	0.0%
73	None/GPO	4 Year	4.2%	0.0%	4.2%
73	None/GPO	5 Year	2.9%	0.0%	2.9%
73	None/GPO	6 Year	2.9%	0.0%	2.9%
73	None/GPO	8 Year	2.9%	0.0%	2.9%
73	None/GPO	Lifetime	4.9%	0.0%	4.9%
73	2.5% Compound	2 Year	0.0%	0.0%	0.0%
73	2.5% Compound	3 Year	0.0%	0.0%	0.0%
73	2.5% Compound	4 Year	0.0%	0.0%	0.0%
73	2.5% Compound	5 Year	0.0%	0.0%	0.0%
73	2.5% Compound	6 Year	0.0%	0.0%	0.0%
73	2.5% Compound	8 Year	0.0%	0.0%	0.0%
73	2.5% Compound	Lifetime	8.9%	0.0%	8.9%
73	3.5% Compound	2 Year	0.0%	0.0%	0.0%
73	3.5% Compound	3 Year	0.0%	0.0%	0.0%
73	3.5% Compound	4 Year	0.0%	0.0%	0.0%
73	3.5% Compound	5 Year	0.0%	0.0%	0.0%
73	3.5% Compound	6 Year	0.0%	0.0%	0.0%
73	3.5% Compound	8 Year	0.0%	0.0%	0.0%
73	3.5% Compound	Lifetime	7.0%	0.0%	7.0%
73	3.0% Compound	2 Year	0.0%	0.0%	0.0%
73	3.0% Compound	3 Year	0.0%	0.0%	0.0%
73	3.0% Compound	4 Year	0.0%	0.0%	0.0%
73	3.0% Compound	5 Year	0.0%	0.0%	0.0%
73	3.0% Compound	6 Year	0.0%	0.0%	0.0%
73	3.0% Compound	8 Year	0.0%	0.0%	0.0%
73	3.0% Compound	Lifetime	4.3%	0.0%	4.3%
73	4.5% Compound	2 Year	0.0%	0.0%	0.0%
73	4.5% Compound	3 Year	0.0%	0.0%	0.0%
73	4.5% Compound	4 Year	0.0%	0.0%	0.0%
73	4.5% Compound	5 Year	0.0%	0.0%	0.0%
73	4.5% Compound	6 Year	0.0%	0.0%	0.0%
73	4.5% Compound	8 Year	0.0%	0.0%	0.0%
73	4.5% Compound	Lifetime	9.7%	0.0%	9.7%
73	4.0% Compound	2 Year	0.0%	0.0%	0.0%
73	4.0% Compound	3 Year	0.0%	0.0%	0.0%
73	4.0% Compound	4 Year	0.0%	0.0%	0.0%
73	4.0% Compound	5 Year	0.0%	0.0%	0.0%
73	4.0% Compound	6 Year	0.0%	0.0%	0.0%
73	4.0% Compound	8 Year	0.0%	0.0%	0.0%
73	4.0% Compound	Lifetime	9.4%	0.0%	9.4%
73	5.0% Compound	2 Year	12.3%	0.0%	12.3%
73	5.0% Compound	3 Year	15.2%	0.0%	15.2%
73	5.0% Compound	4 Year	15.4%	0.0%	15.4%
73	5.0% Compound	5 Year	19.8%	0.0%	19.8%
73	5.0% Compound	6 Year	10.2%	0.0%	10.2%
73	5.0% Compound	8 Year	12.8%	0.0%	12.8%
73	5.0% Compound	Lifetime	15.2%	0.0%	15.2%
73	5.0% - 10 Yrs	2 Year	6.2%	0.0%	6.2%
73	5.0% - 10 Yrs	3 Year	16.5%	0.0%	16.5%
73	5.0% - 10 Yrs	4 Year	16.5%	0.0%	16.5%
73	5.0% - 10 Yrs	5 Year	20.8%	0.0%	20.8%
73	5.0% - 10 Yrs	6 Year	20.8%	0.0%	20.8%
73	5.0% - 10 Yrs	8 Year	20.8%	0.0%	20.8%
73	5.0% - 10 Yrs	Lifetime	38.0%	31.9%	82.0%
73	5.0% - 20 Yrs	2 Year	6.2%	0.0%	6.2%
73	5.0% - 20 Yrs	3 Year	10.8%	0.0%	10.8%
73	5.0% - 20 Yrs	4 Year	11.7%	0.0%	11.7%
73	5.0% - 20 Yrs	5 Year	14.8%	0.0%	14.8%
73	5.0% - 20 Yrs	6 Year	5.6%	0.0%	5.6%
73	5.0% - 20 Yrs	8 Year	8.1%	0.0%	8.1%
73	5.0% - 20 Yrs	Lifetime	38.0%	10.2%	52.0%
73	5.0% Simple	2 Year	0.0%	0.0%	0.0%
73	5.0% Simple	3 Year	0.0%	0.0%	0.0%
73	5.0% Simple	4 Year	0.0%	0.0%	0.0%
73	5.0% Simple	5 Year	0.0%	0.0%	0.0%
73	5.0% Simple	6 Year	0.0%	0.0%	0.0%
73	5.0% Simple	8 Year	0.0%	0.0%	0.0%
73	5.0% Simple	Lifetime	3.8%	0.0%	3.8%
74	None/GPO	2 Year	1.1%	0.0%	1.1%
74	None/GPO	3 Year	0.0%	0.0%	0.0%
74	None/GPO	4 Year	2.4%	0.0%	2.4%
74	None/GPO	5 Year	6.8%	0.0%	6.8%

74	None/GPO	6 Year	1.4%	0.0%	1.4%
74	None/GPO	8 Year	9.1%	0.0%	9.1%
74	None/GPO	Lifetime	4.8%	0.0%	4.8%
74	2.5% Compound	2 Year	0.0%	0.0%	0.0%
74	2.5% Compound	3 Year	0.0%	0.0%	0.0%
74	2.5% Compound	4 Year	0.0%	0.0%	0.0%
74	2.5% Compound	5 Year	0.0%	0.0%	0.0%
74	2.5% Compound	6 Year	0.0%	0.0%	0.0%
74	2.5% Compound	8 Year	0.0%	0.0%	0.0%
74	2.5% Compound	Lifetime	7.1%	0.0%	7.1%
74	3.5% Compound	2 Year	0.0%	0.0%	0.0%
74	3.5% Compound	3 Year	0.0%	0.0%	0.0%
74	3.5% Compound	4 Year	0.0%	0.0%	0.0%
74	3.5% Compound	5 Year	0.0%	0.0%	0.0%
74	3.5% Compound	6 Year	0.0%	0.0%	0.0%
74	3.5% Compound	8 Year	0.0%	0.0%	0.0%
74	3.5% Compound	Lifetime	6.8%	0.0%	6.8%
74	3.0% Compound	2 Year	0.0%	0.0%	0.0%
74	3.0% Compound	3 Year	0.0%	0.0%	0.0%
74	3.0% Compound	4 Year	0.0%	0.0%	0.0%
74	3.0% Compound	5 Year	0.0%	0.0%	0.0%
74	3.0% Compound	6 Year	0.0%	0.0%	0.0%
74	3.0% Compound	8 Year	0.0%	0.0%	0.0%
74	3.0% Compound	Lifetime	4.2%	0.0%	4.2%
74	4.5% Compound	2 Year	0.0%	0.0%	0.0%
74	4.5% Compound	3 Year	0.0%	0.0%	0.0%
74	4.5% Compound	4 Year	0.0%	0.0%	0.0%
74	4.5% Compound	5 Year	0.0%	0.0%	0.0%
74	4.5% Compound	6 Year	0.0%	0.0%	0.0%
74	4.5% Compound	8 Year	0.0%	0.0%	0.0%
74	4.5% Compound	Lifetime	7.1%	0.0%	7.1%
74	4.0% Compound	2 Year	0.0%	0.0%	0.0%
74	4.0% Compound	3 Year	0.0%	0.0%	0.0%
74	4.0% Compound	4 Year	0.0%	0.0%	0.0%
74	4.0% Compound	5 Year	0.0%	0.0%	0.0%
74	4.0% Compound	6 Year	0.0%	0.0%	0.0%
74	4.0% Compound	8 Year	0.0%	0.0%	0.0%
74	4.0% Compound	Lifetime	7.1%	0.0%	7.1%
74	5.0% Compound	2 Year	11.9%	0.0%	11.9%
74	5.0% Compound	3 Year	15.4%	0.0%	15.4%
74	5.0% Compound	4 Year	14.7%	0.0%	14.7%
74	5.0% Compound	5 Year	19.2%	0.0%	19.2%
74	5.0% Compound	6 Year	9.6%	0.0%	9.6%
74	5.0% Compound	8 Year	13.0%	0.0%	13.0%
74	5.0% Compound	Lifetime	14.7%	0.0%	14.7%
74	5.0% - 10 Yrs	2 Year	1.9%	0.0%	1.9%
74	5.0% - 10 Yrs	3 Year	11.6%	0.0%	11.6%
74	5.0% - 10 Yrs	4 Year	11.6%	0.0%	11.6%
74	5.0% - 10 Yrs	5 Year	15.7%	0.0%	15.7%
74	5.0% - 10 Yrs	6 Year	15.7%	0.0%	15.7%
74	5.0% - 10 Yrs	8 Year	15.7%	0.0%	15.7%
74	5.0% - 10 Yrs	Lifetime	38.0%	29.7%	78.9%
74	5.0% - 20 Yrs	2 Year	1.9%	0.0%	1.9%
74	5.0% - 20 Yrs	3 Year	10.2%	0.0%	10.2%
74	5.0% - 20 Yrs	4 Year	9.6%	0.0%	9.6%
74	5.0% - 20 Yrs	5 Year	13.9%	0.0%	13.9%
74	5.0% - 20 Yrs	6 Year	4.7%	0.0%	4.7%
74	5.0% - 20 Yrs	8 Year	7.9%	0.0%	7.9%
74	5.0% - 20 Yrs	Lifetime	38.0%	9.6%	51.2%
74	5.0% Simple	2 Year	0.0%	0.0%	0.0%
74	5.0% Simple	3 Year	0.0%	0.0%	0.0%
74	5.0% Simple	4 Year	0.0%	0.0%	0.0%
74	5.0% Simple	5 Year	0.0%	0.0%	0.0%
74	5.0% Simple	6 Year	0.0%	0.0%	0.0%
74	5.0% Simple	8 Year	0.0%	0.0%	0.0%
74	5.0% Simple	Lifetime	2.3%	0.0%	2.3%
75	None/GPO	2 Year	0.0%	0.0%	0.0%
75	None/GPO	3 Year	0.0%	0.0%	0.0%
75	None/GPO	4 Year	4.1%	0.0%	4.1%
75	None/GPO	5 Year	8.6%	0.0%	8.6%
75	None/GPO	6 Year	2.9%	0.0%	2.9%
75	None/GPO	8 Year	11.2%	0.0%	11.2%
75	None/GPO	Lifetime	2.6%	0.0%	2.6%
75	2.5% Compound	2 Year	0.0%	0.0%	0.0%

75	2.5% Compound	3 Year	0.0%	0.0%	0.0%
75	2.5% Compound	4 Year	0.0%	0.0%	0.0%
75	2.5% Compound	5 Year	0.0%	0.0%	0.0%
75	2.5% Compound	6 Year	0.0%	0.0%	0.0%
75	2.5% Compound	8 Year	0.0%	0.0%	0.0%
75	2.5% Compound	Lifetime	4.6%	0.0%	4.6%
75	3.5% Compound	2 Year	0.0%	0.0%	0.0%
75	3.5% Compound	3 Year	0.0%	0.0%	0.0%
75	3.5% Compound	4 Year	0.0%	0.0%	0.0%
75	3.5% Compound	5 Year	0.0%	0.0%	0.0%
75	3.5% Compound	6 Year	0.0%	0.0%	0.0%
75	3.5% Compound	8 Year	0.0%	0.0%	0.0%
75	3.5% Compound	Lifetime	4.6%	0.0%	4.6%
75	3.0% Compound	2 Year	0.0%	0.0%	0.0%
75	3.0% Compound	3 Year	0.0%	0.0%	0.0%
75	3.0% Compound	4 Year	0.0%	0.0%	0.0%
75	3.0% Compound	5 Year	0.0%	0.0%	0.0%
75	3.0% Compound	6 Year	0.0%	0.0%	0.0%
75	3.0% Compound	8 Year	0.0%	0.0%	0.0%
75	3.0% Compound	Lifetime	4.1%	0.0%	4.1%
75	4.5% Compound	2 Year	0.0%	0.0%	0.0%
75	4.5% Compound	3 Year	0.0%	0.0%	0.0%
75	4.5% Compound	4 Year	0.0%	0.0%	0.0%
75	4.5% Compound	5 Year	0.0%	0.0%	0.0%
75	4.5% Compound	6 Year	0.0%	0.0%	0.0%
75	4.5% Compound	8 Year	0.0%	0.0%	0.0%
75	4.5% Compound	Lifetime	4.6%	0.0%	4.6%
75	4.0% Compound	2 Year	0.0%	0.0%	0.0%
75	4.0% Compound	3 Year	0.0%	0.0%	0.0%
75	4.0% Compound	4 Year	0.0%	0.0%	0.0%
75	4.0% Compound	5 Year	0.0%	0.0%	0.0%
75	4.0% Compound	6 Year	0.0%	0.0%	0.0%
75	4.0% Compound	8 Year	0.0%	0.0%	0.0%
75	4.0% Compound	Lifetime	4.6%	0.0%	4.6%
75	5.0% Compound	2 Year	11.2%	0.0%	11.2%
75	5.0% Compound	3 Year	16.2%	0.0%	16.2%
75	5.0% Compound	4 Year	14.6%	0.0%	14.6%
75	5.0% Compound	5 Year	19.3%	0.0%	19.3%
75	5.0% Compound	6 Year	9.8%	0.0%	9.8%
75	5.0% Compound	8 Year	13.7%	0.0%	13.7%
75	5.0% Compound	Lifetime	14.8%	0.0%	14.8%
75	5.0% - 10 Yrs	2 Year	0.0%	0.0%	0.0%
75	5.0% - 10 Yrs	3 Year	8.4%	0.0%	8.4%
75	5.0% - 10 Yrs	4 Year	6.9%	0.0%	6.9%
75	5.0% - 10 Yrs	5 Year	10.6%	0.0%	10.6%
75	5.0% - 10 Yrs	6 Year	10.6%	0.0%	10.6%
75	5.0% - 10 Yrs	8 Year	10.6%	0.0%	10.6%
75	5.0% - 10 Yrs	Lifetime	38.0%	29.2%	78.3%
75	5.0% - 20 Yrs	2 Year	0.0%	0.0%	0.0%
75	5.0% - 20 Yrs	3 Year	10.2%	0.0%	10.2%
75	5.0% - 20 Yrs	4 Year	6.9%	0.0%	6.9%
75	5.0% - 20 Yrs	5 Year	10.6%	0.0%	10.6%
75	5.0% - 20 Yrs	6 Year	4.8%	0.0%	4.8%
75	5.0% - 20 Yrs	8 Year	8.6%	0.0%	8.6%
75	5.0% - 20 Yrs	Lifetime	38.0%	9.6%	51.2%
75	5.0% Simple	2 Year	0.0%	0.0%	0.0%
75	5.0% Simple	3 Year	0.0%	0.0%	0.0%
75	5.0% Simple	4 Year	0.0%	0.0%	0.0%
75	5.0% Simple	5 Year	0.0%	0.0%	0.0%
75	5.0% Simple	6 Year	0.0%	0.0%	0.0%
75	5.0% Simple	8 Year	0.0%	0.0%	0.0%
75	5.0% Simple	Lifetime	0.9%	0.0%	0.9%
76	None/GPO	2 Year	0.0%	0.0%	0.0%
76	None/GPO	3 Year	0.0%	0.0%	0.0%
76	None/GPO	4 Year	3.7%	0.0%	3.7%
76	None/GPO	5 Year	8.1%	0.0%	8.1%
76	None/GPO	6 Year	2.5%	0.0%	2.5%
76	None/GPO	8 Year	11.4%	0.0%	11.4%
76	None/GPO	Lifetime	0.3%	0.0%	0.3%
76	2.5% Compound	2 Year	0.0%	0.0%	0.0%
76	2.5% Compound	3 Year	0.0%	0.0%	0.0%
76	2.5% Compound	4 Year	0.0%	0.0%	0.0%
76	2.5% Compound	5 Year	0.0%	0.0%	0.0%
76	2.5% Compound	6 Year	0.0%	0.0%	0.0%

76	2.5% Compound	8 Year	0.0%	0.0%	0.0%
76	2.5% Compound	Lifetime	2.2%	0.0%	2.2%
76	3.5% Compound	2 Year	0.0%	0.0%	0.0%
76	3.5% Compound	3 Year	0.0%	0.0%	0.0%
76	3.5% Compound	4 Year	0.0%	0.0%	0.0%
76	3.5% Compound	5 Year	0.0%	0.0%	0.0%
76	3.5% Compound	6 Year	0.0%	0.0%	0.0%
76	3.5% Compound	8 Year	0.0%	0.0%	0.0%
76	3.5% Compound	Lifetime	2.2%	0.0%	2.2%
76	3.0% Compound	2 Year	0.0%	0.0%	0.0%
76	3.0% Compound	3 Year	0.0%	0.0%	0.0%
76	3.0% Compound	4 Year	0.0%	0.0%	0.0%
76	3.0% Compound	5 Year	0.0%	0.0%	0.0%
76	3.0% Compound	6 Year	0.0%	0.0%	0.0%
76	3.0% Compound	8 Year	0.0%	0.0%	0.0%
76	3.0% Compound	Lifetime	2.2%	0.0%	2.2%
76	4.5% Compound	2 Year	0.0%	0.0%	0.0%
76	4.5% Compound	3 Year	0.0%	0.0%	0.0%
76	4.5% Compound	4 Year	0.0%	0.0%	0.0%
76	4.5% Compound	5 Year	0.0%	0.0%	0.0%
76	4.5% Compound	6 Year	0.0%	0.0%	0.0%
76	4.5% Compound	8 Year	0.0%	0.0%	0.0%
76	4.5% Compound	Lifetime	2.2%	0.0%	2.2%
76	4.0% Compound	2 Year	0.0%	0.0%	0.0%
76	4.0% Compound	3 Year	0.0%	0.0%	0.0%
76	4.0% Compound	4 Year	0.0%	0.0%	0.0%
76	4.0% Compound	5 Year	0.0%	0.0%	0.0%
76	4.0% Compound	6 Year	0.0%	0.0%	0.0%
76	4.0% Compound	8 Year	0.0%	0.0%	0.0%
76	4.0% Compound	Lifetime	2.2%	0.0%	2.2%
76	5.0% Compound	2 Year	3.1%	0.0%	3.1%
76	5.0% Compound	3 Year	10.4%	0.0%	10.4%
76	5.0% Compound	4 Year	10.1%	0.0%	10.1%
76	5.0% Compound	5 Year	13.5%	0.0%	13.5%
76	5.0% Compound	6 Year	9.3%	0.0%	9.3%
76	5.0% Compound	8 Year	13.5%	0.0%	13.5%
76	5.0% Compound	Lifetime	14.3%	0.0%	14.3%
76	5.0% - 10 Yrs	2 Year	0.0%	0.0%	0.0%
76	5.0% - 10 Yrs	3 Year	2.9%	0.0%	2.9%
76	5.0% - 10 Yrs	4 Year	2.3%	0.0%	2.3%
76	5.0% - 10 Yrs	5 Year	5.5%	0.0%	5.5%
76	5.0% - 10 Yrs	6 Year	5.5%	0.0%	5.5%
76	5.0% - 10 Yrs	8 Year	5.5%	0.0%	5.5%
76	5.0% - 10 Yrs	Lifetime	38.0%	23.5%	70.4%
76	5.0% - 20 Yrs	2 Year	0.0%	0.0%	0.0%
76	5.0% - 20 Yrs	3 Year	2.9%	0.0%	2.9%
76	5.0% - 20 Yrs	4 Year	2.3%	0.0%	2.3%
76	5.0% - 20 Yrs	5 Year	5.5%	0.0%	5.5%
76	5.0% - 20 Yrs	6 Year	4.8%	0.0%	4.8%
76	5.0% - 20 Yrs	8 Year	5.5%	0.0%	5.5%
76	5.0% - 20 Yrs	Lifetime	38.0%	9.7%	51.3%
76	5.0% Simple	2 Year	0.0%	0.0%	0.0%
76	5.0% Simple	3 Year	0.0%	0.0%	0.0%
76	5.0% Simple	4 Year	0.0%	0.0%	0.0%
76	5.0% Simple	5 Year	0.0%	0.0%	0.0%
76	5.0% Simple	6 Year	0.0%	0.0%	0.0%
76	5.0% Simple	8 Year	0.0%	0.0%	0.0%
76	5.0% Simple	Lifetime	0.0%	0.0%	0.0%
77	None/GPO	2 Year	0.0%	0.0%	0.0%
77	None/GPO	3 Year	0.0%	0.0%	0.0%
77	None/GPO	4 Year	0.0%	0.0%	0.0%
77	None/GPO	5 Year	3.3%	0.0%	3.3%
77	None/GPO	6 Year	0.0%	0.0%	0.0%
77	None/GPO	8 Year	6.8%	0.0%	6.8%
77	None/GPO	Lifetime	0.0%	0.0%	0.0%
77	2.5% Compound	2 Year	0.0%	0.0%	0.0%
77	2.5% Compound	3 Year	0.0%	0.0%	0.0%
77	2.5% Compound	4 Year	0.0%	0.0%	0.0%
77	2.5% Compound	5 Year	0.0%	0.0%	0.0%
77	2.5% Compound	6 Year	0.0%	0.0%	0.0%
77	2.5% Compound	8 Year	0.0%	0.0%	0.0%
77	2.5% Compound	Lifetime	0.0%	0.0%	0.0%
77	3.5% Compound	2 Year	0.0%	0.0%	0.0%
77	3.5% Compound	3 Year	0.0%	0.0%	0.0%

77	3.5% Compound	4 Year	0.0%	0.0%	0.0%
77	3.5% Compound	5 Year	0.0%	0.0%	0.0%
77	3.5% Compound	6 Year	0.0%	0.0%	0.0%
77	3.5% Compound	8 Year	0.0%	0.0%	0.0%
77	3.5% Compound	Lifetime	0.0%	0.0%	0.0%
77	3.0% Compound	2 Year	0.0%	0.0%	0.0%
77	3.0% Compound	3 Year	0.0%	0.0%	0.0%
77	3.0% Compound	4 Year	0.0%	0.0%	0.0%
77	3.0% Compound	5 Year	0.0%	0.0%	0.0%
77	3.0% Compound	6 Year	0.0%	0.0%	0.0%
77	3.0% Compound	8 Year	0.0%	0.0%	0.0%
77	3.0% Compound	Lifetime	0.0%	0.0%	0.0%
77	4.5% Compound	2 Year	0.0%	0.0%	0.0%
77	4.5% Compound	3 Year	0.0%	0.0%	0.0%
77	4.5% Compound	4 Year	0.0%	0.0%	0.0%
77	4.5% Compound	5 Year	0.0%	0.0%	0.0%
77	4.5% Compound	6 Year	0.0%	0.0%	0.0%
77	4.5% Compound	8 Year	0.0%	0.0%	0.0%
77	4.5% Compound	Lifetime	0.0%	0.0%	0.0%
77	4.0% Compound	2 Year	0.0%	0.0%	0.0%
77	4.0% Compound	3 Year	0.0%	0.0%	0.0%
77	4.0% Compound	4 Year	0.0%	0.0%	0.0%
77	4.0% Compound	5 Year	0.0%	0.0%	0.0%
77	4.0% Compound	6 Year	0.0%	0.0%	0.0%
77	4.0% Compound	8 Year	0.0%	0.0%	0.0%
77	4.0% Compound	Lifetime	0.0%	0.0%	0.0%
77	5.0% Compound	2 Year	0.0%	0.0%	0.0%
77	5.0% Compound	3 Year	2.4%	0.0%	2.4%
77	5.0% Compound	4 Year	2.4%	0.0%	2.4%
77	5.0% Compound	5 Year	4.8%	0.0%	4.8%
77	5.0% Compound	6 Year	4.8%	0.0%	4.8%
77	5.0% Compound	8 Year	4.8%	0.0%	4.8%
77	5.0% Compound	Lifetime	14.5%	0.0%	14.5%
77	5.0% - 10 Yrs	2 Year	0.0%	0.0%	0.0%
77	5.0% - 10 Yrs	3 Year	0.0%	0.0%	0.0%
77	5.0% - 10 Yrs	4 Year	0.0%	0.0%	0.0%
77	5.0% - 10 Yrs	5 Year	0.5%	0.0%	0.5%
77	5.0% - 10 Yrs	6 Year	0.5%	0.0%	0.5%
77	5.0% - 10 Yrs	8 Year	0.5%	0.0%	0.5%
77	5.0% - 10 Yrs	Lifetime	17.7%	0.0%	17.7%
77	5.0% - 20 Yrs	2 Year	0.0%	0.0%	0.0%
77	5.0% - 20 Yrs	3 Year	0.0%	0.0%	0.0%
77	5.0% - 20 Yrs	4 Year	0.0%	0.0%	0.0%
77	5.0% - 20 Yrs	5 Year	0.5%	0.0%	0.5%
77	5.0% - 20 Yrs	6 Year	0.5%	0.0%	0.5%
77	5.0% - 20 Yrs	8 Year	0.5%	0.0%	0.5%
77	5.0% - 20 Yrs	Lifetime	9.1%	0.0%	9.1%
77	5.0% Simple	2 Year	0.0%	0.0%	0.0%
77	5.0% Simple	3 Year	0.0%	0.0%	0.0%
77	5.0% Simple	4 Year	0.0%	0.0%	0.0%
77	5.0% Simple	5 Year	0.0%	0.0%	0.0%
77	5.0% Simple	6 Year	0.0%	0.0%	0.0%
77	5.0% Simple	8 Year	0.0%	0.0%	0.0%
77	5.0% Simple	Lifetime	0.0%	0.0%	0.0%
78	None/GPO	2 Year	0.0%	0.0%	0.0%
78	None/GPO	3 Year	0.0%	0.0%	0.0%
78	None/GPO	4 Year	0.0%	0.0%	0.0%
78	None/GPO	5 Year	0.1%	0.0%	0.1%
78	None/GPO	6 Year	0.0%	0.0%	0.0%
78	None/GPO	8 Year	3.2%	0.0%	3.2%
78	None/GPO	Lifetime	0.0%	0.0%	0.0%
78	2.5% Compound	2 Year	0.0%	0.0%	0.0%
78	2.5% Compound	3 Year	0.0%	0.0%	0.0%
78	2.5% Compound	4 Year	0.0%	0.0%	0.0%
78	2.5% Compound	5 Year	0.0%	0.0%	0.0%
78	2.5% Compound	6 Year	0.0%	0.0%	0.0%
78	2.5% Compound	8 Year	0.0%	0.0%	0.0%
78	2.5% Compound	Lifetime	0.0%	0.0%	0.0%
78	3.5% Compound	2 Year	0.0%	0.0%	0.0%
78	3.5% Compound	3 Year	0.0%	0.0%	0.0%
78	3.5% Compound	4 Year	0.0%	0.0%	0.0%
78	3.5% Compound	5 Year	0.0%	0.0%	0.0%
78	3.5% Compound	6 Year	0.0%	0.0%	0.0%
78	3.5% Compound	8 Year	0.0%	0.0%	0.0%

78	3.5% Compound	Lifetime	0.0%	0.0%	0.0%
78	3.0% Compound	2 Year	0.0%	0.0%	0.0%
78	3.0% Compound	3 Year	0.0%	0.0%	0.0%
78	3.0% Compound	4 Year	0.0%	0.0%	0.0%
78	3.0% Compound	5 Year	0.0%	0.0%	0.0%
78	3.0% Compound	6 Year	0.0%	0.0%	0.0%
78	3.0% Compound	8 Year	0.0%	0.0%	0.0%
78	3.0% Compound	Lifetime	0.0%	0.0%	0.0%
78	4.5% Compound	2 Year	0.0%	0.0%	0.0%
78	4.5% Compound	3 Year	0.0%	0.0%	0.0%
78	4.5% Compound	4 Year	0.0%	0.0%	0.0%
78	4.5% Compound	5 Year	0.0%	0.0%	0.0%
78	4.5% Compound	6 Year	0.0%	0.0%	0.0%
78	4.5% Compound	8 Year	0.0%	0.0%	0.0%
78	4.5% Compound	Lifetime	0.0%	0.0%	0.0%
78	4.0% Compound	2 Year	0.0%	0.0%	0.0%
78	4.0% Compound	3 Year	0.0%	0.0%	0.0%
78	4.0% Compound	4 Year	0.0%	0.0%	0.0%
78	4.0% Compound	5 Year	0.0%	0.0%	0.0%
78	4.0% Compound	6 Year	0.0%	0.0%	0.0%
78	4.0% Compound	8 Year	0.0%	0.0%	0.0%
78	4.0% Compound	Lifetime	0.0%	0.0%	0.0%
78	5.0% Compound	2 Year	0.0%	0.0%	0.0%
78	5.0% Compound	3 Year	2.4%	0.0%	2.4%
78	5.0% Compound	4 Year	2.4%	0.0%	2.4%
78	5.0% Compound	5 Year	4.8%	0.0%	4.8%
78	5.0% Compound	6 Year	4.8%	0.0%	4.8%
78	5.0% Compound	8 Year	4.8%	0.0%	4.8%
78	5.0% Compound	Lifetime	11.2%	0.0%	11.2%
78	5.0% - 10 Yrs	2 Year	0.0%	0.0%	0.0%
78	5.0% - 10 Yrs	3 Year	0.0%	0.0%	0.0%
78	5.0% - 10 Yrs	4 Year	0.0%	0.0%	0.0%
78	5.0% - 10 Yrs	5 Year	0.5%	0.0%	0.5%
78	5.0% - 10 Yrs	6 Year	0.5%	0.0%	0.5%
78	5.0% - 10 Yrs	8 Year	0.5%	0.0%	0.5%
78	5.0% - 10 Yrs	Lifetime	17.7%	0.0%	17.7%
78	5.0% - 20 Yrs	2 Year	0.0%	0.0%	0.0%
78	5.0% - 20 Yrs	3 Year	0.0%	0.0%	0.0%
78	5.0% - 20 Yrs	4 Year	0.0%	0.0%	0.0%
78	5.0% - 20 Yrs	5 Year	0.5%	0.0%	0.5%
78	5.0% - 20 Yrs	6 Year	0.5%	0.0%	0.5%
78	5.0% - 20 Yrs	8 Year	0.5%	0.0%	0.5%
78	5.0% - 20 Yrs	Lifetime	7.1%	0.0%	7.1%
78	5.0% Simple	2 Year	0.0%	0.0%	0.0%
78	5.0% Simple	3 Year	0.0%	0.0%	0.0%
78	5.0% Simple	4 Year	0.0%	0.0%	0.0%
78	5.0% Simple	5 Year	0.0%	0.0%	0.0%
78	5.0% Simple	6 Year	0.0%	0.0%	0.0%
78	5.0% Simple	8 Year	0.0%	0.0%	0.0%
78	5.0% Simple	Lifetime	0.0%	0.0%	0.0%
79	None/GPO	2 Year	0.0%	0.0%	0.0%
79	None/GPO	3 Year	0.0%	0.0%	0.0%
79	None/GPO	4 Year	0.0%	0.0%	0.0%
79	None/GPO	5 Year	0.0%	0.0%	0.0%
79	None/GPO	6 Year	0.0%	0.0%	0.0%
79	None/GPO	8 Year	0.0%	0.0%	0.0%
79	None/GPO	Lifetime	0.0%	0.0%	0.0%
79	2.5% Compound	2 Year	0.0%	0.0%	0.0%
79	2.5% Compound	3 Year	0.0%	0.0%	0.0%
79	2.5% Compound	4 Year	0.0%	0.0%	0.0%
79	2.5% Compound	5 Year	0.0%	0.0%	0.0%
79	2.5% Compound	6 Year	0.0%	0.0%	0.0%
79	2.5% Compound	8 Year	0.0%	0.0%	0.0%
79	2.5% Compound	Lifetime	0.0%	0.0%	0.0%
79	3.5% Compound	2 Year	0.0%	0.0%	0.0%
79	3.5% Compound	3 Year	0.0%	0.0%	0.0%
79	3.5% Compound	4 Year	0.0%	0.0%	0.0%
79	3.5% Compound	5 Year	0.0%	0.0%	0.0%
79	3.5% Compound	6 Year	0.0%	0.0%	0.0%
79	3.5% Compound	8 Year	0.0%	0.0%	0.0%
79	3.5% Compound	Lifetime	0.0%	0.0%	0.0%
79	3.0% Compound	2 Year	0.0%	0.0%	0.0%
79	3.0% Compound	3 Year	0.0%	0.0%	0.0%
79	3.0% Compound	4 Year	0.0%	0.0%	0.0%

79	**3.0% Compound**	**5 Year**	0.0%	0.0%	0.0%
79	**3.0% Compound**	**6 Year**	0.0%	0.0%	0.0%
79	**3.0% Compound**	**8 Year**	0.0%	0.0%	0.0%
79	**3.0% Compound**	**Lifetime**	0.0%	0.0%	0.0%
79	**4.5% Compound**	**2 Year**	0.0%	0.0%	0.0%
79	**4.5% Compound**	**3 Year**	0.0%	0.0%	0.0%
79	**4.5% Compound**	**4 Year**	0.0%	0.0%	0.0%
79	**4.5% Compound**	**5 Year**	0.0%	0.0%	0.0%
79	**4.5% Compound**	**6 Year**	0.0%	0.0%	0.0%
79	**4.5% Compound**	**8 Year**	0.0%	0.0%	0.0%
79	**4.5% Compound**	**Lifetime**	0.0%	0.0%	0.0%
79	**4.0% Compound**	**2 Year**	0.0%	0.0%	0.0%
79	**4.0% Compound**	**3 Year**	0.0%	0.0%	0.0%
79	**4.0% Compound**	**4 Year**	0.0%	0.0%	0.0%
79	**4.0% Compound**	**5 Year**	0.0%	0.0%	0.0%
79	**4.0% Compound**	**6 Year**	0.0%	0.0%	0.0%
79	**4.0% Compound**	**8 Year**	0.0%	0.0%	0.0%
79	**4.0% Compound**	**Lifetime**	0.0%	0.0%	0.0%
79	**5.0% Compound**	**2 Year**	0.0%	0.0%	0.0%
79	**5.0% Compound**	**3 Year**	2.4%	0.0%	2.4%
79	**5.0% Compound**	**4 Year**	2.4%	0.0%	2.4%
79	**5.0% Compound**	**5 Year**	4.8%	0.0%	4.8%
79	**5.0% Compound**	**6 Year**	4.0%	0.0%	4.0%
79	**5.0% Compound**	**8 Year**	4.8%	0.0%	4.8%
79	**5.0% Compound**	**Lifetime**	8.6%	0.0%	8.6%
79	**5.0% - 10 Yrs**	**2 Year**	0.0%	0.0%	0.0%
79	**5.0% - 10 Yrs**	**3 Year**	0.0%	0.0%	0.0%
79	**5.0% - 10 Yrs**	**4 Year**	0.0%	0.0%	0.0%
79	**5.0% - 10 Yrs**	**5 Year**	0.5%	0.0%	0.5%
79	**5.0% - 10 Yrs**	**6 Year**	0.5%	0.0%	0.5%
79	**5.0% - 10 Yrs**	**8 Year**	0.5%	0.0%	0.5%
79	**5.0% - 10 Yrs**	**Lifetime**	17.6%	0.0%	17.6%
79	**5.0% - 20 Yrs**	**2 Year**	0.0%	0.0%	0.0%
79	**5.0% - 20 Yrs**	**3 Year**	0.0%	0.0%	0.0%
79	**5.0% - 20 Yrs**	**4 Year**	0.0%	0.0%	0.0%
79	**5.0% - 20 Yrs**	**5 Year**	0.5%	0.0%	0.5%
79	**5.0% - 20 Yrs**	**6 Year**	0.5%	0.0%	0.5%
79	**5.0% - 20 Yrs**	**8 Year**	0.5%	0.0%	0.5%
79	**5.0% - 20 Yrs**	**Lifetime**	5.1%	0.0%	5.1%
79	**5.0% Simple**	**2 Year**	0.0%	0.0%	0.0%
79	**5.0% Simple**	**3 Year**	0.0%	0.0%	0.0%
79	**5.0% Simple**	**4 Year**	0.0%	0.0%	0.0%
79	**5.0% Simple**	**5 Year**	0.0%	0.0%	0.0%
79	**5.0% Simple**	**6 Year**	0.0%	0.0%	0.0%
79	**5.0% Simple**	**8 Year**	0.0%	0.0%	0.0%
79	**5.0% Simple**	**Lifetime**	0.0%	0.0%	0.0%

Reset Form

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: United of Omaha Life Insurance Company (69868)

SERFF Tracking Number: MUTA-128319053

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $2,914

Average Requested Percentage Rate Change Per Member: 41.4%

Minimum Requested Percentage Rate Change Per Member: 0.0%

Maximum Requested Percentage Rate Change Per Member: 90.44%

Number of Policy Holders Affected : 433

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
LTC06UI-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G5-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G10-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G15-TQ	Assured Solutions and Assured Solutions Plus
LTC06UI-NTQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G5-NTQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G10-NTQ	Assured Solutions and Assured Solutions Plus
LTC06UI-G15-NTQ	Assured Solutions and Assured Solutions Plus

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

There is a need to increase premiums on certain policy series. The premium rate increase is necessary to account for anticipated claims significantly higher than originally expected. Higher loss ratios are the result of the combination of policyholders keeping their policies in force longer (lower lapse rates) and insureds staying on claim longer (longer claim continuance). This mainly affects policies with higher inflation options and longer benefit periods.

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. 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.

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/26/2016	Withdrawn 03/09/2016	Rate	rate schedule	03/08/2016	LTC06UI Premium Rates - VA (2016).pdf (Superceded) LTC06UI Premium Rates - VA (2017).pdf (Superceded)
02/16/2016	Withdrawn 03/04/2016	Form	Premium Notification Letter	03/04/2016	Sample Notification Letter (LTC06UI - VA) - revised 02-16-2016.pdf (Superceded)
02/05/2016	Withdrawn 03/04/2016	Form	Premium Notification Letter	02/16/2016	Sample Notification Letter (LTC06UI - VA) - revised 02-04-2016.pdf (Superceded)
01/18/2016	Withdrawn 03/04/2016	Form	Premium Notification Letter & Statement of Variability	02/05/2016	ML12047 Premium Notification Letter & Statement of Variability.pdf (Superceded) Form ML12047-VA - Policy Adjustment Offer.pdf (Superceded)
10/26/2015	Withdrawn 03/09/2016	Rate	rate schedule	02/26/2016	LTC06UI Premium Rates - VA (2015).pdf (Superceded) LTC06UI Premium Rates - VA (2016).pdf (Superceded)
10/26/2015	Withdrawn 03/09/2016	Rate	rate schedule	02/26/2016	LTC06UI Premium Rates - VA (2015).pdf (Superceded) LTC06UI Premium Rates - VA (2016).pdf (Superceded)
10/26/2015	Withdrawn 03/09/2016	Rate	rate schedule	02/26/2016	LTC06UI Premium Rates - VA (2015).pdf (Superceded) LTC06UI Premium Rates - VA (2016).pdf (Superceded)
10/26/2015	Withdrawn 03/09/2016	Rate	rate schedule	02/26/2016	LTC06UI Premium Rates - VA (2015).pdf (Superceded) LTC06UI Premium Rates - VA (2016).pdf (Superceded)
10/26/2015	Withdrawn 03/09/2016	Rate	rate schedule	02/26/2016	LTC06UI Premium Rates - VA (2015).pdf (Superceded) LTC06UI Premium Rates - VA (2016).pdf (Superceded)

State: *Virginia* **Filing Company:** *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/26/2015	Withdrawn 03/09/2016	Rate	rate schedule	02/26/2016	LTC06UI Premium Rates - VA (2015).pdf (Superceded) LTC06UI Premium Rates - VA (2016).pdf (Superceded)
10/26/2015	Withdrawn 03/09/2016	Rate	rate schedule	02/26/2016	LTC06UI Premium Rates - VA (2015).pdf (Superceded) LTC06UI Premium Rates - VA (2016).pdf (Superceded)
10/26/2015	Withdrawn 03/09/2016	Rate	rate schedule	02/26/2016	LTC06UI Premium Rates - VA (2015).pdf (Superceded) LTC06UI Premium Rates - VA (2016).pdf (Superceded)
10/14/2013	Withdrawn 03/08/2016	Form	Benefit Period Change Offer	01/18/2016	Form ML12047 - VA (Pages 1 and 2).pdf (Superceded) Form ML12047 - VA (Page 3).pdf (Superceded)
10/14/2013	Withdrawn 03/08/2016	Form	Elimination Period Change Offer	01/18/2016	Form ML12047 - VA (Pages 1 and 2).pdf (Superceded) Form ML12047 - VA (Page 3).pdf (Superceded)
07/18/2012	Withdrawn 11/06/2015	Rate	rate schedule	10/26/2015	LTC06UI Proposed Premium Rates.pdf (Superceded)
07/18/2012	Withdrawn 11/06/2015	Rate	rate schedule	10/26/2015	LTC06UI Proposed Premium Rates.pdf (Superceded)
07/18/2012	Withdrawn 11/06/2015	Rate	rate schedule	10/26/2015	LTC06UI Proposed Premium Rates.pdf (Superceded)
07/18/2012	Withdrawn 11/06/2015	Rate	rate schedule	10/26/2015	LTC06UI Proposed Premium Rates.pdf (Superceded)
07/18/2012	Withdrawn 11/06/2015	Rate	rate schedule	10/26/2015	LTC06UI Proposed Premium Rates.pdf (Superceded)
07/18/2012	Withdrawn 11/06/2015	Rate	rate schedule	10/26/2015	LTC06UI Proposed Premium Rates.pdf (Superceded)
07/18/2012	Withdrawn 11/06/2015	Rate	rate schedule	10/26/2015	LTC06UI Proposed Premium Rates.pdf (Superceded)
07/18/2012	Withdrawn 03/08/2016	Supporting Document	Current Rates	02/26/2016	LTC06UI Premium Rates - Original.pdf (Superceded)

State: *Virginia*
Filing Company: *United of Omaha Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.003 Other*
Product Name: *United of Omaha - 2013 Rate Increase (LTC06UI)*
Project Name/Number: *LTC06UI - 2013/*

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/01/2012	Withdrawn 03/08/2016	Supporting Document	Certification of Compliance	01/18/2016	

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

No Inflation

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	36.56	39.77	45.87	50.22	58.39	71.29	80.09
36	36.91	40.21	46.57	51.02	59.22	72.03	80.87
37	37.29	40.67	47.30	51.79	60.06	72.78	81.64
38	36.49	44.34	49.43	54.09	61.79	76.86	82.02
39	36.28	46.91	51.46	56.83	64.57	78.46	82.59
40	36.61	47.15	53.30	59.33	67.38	81.66	83.38
41	35.73	47.97	55.02	61.69	70.03	84.78	84.36
42	34.95	48.82	56.65	63.96	72.58	87.87	85.55
43	35.49	49.14	56.39	63.55	72.12	87.35	90.72
44	36.10	49.54	56.32	63.40	71.94	87.20	96.57
45	36.44	50.06	56.46	63.44	72.03	87.36	102.90
46	36.32	50.68	56.81	63.75	72.40	87.83	109.29
47	37.02	51.45	57.39	64.29	73.08	89.01	114.42
48	38.24	52.28	59.96	67.30	76.59	92.61	115.83
49	39.46	53.06	62.58	70.32	80.13	96.57	115.74
50	40.74	53.75	65.25	73.18	83.74	100.59	115.68
51	42.10	54.47	67.98	75.98	87.53	104.69	115.65
52	43.56	55.19	70.77	78.97	91.56	109.00	115.79
53	44.88	56.52	71.09	79.23	92.81	110.16	119.59
54	46.29	58.23	71.75	79.74	94.28	111.62	123.77
55	47.90	58.68	74.46	80.57	96.53	113.51	128.50
56	49.72	59.88	76.72	83.12	100.46	117.43	133.96
57	51.81	61.44	77.86	86.50	104.51	121.98	140.31
58	53.93	64.04	81.04	90.15	108.77	127.02	145.37
59	56.52	67.10	85.08	94.78	114.16	133.45	151.92
60	59.72	70.72	90.11	100.49	120.80	141.43	160.19
61	63.60	75.04	96.21	107.38	128.83	151.13	170.27
62	68.22	80.45	103.47	115.65	138.44	162.77	182.32
63	74.29	87.43	113.91	127.30	152.23	179.14	199.53
64	80.75	94.79	125.05	138.53	165.57	194.91	217.58
65	88.35	103.48	138.00	151.47	181.03	213.14	238.50
66	101.15	118.32	157.96	173.01	206.89	243.50	273.19
67	111.73	130.59	173.76	190.25	227.76	267.87	301.36
68	127.28	149.03	193.10	212.49	255.01	301.88	335.43
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	615.75	638.25
76	287.57	344.61	432.14	493.39	566.62	687.61	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

GPO

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	37.29	40.56	46.79	51.22	59.56	72.72	81.69
36	37.65	41.01	47.51	52.04	60.40	73.47	82.49
37	38.04	41.48	48.25	52.82	61.26	74.23	83.27
38	37.22	45.23	50.42	55.17	63.02	78.39	83.66
39	37.00	47.85	52.49	57.96	65.86	80.03	84.24
40	37.34	48.10	54.37	60.52	68.73	83.30	85.05
41	36.44	48.93	56.12	62.93	71.43	86.47	86.05
42	35.65	49.80	57.78	65.24	74.03	89.63	87.26
43	36.20	50.12	57.52	64.82	73.56	89.09	92.53
44	36.82	50.53	57.45	64.67	73.38	88.94	98.50
45	37.17	51.06	57.59	64.71	73.47	89.10	104.96
46	37.05	51.69	57.95	65.02	73.84	89.59	111.48
47	37.76	52.48	58.54	65.58	74.55	90.79	116.71
48	39.00	53.33	61.16	68.65	78.12	94.46	118.15
49	40.25	54.12	63.83	71.72	81.73	98.50	118.06
50	41.55	54.82	66.56	74.64	85.42	102.60	118.00
51	42.94	55.56	69.34	77.49	89.29	106.79	117.96
52	44.43	56.30	72.18	80.55	93.39	111.18	118.11
53	45.78	57.65	72.51	80.81	94.66	112.36	121.98
54	47.22	59.40	73.19	81.34	96.16	113.86	126.25
55	48.86	59.86	75.95	82.18	98.46	115.78	131.07
56	50.71	61.07	78.25	84.78	102.47	119.77	136.64
57	52.85	62.67	79.42	88.23	106.60	124.42	143.11
58	55.01	65.32	82.66	91.95	110.94	129.56	148.27
59	57.65	68.44	86.78	96.67	116.44	136.12	154.96
60	60.91	72.14	91.91	102.50	123.22	144.26	163.39
61	64.87	76.54	98.13	109.53	131.40	154.15	173.67
62	69.58	82.06	105.54	117.96	141.21	166.02	185.96
63	75.78	89.18	116.19	129.85	155.27	182.72	203.52
64	82.37	96.69	127.55	141.30	168.88	198.81	221.93
65	90.12	105.55	140.76	154.50	184.65	217.40	243.27
66	103.17	120.69	161.12	176.47	211.03	248.37	278.65
67	113.96	133.20	177.23	194.05	232.31	273.23	307.39
68	129.83	152.01	196.96	216.74	260.11	307.92	342.14
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	628.06	651.02
76	293.32	351.50	440.78	503.25	577.95	701.36	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

2.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	65.67	76.25	87.84	98.50	111.57	137.29	159.53
36	66.31	77.12	89.10	99.96	113.21	138.94	161.11
37	66.98	78.01	90.39	101.40	114.84	140.57	162.69
38	68.16	79.54	92.43	103.67	117.37	142.86	164.77
39	69.58	81.37	94.78	106.34	120.35	145.93	167.89
40	70.49	82.72	96.75	108.46	122.89	148.70	170.80
41	72.06	83.43	99.16	110.00	125.98	152.31	174.82
42	73.48	84.15	101.25	111.70	128.76	155.68	178.65
43	74.64	85.78	103.63	113.53	131.82	159.41	181.87
44	75.63	87.68	105.46	115.60	134.71	162.98	185.26
45	76.75	89.18	106.81	117.06	137.14	167.25	187.80
46	77.72	91.52	109.17	119.64	140.23	171.70	192.09
47	76.92	94.08	111.96	122.58	143.87	176.66	196.91
48	76.33	96.73	115.85	126.63	149.32	182.87	203.19
49	75.22	94.73	118.13	129.75	153.76	187.12	207.29
50	74.24	92.75	117.01	130.77	155.70	188.18	206.73
51	73.41	90.89	114.81	128.06	153.26	183.69	206.16
52	72.76	89.18	112.95	125.72	151.22	179.63	205.78
53	72.57	89.32	113.75	126.43	152.45	180.08	205.21
54	72.50	89.75	114.74	127.44	153.87	180.99	203.53
55	72.68	90.49	116.04	128.84	155.71	182.50	202.57
56	74.38	91.66	117.72	130.80	158.10	184.79	202.47
57	76.47	93.34	119.82	133.36	161.12	188.05	203.41
58	78.29	95.48	120.95	135.00	162.88	192.32	208.64
59	81.75	98.88	124.01	138.80	167.18	199.83	217.43
60	86.74	103.15	128.16	143.81	172.88	209.40	228.53
61	92.07	109.42	132.44	148.94	178.69	219.49	240.29
62	99.18	116.53	141.57	156.43	187.25	233.41	256.34
63	105.58	126.83	154.54	170.48	203.86	251.88	279.62
64	111.92	137.72	168.14	185.09	221.22	270.55	303.88
65	119.07	150.59	183.86	201.87	241.26	291.72	331.86
66	134.53	172.49	210.09	230.10	275.16	328.16	378.57
67	147.48	189.29	229.36	251.12	300.64	353.59	411.67
68	166.74	207.71	247.40	278.36	334.07	395.47	452.94
69	187.55	226.17	264.94	297.06	357.31	423.30	498.10
70	207.73	244.16	283.13	315.83	380.57	449.54	539.20
71	234.28	271.84	313.96	345.31	416.73	489.88	596.00
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

3% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	68.80	79.82	91.98	103.04	116.87	143.98	167.04
36	69.47	80.72	93.30	104.58	118.59	145.71	168.70
37	70.18	81.66	94.65	106.09	120.31	147.42	170.35
38	71.40	83.22	96.76	108.44	122.93	149.76	172.50
39	72.86	85.09	99.19	111.19	126.02	152.90	175.69
40	73.81	86.63	101.22	113.54	128.64	155.74	178.69
41	75.41	88.54	103.71	116.38	131.83	159.47	182.83
42	76.87	90.16	105.88	118.93	134.70	162.94	186.78
43	77.94	92.20	108.17	121.54	137.62	166.52	190.87
44	78.85	94.13	110.32	124.02	140.38	169.92	194.77
45	80.01	96.65	113.15	127.22	143.99	174.35	199.89
46	81.14	99.10	115.90	130.34	147.51	178.64	204.82
47	82.33	101.23	119.07	133.89	151.56	183.46	210.31
48	84.46	103.95	123.42	138.76	157.25	189.86	217.38
49	83.11	104.16	127.17	142.92	162.13	194.52	219.38
50	82.08	102.54	128.77	144.18	163.79	196.59	219.96
51	81.22	100.56	127.02	141.68	165.54	197.92	221.99
52	80.55	98.74	125.05	139.18	165.81	197.44	221.93
53	80.41	98.96	126.02	140.08	168.90	199.52	223.09
54	80.38	99.50	127.21	141.29	170.60	200.67	224.77
55	80.64	100.39	128.74	142.95	172.76	202.49	224.75
56	82.58	101.77	130.70	145.22	175.53	205.17	224.80
57	84.97	103.71	133.13	148.17	179.02	208.95	226.02
58	87.05	106.94	135.95	151.77	183.11	213.85	231.99
59	90.90	111.56	140.94	157.82	190.08	222.20	241.77
60	96.45	117.02	147.35	165.44	198.88	232.84	254.11
61	102.45	122.69	154.20	173.55	208.20	244.25	267.39
62	110.36	130.97	163.57	184.55	220.91	259.73	285.25
63	117.49	142.34	176.48	199.19	238.19	280.29	311.16
64	123.70	153.28	188.33	212.54	254.02	299.03	331.99
65	131.60	167.33	203.21	229.14	273.85	322.42	357.14
66	147.68	190.02	230.62	255.96	306.08	360.24	398.74
67	162.01	207.93	251.95	275.86	330.24	388.41	431.58
68	182.01	226.74	270.06	303.86	364.67	431.69	479.67
69	203.30	245.16	287.19	322.00	387.31	458.84	531.25
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

3.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	82.04	95.22	109.72	122.97	139.38	171.61	199.26
36	82.84	96.31	111.30	124.80	141.43	173.66	201.23
37	83.69	97.42	112.90	126.60	143.48	175.69	203.20
38	85.30	99.49	115.64	129.65	146.88	178.85	206.16
39	86.89	101.55	118.33	132.70	150.28	182.29	209.60
40	88.46	103.59	120.98	135.75	153.70	186.02	213.56
41	90.43	106.01	124.10	139.33	157.71	190.71	218.78
42	91.73	107.68	126.36	141.99	160.71	194.36	222.91
43	93.47	109.99	128.99	145.00	164.05	198.45	227.60
44	94.87	112.47	131.90	148.29	167.80	203.06	232.89
45	96.04	113.95	134.16	149.58	170.70	206.62	237.03
46	97.23	116.31	137.80	152.05	175.35	212.27	243.53
47	96.69	118.26	140.72	154.07	179.85	217.62	247.50
48	95.41	120.91	144.82	158.29	185.97	224.49	253.99
49	92.58	116.59	145.39	159.69	189.25	228.16	255.13
50	91.49	114.30	144.20	161.16	191.89	230.47	254.77
51	90.59	112.16	141.68	158.03	189.12	226.68	254.41
52	89.39	109.57	138.77	154.45	185.78	220.68	252.82
53	89.28	109.88	139.93	155.54	187.54	221.54	252.45
54	89.31	110.56	141.35	156.99	189.55	222.96	250.73
55	89.66	111.62	143.14	158.94	192.08	225.13	249.89
56	91.88	113.23	145.41	161.57	195.29	228.27	250.11
57	94.60	115.47	148.22	164.97	199.31	232.63	251.63
58	96.98	119.14	151.46	169.09	204.00	238.25	258.46
59	101.28	124.29	157.02	175.82	211.77	247.56	269.36
60	106.81	129.58	163.17	183.20	220.23	257.84	281.40
61	113.53	135.96	170.87	192.31	230.71	270.65	296.30
62	122.29	145.13	181.25	204.50	244.79	287.81	316.09
63	130.19	157.72	195.56	220.72	263.94	310.59	344.80
64	137.16	169.96	208.82	235.67	281.67	331.58	372.42
65	145.03	184.40	223.94	252.52	301.80	355.32	400.06
66	162.85	209.54	254.32	282.25	337.53	397.25	447.72
67	177.65	228.01	276.27	302.49	362.13	425.92	477.73
68	198.56	247.35	294.61	331.48	397.82	470.94	523.28
69	219.05	264.15	309.43	346.94	417.32	494.39	572.41
70	239.69	281.72	326.69	364.42	439.11	518.70	622.15
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

4% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.19	111.70	128.68	144.29	163.43	201.10	233.71
36	97.14	112.97	130.54	146.43	165.83	203.51	236.02
37	98.12	114.29	132.41	148.54	168.22	205.90	238.32
38	100.14	116.87	135.79	152.32	172.43	209.87	242.09
39	102.12	119.31	139.12	155.57	176.64	214.18	246.44
40	104.10	120.37	142.41	157.82	180.89	218.84	251.42
41	106.22	121.40	145.81	160.07	185.26	223.96	256.69
42	99.92	121.30	147.04	161.00	187.45	226.64	257.91
43	103.42	123.06	148.65	162.85	190.98	231.84	260.89
44	106.17	124.57	149.82	164.23	192.43	235.56	263.20
45	108.30	126.34	151.31	165.83	194.28	239.46	266.05
46	107.43	128.39	153.15	167.83	196.71	242.52	269.46
47	106.84	130.67	155.49	170.25	199.81	246.14	273.48
48	104.95	133.00	159.30	174.12	205.31	251.45	279.39
49	102.57	129.18	161.09	176.93	209.68	255.17	282.67
50	100.90	126.06	159.03	177.74	211.63	255.77	280.97
51	99.97	123.76	156.33	174.38	208.69	250.13	280.73
52	98.74	121.03	153.29	170.61	205.22	243.78	279.27
53	98.68	121.45	154.66	171.91	207.28	244.86	279.02
54	98.76	122.26	156.31	173.62	209.62	246.57	277.27
55	99.20	123.51	158.39	175.87	212.54	249.11	276.50
56	101.73	125.36	160.99	178.88	216.22	252.72	276.91
57	104.80	127.91	164.20	182.75	220.79	257.70	278.75
58	107.50	132.06	167.89	187.42	226.13	264.08	286.49
59	111.65	137.01	173.10	193.83	233.46	272.91	296.94
60	117.81	142.93	179.98	202.08	242.92	284.41	310.39
61	125.30	150.05	188.58	212.24	254.62	298.71	327.02
62	134.97	160.18	200.04	225.69	270.17	317.65	348.85
63	142.89	173.11	214.64	242.26	289.69	340.89	378.44
64	150.63	186.64	229.32	258.81	309.32	364.13	408.98
65	158.46	201.48	244.68	275.90	329.74	388.23	441.64
66	177.01	227.77	276.43	306.80	366.88	431.80	494.16
67	193.29	248.08	300.60	329.12	394.02	463.42	528.74
68	215.10	267.96	319.16	359.10	430.97	510.18	574.80
69	234.80	283.14	331.68	371.89	447.32	529.93	615.88
70	255.66	300.50	348.46	388.71	468.39	553.28	663.63
71	279.33	324.12	374.34	411.71	496.87	584.09	710.61
72	304.75	348.65	401.75	439.86	531.65	621.33	759.40
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA
Annual Premium Rates
Per $10 Daily Benefit
4.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	111.16	126.09	146.50	160.38	188.24	236.99	265.67
36	112.32	127.21	148.75	162.94	191.19	239.83	268.41
37	113.55	128.41	151.07	165.40	194.14	242.67	271.19
38	114.78	129.50	153.49	167.86	197.34	245.47	272.77
39	115.87	130.62	155.74	170.32	200.36	247.44	274.91
40	116.96	131.78	157.95	172.78	203.13	249.86	277.61
41	117.67	132.33	159.51	174.48	205.02	251.82	279.81
42	111.17	131.74	159.71	174.86	205.24	252.09	280.13
43	113.64	133.71	161.51	176.95	207.50	255.11	283.46
44	115.73	135.45	162.91	178.58	209.24	257.59	286.20
45	117.86	137.48	164.66	180.47	211.43	260.59	289.52
46	117.00	139.83	166.79	182.79	214.24	264.13	293.47
47	115.92	141.78	168.71	184.72	216.80	267.06	296.73
48	114.49	145.09	173.78	189.94	223.98	274.31	304.79
49	112.04	141.10	175.96	193.27	229.03	278.72	308.76
50	110.31	137.81	173.86	194.31	231.36	279.62	307.18
51	109.34	135.36	170.99	190.73	228.25	273.58	307.05
52	108.62	133.14	168.62	187.67	225.75	268.16	307.20
53	108.08	133.02	169.39	188.28	227.02	268.18	305.59
54	108.22	133.97	171.28	190.24	229.69	270.18	303.82
55	108.75	135.40	173.64	192.80	233.00	273.09	303.12
56	111.57	137.49	176.57	196.20	237.14	277.18	303.71
57	114.99	140.36	180.18	200.53	242.27	282.78	305.87
58	118.01	144.97	184.31	205.76	248.25	289.91	314.51
59	122.63	150.49	190.13	212.89	256.42	299.75	326.15
60	129.46	157.07	197.78	222.06	266.95	312.54	341.09
61	137.76	164.97	207.33	233.35	279.95	328.41	359.54
62	147.64	175.22	218.83	246.89	295.54	347.48	381.62
63	155.60	188.50	233.72	263.79	315.44	371.19	412.07
64	163.25	202.28	248.54	280.50	335.24	394.64	443.25
65	170.99	217.41	264.03	297.72	355.82	418.93	476.58
66	190.16	244.69	296.96	329.59	394.13	463.87	535.13
67	205.58	263.86	319.71	350.05	419.07	492.88	571.38
68	225.29	280.64	334.27	376.10	451.37	534.33	611.30
69	246.25	296.95	347.86	390.03	469.14	555.78	654.22
70	265.25	311.77	361.53	403.29	485.95	574.03	690.70
71	285.82	336.67	388.83	427.65	516.11	606.70	738.12
72	306.90	362.59	417.81	457.45	552.91	646.18	789.77
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	119.82	135.91	157.92	172.88	202.91	257.70	286.37
36	121.07	137.13	160.34	175.64	206.09	260.39	289.33
37	122.40	138.41	162.84	178.29	209.27	263.08	292.32
38	123.72	139.59	165.45	180.94	212.71	264.60	294.02
39	124.89	140.80	167.88	183.59	215.97	266.72	296.33
40	126.07	142.05	170.26	186.24	218.96	269.33	299.25
41	126.88	142.69	171.99	188.14	221.06	271.53	301.70
42	127.24	142.77	173.07	189.50	222.42	273.19	303.57
43	127.77	144.36	174.38	191.04	224.03	275.43	306.04
44	128.60	146.34	176.00	192.93	226.06	278.28	309.20
45	129.62	148.63	178.02	195.10	228.57	281.71	313.00
46	131.03	151.27	180.44	197.74	231.77	285.74	317.48
47	132.31	153.54	182.71	200.04	234.78	289.21	318.09
48	134.51	158.01	188.26	205.77	242.64	297.16	327.55
49	133.34	161.57	193.18	210.51	249.46	303.59	335.34
50	131.29	163.64	198.23	215.37	256.44	309.92	343.05
51	129.34	163.16	203.65	220.47	263.85	316.24	350.82
52	128.11	161.05	210.36	227.03	273.08	324.39	360.43
53	127.23	160.92	212.05	232.01	279.75	330.46	365.85
54	126.97	161.93	212.98	235.33	284.13	334.22	373.72
55	126.47	162.67	213.34	235.63	284.76	333.76	381.27
56	126.86	164.83	215.17	237.79	287.42	335.95	392.28
57	127.65	167.80	217.57	240.84	290.98	339.62	405.57
58	132.19	173.31	222.67	247.26	298.32	348.39	420.30
59	138.44	180.64	230.80	257.05	309.61	361.92	440.93
60	145.47	188.37	240.05	268.07	322.25	377.28	462.02
61	153.31	196.65	250.34	280.20	336.15	394.34	485.58
62	163.45	207.36	263.92	296.08	354.42	416.71	516.04
63	175.58	221.31	284.54	319.42	381.97	449.48	549.24
64	187.33	234.36	304.29	341.69	408.38	480.73	581.29
65	200.11	248.43	325.33	365.35	431.85	512.46	613.62
66	224.67	276.87	362.27	409.97	472.70	564.74	680.84
67	240.76	294.45	371.37	420.73	485.26	580.27	720.29
68	273.08	323.53	390.01	441.13	510.16	611.53	732.00
69	293.11	350.19	411.76	460.43	527.15	627.56	736.32
70	308.43	369.63	418.97	464.49	543.53	642.05	720.36
71	324.63	386.79	441.02	494.07	582.66	684.93	761.04
72	348.41	411.63	474.33	527.54	627.70	733.58	815.09
73	372.38	441.14	514.13	572.45	680.82	787.39	874.88
74	400.89	476.45	562.37	624.28	742.69	853.62	948.47
75	432.54	516.11	616.90	685.35	816.07	929.78	1,033.08
76	438.64	561.03	678.39	742.81	894.35	1,017.66	1,130.73
77	462.19	569.64	695.58	779.74	945.88	1,065.96	1,243.24
78	507.09	628.03	772.82	866.34	1,052.04	1,184.77	1,381.80
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Simple

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	71.97	83.64	96.40	107.96	122.51	151.00	175.07
36	72.69	84.58	97.79	109.57	124.31	152.81	176.79
37	73.42	85.56	99.20	111.16	126.11	154.58	178.53
38	74.15	87.49	101.75	113.99	129.29	157.54	181.38
39	74.86	89.08	103.89	116.41	131.99	160.20	183.99
40	75.68	90.99	106.35	119.24	135.17	163.68	187.71
41	77.29	92.94	108.89	122.16	138.45	167.50	191.96
42	75.66	94.61	111.14	124.79	141.41	171.11	196.04
43	78.14	96.71	113.52	127.51	144.43	174.80	200.29
44	80.90	99.24	116.36	130.75	148.06	179.28	205.40
45	82.14	101.00	119.30	134.08	151.82	183.90	210.73
46	83.31	102.43	122.19	137.36	155.53	188.04	215.91
47	84.56	103.81	123.90	140.64	158.84	190.71	222.43
48	86.91	106.84	127.38	144.48	163.51	195.43	232.57
49	89.15	109.67	130.89	148.24	168.11	200.38	237.51
50	91.49	112.92	134.97	152.98	173.66	206.21	241.69
51	90.59	112.16	138.68	156.86	178.42	211.28	244.63
52	90.43	110.84	140.38	156.25	183.70	216.85	248.95
53	89.80	110.53	140.75	156.45	188.06	221.87	249.11
54	90.36	111.86	143.01	158.84	191.78	225.59	252.25
55	90.72	112.94	144.84	160.82	194.35	227.80	252.59
56	93.52	115.25	148.01	164.46	198.78	232.34	254.23
57	96.87	118.23	151.77	168.92	204.08	238.20	257.22
58	99.32	122.01	155.11	173.16	208.92	243.99	264.32
59	103.72	127.28	160.81	180.06	216.87	253.52	275.56
60	110.04	133.51	168.11	188.75	226.91	265.66	289.72
61	116.99	140.10	176.08	198.17	237.74	278.90	305.23
62	126.02	149.56	186.78	210.73	252.26	296.59	325.72
63	133.37	161.57	200.33	226.11	270.38	318.17	353.21
64	141.37	175.17	215.23	242.90	290.31	341.75	379.77
65	149.51	190.09	230.86	260.31	311.11	366.29	405.74
66	167.91	216.05	262.21	290.16	343.43	404.20	454.19
67	184.35	233.86	276.89	313.90	361.34	435.48	491.10
68	207.47	247.56	292.13	335.79	395.27	467.92	546.76
69	231.94	272.71	318.69	359.41	432.31	512.15	606.08
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound for 10 Years

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	52.58	61.67	70.23	78.57	89.31	110.25	159.21
36	52.97	62.04	71.08	79.56	90.40	111.27	160.48
37	53.33	62.58	71.85	80.41	91.40	112.17	161.42
38	54.23	63.09	75.15	84.99	96.39	115.69	163.49
39	54.91	63.99	75.92	85.85	97.40	116.62	165.32
40	55.66	64.97	76.66	86.71	98.35	117.59	167.88
41	56.21	65.66	78.66	89.04	100.96	120.45	169.88
42	56.82	66.89	80.55	91.29	103.41	123.19	172.08
43	57.84	68.37	82.20	93.17	105.47	125.86	173.82
44	58.65	69.79	83.75	94.94	107.41	128.44	175.08
45	59.93	71.59	85.75	97.19	109.90	131.71	177.87
46	60.90	73.19	87.48	99.18	112.21	134.56	181.51
47	61.06	74.80	89.27	101.18	114.45	137.58	185.01
48	62.92	77.17	91.99	104.19	118.11	141.77	190.51
49	64.80	79.52	94.91	107.31	121.92	147.92	195.59
50	66.68	81.87	97.89	110.77	125.97	151.23	199.27
51	68.68	84.29	100.99	114.03	129.97	155.67	204.46
52	70.57	86.57	103.97	117.18	134.05	159.23	208.45
53	73.19	89.67	107.87	121.45	138.92	163.90	214.62
54	75.74	92.76	111.73	125.69	143.91	169.75	219.89
55	77.53	96.19	116.05	130.44	149.49	176.32	226.02
56	79.06	99.89	120.58	135.47	155.39	183.31	234.98
57	80.37	104.09	125.57	141.15	162.00	191.21	243.71
58	85.18	109.73	132.04	148.65	170.59	201.45	250.58
59	90.84	116.35	139.49	157.29	180.50	213.69	259.82
60	97.62	123.66	148.07	167.21	191.89	227.53	271.65
61	105.66	131.34	157.17	177.73	203.72	241.97	286.24
62	113.27	139.57	166.93	189.03	216.63	257.44	301.42
63	123.63	151.84	181.50	205.54	235.99	281.15	329.78
64	134.08	164.82	197.05	223.20	256.48	305.94	359.53
65	144.90	178.45	213.34	241.77	278.01	331.99	391.06
66	160.22	195.44	233.29	264.27	304.44	364.01	447.80
67	172.89	210.46	250.95	284.26	327.93	392.09	490.16
68	190.72	229.92	271.60	307.10	364.13	431.06	612.18
69	210.28	256.02	299.18	335.14	403.11	477.56	682.79
70	230.26	282.14	327.25	366.57	441.71	521.77	751.23
71	255.82	311.90	360.22	403.59	487.07	572.57	830.37
72	281.32	341.35	393.33	440.86	532.86	622.75	900.24
73	295.51	362.47	422.44	473.08	572.13	661.69	975.22
74	308.66	396.01	467.43	511.81	619.34	709.51	1,056.04
75	328.12	424.54	500.19	563.64	682.51	775.84	1,151.64
76	359.46	443.07	532.89	601.72	729.22	824.37	1,234.76
77	398.44	479.76	585.83	644.74	782.12	881.42	1,077.86
78	439.72	532.05	654.71	720.56	875.02	985.41	1,205.02
79	486.78	592.00	732.44	806.10	980.06	1,105.30	1,350.86

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

5% Compound for 20 Years

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	81.24	94.30	105.58	119.86	152.09	171.25
36	58.19	81.83	95.67	107.15	121.63	153.68	172.94
37	58.50	82.30	96.52	108.11	122.83	154.41	173.69
38	59.39	82.89	98.67	110.48	125.39	155.30	175.86
39	60.24	83.49	100.39	112.44	127.58	156.54	177.79
40	61.42	84.28	102.44	114.80	130.23	158.08	180.80
41	62.00	85.97	103.63	116.19	131.77	159.48	182.64
42	62.91	87.72	105.23	118.09	133.92	161.42	185.02
43	64.21	89.68	107.31	120.47	136.57	164.95	186.96
44	65.31	91.44	108.87	122.26	138.56	167.84	188.12
45	66.93	93.65	111.26	124.97	141.62	171.61	190.82
46	69.13	95.80	114.38	128.51	145.63	176.00	194.76
47	71.22	98.13	117.11	132.22	149.89	180.37	198.94
48	73.21	102.50	122.20	138.54	156.87	187.55	207.76
49	77.88	107.09	127.80	144.71	164.15	195.70	216.20
50	82.81	111.91	133.77	151.62	172.11	204.36	225.20
51	87.93	111.45	139.20	156.46	178.10	212.96	234.06
52	93.48	109.96	142.58	160.38	182.76	217.61	243.82
53	94.78	114.47	148.25	166.99	190.32	226.01	252.96
54	95.94	119.53	154.71	174.49	198.86	235.61	263.50
55	96.92	122.73	161.05	181.59	207.31	245.19	274.00
56	98.24	126.59	168.75	188.05	217.56	256.95	287.05
57	100.02	131.23	175.28	195.27	227.82	268.84	300.26
58	106.01	138.41	181.12	202.54	235.56	278.12	306.88
59	113.05	146.76	188.80	211.92	246.44	291.16	317.23
60	120.75	155.58	197.33	222.26	259.58	307.00	330.17
61	130.71	167.01	209.15	236.33	274.24	324.75	344.69
62	142.42	180.43	223.26	253.09	293.67	348.27	364.67
63	154.44	194.37	242.86	277.07	315.71	374.58	390.16
64	167.10	206.59	260.71	297.74	339.34	402.69	417.09
65	181.94	220.61	283.30	323.81	369.11	438.06	451.04
66	204.92	245.45	314.20	356.30	409.97	490.45	507.85
67	221.72	263.56	332.78	377.27	434.81	520.12	551.37
68	240.50	293.69	355.59	402.37	465.09	559.47	681.64
69	258.58	324.96	381.68	431.23	499.75	603.27	750.77
70	285.83	350.41	411.10	464.51	539.40	650.33	821.41
71	311.01	373.01	435.71	491.21	571.88	690.39	890.54
72	335.44	406.52	468.43	519.89	619.90	724.47	960.23
73	357.36	438.34	510.85	559.36	649.52	769.11	1,037.07
74	368.95	473.36	556.48	611.77	704.92	832.24	1,119.73
75	390.62	512.69	595.46	671.01	773.86	911.55	1,219.73
76	422.73	521.05	626.68	707.62	852.25	969.46	1,335.52
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Identifier:	LTC06UI- NFO1PL	LTC06UI-10YRPPP	LTC06UI-20YRPPP	LTC06UI-AGE65PPP	LTC06UI-ROPD	LTC06UI-ROPDC	LTC06UI-ROPDC65
Issue Age	Nonforfeiture Benefit - Shortened Benefit Period Option	Limited Pay Options 10 Pay	20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Premium Factors to apply by benefit period selected.

Restoration of Benefits

Identifier: 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

Identifier: LTC06UI-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Identifier: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Identifier: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Identifier: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Identifier: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Identifier: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Identifier: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Identifier:
NH Only	1.05	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

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

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

No Inflation

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	53.40	56.22	62.39	69.60	83.81	82.59
40	36.61	53.58	58.86	66.10	73.75	88.69	83.38
41	35.73	54.74	61.29	69.57	77.64	93.30	84.36
42	34.95	55.93	63.58	72.84	81.33	97.77	85.55
43	35.49	55.97	62.65	71.60	79.95	96.10	95.41
44	36.10	56.05	61.99	70.72	78.95	94.92	104.94
45	36.44	56.29	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	123.68
47	37.02	57.11	61.58	69.84	78.01	93.77	130.76
48	38.24	57.54	64.67	73.62	82.19	98.69	131.20
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

GPO

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	54.47	57.34	63.64	70.99	85.49	84.24
40	37.34	54.66	60.04	67.42	75.23	90.47	85.05
41	36.44	55.83	62.52	70.96	79.19	95.17	86.05
42	35.65	57.05	64.85	74.30	82.96	99.73	87.26
43	36.20	57.09	63.91	73.03	81.55	98.02	97.32
44	36.82	57.17	63.23	72.13	80.53	96.82	107.04
45	37.17	57.42	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	126.16
47	37.76	58.25	62.81	71.24	79.57	95.64	133.37
48	39.00	58.69	65.96	75.09	83.84	100.66	133.82
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

United of Omaha Insurance Company

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

Annual Premium Rates

Per $10 Daily Benefit

2.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.86	92.38	106.09	120.03	134.15	163.03	192.79
36	79.61	93.52	107.57	121.76	136.07	165.09	194.67
37	80.39	94.69	109.08	123.48	137.99	167.13	196.53
38	82.02	96.94	111.81	126.60	141.32	170.56	199.57
39	84.08	99.68	115.12	130.37	145.46	175.14	204.18
40	85.31	101.86	117.78	133.45	148.92	179.08	208.28
41	87.59	104.46	121.18	137.40	153.31	184.25	214.05
42	89.59	105.37	124.03	139.86	157.14	188.88	219.31
43	91.12	107.42	127.32	142.16	161.34	193.93	225.14
44	92.28	109.79	130.29	144.75	165.15	198.55	230.47
45	93.82	111.67	133.74	146.58	170.23	204.66	235.16
46	94.78	114.60	136.71	149.81	174.96	210.38	240.53
47	92.66	117.81	140.19	153.49	180.14	216.75	246.56
48	90.50	118.59	144.23	158.56	186.97	225.13	254.43
49	87.74	114.23	144.69	162.47	192.54	231.27	254.34
50	85.16	109.94	141.36	159.66	190.11	229.76	251.36
51	82.78	105.85	136.14	153.67	183.90	220.42	248.34
52	80.61	101.99	131.36	148.15	178.20	211.68	245.53
53	79.37	101.26	131.19	147.89	178.32	210.65	242.58
54	78.24	100.83	131.22	147.95	178.63	210.12	237.51
55	77.38	100.75	131.58	148.42	179.37	210.24	233.25
56	76.78	101.12	132.32	149.49	180.69	211.19	229.91
57	76.47	102.02	133.50	151.19	182.66	213.20	227.66
58	78.29	103.34	133.34	151.42	182.69	216.85	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

3% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	79.65	93.31	107.16	121.22	135.49	164.67	194.72
36	80.41	94.46	108.65	122.98	137.43	166.75	196.62
37	81.19	95.64	110.16	124.71	139.37	168.81	198.49
38	82.85	97.91	112.92	127.86	142.72	172.27	201.58
39	84.94	100.67	116.27	131.67	146.91	176.89	206.22
40	86.17	102.87	118.95	134.80	150.41	180.87	210.37
41	88.46	105.70	122.39	138.77	154.85	186.11	216.19
42	90.49	108.04	125.27	142.16	158.71	190.76	221.50
43	92.03	110.88	128.59	145.94	162.96	195.89	227.40
44	93.21	113.41	131.58	149.39	166.81	200.54	232.77
45	94.77	116.83	135.59	153.95	171.94	206.72	239.96
46	96.13	120.04	139.33	158.23	176.70	212.48	246.64
47	97.49	122.60	143.59	163.07	182.10	218.91	254.02
48	99.98	125.89	149.27	169.59	189.36	227.37	263.34
49	96.95	125.36	154.27	175.36	195.74	233.58	264.93
50	94.16	121.55	155.29	175.86	196.24	234.92	263.56
51	91.59	117.11	150.62	170.01	196.76	235.02	264.59
52	89.24	112.92	145.43	164.02	194.61	231.97	262.01
53	87.93	112.18	145.34	163.85	197.56	233.38	261.66
54	86.74	111.80	145.49	164.03	198.05	232.96	261.86
55	85.86	111.78	145.98	164.67	199.01	233.26	258.78
56	85.24	112.27	146.91	165.97	200.62	234.49	255.26
57	84.97	113.35	148.33	167.99	202.96	236.89	252.95
58	87.05	116.18	150.69	171.13	206.47	241.12	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

3.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.87	113.47	130.32	147.44	164.79	200.28	236.82
36	97.79	114.89	132.15	149.56	167.15	202.80	239.12
37	98.77	116.32	133.98	151.68	169.50	205.29	241.41
38	101.01	119.37	137.69	155.89	174.02	210.04	245.78
39	103.26	122.40	141.36	160.08	178.61	215.07	250.74
40	105.49	125.38	144.99	164.28	183.32	220.43	256.37
41	108.32	129.02	149.38	169.37	189.00	227.15	263.85
42	110.25	131.64	152.62	173.17	193.33	232.42	269.82
43	112.85	134.82	156.40	177.49	198.16	238.22	276.52
44	114.80	138.37	160.54	182.26	203.51	244.67	283.97
45	116.52	141.14	163.77	185.95	207.68	249.69	289.86
46	117.89	145.46	168.86	190.39	214.13	257.48	298.87
47	116.47	148.08	173.84	192.93	220.49	265.05	307.56
48	113.13	148.24	179.88	198.20	228.13	273.95	317.29
49	107.99	140.60	178.08	199.97	232.99	279.31	313.04
50	104.96	135.49	174.21	196.77	234.29	280.75	309.77
51	102.15	130.62	168.00	189.63	226.94	272.01	306.46
52	99.03	125.30	161.38	182.01	218.93	260.06	301.65
53	97.64	124.57	161.39	181.94	219.37	259.14	298.42
54	96.38	124.22	161.65	182.26	220.05	258.84	292.59
55	95.46	124.28	162.31	183.09	221.27	259.34	287.73
56	94.84	124.91	163.45	184.66	223.20	260.89	284.00
57	94.60	126.20	165.14	187.02	225.96	263.73	281.62
58	96.98	129.44	167.89	190.66	230.03	268.64	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

4% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	115.81	135.68	155.80	176.27	197.02	239.44	283.15
36	116.92	137.35	158.00	178.81	199.83	242.47	285.89
37	118.07	139.08	160.19	181.34	202.64	245.45	288.62
38	120.95	142.94	164.87	186.66	208.37	251.50	294.28
39	123.81	146.76	169.50	191.97	214.18	257.90	300.66
40	126.67	150.58	174.11	197.28	220.14	264.70	307.88
41	129.71	152.01	178.87	200.43	226.33	271.99	315.97
42	119.15	151.88	181.23	201.60	229.59	275.99	320.44
43	124.63	154.09	186.12	203.92	235.84	283.49	326.68
44	128.96	155.98	187.60	205.65	240.19	288.77	329.58
45	132.21	158.20	189.47	207.65	243.28	296.77	333.14
46	130.29	160.76	191.77	210.16	246.32	303.67	337.41
47	128.70	163.63	194.71	213.18	250.20	308.21	342.45
48	124.44	163.06	198.31	218.02	257.09	314.85	349.85
49	119.65	155.77	197.31	221.55	262.55	319.52	346.83
50	115.75	149.43	192.13	217.01	258.39	312.28	341.63
51	112.72	144.14	185.38	209.25	250.42	300.15	338.17
52	109.39	138.42	178.27	201.06	241.85	287.28	333.22
53	107.92	137.68	178.38	201.09	242.47	286.42	329.84
54	106.59	137.37	178.77	201.55	243.35	286.25	323.57
55	105.63	137.52	179.60	202.59	244.84	286.97	318.37
56	105.00	138.30	180.97	204.45	247.12	288.84	314.43
57	104.80	139.80	182.94	207.18	250.31	292.16	311.97
58	107.50	143.47	186.09	211.33	254.97	297.76	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

4.5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	139.19	157.89	183.45	200.82	235.71	290.19	332.66
36	140.64	159.29	186.26	204.03	239.40	293.83	336.10
37	142.18	160.79	189.16	207.11	243.10	297.46	339.57
38	143.72	162.15	192.20	210.19	247.10	304.01	341.55
39	145.08	163.56	195.01	213.27	250.88	309.83	344.23
40	146.45	165.01	197.79	216.35	254.36	312.87	347.62
41	147.35	165.70	199.73	218.48	256.72	315.32	350.37
42	133.82	164.97	199.98	218.96	257.00	315.66	350.77
43	137.52	167.42	202.24	221.57	259.83	319.44	354.95
44	140.70	169.61	203.99	223.62	262.01	322.54	358.37
45	143.88	172.15	206.19	225.97	264.74	326.30	362.53
46	141.90	175.09	208.86	228.88	268.27	330.73	367.48
47	139.64	177.53	211.26	231.30	271.47	334.41	371.56
48	135.75	177.88	216.34	237.84	280.46	343.48	381.65
49	130.70	170.15	215.52	242.00	286.79	349.01	378.85
50	126.55	163.36	210.05	237.25	282.48	341.40	373.49
51	123.29	157.65	202.76	228.87	273.90	328.29	369.87
52	120.33	152.26	196.10	221.17	266.03	316.01	366.54
53	118.20	150.79	195.37	220.24	265.56	313.70	361.25
54	116.79	150.52	195.88	220.85	266.65	313.65	354.55
55	115.79	150.76	196.88	222.09	268.40	314.59	349.02
56	115.16	151.68	198.48	224.23	271.03	316.79	344.86
57	114.99	153.40	200.74	227.34	274.67	320.59	342.33
58	118.01	157.51	204.30	232.00	279.91	326.89	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	150.04	170.19	197.74	216.47	254.07	322.69	358.59
36	151.60	171.71	200.77	219.93	258.06	326.06	362.29
37	153.26	173.32	203.90	223.25	262.04	329.42	366.03
38	154.92	174.79	207.18	226.57	266.36	331.32	368.17
39	156.39	176.31	210.21	229.89	270.43	333.98	371.06
40	157.86	177.87	213.20	233.21	274.18	337.25	374.71
41	158.88	178.67	215.36	235.58	276.81	340.00	377.79
42	159.33	178.77	216.72	237.29	278.51	342.09	380.13
43	159.99	180.76	218.35	239.21	280.52	344.88	383.22
44	161.03	183.24	220.39	241.59	283.06	348.46	387.17
45	162.30	186.11	222.91	244.30	286.21	352.76	391.93
46	164.08	189.41	225.94	247.61	290.21	357.79	397.54
47	163.30	192.26	228.78	250.48	293.99	362.14	389.29
48	164.52	197.86	235.74	257.66	303.83	372.10	401.18
49	161.21	202.31	241.90	263.59	312.37	380.14	411.03
50	156.34	200.44	248.22	269.68	321.11	388.08	420.80
51	151.57	198.15	255.01	276.07	330.39	395.99	430.66
52	147.59	192.78	258.35	284.28	341.95	406.19	442.97
53	144.72	191.13	258.90	287.03	346.09	408.83	448.81
54	142.49	190.76	257.56	287.59	347.24	408.44	457.78
55	139.90	190.00	255.39	285.25	344.73	404.06	466.32
56	138.17	190.80	254.81	285.00	344.48	402.64	479.03
57	136.75	192.41	254.73	285.58	345.03	402.71	494.46
58	141.58	197.66	259.58	291.83	352.10	411.19	512.22
59	148.21	204.83	267.80	301.88	363.60	425.04	536.93
60	155.65	212.25	277.12	313.11	376.40	440.68	561.01
61	163.94	220.05	287.40	325.36	390.32	457.90	587.81
62	174.63	230.29	301.16	341.59	408.90	480.76	622.56
63	187.64	245.29	324.94	368.81	441.02	518.97	659.65
64	200.25	259.15	347.77	394.84	471.91	555.52	695.82
65	213.96	274.01	372.15	422.57	497.04	591.88	731.34
66	240.26	304.48	413.27	474.63	538.31	647.57	808.44
67	257.50	322.73	415.70	478.69	542.36	653.79	852.34
68	297.30	354.43	431.25	495.69	562.79	678.91	841.87
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Simple

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	81.98	96.33	110.63	125.16	139.90	170.01	201.04
36	82.78	97.52	112.18	126.96	141.89	172.17	202.98
37	83.59	98.74	113.74	128.77	143.88	174.27	204.93
38	84.38	101.58	117.15	132.64	148.07	178.72	209.13
39	85.19	103.85	119.95	135.84	151.55	182.48	212.75
40	86.18	106.63	123.30	139.72	155.90	187.45	218.03
41	88.45	109.51	126.77	143.74	160.41	192.78	223.94
42	85.29	111.88	129.72	147.21	164.35	197.56	229.37
43	89.16	114.77	133.13	151.09	168.68	202.77	235.40
44	93.14	117.96	136.87	155.36	173.47	208.57	242.07
45	94.76	120.01	140.96	160.05	178.73	214.92	249.46
46	96.13	121.40	144.82	164.46	183.66	220.26	256.35
47	97.50	122.61	146.53	168.73	187.66	222.90	265.22
48	99.97	125.98	150.23	172.96	192.51	227.75	278.75
49	102.54	129.37	154.27	177.46	197.70	233.59	284.32
50	104.96	133.19	158.84	183.14	203.90	240.32	287.97
51	102.15	130.62	163.01	187.68	209.10	246.34	290.15
52	100.18	126.76	163.26	184.13	214.42	252.42	293.82
53	98.21	125.30	162.33	183.00	219.69	259.04	292.14
54	97.52	125.68	163.55	184.40	222.64	261.89	293.65
55	96.59	125.75	164.23	185.26	223.89	262.41	290.70
56	96.54	127.14	166.37	187.96	227.19	265.54	288.49
57	96.87	129.22	169.10	191.50	231.37	270.05	287.63
58	99.32	132.56	171.93	195.25	235.57	275.11	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound for 10 Years

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	191.74
36	57.38	68.40	77.53	87.76	98.07	118.98	193.61
37	57.64	68.96	78.19	88.51	98.91	119.80	194.41
38	58.80	69.52	83.01	95.47	106.35	125.27	197.43
39	59.64	70.71	83.67	96.23	107.20	126.28	199.88
40	60.80	72.27	84.60	97.30	108.41	127.71	203.95
41	61.39	73.12	87.32	100.51	112.00	131.64	206.35
42	62.28	75.10	90.14	103.86	115.68	135.70	209.44
43	63.57	76.86	92.20	106.21	118.23	139.01	211.07
44	64.67	78.68	94.32	108.61	120.88	142.49	212.28
45	66.27	80.77	96.74	111.38	123.88	146.45	215.27
46	67.46	82.71	98.94	113.95	126.83	150.06	220.07
47	67.22	84.58	101.08	116.39	129.44	153.77	224.43
48	69.18	87.17	103.94	119.68	133.21	158.36	230.92
49	71.17	89.79	107.08	123.17	137.21	166.23	236.76
50	73.39	92.76	110.64	127.56	142.02	169.95	240.90
51	75.45	95.50	113.90	131.13	146.10	174.94	246.86
52	77.55	98.29	117.20	134.80	150.64	178.94	251.37
53	80.69	102.18	121.82	140.05	156.33	184.32	258.98
54	83.95	106.22	126.63	145.50	162.59	192.04	265.51
55	85.79	110.63	132.05	151.57	169.58	200.62	273.09
56	86.69	114.84	137.10	157.28	176.18	208.72	284.09
57	87.33	119.93	143.08	164.18	184.13	218.47	294.81
58	93.44	126.67	151.30	173.62	194.87	231.30	301.57
59	100.54	134.58	160.43	184.15	206.88	246.32	311.00
60	108.94	143.12	170.63	195.92	220.31	262.72	323.32
61	118.86	151.59	180.80	207.69	233.34	278.70	338.63
62	127.84	160.75	191.76	220.39	247.74	295.85	354.34
63	139.69	174.97	208.14	239.17	269.68	323.10	387.98
64	151.34	190.01	225.74	259.50	292.99	351.61	423.35
65	163.16	205.67	244.14	280.86	317.43	381.52	460.88
66	177.35	220.82	261.50	300.99	340.63	410.41	528.25
67	189.82	235.85	279.24	321.57	364.34	439.18	578.83
68	205.86	252.05	297.41	341.85	402.88	476.93	766.56
69	224.48	278.93	325.96	369.53	444.48	526.57	854.97
70	237.44	306.25	355.22	402.74	485.29	573.25	940.68
71	260.78	337.20	389.45	441.75	533.12	626.70	1,026.63
72	283.29	367.47	423.44	480.63	580.92	678.92	1,101.53
73	295.51	383.99	447.52	508.13	614.52	710.71	1,189.69
74	308.66	401.86	474.33	538.16	651.22	746.03	1,282.29
75	328.12	424.54	500.19	566.47	685.93	779.73	1,396.95
76	359.46	443.07	532.89	601.72	729.22	824.37	1,479.13
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Annual Premium Rates

Per $10 Daily Benefit

5% Compound for 20 Years

Identifier:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	91.85	106.57	120.58	134.76	170.91	193.66
36	58.19	92.45	108.07	122.32	136.68	172.70	195.54
37	58.50	93.06	108.97	123.37	138.03	173.52	196.35
38	59.39	93.68	111.73	126.49	141.21	174.52	199.41
39	60.24	94.28	113.82	128.90	143.82	175.92	201.89
40	61.42	95.21	116.48	132.00	147.28	177.64	205.98
41	62.00	97.89	117.99	133.79	149.29	179.42	208.42
42	62.91	100.66	120.18	136.38	152.25	181.90	211.54
43	64.21	103.04	122.78	139.35	155.58	186.35	213.19
44	65.31	105.48	125.01	141.92	158.46	190.51	214.41
45	66.93	108.31	128.20	145.58	162.56	195.46	217.43
46	69.13	110.91	132.48	150.45	168.01	201.24	222.27
47	71.22	113.43	135.55	155.07	173.18	206.21	226.67
48	77.66	119.33	142.30	163.83	182.36	215.72	238.63
49	84.03	125.36	149.50	171.98	191.58	226.37	249.43
50	91.03	132.14	157.59	181.69	202.30	238.42	261.81
51	98.00	129.76	164.26	187.44	209.08	249.75	273.23
52	105.85	125.96	167.73	191.89	213.89	254.95	286.66
53	106.80	132.22	175.26	201.02	224.00	266.59	299.29
54	107.13	138.82	183.48	210.95	235.00	279.26	313.14
55	107.24	142.43	191.70	220.36	246.07	292.08	327.15
56	107.72	146.80	201.87	228.28	259.71	307.98	344.77
57	108.67	152.08	209.74	237.00	272.84	323.34	361.85
58	116.28	160.73	216.31	245.32	281.30	333.55	367.04
59	125.11	170.77	225.01	256.12	293.82	348.59	376.86
60	134.77	181.38	234.68	268.04	309.54	367.56	390.16
61	147.04	195.09	248.20	284.37	325.69	387.13	403.24
62	161.41	211.15	264.37	303.85	348.24	414.42	423.30
63	174.68	226.62	287.16	332.93	372.11	443.00	448.80
64	188.60	238.79	306.56	356.01	397.99	473.88	475.96
65	204.87	252.47	332.25	386.37	431.95	514.38	512.04
66	228.93	277.36	363.80	418.73	473.88	570.97	572.60
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	800.63
69	274.43	358.01	421.59	483.86	550.42	670.78	879.43
70	285.83	379.98	448.50	515.12	586.82	715.12	959.29
71	311.01	397.23	466.97	534.90	610.65	748.04	1,036.89
72	335.44	413.27	485.52	555.66	635.60	761.06	1,112.53
73	357.36	441.55	518.70	583.67	649.52	769.11	1,201.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,295.11
75	390.62	513.53	595.46	674.37	773.86	911.55	1,410.92
76	422.73	521.05	626.68	707.62	852.25	969.46	1,545.20
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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Identifier:	LTC06UI- NFO1PL	LTC06UI-10YRPPP	LTC06UI-20YRPPP	LTC06UI-AGE65PPP	LTC06UI-ROPD	LTC06UI-ROPDC	LTC06UI-ROPDC65
Issue Age	Nonforfeiture Benefit - Shortened Benefit Period Option	Limited Pay Options 10 Pay	20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

Premium Factors to apply by benefit period selected.

Restoration of Benefits

Identifier: 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

Identifier: LTC06UI-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Identifier: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Identifier: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Identifier: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Identifier: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Identifier: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Identifier: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Identifier:
NH Only	1.05	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-VA, LTC06UI-NTQ-VA, LTC06UI-[G5, G10, G15]-TQ-VA, LTC06UI-[G5, G10, G15]-NTQ-VA

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

United of Omaha Life Insurance Company
P.O. Box 64091
St. Paul, MN 55164-0901

<Month, Year>

Policyholder Name
Address
City, State, ZIP

Thank you for choosing United of Omaha Life Insurance Company as your long-term care insurance provider. Your long-term care insurance policy from United of Omaha Life Insurance Company continues to provide valuable coverage that may help you pay for long-term care services. Please keep in mind that your policy is guaranteed renewable for life. Your policy will be kept inforce as long as you pay the required premiums. **There is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher than originally expected. Claims are significantly higher due to insureds both keeping their policies longer and staying on claim longer than expected when the policy was originally priced.** Therefore, the premium for this coverage is being adjusted. An adjustment is being applied to every person in your state with the same policy form, issue age and benefit options. Please note that premium rates may increase again in the future. The following represents the premium change for your coverage.

POLICY NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

Insert Paragraph G – 2nd Year Rate Adjustment
In an effort to lessen the immediate impact of the premium increase, we will implement this increase over a 2-year period. We will provide you with a notice of any future premium increase at least 75 days prior to the increase taking effect on your policy. You will receive a total increase of xx.x%, to be implemented as summarized below:

POLICY NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

If you keep your benefits the same as you have now, your premiums will increase to $x,xxx.xx on xx/xx/xxxx, which reflects an additional increase of xx.x%.

Please keep this notification of the change in premium for your Policy with your other important insurance documents. Send no money now as a new premium notice will be sent to you prior to the effective date shown above. If you pay premium through electronic funds transfer or payroll deduction, the organization that processes your payment will be notified of the new premium amount. If you have paid premium beyond the effective date listed above you will be billed for any additional premium due.

Insert Paragraph A – Waiver of Premium
Since your premium currently is being waived, you will not be immediately impacted by the rate adjustment. However, when the waiver is removed, your new premium will be the amount shown above.

Insert Paragraph B – Rate Guarantee
Since the policy you purchased contains a rate guarantee benefit, you will not be immediately impacted by the rate adjustment. The effective date for your rate adjustment is shown above.

Insert Paragraph C – Benefit Multiplier/Elimination Period Change Offer
We know an increase in premium is never welcomed news. Adjusting the current benefits of your policy can help keep your premium similar to what you currently pay. The enclosed Policy Adjustment Offer provides the details. To accept this offer, simply sign the form and return it to us in the enclosed envelope.

Insert Paragraph D – No Offer Form
We know an increase in premium is never welcomed news. To keep your premiums similar to what you currently pay, you may be able to reduce your current benefits or remove riders that may be attached to your policy.

Insert Paragraph E – Shared Care
Please note that your current policy includes a Shared Care Benefit. If you wish to retain the Shared Care Benefit, any changes you may elect to make to your policy benefits must also be made to your spouse's policy.

If you wish to keep your policy as it is now at the new premium shown above, you do not need to do anything. If you wish to explore additional options to help reduce your premium, contact:

Customer Care Center <Agent of record/DO)>
1-XXX-XXX-XXXX

Please note that not all options available to reduce your premium are of equal value.

If you have a Partnership policy, some benefit reduction options may result in a loss in Partnership status that may reduce protection of your assets.

Insert Paragraph F – Non-forfeiture Shortened Benefit Period
Of course, you always have the option to forgo your policy altogether. If you elect to do so, the non-forfeiture benefit will provide you with a paid-up policy with reduced benefits. See your policy or contact the Customer Care Center at the phone number above for additional details.

Insert Paragraph H – Contingent Benefit Upon Lapse
Of course, you always have the option to forgo your policy altogether. If you elect to do so, the contingent nonforfeiture benefit will provide you with a paid-up policy with reduced benefits. Please contact the Customer Care Center at the phone number above for additional details.

As a reminder, your policy is guaranteed renewable for life. This means you can continue your policy for as long as you live or until you have exhausted your policy benefits. Subject to the terms of your policy, we cannot cancel your policy as long as you pay the required premium when it is due. However, the premium for your policy can change again in the future. We will not increase premium

due to a change in your age or health or your use of the long-term coverage. However, we can change premiums if we make the same change for all persons of the same class, but never more than once per year. Should there be future rate increases, options similar to those being offered now will be available. In addition, changes in benefits may be done at any time upon your request.

This rate increase request was reviewed by the commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

We hope you'll take a moment to consider the reason you purchased a long-term care insurance policy from United of Omaha Life Insurance Company and why it's more important than ever to have this valuable protection. With our history of financial strength and our commitment to serving our customers, you can be confident we'll be there when you need us, just as we have for over a century.

Sincerely,

Signature Block

QUESTIONS?
Call toll free 1-800-921-9334
We'll be glad to help you Monday – Friday, 7:00 a.m. to 5:00 p.m. Central Time.

Please keep this notification with your other important insurance documents.

United of Omaha Life Insurance Company
P.O. Box 64091
St. Paul, MN 55164-0901

<Month, Year>

Policyholder Name
Address
City, State, ZIP

Thank you for choosing United of Omaha Life Insurance Company as your long-term care insurance provider. Your long-term care insurance policy from United of Omaha Life Insurance Company continues to provide valuable coverage that may help you pay for long-term care services. Please keep in mind that your policy is guaranteed renewable for life. Your policy will be kept inforce as long as you pay the required premiums. **There is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher than originally expected.** Therefore, the premium for this coverage is being adjusted. An adjustment is being applied to every person in your state with the same policy form, issue age and benefit options. Please note that premium rates may increase again in the future. The following represents the premium change for your coverage.

POLICY NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

Insert Paragraph G – 2nd Year Rate Adjustment
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POLICY NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

If you keep your benefits the same as you have now, your premiums will increase to $x,xxx.xx on xx/xx/xxxx, which reflects an additional increase of xx.x%.

Please keep this notification of the change in premium for your Policy with your other important insurance documents. Send no money now as a new premium notice will be sent to you prior to the effective date shown above. If you pay premium through electronic funds transfer or payroll deduction, the organization that processes your payment will be notified of the new premium amount. If you have paid premium beyond the effective date listed above you will be billed for any additional premium due.

Insert Paragraph A – Waiver of Premium
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Since the policy you purchased contains a rate guarantee benefit, you will not be immediately impacted by the rate adjustment. The effective date for your rate adjustment is shown above.

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We know an increase in premium is never welcomed news. Adjusting the current benefits of your policy can help keep your premium similar to what you currently pay. The enclosed Policy Adjustment Offer provides the details. To accept this offer, simply sign the form and return it to us in the enclosed envelope.

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Customer Care Center <Agent of record/DO)>
1-XXX-XXX-XXXX

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If you have a Partnership policy, some benefit reduction options may result in a loss in Partnership status that may reduce protection of your assets.

Insert Paragraph F – Non-forfeiture Shortened Benefit Period
Of course, you always have the option to forgo your policy altogether. If you elect to do so, the non-forfeiture benefit will provide you with a paid-up policy with reduced benefits. See your policy or contact the Customer Care Center at the phone number above for additional details.

Insert Paragraph H – Contingent Benefit Upon Lapse
Of course, you always have the option to forgo your policy altogether. If you elect to do so, the contingent nonforfeiture benefit will provide you with a paid-up policy with reduced benefits. Please contact the Customer Care Center at the phone number above for additional details.

As a reminder, your policy is guaranteed renewable for life. This means you can continue your policy for as long as you live or until you have exhausted your policy benefits. Subject to the terms of your policy, we cannot cancel your policy as long as you pay the required premium when it is due. However, the premium for your policy can change again in the future. We will not increase premium due to a change in your age or health or your use of the long-term coverage. However, we can

change premiums if we make the same change for all persons of the same class, but never more than once per year. Should there be future rate increases, options similar to those being offered now will be available. In addition, changes in benefits may be done at any time upon your request.

This rate increase request was reviewed by the commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

We hope you'll take a moment to consider the reason you purchased a long-term care insurance policy from United of Omaha Life Insurance Company and why it's more important than ever to have this valuable protection. With our history of financial strength and our commitment to serving our customers, you can be confident we'll be there when you need us, just as we have for over a century.

Sincerely,

Signature Block

QUESTIONS?
Call toll free 1-800-921-9334
We'll be glad to help you Monday – Friday, 7:00 a.m. to 5:00 p.m. Central Time.

Please keep this notification with your other important insurance documents.

United of Omaha Life Insurance Company
P.O. Box 64091
St. Paul, MN 55164-0901

<Month, Year>

Policyholder Name
Address
City, State, ZIP

Thank you for choosing United of Omaha Life Insurance Company as your long-term care insurance provider. Your long-term care insurance policy from United of Omaha Life Insurance Company continues to provide valuable coverage that may help you pay for long-term care services. Please keep in mind that your policy is guaranteed renewable for life. Your policy will be kept inforce as long as you pay the required premiums. **There is a need to increase premiums on certain policy series to reflect that future claims are expected to be significantly higher than originally expected.** Therefore, the premium for this coverage is being adjusted. An adjustment is being applied to every person in your state with the same policy form, issue age and benefit options. Please note that premium rates may increase again in the future. The following represents the premium change for your coverage.

Insert Paragraph G – 2nd Year Rate Adjustment

In an effort to lessen the immediate impact of the premium increase, we will implement this increase over a 2-year period. We will provide you with a notice of any future premium increase at least 75 days prior to the increase taking effect on your policy. You will receive a total increase of xx.x%, to be implemented as summarized below:

POLICY/CERTIFICATE NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

POLICY/CERTIFICATE NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

Please keep this notification of the change in premium for your Policy with your other important insurance documents. Send no money now as a new premium notice will be sent to you prior to the effective date shown above. If you pay premium through electronic funds transfer or payroll deduction, the organization that processes your payment will be notified of the new premium amount. If you have paid premium beyond the effective date listed above you will be billed for any additional premium due.

Insert Paragraph A – Waiver of Premium
Since your premium currently is being waived, you will not be immediately impacted by the rate adjustment. However, when the waiver is removed, your new premium will be the amount shown above.

Insert Paragraph B – Rate Guarantee
Since the policy you purchased contains a rate guarantee benefit, you will not be immediately impacted by the rate adjustment. The effective date for your rate adjustment is shown above.

Insert Paragraph C – Benefit Multiplier/Elimination Period Change Offer
We know an increase in premium is never welcomed news. Adjusting the current benefits of your policy can help keep your premium similar to what you currently pay. The enclosed Policy Adjustment Offer provides the details. To accept this offer, simply sign the form and return it to us in the enclosed envelope.

Insert Paragraph D – No Offer
We know an increase in premium is never welcomed news. To keep your premiums similar to what you currently pay, you may be able to reduce your current benefits or remove riders that may be attached to your policy.

Insert Paragraph E – Shared Care
Please note that your current policy includes a Shared Care Benefit. If you wish to retain the Shared Care Benefit, any changes you may elect to make to your policy benefits must also be made to your spouse's policy.

If you wish to keep your policy as it is now at the new premium shown above, you do not need to do anything. If you wish to explore additional options to help reduce your premium, contact:

Customer Care Center <Agent of record/DO)>
1-XXX-XXX-XXXX

Please note that not all options available to reduce your premium are of equal value.

If you have a Partnership policy, some benefit reduction options may result in a loss in Partnership status that may reduce protection of your assets.

Insert Paragraph F – Non-forfeiture Shortened Benefit Period
Of course, you always have the option to forgo your policy altogether. If you elect to do so, the non-forfeiture benefit will provide you with a paid-up policy with reduced benefits. See your policy or contact the Customer Care Center at the phone number above for additional details.

Insert Paragraph G – Contingent Nonforfeiture Benefit
Of course, you always have the option to forgo your policy altogether. If you elect to do so, the contingent nonforfeiture benefit will provide you with a paid-up policy with reduced benefits. Please contact the Customer Care Center at the phone number above for additional details.

As a reminder, your policy is guaranteed renewable for life. This means you can continue your policy for as long as you live or until you have exhausted your policy benefits. Subject to the terms of your policy, we cannot cancel your policy as long as you pay the required premium when it is due. However, the premium for your policy can change again in the future. We will not increase premium due to a change in your age or health or your use of the long-term coverage. However, we can

change premiums if we make the same change for all persons of the same class, but never more than once per year. Should there be future rate increases, options similar to those being offered now will be available and changes in benefits may be done at any time upon the insured's request.

This rate increase request was reviewed by the commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

We hope you'll take a moment to consider the reason you purchased a long-term care insurance policy from United of Omaha Life Insurance Company and why it's more important than ever to have this valuable protection. With our history of financial strength and our commitment to serving our customers, you can be confident we'll be there when you need us, just as we have for over a century.

Sincerely,

Signature Block

QUESTIONS?
Call toll free 1-800-921-9334
We'll be glad to help you Monday – Friday, 7:00 a.m. to 5:00 p.m. Central Time.

Please keep this notification with your other important insurance documents.

Statement of Variability (applicable to the Premium Notification Letter, ML12047)

Any language that appears in italics in the Premium Notification Letter is variable for one of the following reasons:

1. The policyholder is on waiver;
2. The offer will only appear if the policyholder has the benefit; or
3. The policyholder qualifies for the offer that is described.

Not all of the language in italics will appear in every premium notification letter. With respect to benefits, offers will be included or excluded in accordance with the benefits of each policyholder. Offers will not appear in the Letter for benefits that are not available and do not apply.

UNITED OF OMAHA LIFE INSURANCE COMPANY

POLICY ADJUSTMENT OFFER

<Benefit Multiplier> <Elimination Period> Change Option

In an effort to help keep your premium similar to what you currently pay, you have the option to adjust your policy's <benefit multiplier> <elimination period>. <The benefit multiplier is used to calculate the benefit amount and is not intended to represent the time for which benefits are payable.> <The elimination period is the waiting period before your policy begins paying benefits.> Listed below are the details of your policy reflecting the current rate adjustment (NEW PREMIUM) and the option to <decrease your benefit multiplier> <increase your elimination period> (ADJUSTMENT OPTION).

INSTRUCTIONS:

- If you wish to exercise the Adjustment Option, <which **DECREASES** the **Benefit Multiplier** of your policy> <which INCREASES the **elimination Period** of your policy> , please return this form in the enclosed envelope within 60 days of the offer's post mark or call us at 1-XXX-XXX-XXXX. Please be aware that if we receive this form after X days, your Adjustment Option will not be effective until your next renewal due date, unless you request otherwise.
- If you wish to keep your policy exactly as it is now at the **NEW** monthly premium listed below, You DO NOT need to send this form back to us.

REQUEST FOR CHANGE IN <BENEFIT MULTIPLIER> <ELIMINATION PERIOD>
(Keep this with your policy)

Policy/Certificate Number: XXXXXX-XX Effective Date: XX/XX/XXXX

	NEW PREMIUM	**ADJUSTMENT OPTION**
<Benefit> <Elimination> **Period**	XXXXX	XXXXX
Monthly Premium	$000.00	$000.00

I request that my <**Benefit Multiplier** be decreased> <**Elimination Period** be increased> and my premium be adjusted as reflected in the Adjustment Option above. I acknowledge that I will not be able to <increase my Benefit Multiplier> <decrease my Elimination Period> on this coverage at any time in the future.

_____ _____
Signature Date
John Doe

✂

REQUEST FOR CHANGE IN <BENEFIT MULTIPLIER> <ELIMINATION PERIOD>
(Return this portion to us)

Policy/Certificate Number: XXXXXX-XX Effective Date: XX/XX/XXXX

	NEW PREMIUM	**ADJUSTMENT OPTION**
<Benefit Multiplier> <Elimination Period>	XXXXX	XXXXX
Monthly Premium	$000.00	$000.000

I request that my <**Benefit Multiplier** be decreased> <**Elimination Period** be increased> and my premium adjusted as reflected in the Adjustment Option above. I acknowledge that I will not be able to <increase my Benefit Multiplier> <decrease my Elimination Period> on this coverage at any time in the future.

_____ _____
Signature Date Shared Care Applicable
John Doe
ML12047-VA

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	51.31	56.22	62.39	69.60	83.81	82.59
40	36.61	51.76	58.86	66.10	73.75	88.69	83.38
41	35.73	52.21	61.29	68.83	77.64	93.30	84.36
42	34.95	52.66	63.58	69.90	81.33	97.77	85.55
43	35.49	53.68	62.65	71.04	79.95	96.10	95.41
44	36.10	54.87	61.99	70.72	78.95	94.92	104.94
45	36.44	56.19	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	121.04
47	37.02	57.11	61.58	69.84	78.01	93.77	124.08
48	38.24	57.54	64.67	73.62	82.19	98.69	128.04
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	52.33	57.34	63.64	70.99	85.49	84.24
40	37.34	52.80	60.04	67.42	75.23	90.47	85.05
41	36.44	53.25	62.52	70.21	79.19	95.17	86.05
42	35.65	53.71	64.85	71.29	82.96	99.73	87.26
43	36.20	54.76	63.91	72.46	81.55	98.02	97.32
44	36.82	55.97	63.23	72.13	80.53	96.82	107.04
45	37.17	57.32	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	123.46
47	37.76	58.25	62.81	71.24	79.57	95.64	126.56
48	39.00	58.69	65.96	75.09	83.84	100.66	130.60
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	63.31	71.82	83.44	91.35	107.21	136.17	151.32
36	63.97	72.46	84.72	92.81	108.89	137.59	152.88
37	64.67	73.14	86.04	94.21	110.58	139.01	154.46
38	65.37	73.76	87.42	95.61	112.40	139.81	155.36
39	65.99	74.40	88.70	97.01	114.12	140.93	156.58
40	66.61	75.06	89.96	98.41	115.70	142.31	158.12
41	67.31	75.70	91.25	99.81	117.28	144.05	160.06
42	68.05	76.36	92.57	101.35	118.96	146.11	162.36
43	68.89	77.84	94.03	103.01	120.80	148.51	165.02
44	69.91	79.56	95.69	104.89	122.90	151.30	168.10
45	70.57	80.92	96.92	106.22	124.44	153.37	170.40
46	71.94	83.05	99.06	108.56	127.24	156.87	174.30
47	73.57	85.37	101.59	111.22	130.54	160.80	178.67
48	75.99	88.23	105.12	114.90	135.49	165.93	184.37
49	77.87	90.36	108.04	117.73	139.52	169.79	188.66
50	79.83	92.40	111.05	120.65	143.66	173.62	192.90
51	81.92	94.45	114.28	123.71	148.06	177.46	197.19
52	80.61	96.56	117.77	127.05	152.82	181.53	201.70
53	79.37	98.56	120.87	130.05	156.81	185.24	205.82
54	78.24	100.83	124.22	133.42	161.09	189.49	210.53
55	77.38	100.75	127.97	137.28	165.90	194.45	216.06
56	76.78	101.12	132.22	141.81	171.41	200.35	222.63
57	76.47	102.02	133.50	147.12	177.75	207.46	227.66
58	78.29	103.34	133.34	151.42	182.69	214.62	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	72.48	82.22	95.53	104.58	122.74	155.89	173.23
36	73.24	82.95	96.99	106.25	124.67	157.52	175.02
37	74.04	83.73	98.50	107.85	126.59	159.14	176.83
38	74.84	84.44	100.09	109.45	128.67	160.06	177.86
39	75.55	85.17	101.55	111.06	130.64	161.34	179.26
40	76.26	85.93	102.99	112.66	132.45	162.92	181.02
41	77.06	86.66	104.46	114.27	134.26	164.91	183.24
42	77.91	87.42	105.97	116.03	136.19	167.27	185.88
43	78.40	88.58	107.00	117.22	137.46	169.00	187.78
44	79.08	89.98	108.23	118.64	139.01	171.12	190.13
45	79.88	91.60	109.70	120.23	140.86	173.61	192.89
46	80.93	93.43	111.44	122.13	143.15	176.48	196.08
47	82.25	95.45	113.58	124.35	145.95	179.79	199.76
48	84.43	98.04	116.80	127.67	150.54	184.37	204.86
49	86.04	99.84	119.38	130.08	154.15	187.60	208.45
50	88.27	102.16	122.78	133.40	158.83	191.96	213.28
51	90.63	104.50	126.43	136.88	163.81	196.34	218.16
52	89.24	106.91	130.39	140.66	169.19	200.98	223.31
53	87.93	109.19	133.91	144.09	173.74	205.23	228.03
54	86.74	111.80	137.73	147.92	178.60	210.08	233.42
55	85.86	111.78	141.99	152.31	184.06	215.74	239.71
56	85.24	112.27	146.80	157.45	190.31	222.45	247.18
57	84.97	113.35	148.33	163.47	197.50	230.52	252.95
58	87.05	116.18	150.69	169.37	204.35	238.64	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	82.52	93.61	108.76	119.06	139.75	177.49	197.23
36	83.38	94.44	110.43	120.97	141.94	179.34	199.27
37	84.30	95.33	112.15	122.79	144.13	181.19	201.33
38	85.21	96.14	113.95	124.62	146.50	182.23	202.50
39	86.02	96.97	115.62	126.45	148.75	183.70	204.09
40	86.83	97.83	117.26	128.27	150.81	185.50	206.10
41	87.74	98.67	118.93	130.10	152.87	187.76	208.63
42	88.24	99.00	120.02	131.41	154.24	189.44	210.51
43	88.85	100.39	121.26	132.85	155.79	191.53	212.82
44	89.68	102.06	122.74	134.55	157.65	194.08	215.64
45	90.17	103.40	123.84	135.72	159.00	195.98	217.74
46	91.42	105.54	125.89	137.96	161.70	199.36	221.50
47	92.47	107.31	127.69	139.80	164.08	202.12	224.58
48	94.99	110.29	131.40	143.62	169.36	207.41	230.47
49	95.84	111.21	132.98	144.90	171.72	208.97	232.19
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	99.03	118.63	144.69	156.09	187.75	223.02	247.80
53	97.64	121.25	148.69	159.99	192.91	227.89	253.21
54	96.38	124.22	153.03	164.36	198.45	233.43	259.35
55	95.46	124.28	157.87	169.34	204.65	239.87	266.52
56	94.84	124.91	163.33	175.18	211.74	247.49	275.01
57	94.60	126.20	165.14	181.99	219.88	256.64	281.62
58	96.98	129.44	167.89	188.69	227.66	265.87	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	92.13	104.50	121.42	132.92	156.01	198.15	220.19
36	93.09	105.44	123.29	135.05	158.46	200.22	222.46
37	94.11	106.43	125.21	137.09	160.91	202.28	224.76
38	95.13	107.33	127.22	139.13	163.56	203.45	226.07
39	96.03	108.26	129.08	141.16	166.06	205.08	227.85
40	96.93	109.22	130.91	143.20	168.36	207.09	230.09
41	97.95	110.15	132.78	145.24	170.66	209.62	232.91
42	98.09	110.06	133.42	146.08	171.47	210.60	234.02
43	98.83	111.66	134.88	147.77	173.29	213.04	236.72
44	99.33	113.03	135.94	149.02	174.60	214.94	238.82
45	99.97	114.63	137.30	150.47	176.29	217.28	241.40
46	100.91	116.49	138.96	152.29	178.49	220.05	244.50
47	102.18	118.57	141.09	154.48	181.30	223.34	248.15
48	104.49	121.32	144.54	157.99	186.30	228.16	253.51
49	106.19	123.22	147.33	160.55	190.25	231.53	257.26
50	108.51	125.58	150.93	163.99	195.25	235.98	262.19
51	111.55	128.61	155.61	168.46	201.61	241.64	268.51
52	109.39	131.05	159.84	172.42	207.40	246.36	273.74
53	107.92	134.01	164.34	176.84	213.22	251.87	279.86
54	106.59	137.37	169.23	181.76	219.46	258.14	286.81
55	105.63	137.52	174.68	187.38	226.45	265.41	294.91
56	105.00	138.30	180.83	193.95	234.43	274.01	304.47
57	104.80	139.80	182.94	201.61	243.58	284.30	311.97
58	107.50	143.47	186.09	209.15	252.35	294.70	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	216.93	241.06
36	101.91	115.43	134.97	147.85	173.48	219.19	243.55
37	103.03	116.51	137.08	150.08	176.16	221.46	246.07
38	104.15	117.50	139.27	152.31	179.06	222.73	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	109.90	126.87	151.34	165.86	194.40	239.66	266.29
47	110.86	128.65	153.08	167.61	196.72	242.32	269.24
48	113.99	132.35	157.68	172.35	203.23	248.90	276.56
49	115.99	134.60	160.93	175.36	207.82	252.91	281.01
50	118.63	137.29	165.01	179.28	213.46	257.99	286.64
51	122.01	140.67	170.20	184.25	220.51	264.30	293.68
52	120.33	144.15	175.82	189.66	228.14	271.00	301.11
53	118.20	146.77	179.99	193.68	233.53	275.86	306.51
54	116.79	150.52	185.44	199.17	240.47	282.86	314.27
55	115.79	150.76	191.50	205.41	248.24	290.96	323.30
56	115.16	151.68	198.33	212.72	257.11	300.52	333.94
57	114.99	153.40	200.74	221.23	267.28	311.96	342.33
58	118.01	157.51	204.30	229.61	277.03	323.53	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	120.06	139.32	165.78	181.51	213.03	262.42	291.58
48	123.48	143.38	170.82	186.71	220.17	269.64	299.61
49	126.34	146.60	175.29	191.01	226.35	275.47	306.07
50	129.31	149.65	179.87	195.42	232.69	281.22	312.45
51	132.46	152.73	184.79	200.05	239.41	286.95	318.86
52	136.46	156.57	190.96	206.00	247.79	294.34	327.04
53	139.35	159.53	195.65	210.52	253.83	299.85	333.17
54	142.49	163.77	201.64	216.57	261.48	307.57	341.73
55	139.90	167.92	207.38	222.45	268.83	315.09	350.11
56	138.17	173.72	214.86	230.44	278.54	325.57	361.77
57	136.75	180.64	223.33	239.75	289.66	338.09	375.67
58	141.58	188.77	230.90	248.94	300.35	350.76	389.74
59	148.21	199.22	241.93	261.93	315.49	368.80	409.78
60	155.65	210.53	254.54	276.68	332.61	389.41	432.67
61	163.94	220.05	268.75	293.19	351.73	412.63	458.48
62	174.63	230.29	287.12	314.38	376.33	442.47	491.63
63	187.64	245.29	309.03	338.58	404.87	476.43	529.39
64	200.25	259.15	329.90	361.50	432.05	508.61	565.12
65	213.96	274.01	352.05	385.75	461.03	542.80	603.11
66	240.26	304.48	394.35	431.92	516.51	607.90	675.43
67	257.50	322.73	415.70	460.64	542.36	648.59	720.66
68	297.30	354.43	431.25	495.69	562.79	678.91	782.72
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.59	89.15	103.58	113.39	133.09	169.04	187.84
36	79.41	89.95	105.17	115.21	135.18	170.80	189.78
37	80.28	90.79	106.81	116.95	137.27	172.56	191.74
38	81.15	91.56	108.53	118.69	139.53	173.56	192.86
39	81.92	92.36	110.12	120.42	141.66	174.95	194.37
40	82.69	93.17	111.68	122.16	143.62	176.66	196.29
41	83.56	93.97	113.27	123.90	145.59	178.82	198.70
42	84.48	94.79	114.91	125.81	147.67	181.38	201.55
43	85.05	96.09	116.07	127.17	149.13	183.34	203.72
44	86.31	98.22	118.12	129.49	151.72	186.77	207.52
45	87.23	100.02	119.80	131.29	153.82	189.58	210.64
46	88.42	102.08	121.76	133.44	156.40	192.82	214.24
47	89.91	104.34	124.16	135.94	159.55	196.54	218.37
48	92.88	107.84	128.48	140.43	165.60	202.80	225.34
49	95.30	110.58	132.22	144.08	170.74	207.79	230.87
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	100.18	120.01	146.38	157.90	189.93	225.62	250.69
53	98.21	121.96	149.56	160.93	194.04	229.22	254.69
54	97.52	125.68	154.83	166.29	200.78	236.17	262.40
55	96.59	125.75	159.73	171.35	207.07	242.71	269.68
56	96.54	127.14	166.25	178.31	215.52	251.91	279.92
57	96.87	129.22	169.10	186.35	225.15	262.79	287.63
58	99.32	132.56	171.93	193.24	233.15	272.28	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	152.36
36	57.38	68.40	77.53	87.76	98.07	118.98	152.88
37	57.64	68.96	78.19	88.51	98.91	119.80	154.46
38	58.80	69.52	83.01	95.47	106.35	125.27	155.36
39	59.64	70.71	83.67	96.23	107.20	126.28	156.58
40	60.80	72.27	84.60	97.30	108.41	127.71	157.03
41	61.39	73.12	87.32	99.12	112.00	131.64	158.96
42	62.28	75.10	90.14	99.95	115.68	135.70	160.12
43	63.57	76.77	92.20	101.59	118.23	139.01	162.75
44	64.67	77.91	93.71	102.72	120.36	142.49	164.63
45	66.27	79.79	95.57	104.74	122.71	146.45	168.04
46	67.46	81.31	97.00	106.30	124.59	150.06	170.67
47	67.22	83.00	98.76	108.13	126.91	153.77	173.71
48	69.18	85.78	102.20	111.71	131.72	158.36	179.25
49	71.17	88.47	105.78	115.26	136.59	166.23	184.70
50	73.39	90.44	108.70	118.10	140.62	169.95	188.83
51	75.45	93.11	112.66	121.96	145.96	174.94	194.39
52	77.55	95.18	116.09	125.23	150.64	178.94	198.82
53	80.69	97.85	120.00	129.12	155.68	183.91	204.34
54	83.95	100.16	123.32	132.46	159.93	188.11	209.01
55	85.79	102.87	127.04	136.27	164.69	193.03	214.48
56	86.69	106.90	132.22	141.81	171.41	200.35	222.63
57	87.33	110.85	137.04	147.12	177.75	207.46	230.53
58	93.44	116.36	142.33	153.46	185.14	216.22	240.25
59	100.54	122.81	149.13	161.47	194.48	227.34	252.60
60	108.94	130.37	157.63	171.34	205.97	241.15	267.94
61	118.49	139.33	167.97	183.24	219.83	257.90	286.55
62	126.15	148.77	178.95	195.94	234.55	275.77	306.41
63	137.38	161.68	195.33	214.01	255.91	301.14	334.61
64	149.32	175.29	212.53	232.89	278.34	327.66	364.07
65	162.16	189.93	230.65	252.73	302.05	355.63	395.14
66	177.35	217.16	261.50	288.67	340.63	406.28	451.42
67	189.82	235.85	279.24	315.05	364.34	439.18	492.89
68	205.86	252.05	297.41	341.85	402.88	476.93	555.48
69	224.48	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	753.45
72	283.29	367.47	423.44	480.63	580.92	678.92	825.67
73	295.51	383.99	447.52	508.13	614.52	710.71	901.83
74	308.66	401.86	474.33	538.16	651.22	746.03	989.01
75	328.12	424.54	500.19	566.47	685.93	779.73	1,081.46
76	359.46	443.07	532.89	601.72	729.22	824.37	1,198.10
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	90.14	104.73	114.65	134.57	170.91	189.93
36	58.19	90.95	106.34	116.49	136.68	172.70	191.89
37	58.50	91.29	107.41	117.60	138.03	173.52	192.81
38	59.39	92.07	109.13	119.34	140.30	174.52	193.93
39	60.24	92.87	110.73	121.09	142.45	175.92	195.45
40	61.42	93.69	112.30	122.84	144.42	177.64	197.38
41	62.00	93.97	113.27	123.90	145.59	178.82	198.70
42	62.91	94.26	114.27	125.12	146.85	180.37	200.43
43	64.21	96.09	116.07	127.17	149.13	183.34	203.72
44	65.31	97.12	116.81	128.04	150.02	184.68	205.20
45	66.93	98.90	118.45	129.82	152.09	187.45	208.27
46	69.13	100.92	120.39	131.93	154.63	190.64	211.82
47	71.22	103.75	123.45	135.17	158.64	195.42	217.13
48	77.66	106.61	127.02	138.84	163.71	200.50	222.78
49	84.03	109.95	131.47	143.26	169.76	206.60	229.55
50	91.03	112.57	135.29	146.99	175.02	211.52	235.02
51	98.00	115.88	140.21	151.79	181.66	217.73	241.94
52	103.39	118.63	144.69	156.09	187.75	223.02	247.80
53	105.91	121.25	148.69	159.99	192.91	227.89	253.21
54	107.13	125.02	153.93	165.33	199.62	234.80	260.88
55	107.24	128.58	158.80	170.34	205.86	241.29	268.10
56	107.72	132.84	164.30	176.22	213.00	248.96	276.65
57	108.67	137.94	170.54	183.08	221.20	258.18	286.88
58	116.28	144.81	177.13	190.97	230.40	269.07	298.98
59	125.11	152.83	185.59	200.94	242.02	282.91	314.35
60	134.77	161.28	194.99	211.95	254.80	298.31	331.45
61	146.57	172.36	207.78	226.68	271.94	319.03	354.47
62	157.22	185.41	223.02	244.20	292.32	343.68	381.87
63	171.21	201.49	243.43	266.71	318.93	375.30	417.02
64	186.10	218.45	264.87	290.24	346.89	408.35	453.73
65	203.61	238.48	289.62	317.34	379.27	446.54	496.16
66	228.93	272.68	330.94	362.47	433.45	510.15	566.82
67	245.88	294.74	361.85	396.19	474.31	557.86	619.50
68	260.83	325.56	398.58	439.85	520.14	624.90	694.35
69	274.43	358.01	421.59	483.86	550.42	670.78	769.74
70	285.83	379.98	448.50	515.12	586.82	715.12	848.16
71	311.01	397.23	466.97	534.90	610.65	748.04	926.00
72	335.44	413.27	485.52	555.66	635.60	761.06	1,009.86
73	357.36	441.55	518.70	583.67	649.52	769.11	1,090.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,182.17
75	390.62	513.53	595.46	674.37	773.86	911.55	1,287.46
76	422.73	521.05	626.68	707.62	852.25	969.46	1,408.96
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	53.40	56.22	62.39	69.60	83.81	82.59
40	36.61	53.58	58.86	66.10	73.75	88.69	83.38
41	35.73	54.74	61.29	69.57	77.64	93.30	84.36
42	34.95	55.93	63.58	72.84	81.33	97.77	85.55
43	35.49	55.97	62.65	71.60	79.95	96.10	95.41
44	36.10	56.05	61.99	70.72	78.95	94.92	104.94
45	36.44	56.29	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	123.68
47	37.02	57.11	61.58	69.84	78.01	93.77	130.76
48	38.24	57.54	64.67	73.62	82.19	98.69	131.20
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	54.47	57.34	63.64	70.99	85.49	84.24
40	37.34	54.66	60.04	67.42	75.23	90.47	85.05
41	36.44	55.83	62.52	70.96	79.19	95.17	86.05
42	35.65	57.05	64.85	74.30	82.96	99.73	87.26
43	36.20	57.09	63.91	73.03	81.55	98.02	97.32
44	36.82	57.17	63.23	72.13	80.53	96.82	107.04
45	37.17	57.42	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	126.16
47	37.76	58.25	62.81	71.24	79.57	95.64	133.37
48	39.00	58.69	65.96	75.09	83.84	100.66	133.82
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.86	92.38	106.09	120.03	134.15	163.03	192.79
36	79.61	93.52	107.57	121.76	136.07	165.09	194.67
37	80.39	94.69	109.08	123.48	137.99	167.13	196.53
38	82.02	96.94	111.81	126.60	141.32	170.56	199.57
39	84.08	99.68	115.12	130.37	145.46	175.14	204.18
40	85.31	101.86	117.78	133.45	148.92	179.08	208.28
41	87.59	104.46	121.18	137.40	153.31	184.25	214.05
42	89.59	105.37	124.03	139.86	157.14	188.88	219.31
43	91.12	107.42	127.32	142.16	161.34	193.93	225.14
44	92.28	109.79	130.29	144.75	165.15	198.55	230.47
45	93.82	111.67	133.74	146.58	170.23	204.66	235.16
46	94.78	114.60	136.71	149.81	174.96	210.38	240.53
47	92.66	117.81	140.19	153.49	180.14	216.75	246.56
48	90.50	118.59	144.23	158.56	186.97	225.13	254.43
49	87.74	114.23	144.69	162.47	192.54	231.27	254.34
50	85.16	109.94	141.36	159.66	190.11	229.76	251.36
51	82.78	105.85	136.14	153.67	183.90	220.42	248.34
52	80.61	101.99	131.36	148.15	178.20	211.68	245.53
53	79.37	101.26	131.19	147.89	178.32	210.65	242.58
54	78.24	100.83	131.22	147.95	178.63	210.12	237.51
55	77.38	100.75	131.58	148.42	179.37	210.24	233.25
56	76.78	101.12	132.32	149.49	180.69	211.19	229.91
57	76.47	102.02	133.50	151.19	182.66	213.20	227.66
58	78.29	103.34	133.34	151.42	182.69	216.85	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	79.65	93.31	107.16	121.22	135.49	164.67	194.72
36	80.41	94.46	108.65	122.98	137.43	166.75	196.62
37	81.19	95.64	110.16	124.71	139.37	168.81	198.49
38	82.85	97.91	112.92	127.86	142.72	172.27	201.58
39	84.94	100.67	116.27	131.67	146.91	176.89	206.22
40	86.17	102.87	118.95	134.80	150.41	180.87	210.37
41	88.46	105.70	122.39	138.77	154.85	186.11	216.19
42	90.49	108.04	125.27	142.16	158.71	190.76	221.50
43	92.03	110.88	128.59	145.94	162.96	195.89	227.40
44	93.21	113.41	131.58	149.39	166.81	200.54	232.77
45	94.77	116.83	135.59	153.95	171.94	206.72	239.96
46	96.13	120.04	139.33	158.23	176.70	212.48	246.64
47	97.49	122.60	143.59	163.07	182.10	218.91	254.02
48	99.98	125.89	149.27	169.59	189.36	227.37	263.34
49	96.95	125.36	154.27	175.36	195.74	233.58	264.93
50	94.16	121.55	155.29	175.86	196.24	234.92	263.56
51	91.59	117.11	150.62	170.01	196.76	235.02	264.59
52	89.24	112.92	145.43	164.02	194.61	231.97	262.01
53	87.93	112.18	145.34	163.85	197.56	233.38	261.66
54	86.74	111.80	145.49	164.03	198.05	232.96	261.86
55	85.86	111.78	145.98	164.67	199.01	233.26	258.78
56	85.24	112.27	146.91	165.97	200.62	234.49	255.26
57	84.97	113.35	148.33	167.99	202.96	236.89	252.95
58	87.05	116.18	150.69	171.13	206.47	241.12	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.87	113.47	130.32	147.44	164.79	200.28	236.82
36	97.79	114.89	132.15	149.56	167.15	202.80	239.12
37	98.77	116.32	133.98	151.68	169.50	205.29	241.41
38	101.01	119.37	137.69	155.89	174.02	210.04	245.78
39	103.26	122.40	141.36	160.08	178.61	215.07	250.74
40	105.49	125.38	144.99	164.28	183.32	220.43	256.37
41	108.32	129.02	149.38	169.37	189.00	227.15	263.85
42	110.25	131.64	152.62	173.17	193.33	232.42	269.82
43	112.85	134.82	156.40	177.49	198.16	238.22	276.52
44	114.80	138.37	160.54	182.26	203.51	244.67	283.97
45	116.52	141.14	163.77	185.95	207.68	249.69	289.86
46	117.89	145.46	168.86	190.39	214.13	257.48	298.87
47	116.47	148.08	173.84	192.93	220.49	265.05	307.56
48	113.13	148.24	179.88	198.20	228.13	273.95	317.29
49	107.99	140.60	178.08	199.97	232.99	279.31	313.04
50	104.96	135.49	174.21	196.77	234.29	280.75	309.77
51	102.15	130.62	168.00	189.63	226.94	272.01	306.46
52	99.03	125.30	161.38	182.01	218.93	260.06	301.65
53	97.64	124.57	161.39	181.94	219.37	259.14	298.42
54	96.38	124.22	161.65	182.26	220.05	258.84	292.59
55	95.46	124.28	162.31	183.09	221.27	259.34	287.73
56	94.84	124.91	163.45	184.66	223.20	260.89	284.00
57	94.60	126.20	165.14	187.02	225.96	263.73	281.62
58	96.98	129.44	167.89	190.66	230.03	268.64	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	115.81	135.68	155.80	176.27	197.02	239.44	283.15
36	116.92	137.35	158.00	178.81	199.83	242.47	285.89
37	118.07	139.08	160.19	181.34	202.64	245.45	288.62
38	120.95	142.94	164.87	186.66	208.37	251.50	294.28
39	123.81	146.76	169.50	191.97	214.18	257.90	300.66
40	126.67	150.58	174.11	197.28	220.14	264.70	307.88
41	129.71	152.01	178.87	200.43	226.33	271.99	315.97
42	119.15	151.88	181.23	201.60	229.59	275.99	320.44
43	124.63	154.09	186.12	203.92	235.84	283.49	326.68
44	128.96	155.98	187.60	205.65	240.19	288.77	329.58
45	132.21	158.20	189.47	207.65	243.28	296.77	333.14
46	130.29	160.76	191.77	210.16	246.32	303.67	337.41
47	128.70	163.63	194.71	213.18	250.20	308.21	342.45
48	124.44	163.06	198.31	218.02	257.09	314.85	349.85
49	119.65	155.77	197.31	221.55	262.55	319.52	346.83
50	115.75	149.43	192.13	217.01	258.39	312.28	341.63
51	112.72	144.14	185.38	209.25	250.42	300.15	338.17
52	109.39	138.42	178.27	201.06	241.85	287.28	333.22
53	107.92	137.68	178.38	201.09	242.47	286.42	329.84
54	106.59	137.37	178.77	201.55	243.35	286.25	323.57
55	105.63	137.52	179.60	202.59	244.84	286.97	318.37
56	105.00	138.30	180.97	204.45	247.12	288.84	314.43
57	104.80	139.80	182.94	207.18	250.31	292.16	311.97
58	107.50	143.47	186.09	211.33	254.97	297.76	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	139.19	157.89	183.45	200.82	235.71	290.19	332.66
36	140.64	159.29	186.26	204.03	239.40	293.83	336.10
37	142.18	160.79	189.16	207.11	243.10	297.46	339.57
38	143.72	162.15	192.20	210.19	247.10	304.01	341.55
39	145.08	163.56	195.01	213.27	250.88	309.83	344.23
40	146.45	165.01	197.79	216.35	254.36	312.87	347.62
41	147.35	165.70	199.73	218.48	256.72	315.32	350.37
42	133.82	164.97	199.98	218.96	257.00	315.66	350.77
43	137.52	167.42	202.24	221.57	259.83	319.44	354.95
44	140.70	169.61	203.99	223.62	262.01	322.54	358.37
45	143.88	172.15	206.19	225.97	264.74	326.30	362.53
46	141.90	175.09	208.86	228.88	268.27	330.73	367.48
47	139.64	177.53	211.26	231.30	271.47	334.41	371.56
48	135.75	177.88	216.34	237.84	280.46	343.48	381.65
49	130.70	170.15	215.52	242.00	286.79	349.01	378.85
50	126.55	163.36	210.05	237.25	282.48	341.40	373.49
51	123.29	157.65	202.76	228.87	273.90	328.29	369.87
52	120.33	152.26	196.10	221.17	266.03	316.01	366.54
53	118.20	150.79	195.37	220.24	265.56	313.70	361.25
54	116.79	150.52	195.88	220.85	266.65	313.65	354.55
55	115.79	150.76	196.88	222.09	268.40	314.59	349.02
56	115.16	151.68	198.48	224.23	271.03	316.79	344.86
57	114.99	153.40	200.74	227.34	274.67	320.59	342.33
58	118.01	157.51	204.30	232.00	279.91	326.89	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	150.04	170.19	197.74	216.47	254.07	322.69	358.59
36	151.60	171.71	200.77	219.93	258.06	326.06	362.29
37	153.26	173.32	203.90	223.25	262.04	329.42	366.03
38	154.92	174.79	207.18	226.57	266.36	331.32	368.17
39	156.39	176.31	210.21	229.89	270.43	333.98	371.06
40	157.86	177.87	213.20	233.21	274.18	337.25	374.71
41	158.88	178.67	215.36	235.58	276.81	340.00	377.79
42	159.33	178.77	216.72	237.29	278.51	342.09	380.13
43	159.99	180.76	218.35	239.21	280.52	344.88	383.22
44	161.03	183.24	220.39	241.59	283.06	348.46	387.17
45	162.30	186.11	222.91	244.30	286.21	352.76	391.93
46	164.08	189.41	225.94	247.61	290.21	357.79	397.54
47	163.30	192.26	228.78	250.48	293.99	362.14	389.29
48	164.52	197.86	235.74	257.66	303.83	372.10	401.18
49	161.21	202.31	241.90	263.59	312.37	380.14	411.03
50	156.34	200.44	248.22	269.68	321.11	388.08	420.80
51	151.57	198.15	255.01	276.07	330.39	395.99	430.66
52	147.59	192.78	258.35	284.28	341.95	406.19	442.97
53	144.72	191.13	258.90	287.03	346.09	408.83	448.81
54	142.49	190.76	257.56	287.59	347.24	408.44	457.78
55	139.90	190.00	255.39	285.25	344.73	404.06	466.32
56	138.17	190.80	254.81	285.00	344.48	402.64	479.03
57	136.75	192.41	254.73	285.58	345.03	402.71	494.46
58	141.58	197.66	259.58	291.83	352.10	411.19	512.22
59	148.21	204.83	267.80	301.88	363.60	425.04	536.93
60	155.65	212.25	277.12	313.11	376.40	440.68	561.01
61	163.94	220.05	287.40	325.36	390.32	457.90	587.81
62	174.63	230.29	301.16	341.59	408.90	480.76	622.56
63	187.64	245.29	324.94	368.81	441.02	518.97	659.65
64	200.25	259.15	347.77	394.84	471.91	555.52	695.82
65	213.96	274.01	372.15	422.57	497.04	591.88	731.34
66	240.26	304.48	413.27	474.63	538.31	647.57	808.44
67	257.50	322.73	415.70	478.69	542.36	653.79	852.34
68	297.30	354.43	431.25	495.69	562.79	678.91	841.87
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	81.98	96.33	110.63	125.16	139.90	170.01	201.04
36	82.78	97.52	112.18	126.96	141.89	172.17	202.98
37	83.59	98.74	113.74	128.77	143.88	174.27	204.93
38	84.38	101.58	117.15	132.64	148.07	178.72	209.13
39	85.19	103.85	119.95	135.84	151.55	182.48	212.75
40	86.18	106.63	123.30	139.72	155.90	187.45	218.03
41	88.45	109.51	126.77	143.74	160.41	192.78	223.94
42	85.29	111.88	129.72	147.21	164.35	197.56	229.37
43	89.16	114.77	133.13	151.09	168.68	202.77	235.40
44	93.14	117.96	136.87	155.36	173.47	208.57	242.07
45	94.76	120.01	140.96	160.05	178.73	214.92	249.46
46	96.13	121.40	144.82	164.46	183.66	220.26	256.35
47	97.50	122.61	146.53	168.73	187.66	222.90	265.22
48	99.97	125.98	150.23	172.96	192.51	227.75	278.75
49	102.54	129.37	154.27	177.46	197.70	233.59	284.32
50	104.96	133.19	158.84	183.14	203.90	240.32	287.97
51	102.15	130.62	163.01	187.68	209.10	246.34	290.15
52	100.18	126.76	163.26	184.13	214.42	252.42	293.82
53	98.21	125.30	162.33	183.00	219.69	259.04	292.14
54	97.52	125.68	163.55	184.40	222.64	261.89	293.65
55	96.59	125.75	164.23	185.26	223.89	262.41	290.70
56	96.54	127.14	166.37	187.96	227.19	265.54	288.49
57	96.87	129.22	169.10	191.50	231.37	270.05	287.63
58	99.32	132.56	171.93	195.25	235.57	275.11	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	191.74
36	57.38	68.40	77.53	87.76	98.07	118.98	193.61
37	57.64	68.96	78.19	88.51	98.91	119.80	194.41
38	58.80	69.52	83.01	95.47	106.35	125.27	197.43
39	59.64	70.71	83.67	96.23	107.20	126.28	199.88
40	60.80	72.27	84.60	97.30	108.41	127.71	203.95
41	61.39	73.12	87.32	100.51	112.00	131.64	206.35
42	62.28	75.10	90.14	103.86	115.68	135.70	209.44
43	63.57	76.86	92.20	106.21	118.23	139.01	211.07
44	64.67	78.68	94.32	108.61	120.88	142.49	212.28
45	66.27	80.77	96.74	111.38	123.88	146.45	215.27
46	67.46	82.71	98.94	113.95	126.83	150.06	220.07
47	67.22	84.58	101.08	116.39	129.44	153.77	224.43
48	69.18	87.17	103.94	119.68	133.21	158.36	230.92
49	71.17	89.79	107.08	123.17	137.21	166.23	236.76
50	73.39	92.76	110.64	127.56	142.02	169.95	240.90
51	75.45	95.50	113.90	131.13	146.10	174.94	246.86
52	77.55	98.29	117.20	134.80	150.64	178.94	251.37
53	80.69	102.18	121.82	140.05	156.33	184.32	258.98
54	83.95	106.22	126.63	145.50	162.59	192.04	265.51
55	85.79	110.63	132.05	151.57	169.58	200.62	273.09
56	86.69	114.84	137.10	157.28	176.18	208.72	284.09
57	87.33	119.93	143.08	164.18	184.13	218.47	294.81
58	93.44	126.67	151.30	173.62	194.87	231.30	301.57
59	100.54	134.58	160.43	184.15	206.88	246.32	311.00
60	108.94	143.12	170.63	195.92	220.31	262.72	323.32
61	118.86	151.59	180.80	207.69	233.34	278.70	338.63
62	127.84	160.75	191.76	220.39	247.74	295.85	354.34
63	139.69	174.97	208.14	239.17	269.68	323.10	387.98
64	151.34	190.01	225.74	259.50	292.99	351.61	423.35
65	163.16	205.67	244.14	280.86	317.43	381.52	460.88
66	177.35	220.82	261.50	300.99	340.63	410.41	528.25
67	189.82	235.85	279.24	321.57	364.34	439.18	578.83
68	205.86	252.05	297.41	341.85	402.88	476.93	766.56
69	224.48	278.93	325.96	369.53	444.48	526.57	854.97
70	237.44	306.25	355.22	402.74	485.29	573.25	940.68
71	260.78	337.20	389.45	441.75	533.12	626.70	1,026.63
72	283.29	367.47	423.44	480.63	580.92	678.92	1,101.53
73	295.51	383.99	447.52	508.13	614.52	710.71	1,189.69
74	308.66	401.86	474.33	538.16	651.22	746.03	1,282.29
75	328.12	424.54	500.19	566.47	685.93	779.73	1,396.95
76	359.46	443.07	532.89	601.72	729.22	824.37	1,479.13
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	91.85	106.57	120.58	134.76	170.91	193.66
36	58.19	92.45	108.07	122.32	136.68	172.70	195.54
37	58.50	93.06	108.97	123.37	138.03	173.52	196.35
38	59.39	93.68	111.73	126.49	141.21	174.52	199.41
39	60.24	94.28	113.82	128.90	143.82	175.92	201.89
40	61.42	95.21	116.48	132.00	147.28	177.64	205.98
41	62.00	97.89	117.99	133.79	149.29	179.42	208.42
42	62.91	100.66	120.18	136.38	152.25	181.90	211.54
43	64.21	103.04	122.78	139.35	155.58	186.35	213.19
44	65.31	105.48	125.01	141.92	158.46	190.51	214.41
45	66.93	108.31	128.20	145.58	162.56	195.46	217.43
46	69.13	110.91	132.48	150.45	168.01	201.24	222.27
47	71.22	113.43	135.55	155.07	173.18	206.21	226.67
48	77.66	119.33	142.30	163.83	182.36	215.72	238.63
49	84.03	125.36	149.50	171.98	191.58	226.37	249.43
50	91.03	132.14	157.59	181.69	202.30	238.42	261.81
51	98.00	129.76	164.26	187.44	209.08	249.75	273.23
52	105.85	125.96	167.73	191.89	213.89	254.95	286.66
53	106.80	132.22	175.26	201.02	224.00	266.59	299.29
54	107.13	138.82	183.48	210.95	235.00	279.26	313.14
55	107.24	142.43	191.70	220.36	246.07	292.08	327.15
56	107.72	146.80	201.87	228.28	259.71	307.98	344.77
57	108.67	152.08	209.74	237.00	272.84	323.34	361.85
58	116.28	160.73	216.31	245.32	281.30	333.55	367.04
59	125.11	170.77	225.01	256.12	293.82	348.59	376.86
60	134.77	181.38	234.68	268.04	309.54	367.56	390.16
61	147.04	195.09	248.20	284.37	325.69	387.13	403.24
62	161.41	211.15	264.37	303.85	348.24	414.42	423.30
63	174.68	226.62	287.16	332.93	372.11	443.00	448.80
64	188.60	238.79	306.56	356.01	397.99	473.88	475.96
65	204.87	252.47	332.25	386.37	431.95	514.38	512.04
66	228.93	277.36	363.80	418.73	473.88	570.97	572.60
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	800.63
69	274.43	358.01	421.59	483.86	550.42	670.78	879.43
70	285.83	379.98	448.50	515.12	586.82	715.12	959.29
71	311.01	397.23	466.97	534.90	610.65	748.04	1,036.89
72	335.44	413.27	485.52	555.66	635.60	761.06	1,112.53
73	357.36	441.55	518.70	583.67	649.52	769.11	1,201.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,295.11
75	390.62	513.53	595.46	674.37	773.86	911.55	1,410.92
76	422.73	521.05	626.68	707.62	852.25	969.46	1,545.20
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	51.31	56.22	62.39	69.60	83.81	82.59
40	36.61	51.76	58.86	66.10	73.75	88.69	83.38
41	35.73	52.21	61.29	68.83	77.64	93.30	84.36
42	34.95	52.66	63.58	69.90	81.33	97.77	85.55
43	35.49	53.68	62.65	71.04	79.95	96.10	95.41
44	36.10	54.87	61.99	70.72	78.95	94.92	104.94
45	36.44	56.19	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	121.04
47	37.02	57.11	61.58	69.84	78.01	93.77	124.08
48	38.24	57.54	64.67	73.62	82.19	98.69	128.04
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	52.33	57.34	63.64	70.99	85.49	84.24
40	37.34	52.80	60.04	67.42	75.23	90.47	85.05
41	36.44	53.25	62.52	70.21	79.19	95.17	86.05
42	35.65	53.71	64.85	71.29	82.96	99.73	87.26
43	36.20	54.76	63.91	72.46	81.55	98.02	97.32
44	36.82	55.97	63.23	72.13	80.53	96.82	107.04
45	37.17	57.32	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	123.46
47	37.76	58.25	62.81	71.24	79.57	95.64	126.56
48	39.00	58.69	65.96	75.09	83.84	100.66	130.60
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	63.31	71.82	83.44	91.35	107.21	136.17	151.32
36	63.97	72.46	84.72	92.81	108.89	137.59	152.88
37	64.67	73.14	86.04	94.21	110.58	139.01	154.46
38	65.37	73.76	87.42	95.61	112.40	139.81	155.36
39	65.99	74.40	88.70	97.01	114.12	140.93	156.58
40	66.61	75.06	89.96	98.41	115.70	142.31	158.12
41	67.31	75.70	91.25	99.81	117.28	144.05	160.06
42	68.05	76.36	92.57	101.35	118.96	146.11	162.36
43	68.89	77.84	94.03	103.01	120.80	148.51	165.02
44	69.91	79.56	95.69	104.89	122.90	151.30	168.10
45	70.57	80.92	96.92	106.22	124.44	153.37	170.40
46	71.94	83.05	99.06	108.56	127.24	156.87	174.30
47	73.57	85.37	101.59	111.22	130.54	160.80	178.67
48	75.99	88.23	105.12	114.90	135.49	165.93	184.37
49	77.87	90.36	108.04	117.73	139.52	169.79	188.66
50	79.83	92.40	111.05	120.65	143.66	173.62	192.90
51	81.92	94.45	114.28	123.71	148.06	177.46	197.19
52	80.61	96.56	117.77	127.05	152.82	181.53	201.70
53	79.37	98.56	120.87	130.05	156.81	185.24	205.82
54	78.24	100.83	124.22	133.42	161.09	189.49	210.53
55	77.38	100.75	127.97	137.28	165.90	194.45	216.06
56	76.78	101.12	132.22	141.81	171.41	200.35	222.63
57	76.47	102.02	133.50	147.12	177.75	207.46	227.66
58	78.29	103.34	133.34	151.42	182.69	214.62	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	72.48	82.22	95.53	104.58	122.74	155.89	173.23
36	73.24	82.95	96.99	106.25	124.67	157.52	175.02
37	74.04	83.73	98.50	107.85	126.59	159.14	176.83
38	74.84	84.44	100.09	109.45	128.67	160.06	177.86
39	75.55	85.17	101.55	111.06	130.64	161.34	179.26
40	76.26	85.93	102.99	112.66	132.45	162.92	181.02
41	77.06	86.66	104.46	114.27	134.26	164.91	183.24
42	77.91	87.42	105.97	116.03	136.19	167.27	185.88
43	78.40	88.58	107.00	117.22	137.46	169.00	187.78
44	79.08	89.98	108.23	118.64	139.01	171.12	190.13
45	79.88	91.60	109.70	120.23	140.86	173.61	192.89
46	80.93	93.43	111.44	122.13	143.15	176.48	196.08
47	82.25	95.45	113.58	124.35	145.95	179.79	199.76
48	84.43	98.04	116.80	127.67	150.54	184.37	204.86
49	86.04	99.84	119.38	130.08	154.15	187.60	208.45
50	88.27	102.16	122.78	133.40	158.83	191.96	213.28
51	90.63	104.50	126.43	136.88	163.81	196.34	218.16
52	89.24	106.91	130.39	140.66	169.19	200.98	223.31
53	87.93	109.19	133.91	144.09	173.74	205.23	228.03
54	86.74	111.80	137.73	147.92	178.60	210.08	233.42
55	85.86	111.78	141.99	152.31	184.06	215.74	239.71
56	85.24	112.27	146.80	157.45	190.31	222.45	247.18
57	84.97	113.35	148.33	163.47	197.50	230.52	252.95
58	87.05	116.18	150.69	169.37	204.35	238.64	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	82.52	93.61	108.76	119.06	139.75	177.49	197.23
36	83.38	94.44	110.43	120.97	141.94	179.34	199.27
37	84.30	95.33	112.15	122.79	144.13	181.19	201.33
38	85.21	96.14	113.95	124.62	146.50	182.23	202.50
39	86.02	96.97	115.62	126.45	148.75	183.70	204.09
40	86.83	97.83	117.26	128.27	150.81	185.50	206.10
41	87.74	98.67	118.93	130.10	152.87	187.76	208.63
42	88.24	99.00	120.02	131.41	154.24	189.44	210.51
43	88.85	100.39	121.26	132.85	155.79	191.53	212.82
44	89.68	102.06	122.74	134.55	157.65	194.08	215.64
45	90.17	103.40	123.84	135.72	159.00	195.98	217.74
46	91.42	105.54	125.89	137.96	161.70	199.36	221.50
47	92.47	107.31	127.69	139.80	164.08	202.12	224.58
48	94.99	110.29	131.40	143.62	169.36	207.41	230.47
49	95.84	111.21	132.98	144.90	171.72	208.97	232.19
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	99.03	118.63	144.69	156.09	187.75	223.02	247.80
53	97.64	121.25	148.69	159.99	192.91	227.89	253.21
54	96.38	124.22	153.03	164.36	198.45	233.43	259.35
55	95.46	124.28	157.87	169.34	204.65	239.87	266.52
56	94.84	124.91	163.33	175.18	211.74	247.49	275.01
57	94.60	126.20	165.14	181.99	219.88	256.64	281.62
58	96.98	129.44	167.89	188.69	227.66	265.87	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	92.13	104.50	121.42	132.92	156.01	198.15	220.19
36	93.09	105.44	123.29	135.05	158.46	200.22	222.46
37	94.11	106.43	125.21	137.09	160.91	202.28	224.76
38	95.13	107.33	127.22	139.13	163.56	203.45	226.07
39	96.03	108.26	129.08	141.16	166.06	205.08	227.85
40	96.93	109.22	130.91	143.20	168.36	207.09	230.09
41	97.95	110.15	132.78	145.24	170.66	209.62	232.91
42	98.09	110.06	133.42	146.08	171.47	210.60	234.02
43	98.83	111.66	134.88	147.77	173.29	213.04	236.72
44	99.33	113.03	135.94	149.02	174.60	214.94	238.82
45	99.97	114.63	137.30	150.47	176.29	217.28	241.40
46	100.91	116.49	138.96	152.29	178.49	220.05	244.50
47	102.18	118.57	141.09	154.48	181.30	223.34	248.15
48	104.49	121.32	144.54	157.99	186.30	228.16	253.51
49	106.19	123.22	147.33	160.55	190.25	231.53	257.26
50	108.51	125.58	150.93	163.99	195.25	235.98	262.19
51	111.55	128.61	155.61	168.46	201.61	241.64	268.51
52	109.39	131.05	159.84	172.42	207.40	246.36	273.74
53	107.92	134.01	164.34	176.84	213.22	251.87	279.86
54	106.59	137.37	169.23	181.76	219.46	258.14	286.81
55	105.63	137.52	174.68	187.38	226.45	265.41	294.91
56	105.00	138.30	180.83	193.95	234.43	274.01	304.47
57	104.80	139.80	182.94	201.61	243.58	284.30	311.97
58	107.50	143.47	186.09	209.15	252.35	294.70	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	216.93	241.06
36	101.91	115.43	134.97	147.85	173.48	219.19	243.55
37	103.03	116.51	137.08	150.08	176.16	221.46	246.07
38	104.15	117.50	139.27	152.31	179.06	222.73	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	109.90	126.87	151.34	165.86	194.40	239.66	266.29
47	110.86	128.65	153.08	167.61	196.72	242.32	269.24
48	113.99	132.35	157.68	172.35	203.23	248.90	276.56
49	115.99	134.60	160.93	175.36	207.82	252.91	281.01
50	118.63	137.29	165.01	179.28	213.46	257.99	286.64
51	122.01	140.67	170.20	184.25	220.51	264.30	293.68
52	120.33	144.15	175.82	189.66	228.14	271.00	301.11
53	118.20	146.77	179.99	193.68	233.53	275.86	306.51
54	116.79	150.52	185.44	199.17	240.47	282.86	314.27
55	115.79	150.76	191.50	205.41	248.24	290.96	323.30
56	115.16	151.68	198.33	212.72	257.11	300.52	333.94
57	114.99	153.40	200.74	221.23	267.28	311.96	342.33
58	118.01	157.51	204.30	229.61	277.03	323.53	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	120.06	139.32	165.78	181.51	213.03	262.42	291.58
48	123.48	143.38	170.82	186.71	220.17	269.64	299.61
49	126.34	146.60	175.29	191.01	226.35	275.47	306.07
50	129.31	149.65	179.87	195.42	232.69	281.22	312.45
51	132.46	152.73	184.79	200.05	239.41	286.95	318.86
52	136.46	156.57	190.96	206.00	247.79	294.34	327.04
53	139.35	159.53	195.65	210.52	253.83	299.85	333.17
54	142.49	163.77	201.64	216.57	261.48	307.57	341.73
55	139.90	167.92	207.38	222.45	268.83	315.09	350.11
56	138.17	173.72	214.86	230.44	278.54	325.57	361.77
57	136.75	180.64	223.33	239.75	289.66	338.09	375.67
58	141.58	188.77	230.90	248.94	300.35	350.76	389.74
59	148.21	199.22	241.93	261.93	315.49	368.80	409.78
60	155.65	210.53	254.54	276.68	332.61	389.41	432.67
61	163.94	220.05	268.75	293.19	351.73	412.63	458.48
62	174.63	230.29	287.12	314.38	376.33	442.47	491.63
63	187.64	245.29	309.03	338.58	404.87	476.43	529.39
64	200.25	259.15	329.90	361.50	432.05	508.61	565.12
65	213.96	274.01	352.05	385.75	461.03	542.80	603.11
66	240.26	304.48	394.35	431.92	516.51	607.90	675.43
67	257.50	322.73	415.70	460.64	542.36	648.59	720.66
68	297.30	354.43	431.25	495.69	562.79	678.91	782.72
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.59	89.15	103.58	113.39	133.09	169.04	187.84
36	79.41	89.95	105.17	115.21	135.18	170.80	189.78
37	80.28	90.79	106.81	116.95	137.27	172.56	191.74
38	81.15	91.56	108.53	118.69	139.53	173.56	192.86
39	81.92	92.36	110.12	120.42	141.66	174.95	194.37
40	82.69	93.17	111.68	122.16	143.62	176.66	196.29
41	83.56	93.97	113.27	123.90	145.59	178.82	198.70
42	84.48	94.79	114.91	125.81	147.67	181.38	201.55
43	85.05	96.09	116.07	127.17	149.13	183.34	203.72
44	86.31	98.22	118.12	129.49	151.72	186.77	207.52
45	87.23	100.02	119.80	131.29	153.82	189.58	210.64
46	88.42	102.08	121.76	133.44	156.40	192.82	214.24
47	89.91	104.34	124.16	135.94	159.55	196.54	218.37
48	92.88	107.84	128.48	140.43	165.60	202.80	225.34
49	95.30	110.58	132.22	144.08	170.74	207.79	230.87
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	100.18	120.01	146.38	157.90	189.93	225.62	250.69
53	98.21	121.96	149.56	160.93	194.04	229.22	254.69
54	97.52	125.68	154.83	166.29	200.78	236.17	262.40
55	96.59	125.75	159.73	171.35	207.07	242.71	269.68
56	96.54	127.14	166.25	178.31	215.52	251.91	279.92
57	96.87	129.22	169.10	186.35	225.15	262.79	287.63
58	99.32	132.56	171.93	193.24	233.15	272.28	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	152.36
36	57.38	68.40	77.53	87.76	98.07	118.98	152.88
37	57.64	68.96	78.19	88.51	98.91	119.80	154.46
38	58.80	69.52	83.01	95.47	106.35	125.27	155.36
39	59.64	70.71	83.67	96.23	107.20	126.28	156.58
40	60.80	72.27	84.60	97.30	108.41	127.71	157.03
41	61.39	73.12	87.32	99.12	112.00	131.64	158.96
42	62.28	75.10	90.14	99.95	115.68	135.70	160.12
43	63.57	76.77	92.20	101.59	118.23	139.01	162.75
44	64.67	77.91	93.71	102.72	120.36	142.49	164.63
45	66.27	79.79	95.57	104.74	122.71	146.45	168.04
46	67.46	81.31	97.00	106.30	124.59	150.06	170.67
47	67.22	83.00	98.76	108.13	126.91	153.77	173.71
48	69.18	85.78	102.20	111.71	131.72	158.36	179.25
49	71.17	88.47	105.78	115.26	136.59	166.23	184.70
50	73.39	90.44	108.70	118.10	140.62	169.95	188.83
51	75.45	93.11	112.66	121.96	145.96	174.94	194.39
52	77.55	95.18	116.09	125.23	150.64	178.94	198.82
53	80.69	97.85	120.00	129.12	155.68	183.91	204.34
54	83.95	100.16	123.32	132.46	159.93	188.11	209.01
55	85.79	102.87	127.04	136.27	164.69	193.03	214.48
56	86.69	106.90	132.22	141.81	171.41	200.35	222.63
57	87.33	110.85	137.04	147.12	177.75	207.46	230.53
58	93.44	116.36	142.33	153.46	185.14	216.22	240.25
59	100.54	122.81	149.13	161.47	194.48	227.34	252.60
60	108.94	130.37	157.63	171.34	205.97	241.15	267.94
61	118.49	139.33	167.97	183.24	219.83	257.90	286.55
62	126.15	148.77	178.95	195.94	234.55	275.77	306.41
63	137.38	161.68	195.33	214.01	255.91	301.14	334.61
64	149.32	175.29	212.53	232.89	278.34	327.66	364.07
65	162.16	189.93	230.65	252.73	302.05	355.63	395.14
66	177.35	217.16	261.50	288.67	340.63	406.28	451.42
67	189.82	235.85	279.24	315.05	364.34	439.18	492.89
68	205.86	252.05	297.41	341.85	402.88	476.93	555.48
69	224.48	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	753.45
72	283.29	367.47	423.44	480.63	580.92	678.92	825.67
73	295.51	383.99	447.52	508.13	614.52	710.71	901.83
74	308.66	401.86	474.33	538.16	651.22	746.03	989.01
75	328.12	424.54	500.19	566.47	685.93	779.73	1,081.46
76	359.46	443.07	532.89	601.72	729.22	824.37	1,198.10
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	90.14	104.73	114.65	134.57	170.91	189.93
36	58.19	90.95	106.34	116.49	136.68	172.70	191.89
37	58.50	91.29	107.41	117.60	138.03	173.52	192.81
38	59.39	92.07	109.13	119.34	140.30	174.52	193.93
39	60.24	92.87	110.73	121.09	142.45	175.92	195.45
40	61.42	93.69	112.30	122.84	144.42	177.64	197.38
41	62.00	93.97	113.27	123.90	145.59	178.82	198.70
42	62.91	94.26	114.27	125.12	146.85	180.37	200.43
43	64.21	96.09	116.07	127.17	149.13	183.34	203.72
44	65.31	97.12	116.81	128.04	150.02	184.68	205.20
45	66.93	98.90	118.45	129.82	152.09	187.45	208.27
46	69.13	100.92	120.39	131.93	154.63	190.64	211.82
47	71.22	103.75	123.45	135.17	158.64	195.42	217.13
48	77.66	106.61	127.02	138.84	163.71	200.50	222.78
49	84.03	109.95	131.47	143.26	169.76	206.60	229.55
50	91.03	112.57	135.29	146.99	175.02	211.52	235.02
51	98.00	115.88	140.21	151.79	181.66	217.73	241.94
52	103.39	118.63	144.69	156.09	187.75	223.02	247.80
53	105.91	121.25	148.69	159.99	192.91	227.89	253.21
54	107.13	125.02	153.93	165.33	199.62	234.80	260.88
55	107.24	128.58	158.80	170.34	205.86	241.29	268.10
56	107.72	132.84	164.30	176.22	213.00	248.96	276.65
57	108.67	137.94	170.54	183.08	221.20	258.18	286.88
58	116.28	144.81	177.13	190.97	230.40	269.07	298.98
59	125.11	152.83	185.59	200.94	242.02	282.91	314.35
60	134.77	161.28	194.99	211.95	254.80	298.31	331.45
61	146.57	172.36	207.78	226.68	271.94	319.03	354.47
62	157.22	185.41	223.02	244.20	292.32	343.68	381.87
63	171.21	201.49	243.43	266.71	318.93	375.30	417.02
64	186.10	218.45	264.87	290.24	346.89	408.35	453.73
65	203.61	238.48	289.62	317.34	379.27	446.54	496.16
66	228.93	272.68	330.94	362.47	433.45	510.15	566.82
67	245.88	294.74	361.85	396.19	474.31	557.86	619.50
68	260.83	325.56	398.58	439.85	520.14	624.90	694.35
69	274.43	358.01	421.59	483.86	550.42	670.78	769.74
70	285.83	379.98	448.50	515.12	586.82	715.12	848.16
71	311.01	397.23	466.97	534.90	610.65	748.04	926.00
72	335.44	413.27	485.52	555.66	635.60	761.06	1,009.86
73	357.36	441.55	518.70	583.67	649.52	769.11	1,090.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,182.17
75	390.62	513.53	595.46	674.37	773.86	911.55	1,287.46
76	422.73	521.05	626.68	707.62	852.25	969.46	1,408.96
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	53.40	56.22	62.39	69.60	83.81	82.59
40	36.61	53.58	58.86	66.10	73.75	88.69	83.38
41	35.73	54.74	61.29	69.57	77.64	93.30	84.36
42	34.95	55.93	63.58	72.84	81.33	97.77	85.55
43	35.49	55.97	62.65	71.60	79.95	96.10	95.41
44	36.10	56.05	61.99	70.72	78.95	94.92	104.94
45	36.44	56.29	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	123.68
47	37.02	57.11	61.58	69.84	78.01	93.77	130.76
48	38.24	57.54	64.67	73.62	82.19	98.69	131.20
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	54.47	57.34	63.64	70.99	85.49	84.24
40	37.34	54.66	60.04	67.42	75.23	90.47	85.05
41	36.44	55.83	62.52	70.96	79.19	95.17	86.05
42	35.65	57.05	64.85	74.30	82.96	99.73	87.26
43	36.20	57.09	63.91	73.03	81.55	98.02	97.32
44	36.82	57.17	63.23	72.13	80.53	96.82	107.04
45	37.17	57.42	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	126.16
47	37.76	58.25	62.81	71.24	79.57	95.64	133.37
48	39.00	58.69	65.96	75.09	83.84	100.66	133.82
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.86	92.38	106.09	120.03	134.15	163.03	192.79
36	79.61	93.52	107.57	121.76	136.07	165.09	194.67
37	80.39	94.69	109.08	123.48	137.99	167.13	196.53
38	82.02	96.94	111.81	126.60	141.32	170.56	199.57
39	84.08	99.68	115.12	130.37	145.46	175.14	204.18
40	85.31	101.86	117.78	133.45	148.92	179.08	208.28
41	87.59	104.46	121.18	137.40	153.31	184.25	214.05
42	89.59	105.37	124.03	139.86	157.14	188.88	219.31
43	91.12	107.42	127.32	142.16	161.34	193.93	225.14
44	92.28	109.79	130.29	144.75	165.15	198.55	230.47
45	93.82	111.67	133.74	146.58	170.23	204.66	235.16
46	94.78	114.60	136.71	149.81	174.96	210.38	240.53
47	92.66	117.81	140.19	153.49	180.14	216.75	246.56
48	90.50	118.59	144.23	158.56	186.97	225.13	254.43
49	87.74	114.23	144.69	162.47	192.54	231.27	254.34
50	85.16	109.94	141.36	159.66	190.11	229.76	251.36
51	82.78	105.85	136.14	153.67	183.90	220.42	248.34
52	80.61	101.99	131.36	148.15	178.20	211.68	245.53
53	79.37	101.26	131.19	147.89	178.32	210.65	242.58
54	78.24	100.83	131.22	147.95	178.63	210.12	237.51
55	77.38	100.75	131.58	148.42	179.37	210.24	233.25
56	76.78	101.12	132.32	149.49	180.69	211.19	229.91
57	76.47	102.02	133.50	151.19	182.66	213.20	227.66
58	78.29	103.34	133.34	151.42	182.69	216.85	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	79.65	93.31	107.16	121.22	135.49	164.67	194.72
36	80.41	94.46	108.65	122.98	137.43	166.75	196.62
37	81.19	95.64	110.16	124.71	139.37	168.81	198.49
38	82.85	97.91	112.92	127.86	142.72	172.27	201.58
39	84.94	100.67	116.27	131.67	146.91	176.89	206.22
40	86.17	102.87	118.95	134.80	150.41	180.87	210.37
41	88.46	105.70	122.39	138.77	154.85	186.11	216.19
42	90.49	108.04	125.27	142.16	158.71	190.76	221.50
43	92.03	110.88	128.59	145.94	162.96	195.89	227.40
44	93.21	113.41	131.58	149.39	166.81	200.54	232.77
45	94.77	116.83	135.59	153.95	171.94	206.72	239.96
46	96.13	120.04	139.33	158.23	176.70	212.48	246.64
47	97.49	122.60	143.59	163.07	182.10	218.91	254.02
48	99.98	125.89	149.27	169.59	189.36	227.37	263.34
49	96.95	125.36	154.27	175.36	195.74	233.58	264.93
50	94.16	121.55	155.29	175.86	196.24	234.92	263.56
51	91.59	117.11	150.62	170.01	196.76	235.02	264.59
52	89.24	112.92	145.43	164.02	194.61	231.97	262.01
53	87.93	112.18	145.34	163.85	197.56	233.38	261.66
54	86.74	111.80	145.49	164.03	198.05	232.96	261.86
55	85.86	111.78	145.98	164.67	199.01	233.26	258.78
56	85.24	112.27	146.91	165.97	200.62	234.49	255.26
57	84.97	113.35	148.33	167.99	202.96	236.89	252.95
58	87.05	116.18	150.69	171.13	206.47	241.12	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.87	113.47	130.32	147.44	164.79	200.28	236.82
36	97.79	114.89	132.15	149.56	167.15	202.80	239.12
37	98.77	116.32	133.98	151.68	169.50	205.29	241.41
38	101.01	119.37	137.69	155.89	174.02	210.04	245.78
39	103.26	122.40	141.36	160.08	178.61	215.07	250.74
40	105.49	125.38	144.99	164.28	183.32	220.43	256.37
41	108.32	129.02	149.38	169.37	189.00	227.15	263.85
42	110.25	131.64	152.62	173.17	193.33	232.42	269.82
43	112.85	134.82	156.40	177.49	198.16	238.22	276.52
44	114.80	138.37	160.54	182.26	203.51	244.67	283.97
45	116.52	141.14	163.77	185.95	207.68	249.69	289.86
46	117.89	145.46	168.86	190.39	214.13	257.48	298.87
47	116.47	148.08	173.84	192.93	220.49	265.05	307.56
48	113.13	148.24	179.88	198.20	228.13	273.95	317.29
49	107.99	140.60	178.08	199.97	232.99	279.31	313.04
50	104.96	135.49	174.21	196.77	234.29	280.75	309.77
51	102.15	130.62	168.00	189.63	226.94	272.01	306.46
52	99.03	125.30	161.38	182.01	218.93	260.06	301.65
53	97.64	124.57	161.39	181.94	219.37	259.14	298.42
54	96.38	124.22	161.65	182.26	220.05	258.84	292.59
55	95.46	124.28	162.31	183.09	221.27	259.34	287.73
56	94.84	124.91	163.45	184.66	223.20	260.89	284.00
57	94.60	126.20	165.14	187.02	225.96	263.73	281.62
58	96.98	129.44	167.89	190.66	230.03	268.64	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	115.81	135.68	155.80	176.27	197.02	239.44	283.15
36	116.92	137.35	158.00	178.81	199.83	242.47	285.89
37	118.07	139.08	160.19	181.34	202.64	245.45	288.62
38	120.95	142.94	164.87	186.66	208.37	251.50	294.28
39	123.81	146.76	169.50	191.97	214.18	257.90	300.66
40	126.67	150.58	174.11	197.28	220.14	264.70	307.88
41	129.71	152.01	178.87	200.43	226.33	271.99	315.97
42	119.15	151.88	181.23	201.60	229.59	275.99	320.44
43	124.63	154.09	186.12	203.92	235.84	283.49	326.68
44	128.96	155.98	187.60	205.65	240.19	288.77	329.58
45	132.21	158.20	189.47	207.65	243.28	296.77	333.14
46	130.29	160.76	191.77	210.16	246.32	303.67	337.41
47	128.70	163.63	194.71	213.18	250.20	308.21	342.45
48	124.44	163.06	198.31	218.02	257.09	314.85	349.85
49	119.65	155.77	197.31	221.55	262.55	319.52	346.83
50	115.75	149.43	192.13	217.01	258.39	312.28	341.63
51	112.72	144.14	185.38	209.25	250.42	300.15	338.17
52	109.39	138.42	178.27	201.06	241.85	287.28	333.22
53	107.92	137.68	178.38	201.09	242.47	286.42	329.84
54	106.59	137.37	178.77	201.55	243.35	286.25	323.57
55	105.63	137.52	179.60	202.59	244.84	286.97	318.37
56	105.00	138.30	180.97	204.45	247.12	288.84	314.43
57	104.80	139.80	182.94	207.18	250.31	292.16	311.97
58	107.50	143.47	186.09	211.33	254.97	297.76	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	139.19	157.89	183.45	200.82	235.71	290.19	332.66
36	140.64	159.29	186.26	204.03	239.40	293.83	336.10
37	142.18	160.79	189.16	207.11	243.10	297.46	339.57
38	143.72	162.15	192.20	210.19	247.10	304.01	341.55
39	145.08	163.56	195.01	213.27	250.88	309.83	344.23
40	146.45	165.01	197.79	216.35	254.36	312.87	347.62
41	147.35	165.70	199.73	218.48	256.72	315.32	350.37
42	133.82	164.97	199.98	218.96	257.00	315.66	350.77
43	137.52	167.42	202.24	221.57	259.83	319.44	354.95
44	140.70	169.61	203.99	223.62	262.01	322.54	358.37
45	143.88	172.15	206.19	225.97	264.74	326.30	362.53
46	141.90	175.09	208.86	228.88	268.27	330.73	367.48
47	139.64	177.53	211.26	231.30	271.47	334.41	371.56
48	135.75	177.88	216.34	237.84	280.46	343.48	381.65
49	130.70	170.15	215.52	242.00	286.79	349.01	378.85
50	126.55	163.36	210.05	237.25	282.48	341.40	373.49
51	123.29	157.65	202.76	228.87	273.90	328.29	369.87
52	120.33	152.26	196.10	221.17	266.03	316.01	366.54
53	118.20	150.79	195.37	220.24	265.56	313.70	361.25
54	116.79	150.52	195.88	220.85	266.65	313.65	354.55
55	115.79	150.76	196.88	222.09	268.40	314.59	349.02
56	115.16	151.68	198.48	224.23	271.03	316.79	344.86
57	114.99	153.40	200.74	227.34	274.67	320.59	342.33
58	118.01	157.51	204.30	232.00	279.91	326.89	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	150.04	170.19	197.74	216.47	254.07	322.69	358.59
36	151.60	171.71	200.77	219.93	258.06	326.06	362.29
37	153.26	173.32	203.90	223.25	262.04	329.42	366.03
38	154.92	174.79	207.18	226.57	266.36	331.32	368.17
39	156.39	176.31	210.21	229.89	270.43	333.98	371.06
40	157.86	177.87	213.20	233.21	274.18	337.25	374.71
41	158.88	178.67	215.36	235.58	276.81	340.00	377.79
42	159.33	178.77	216.72	237.29	278.51	342.09	380.13
43	159.99	180.76	218.35	239.21	280.52	344.88	383.22
44	161.03	183.24	220.39	241.59	283.06	348.46	387.17
45	162.30	186.11	222.91	244.30	286.21	352.76	391.93
46	164.08	189.41	225.94	247.61	290.21	357.79	397.54
47	163.30	192.26	228.78	250.48	293.99	362.14	389.29
48	164.52	197.86	235.74	257.66	303.83	372.10	401.18
49	161.21	202.31	241.90	263.59	312.37	380.14	411.03
50	156.34	200.44	248.22	269.68	321.11	388.08	420.80
51	151.57	198.15	255.01	276.07	330.39	395.99	430.66
52	147.59	192.78	258.35	284.28	341.95	406.19	442.97
53	144.72	191.13	258.90	287.03	346.09	408.83	448.81
54	142.49	190.76	257.56	287.59	347.24	408.44	457.78
55	139.90	190.00	255.39	285.25	344.73	404.06	466.32
56	138.17	190.80	254.81	285.00	344.48	402.64	479.03
57	136.75	192.41	254.73	285.58	345.03	402.71	494.46
58	141.58	197.66	259.58	291.83	352.10	411.19	512.22
59	148.21	204.83	267.80	301.88	363.60	425.04	536.93
60	155.65	212.25	277.12	313.11	376.40	440.68	561.01
61	163.94	220.05	287.40	325.36	390.32	457.90	587.81
62	174.63	230.29	301.16	341.59	408.90	480.76	622.56
63	187.64	245.29	324.94	368.81	441.02	518.97	659.65
64	200.25	259.15	347.77	394.84	471.91	555.52	695.82
65	213.96	274.01	372.15	422.57	497.04	591.88	731.34
66	240.26	304.48	413.27	474.63	538.31	647.57	808.44
67	257.50	322.73	415.70	478.69	542.36	653.79	852.34
68	297.30	354.43	431.25	495.69	562.79	678.91	841.87
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	81.98	96.33	110.63	125.16	139.90	170.01	201.04
36	82.78	97.52	112.18	126.96	141.89	172.17	202.98
37	83.59	98.74	113.74	128.77	143.88	174.27	204.93
38	84.38	101.58	117.15	132.64	148.07	178.72	209.13
39	85.19	103.85	119.95	135.84	151.55	182.48	212.75
40	86.18	106.63	123.30	139.72	155.90	187.45	218.03
41	88.45	109.51	126.77	143.74	160.41	192.78	223.94
42	85.29	111.88	129.72	147.21	164.35	197.56	229.37
43	89.16	114.77	133.13	151.09	168.68	202.77	235.40
44	93.14	117.96	136.87	155.36	173.47	208.57	242.07
45	94.76	120.01	140.96	160.05	178.73	214.92	249.46
46	96.13	121.40	144.82	164.46	183.66	220.26	256.35
47	97.50	122.61	146.53	168.73	187.66	222.90	265.22
48	99.97	125.98	150.23	172.96	192.51	227.75	278.75
49	102.54	129.37	154.27	177.46	197.70	233.59	284.32
50	104.96	133.19	158.84	183.14	203.90	240.32	287.97
51	102.15	130.62	163.01	187.68	209.10	246.34	290.15
52	100.18	126.76	163.26	184.13	214.42	252.42	293.82
53	98.21	125.30	162.33	183.00	219.69	259.04	292.14
54	97.52	125.68	163.55	184.40	222.64	261.89	293.65
55	96.59	125.75	164.23	185.26	223.89	262.41	290.70
56	96.54	127.14	166.37	187.96	227.19	265.54	288.49
57	96.87	129.22	169.10	191.50	231.37	270.05	287.63
58	99.32	132.56	171.93	195.25	235.57	275.11	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	191.74
36	57.38	68.40	77.53	87.76	98.07	118.98	193.61
37	57.64	68.96	78.19	88.51	98.91	119.80	194.41
38	58.80	69.52	83.01	95.47	106.35	125.27	197.43
39	59.64	70.71	83.67	96.23	107.20	126.28	199.88
40	60.80	72.27	84.60	97.30	108.41	127.71	203.95
41	61.39	73.12	87.32	100.51	112.00	131.64	206.35
42	62.28	75.10	90.14	103.86	115.68	135.70	209.44
43	63.57	76.86	92.20	106.21	118.23	139.01	211.07
44	64.67	78.68	94.32	108.61	120.88	142.49	212.28
45	66.27	80.77	96.74	111.38	123.88	146.45	215.27
46	67.46	82.71	98.94	113.95	126.83	150.06	220.07
47	67.22	84.58	101.08	116.39	129.44	153.77	224.43
48	69.18	87.17	103.94	119.68	133.21	158.36	230.92
49	71.17	89.79	107.08	123.17	137.21	166.23	236.76
50	73.39	92.76	110.64	127.56	142.02	169.95	240.90
51	75.45	95.50	113.90	131.13	146.10	174.94	246.86
52	77.55	98.29	117.20	134.80	150.64	178.94	251.37
53	80.69	102.18	121.82	140.05	156.33	184.32	258.98
54	83.95	106.22	126.63	145.50	162.59	192.04	265.51
55	85.79	110.63	132.05	151.57	169.58	200.62	273.09
56	86.69	114.84	137.10	157.28	176.18	208.72	284.09
57	87.33	119.93	143.08	164.18	184.13	218.47	294.81
58	93.44	126.67	151.30	173.62	194.87	231.30	301.57
59	100.54	134.58	160.43	184.15	206.88	246.32	311.00
60	108.94	143.12	170.63	195.92	220.31	262.72	323.32
61	118.86	151.59	180.80	207.69	233.34	278.70	338.63
62	127.84	160.75	191.76	220.39	247.74	295.85	354.34
63	139.69	174.97	208.14	239.17	269.68	323.10	387.98
64	151.34	190.01	225.74	259.50	292.99	351.61	423.35
65	163.16	205.67	244.14	280.86	317.43	381.52	460.88
66	177.35	220.82	261.50	300.99	340.63	410.41	528.25
67	189.82	235.85	279.24	321.57	364.34	439.18	578.83
68	205.86	252.05	297.41	341.85	402.88	476.93	766.56
69	224.48	278.93	325.96	369.53	444.48	526.57	854.97
70	237.44	306.25	355.22	402.74	485.29	573.25	940.68
71	260.78	337.20	389.45	441.75	533.12	626.70	1,026.63
72	283.29	367.47	423.44	480.63	580.92	678.92	1,101.53
73	295.51	383.99	447.52	508.13	614.52	710.71	1,189.69
74	308.66	401.86	474.33	538.16	651.22	746.03	1,282.29
75	328.12	424.54	500.19	566.47	685.93	779.73	1,396.95
76	359.46	443.07	532.89	601.72	729.22	824.37	1,479.13
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	91.85	106.57	120.58	134.76	170.91	193.66
36	58.19	92.45	108.07	122.32	136.68	172.70	195.54
37	58.50	93.06	108.97	123.37	138.03	173.52	196.35
38	59.39	93.68	111.73	126.49	141.21	174.52	199.41
39	60.24	94.28	113.82	128.90	143.82	175.92	201.89
40	61.42	95.21	116.48	132.00	147.28	177.64	205.98
41	62.00	97.89	117.99	133.79	149.29	179.42	208.42
42	62.91	100.66	120.18	136.38	152.25	181.90	211.54
43	64.21	103.04	122.78	139.35	155.58	186.35	213.19
44	65.31	105.48	125.01	141.92	158.46	190.51	214.41
45	66.93	108.31	128.20	145.58	162.56	195.46	217.43
46	69.13	110.91	132.48	150.45	168.01	201.24	222.27
47	71.22	113.43	135.55	155.07	173.18	206.21	226.67
48	77.66	119.33	142.30	163.83	182.36	215.72	238.63
49	84.03	125.36	149.50	171.98	191.58	226.37	249.43
50	91.03	132.14	157.59	181.69	202.30	238.42	261.81
51	98.00	129.76	164.26	187.44	209.08	249.75	273.23
52	105.85	125.96	167.73	191.89	213.89	254.95	286.66
53	106.80	132.22	175.26	201.02	224.00	266.59	299.29
54	107.13	138.82	183.48	210.95	235.00	279.26	313.14
55	107.24	142.43	191.70	220.36	246.07	292.08	327.15
56	107.72	146.80	201.87	228.28	259.71	307.98	344.77
57	108.67	152.08	209.74	237.00	272.84	323.34	361.85
58	116.28	160.73	216.31	245.32	281.30	333.55	367.04
59	125.11	170.77	225.01	256.12	293.82	348.59	376.86
60	134.77	181.38	234.68	268.04	309.54	367.56	390.16
61	147.04	195.09	248.20	284.37	325.69	387.13	403.24
62	161.41	211.15	264.37	303.85	348.24	414.42	423.30
63	174.68	226.62	287.16	332.93	372.11	443.00	448.80
64	188.60	238.79	306.56	356.01	397.99	473.88	475.96
65	204.87	252.47	332.25	386.37	431.95	514.38	512.04
66	228.93	277.36	363.80	418.73	473.88	570.97	572.60
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	800.63
69	274.43	358.01	421.59	483.86	550.42	670.78	879.43
70	285.83	379.98	448.50	515.12	586.82	715.12	959.29
71	311.01	397.23	466.97	534.90	610.65	748.04	1,036.89
72	335.44	413.27	485.52	555.66	635.60	761.06	1,112.53
73	357.36	441.55	518.70	583.67	649.52	769.11	1,201.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,295.11
75	390.62	513.53	595.46	674.37	773.86	911.55	1,410.92
76	422.73	521.05	626.68	707.62	852.25	969.46	1,545.20
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	51.31	56.22	62.39	69.60	83.81	82.59
40	36.61	51.76	58.86	66.10	73.75	88.69	83.38
41	35.73	52.21	61.29	68.83	77.64	93.30	84.36
42	34.95	52.66	63.58	69.90	81.33	97.77	85.55
43	35.49	53.68	62.65	71.04	79.95	96.10	95.41
44	36.10	54.87	61.99	70.72	78.95	94.92	104.94
45	36.44	56.19	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	121.04
47	37.02	57.11	61.58	69.84	78.01	93.77	124.08
48	38.24	57.54	64.67	73.62	82.19	98.69	128.04
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	52.33	57.34	63.64	70.99	85.49	84.24
40	37.34	52.80	60.04	67.42	75.23	90.47	85.05
41	36.44	53.25	62.52	70.21	79.19	95.17	86.05
42	35.65	53.71	64.85	71.29	82.96	99.73	87.26
43	36.20	54.76	63.91	72.46	81.55	98.02	97.32
44	36.82	55.97	63.23	72.13	80.53	96.82	107.04
45	37.17	57.32	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	123.46
47	37.76	58.25	62.81	71.24	79.57	95.64	126.56
48	39.00	58.69	65.96	75.09	83.84	100.66	130.60
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	63.31	71.82	83.44	91.35	107.21	136.17	151.32
36	63.97	72.46	84.72	92.81	108.89	137.59	152.88
37	64.67	73.14	86.04	94.21	110.58	139.01	154.46
38	65.37	73.76	87.42	95.61	112.40	139.81	155.36
39	65.99	74.40	88.70	97.01	114.12	140.93	156.58
40	66.61	75.06	89.96	98.41	115.70	142.31	158.12
41	67.31	75.70	91.25	99.81	117.28	144.05	160.06
42	68.05	76.36	92.57	101.35	118.96	146.11	162.36
43	68.89	77.84	94.03	103.01	120.80	148.51	165.02
44	69.91	79.56	95.69	104.89	122.90	151.30	168.10
45	70.57	80.92	96.92	106.22	124.44	153.37	170.40
46	71.94	83.05	99.06	108.56	127.24	156.87	174.30
47	73.57	85.37	101.59	111.22	130.54	160.80	178.67
48	75.99	88.23	105.12	114.90	135.49	165.93	184.37
49	77.87	90.36	108.04	117.73	139.52	169.79	188.66
50	79.83	92.40	111.05	120.65	143.66	173.62	192.90
51	81.92	94.45	114.28	123.71	148.06	177.46	197.19
52	80.61	96.56	117.77	127.05	152.82	181.53	201.70
53	79.37	98.56	120.87	130.05	156.81	185.24	205.82
54	78.24	100.83	124.22	133.42	161.09	189.49	210.53
55	77.38	100.75	127.97	137.28	165.90	194.45	216.06
56	76.78	101.12	132.22	141.81	171.41	200.35	222.63
57	76.47	102.02	133.50	147.12	177.75	207.46	227.66
58	78.29	103.34	133.34	151.42	182.69	214.62	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	72.48	82.22	95.53	104.58	122.74	155.89	173.23
36	73.24	82.95	96.99	106.25	124.67	157.52	175.02
37	74.04	83.73	98.50	107.85	126.59	159.14	176.83
38	74.84	84.44	100.09	109.45	128.67	160.06	177.86
39	75.55	85.17	101.55	111.06	130.64	161.34	179.26
40	76.26	85.93	102.99	112.66	132.45	162.92	181.02
41	77.06	86.66	104.46	114.27	134.26	164.91	183.24
42	77.91	87.42	105.97	116.03	136.19	167.27	185.88
43	78.40	88.58	107.00	117.22	137.46	169.00	187.78
44	79.08	89.98	108.23	118.64	139.01	171.12	190.13
45	79.88	91.60	109.70	120.23	140.86	173.61	192.89
46	80.93	93.43	111.44	122.13	143.15	176.48	196.08
47	82.25	95.45	113.58	124.35	145.95	179.79	199.76
48	84.43	98.04	116.80	127.67	150.54	184.37	204.86
49	86.04	99.84	119.38	130.08	154.15	187.60	208.45
50	88.27	102.16	122.78	133.40	158.83	191.96	213.28
51	90.63	104.50	126.43	136.88	163.81	196.34	218.16
52	89.24	106.91	130.39	140.66	169.19	200.98	223.31
53	87.93	109.19	133.91	144.09	173.74	205.23	228.03
54	86.74	111.80	137.73	147.92	178.60	210.08	233.42
55	85.86	111.78	141.99	152.31	184.06	215.74	239.71
56	85.24	112.27	146.80	157.45	190.31	222.45	247.18
57	84.97	113.35	148.33	163.47	197.50	230.52	252.95
58	87.05	116.18	150.69	169.37	204.35	238.64	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	82.52	93.61	108.76	119.06	139.75	177.49	197.23
36	83.38	94.44	110.43	120.97	141.94	179.34	199.27
37	84.30	95.33	112.15	122.79	144.13	181.19	201.33
38	85.21	96.14	113.95	124.62	146.50	182.23	202.50
39	86.02	96.97	115.62	126.45	148.75	183.70	204.09
40	86.83	97.83	117.26	128.27	150.81	185.50	206.10
41	87.74	98.67	118.93	130.10	152.87	187.76	208.63
42	88.24	99.00	120.02	131.41	154.24	189.44	210.51
43	88.85	100.39	121.26	132.85	155.79	191.53	212.82
44	89.68	102.06	122.74	134.55	157.65	194.08	215.64
45	90.17	103.40	123.84	135.72	159.00	195.98	217.74
46	91.42	105.54	125.89	137.96	161.70	199.36	221.50
47	92.47	107.31	127.69	139.80	164.08	202.12	224.58
48	94.99	110.29	131.40	143.62	169.36	207.41	230.47
49	95.84	111.21	132.98	144.90	171.72	208.97	232.19
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	99.03	118.63	144.69	156.09	187.75	223.02	247.80
53	97.64	121.25	148.69	159.99	192.91	227.89	253.21
54	96.38	124.22	153.03	164.36	198.45	233.43	259.35
55	95.46	124.28	157.87	169.34	204.65	239.87	266.52
56	94.84	124.91	163.33	175.18	211.74	247.49	275.01
57	94.60	126.20	165.14	181.99	219.88	256.64	281.62
58	96.98	129.44	167.89	188.69	227.66	265.87	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	92.13	104.50	121.42	132.92	156.01	198.15	220.19
36	93.09	105.44	123.29	135.05	158.46	200.22	222.46
37	94.11	106.43	125.21	137.09	160.91	202.28	224.76
38	95.13	107.33	127.22	139.13	163.56	203.45	226.07
39	96.03	108.26	129.08	141.16	166.06	205.08	227.85
40	96.93	109.22	130.91	143.20	168.36	207.09	230.09
41	97.95	110.15	132.78	145.24	170.66	209.62	232.91
42	98.09	110.06	133.42	146.08	171.47	210.60	234.02
43	98.83	111.66	134.88	147.77	173.29	213.04	236.72
44	99.33	113.03	135.94	149.02	174.60	214.94	238.82
45	99.97	114.63	137.30	150.47	176.29	217.28	241.40
46	100.91	116.49	138.96	152.29	178.49	220.05	244.50
47	102.18	118.57	141.09	154.48	181.30	223.34	248.15
48	104.49	121.32	144.54	157.99	186.30	228.16	253.51
49	106.19	123.22	147.33	160.55	190.25	231.53	257.26
50	108.51	125.58	150.93	163.99	195.25	235.98	262.19
51	111.55	128.61	155.61	168.46	201.61	241.64	268.51
52	109.39	131.05	159.84	172.42	207.40	246.36	273.74
53	107.92	134.01	164.34	176.84	213.22	251.87	279.86
54	106.59	137.37	169.23	181.76	219.46	258.14	286.81
55	105.63	137.52	174.68	187.38	226.45	265.41	294.91
56	105.00	138.30	180.83	193.95	234.43	274.01	304.47
57	104.80	139.80	182.94	201.61	243.58	284.30	311.97
58	107.50	143.47	186.09	209.15	252.35	294.70	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	216.93	241.06
36	101.91	115.43	134.97	147.85	173.48	219.19	243.55
37	103.03	116.51	137.08	150.08	176.16	221.46	246.07
38	104.15	117.50	139.27	152.31	179.06	222.73	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	109.90	126.87	151.34	165.86	194.40	239.66	266.29
47	110.86	128.65	153.08	167.61	196.72	242.32	269.24
48	113.99	132.35	157.68	172.35	203.23	248.90	276.56
49	115.99	134.60	160.93	175.36	207.82	252.91	281.01
50	118.63	137.29	165.01	179.28	213.46	257.99	286.64
51	122.01	140.67	170.20	184.25	220.51	264.30	293.68
52	120.33	144.15	175.82	189.66	228.14	271.00	301.11
53	118.20	146.77	179.99	193.68	233.53	275.86	306.51
54	116.79	150.52	185.44	199.17	240.47	282.86	314.27
55	115.79	150.76	191.50	205.41	248.24	290.96	323.30
56	115.16	151.68	198.33	212.72	257.11	300.52	333.94
57	114.99	153.40	200.74	221.23	267.28	311.96	342.33
58	118.01	157.51	204.30	229.61	277.03	323.53	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	120.06	139.32	165.78	181.51	213.03	262.42	291.58
48	123.48	143.38	170.82	186.71	220.17	269.64	299.61
49	126.34	146.60	175.29	191.01	226.35	275.47	306.07
50	129.31	149.65	179.87	195.42	232.69	281.22	312.45
51	132.46	152.73	184.79	200.05	239.41	286.95	318.86
52	136.46	156.57	190.96	206.00	247.79	294.34	327.04
53	139.35	159.53	195.65	210.52	253.83	299.85	333.17
54	142.49	163.77	201.64	216.57	261.48	307.57	341.73
55	139.90	167.92	207.38	222.45	268.83	315.09	350.11
56	138.17	173.72	214.86	230.44	278.54	325.57	361.77
57	136.75	180.64	223.33	239.75	289.66	338.09	375.67
58	141.58	188.77	230.90	248.94	300.35	350.76	389.74
59	148.21	199.22	241.93	261.93	315.49	368.80	409.78
60	155.65	210.53	254.54	276.68	332.61	389.41	432.67
61	163.94	220.05	268.75	293.19	351.73	412.63	458.48
62	174.63	230.29	287.12	314.38	376.33	442.47	491.63
63	187.64	245.29	309.03	338.58	404.87	476.43	529.39
64	200.25	259.15	329.90	361.50	432.05	508.61	565.12
65	213.96	274.01	352.05	385.75	461.03	542.80	603.11
66	240.26	304.48	394.35	431.92	516.51	607.90	675.43
67	257.50	322.73	415.70	460.64	542.36	648.59	720.66
68	297.30	354.43	431.25	495.69	562.79	678.91	782.72
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.59	89.15	103.58	113.39	133.09	169.04	187.84
36	79.41	89.95	105.17	115.21	135.18	170.80	189.78
37	80.28	90.79	106.81	116.95	137.27	172.56	191.74
38	81.15	91.56	108.53	118.69	139.53	173.56	192.86
39	81.92	92.36	110.12	120.42	141.66	174.95	194.37
40	82.69	93.17	111.68	122.16	143.62	176.66	196.29
41	83.56	93.97	113.27	123.90	145.59	178.82	198.70
42	84.48	94.79	114.91	125.81	147.67	181.38	201.55
43	85.05	96.09	116.07	127.17	149.13	183.34	203.72
44	86.31	98.22	118.12	129.49	151.72	186.77	207.52
45	87.23	100.02	119.80	131.29	153.82	189.58	210.64
46	88.42	102.08	121.76	133.44	156.40	192.82	214.24
47	89.91	104.34	124.16	135.94	159.55	196.54	218.37
48	92.88	107.84	128.48	140.43	165.60	202.80	225.34
49	95.30	110.58	132.22	144.08	170.74	207.79	230.87
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	100.18	120.01	146.38	157.90	189.93	225.62	250.69
53	98.21	121.96	149.56	160.93	194.04	229.22	254.69
54	97.52	125.68	154.83	166.29	200.78	236.17	262.40
55	96.59	125.75	159.73	171.35	207.07	242.71	269.68
56	96.54	127.14	166.25	178.31	215.52	251.91	279.92
57	96.87	129.22	169.10	186.35	225.15	262.79	287.63
58	99.32	132.56	171.93	193.24	233.15	272.28	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	152.36
36	57.38	68.40	77.53	87.76	98.07	118.98	152.88
37	57.64	68.96	78.19	88.51	98.91	119.80	154.46
38	58.80	69.52	83.01	95.47	106.35	125.27	155.36
39	59.64	70.71	83.67	96.23	107.20	126.28	156.58
40	60.80	72.27	84.60	97.30	108.41	127.71	157.03
41	61.39	73.12	87.32	99.12	112.00	131.64	158.96
42	62.28	75.10	90.14	99.95	115.68	135.70	160.12
43	63.57	76.77	92.20	101.59	118.23	139.01	162.75
44	64.67	77.91	93.71	102.72	120.36	142.49	164.63
45	66.27	79.79	95.57	104.74	122.71	146.45	168.04
46	67.46	81.31	97.00	106.30	124.59	150.06	170.67
47	67.22	83.00	98.76	108.13	126.91	153.77	173.71
48	69.18	85.78	102.20	111.71	131.72	158.36	179.25
49	71.17	88.47	105.78	115.26	136.59	166.23	184.70
50	73.39	90.44	108.70	118.10	140.62	169.95	188.83
51	75.45	93.11	112.66	121.96	145.96	174.94	194.39
52	77.55	95.18	116.09	125.23	150.64	178.94	198.82
53	80.69	97.85	120.00	129.12	155.68	183.91	204.34
54	83.95	100.16	123.32	132.46	159.93	188.11	209.01
55	85.79	102.87	127.04	136.27	164.69	193.03	214.48
56	86.69	106.90	132.22	141.81	171.41	200.35	222.63
57	87.33	110.85	137.04	147.12	177.75	207.46	230.53
58	93.44	116.36	142.33	153.46	185.14	216.22	240.25
59	100.54	122.81	149.13	161.47	194.48	227.34	252.60
60	108.94	130.37	157.63	171.34	205.97	241.15	267.94
61	118.49	139.33	167.97	183.24	219.83	257.90	286.55
62	126.15	148.77	178.95	195.94	234.55	275.77	306.41
63	137.38	161.68	195.33	214.01	255.91	301.14	334.61
64	149.32	175.29	212.53	232.89	278.34	327.66	364.07
65	162.16	189.93	230.65	252.73	302.05	355.63	395.14
66	177.35	217.16	261.50	288.67	340.63	406.28	451.42
67	189.82	235.85	279.24	315.05	364.34	439.18	492.89
68	205.86	252.05	297.41	341.85	402.88	476.93	555.48
69	224.48	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	753.45
72	283.29	367.47	423.44	480.63	580.92	678.92	825.67
73	295.51	383.99	447.52	508.13	614.52	710.71	901.83
74	308.66	401.86	474.33	538.16	651.22	746.03	989.01
75	328.12	424.54	500.19	566.47	685.93	779.73	1,081.46
76	359.46	443.07	532.89	601.72	729.22	824.37	1,198.10
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	90.14	104.73	114.65	134.57	170.91	189.93
36	58.19	90.95	106.34	116.49	136.68	172.70	191.89
37	58.50	91.29	107.41	117.60	138.03	173.52	192.81
38	59.39	92.07	109.13	119.34	140.30	174.52	193.93
39	60.24	92.87	110.73	121.09	142.45	175.92	195.45
40	61.42	93.69	112.30	122.84	144.42	177.64	197.38
41	62.00	93.97	113.27	123.90	145.59	178.82	198.70
42	62.91	94.26	114.27	125.12	146.85	180.37	200.43
43	64.21	96.09	116.07	127.17	149.13	183.34	203.72
44	65.31	97.12	116.81	128.04	150.02	184.68	205.20
45	66.93	98.90	118.45	129.82	152.09	187.45	208.27
46	69.13	100.92	120.39	131.93	154.63	190.64	211.82
47	71.22	103.75	123.45	135.17	158.64	195.42	217.13
48	77.66	106.61	127.02	138.84	163.71	200.50	222.78
49	84.03	109.95	131.47	143.26	169.76	206.60	229.55
50	91.03	112.57	135.29	146.99	175.02	211.52	235.02
51	98.00	115.88	140.21	151.79	181.66	217.73	241.94
52	103.39	118.63	144.69	156.09	187.75	223.02	247.80
53	105.91	121.25	148.69	159.99	192.91	227.89	253.21
54	107.13	125.02	153.93	165.33	199.62	234.80	260.88
55	107.24	128.58	158.80	170.34	205.86	241.29	268.10
56	107.72	132.84	164.30	176.22	213.00	248.96	276.65
57	108.67	137.94	170.54	183.08	221.20	258.18	286.88
58	116.28	144.81	177.13	190.97	230.40	269.07	298.98
59	125.11	152.83	185.59	200.94	242.02	282.91	314.35
60	134.77	161.28	194.99	211.95	254.80	298.31	331.45
61	146.57	172.36	207.78	226.68	271.94	319.03	354.47
62	157.22	185.41	223.02	244.20	292.32	343.68	381.87
63	171.21	201.49	243.43	266.71	318.93	375.30	417.02
64	186.10	218.45	264.87	290.24	346.89	408.35	453.73
65	203.61	238.48	289.62	317.34	379.27	446.54	496.16
66	228.93	272.68	330.94	362.47	433.45	510.15	566.82
67	245.88	294.74	361.85	396.19	474.31	557.86	619.50
68	260.83	325.56	398.58	439.85	520.14	624.90	694.35
69	274.43	358.01	421.59	483.86	550.42	670.78	769.74
70	285.83	379.98	448.50	515.12	586.82	715.12	848.16
71	311.01	397.23	466.97	534.90	610.65	748.04	926.00
72	335.44	413.27	485.52	555.66	635.60	761.06	1,009.86
73	357.36	441.55	518.70	583.67	649.52	769.11	1,090.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,182.17
75	390.62	513.53	595.46	674.37	773.86	911.55	1,287.46
76	422.73	521.05	626.68	707.62	852.25	969.46	1,408.96
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	53.40	56.22	62.39	69.60	83.81	82.59
40	36.61	53.58	58.86	66.10	73.75	88.69	83.38
41	35.73	54.74	61.29	69.57	77.64	93.30	84.36
42	34.95	55.93	63.58	72.84	81.33	97.77	85.55
43	35.49	55.97	62.65	71.60	79.95	96.10	95.41
44	36.10	56.05	61.99	70.72	78.95	94.92	104.94
45	36.44	56.29	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	123.68
47	37.02	57.11	61.58	69.84	78.01	93.77	130.76
48	38.24	57.54	64.67	73.62	82.19	98.69	131.20
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	54.47	57.34	63.64	70.99	85.49	84.24
40	37.34	54.66	60.04	67.42	75.23	90.47	85.05
41	36.44	55.83	62.52	70.96	79.19	95.17	86.05
42	35.65	57.05	64.85	74.30	82.96	99.73	87.26
43	36.20	57.09	63.91	73.03	81.55	98.02	97.32
44	36.82	57.17	63.23	72.13	80.53	96.82	107.04
45	37.17	57.42	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	126.16
47	37.76	58.25	62.81	71.24	79.57	95.64	133.37
48	39.00	58.69	65.96	75.09	83.84	100.66	133.82
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.86	92.38	106.09	120.03	134.15	163.03	192.79
36	79.61	93.52	107.57	121.76	136.07	165.09	194.67
37	80.39	94.69	109.08	123.48	137.99	167.13	196.53
38	82.02	96.94	111.81	126.60	141.32	170.56	199.57
39	84.08	99.68	115.12	130.37	145.46	175.14	204.18
40	85.31	101.86	117.78	133.45	148.92	179.08	208.28
41	87.59	104.46	121.18	137.40	153.31	184.25	214.05
42	89.59	105.37	124.03	139.86	157.14	188.88	219.31
43	91.12	107.42	127.32	142.16	161.34	193.93	225.14
44	92.28	109.79	130.29	144.75	165.15	198.55	230.47
45	93.82	111.67	133.74	146.58	170.23	204.66	235.16
46	94.78	114.60	136.71	149.81	174.96	210.38	240.53
47	92.66	117.81	140.19	153.49	180.14	216.75	246.56
48	90.50	118.59	144.23	158.56	186.97	225.13	254.43
49	87.74	114.23	144.69	162.47	192.54	231.27	254.34
50	85.16	109.94	141.36	159.66	190.11	229.76	251.36
51	82.78	105.85	136.14	153.67	183.90	220.42	248.34
52	80.61	101.99	131.36	148.15	178.20	211.68	245.53
53	79.37	101.26	131.19	147.89	178.32	210.65	242.58
54	78.24	100.83	131.22	147.95	178.63	210.12	237.51
55	77.38	100.75	131.58	148.42	179.37	210.24	233.25
56	76.78	101.12	132.32	149.49	180.69	211.19	229.91
57	76.47	102.02	133.50	151.19	182.66	213.20	227.66
58	78.29	103.34	133.34	151.42	182.69	216.85	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	79.65	93.31	107.16	121.22	135.49	164.67	194.72
36	80.41	94.46	108.65	122.98	137.43	166.75	196.62
37	81.19	95.64	110.16	124.71	139.37	168.81	198.49
38	82.85	97.91	112.92	127.86	142.72	172.27	201.58
39	84.94	100.67	116.27	131.67	146.91	176.89	206.22
40	86.17	102.87	118.95	134.80	150.41	180.87	210.37
41	88.46	105.70	122.39	138.77	154.85	186.11	216.19
42	90.49	108.04	125.27	142.16	158.71	190.76	221.50
43	92.03	110.88	128.59	145.94	162.96	195.89	227.40
44	93.21	113.41	131.58	149.39	166.81	200.54	232.77
45	94.77	116.83	135.59	153.95	171.94	206.72	239.96
46	96.13	120.04	139.33	158.23	176.70	212.48	246.64
47	97.49	122.60	143.59	163.07	182.10	218.91	254.02
48	99.98	125.89	149.27	169.59	189.36	227.37	263.34
49	96.95	125.36	154.27	175.36	195.74	233.58	264.93
50	94.16	121.55	155.29	175.86	196.24	234.92	263.56
51	91.59	117.11	150.62	170.01	196.76	235.02	264.59
52	89.24	112.92	145.43	164.02	194.61	231.97	262.01
53	87.93	112.18	145.34	163.85	197.56	233.38	261.66
54	86.74	111.80	145.49	164.03	198.05	232.96	261.86
55	85.86	111.78	145.98	164.67	199.01	233.26	258.78
56	85.24	112.27	146.91	165.97	200.62	234.49	255.26
57	84.97	113.35	148.33	167.99	202.96	236.89	252.95
58	87.05	116.18	150.69	171.13	206.47	241.12	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.87	113.47	130.32	147.44	164.79	200.28	236.82
36	97.79	114.89	132.15	149.56	167.15	202.80	239.12
37	98.77	116.32	133.98	151.68	169.50	205.29	241.41
38	101.01	119.37	137.69	155.89	174.02	210.04	245.78
39	103.26	122.40	141.36	160.08	178.61	215.07	250.74
40	105.49	125.38	144.99	164.28	183.32	220.43	256.37
41	108.32	129.02	149.38	169.37	189.00	227.15	263.85
42	110.25	131.64	152.62	173.17	193.33	232.42	269.82
43	112.85	134.82	156.40	177.49	198.16	238.22	276.52
44	114.80	138.37	160.54	182.26	203.51	244.67	283.97
45	116.52	141.14	163.77	185.95	207.68	249.69	289.86
46	117.89	145.46	168.86	190.39	214.13	257.48	298.87
47	116.47	148.08	173.84	192.93	220.49	265.05	307.56
48	113.13	148.24	179.88	198.20	228.13	273.95	317.29
49	107.99	140.60	178.08	199.97	232.99	279.31	313.04
50	104.96	135.49	174.21	196.77	234.29	280.75	309.77
51	102.15	130.62	168.00	189.63	226.94	272.01	306.46
52	99.03	125.30	161.38	182.01	218.93	260.06	301.65
53	97.64	124.57	161.39	181.94	219.37	259.14	298.42
54	96.38	124.22	161.65	182.26	220.05	258.84	292.59
55	95.46	124.28	162.31	183.09	221.27	259.34	287.73
56	94.84	124.91	163.45	184.66	223.20	260.89	284.00
57	94.60	126.20	165.14	187.02	225.96	263.73	281.62
58	96.98	129.44	167.89	190.66	230.03	268.64	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	115.81	135.68	155.80	176.27	197.02	239.44	283.15
36	116.92	137.35	158.00	178.81	199.83	242.47	285.89
37	118.07	139.08	160.19	181.34	202.64	245.45	288.62
38	120.95	142.94	164.87	186.66	208.37	251.50	294.28
39	123.81	146.76	169.50	191.97	214.18	257.90	300.66
40	126.67	150.58	174.11	197.28	220.14	264.70	307.88
41	129.71	152.01	178.87	200.43	226.33	271.99	315.97
42	119.15	151.88	181.23	201.60	229.59	275.99	320.44
43	124.63	154.09	186.12	203.92	235.84	283.49	326.68
44	128.96	155.98	187.60	205.65	240.19	288.77	329.58
45	132.21	158.20	189.47	207.65	243.28	296.77	333.14
46	130.29	160.76	191.77	210.16	246.32	303.67	337.41
47	128.70	163.63	194.71	213.18	250.20	308.21	342.45
48	124.44	163.06	198.31	218.02	257.09	314.85	349.85
49	119.65	155.77	197.31	221.55	262.55	319.52	346.83
50	115.75	149.43	192.13	217.01	258.39	312.28	341.63
51	112.72	144.14	185.38	209.25	250.42	300.15	338.17
52	109.39	138.42	178.27	201.06	241.85	287.28	333.22
53	107.92	137.68	178.38	201.09	242.47	286.42	329.84
54	106.59	137.37	178.77	201.55	243.35	286.25	323.57
55	105.63	137.52	179.60	202.59	244.84	286.97	318.37
56	105.00	138.30	180.97	204.45	247.12	288.84	314.43
57	104.80	139.80	182.94	207.18	250.31	292.16	311.97
58	107.50	143.47	186.09	211.33	254.97	297.76	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	139.19	157.89	183.45	200.82	235.71	290.19	332.66
36	140.64	159.29	186.26	204.03	239.40	293.83	336.10
37	142.18	160.79	189.16	207.11	243.10	297.46	339.57
38	143.72	162.15	192.20	210.19	247.10	304.01	341.55
39	145.08	163.56	195.01	213.27	250.88	309.83	344.23
40	146.45	165.01	197.79	216.35	254.36	312.87	347.62
41	147.35	165.70	199.73	218.48	256.72	315.32	350.37
42	133.82	164.97	199.98	218.96	257.00	315.66	350.77
43	137.52	167.42	202.24	221.57	259.83	319.44	354.95
44	140.70	169.61	203.99	223.62	262.01	322.54	358.37
45	143.88	172.15	206.19	225.97	264.74	326.30	362.53
46	141.90	175.09	208.86	228.88	268.27	330.73	367.48
47	139.64	177.53	211.26	231.30	271.47	334.41	371.56
48	135.75	177.88	216.34	237.84	280.46	343.48	381.65
49	130.70	170.15	215.52	242.00	286.79	349.01	378.85
50	126.55	163.36	210.05	237.25	282.48	341.40	373.49
51	123.29	157.65	202.76	228.87	273.90	328.29	369.87
52	120.33	152.26	196.10	221.17	266.03	316.01	366.54
53	118.20	150.79	195.37	220.24	265.56	313.70	361.25
54	116.79	150.52	195.88	220.85	266.65	313.65	354.55
55	115.79	150.76	196.88	222.09	268.40	314.59	349.02
56	115.16	151.68	198.48	224.23	271.03	316.79	344.86
57	114.99	153.40	200.74	227.34	274.67	320.59	342.33
58	118.01	157.51	204.30	232.00	279.91	326.89	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	150.04	170.19	197.74	216.47	254.07	322.69	358.59
36	151.60	171.71	200.77	219.93	258.06	326.06	362.29
37	153.26	173.32	203.90	223.25	262.04	329.42	366.03
38	154.92	174.79	207.18	226.57	266.36	331.32	368.17
39	156.39	176.31	210.21	229.89	270.43	333.98	371.06
40	157.86	177.87	213.20	233.21	274.18	337.25	374.71
41	158.88	178.67	215.36	235.58	276.81	340.00	377.79
42	159.33	178.77	216.72	237.29	278.51	342.09	380.13
43	159.99	180.76	218.35	239.21	280.52	344.88	383.22
44	161.03	183.24	220.39	241.59	283.06	348.46	387.17
45	162.30	186.11	222.91	244.30	286.21	352.76	391.93
46	164.08	189.41	225.94	247.61	290.21	357.79	397.54
47	163.30	192.26	228.78	250.48	293.99	362.14	389.29
48	164.52	197.86	235.74	257.66	303.83	372.10	401.18
49	161.21	202.31	241.90	263.59	312.37	380.14	411.03
50	156.34	200.44	248.22	269.68	321.11	388.08	420.80
51	151.57	198.15	255.01	276.07	330.39	395.99	430.66
52	147.59	192.78	258.35	284.28	341.95	406.19	442.97
53	144.72	191.13	258.90	287.03	346.09	408.83	448.81
54	142.49	190.76	257.56	287.59	347.24	408.44	457.78
55	139.90	190.00	255.39	285.25	344.73	404.06	466.32
56	138.17	190.80	254.81	285.00	344.48	402.64	479.03
57	136.75	192.41	254.73	285.58	345.03	402.71	494.46
58	141.58	197.66	259.58	291.83	352.10	411.19	512.22
59	148.21	204.83	267.80	301.88	363.60	425.04	536.93
60	155.65	212.25	277.12	313.11	376.40	440.68	561.01
61	163.94	220.05	287.40	325.36	390.32	457.90	587.81
62	174.63	230.29	301.16	341.59	408.90	480.76	622.56
63	187.64	245.29	324.94	368.81	441.02	518.97	659.65
64	200.25	259.15	347.77	394.84	471.91	555.52	695.82
65	213.96	274.01	372.15	422.57	497.04	591.88	731.34
66	240.26	304.48	413.27	474.63	538.31	647.57	808.44
67	257.50	322.73	415.70	478.69	542.36	653.79	852.34
68	297.30	354.43	431.25	495.69	562.79	678.91	841.87
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	81.98	96.33	110.63	125.16	139.90	170.01	201.04
36	82.78	97.52	112.18	126.96	141.89	172.17	202.98
37	83.59	98.74	113.74	128.77	143.88	174.27	204.93
38	84.38	101.58	117.15	132.64	148.07	178.72	209.13
39	85.19	103.85	119.95	135.84	151.55	182.48	212.75
40	86.18	106.63	123.30	139.72	155.90	187.45	218.03
41	88.45	109.51	126.77	143.74	160.41	192.78	223.94
42	85.29	111.88	129.72	147.21	164.35	197.56	229.37
43	89.16	114.77	133.13	151.09	168.68	202.77	235.40
44	93.14	117.96	136.87	155.36	173.47	208.57	242.07
45	94.76	120.01	140.96	160.05	178.73	214.92	249.46
46	96.13	121.40	144.82	164.46	183.66	220.26	256.35
47	97.50	122.61	146.53	168.73	187.66	222.90	265.22
48	99.97	125.98	150.23	172.96	192.51	227.75	278.75
49	102.54	129.37	154.27	177.46	197.70	233.59	284.32
50	104.96	133.19	158.84	183.14	203.90	240.32	287.97
51	102.15	130.62	163.01	187.68	209.10	246.34	290.15
52	100.18	126.76	163.26	184.13	214.42	252.42	293.82
53	98.21	125.30	162.33	183.00	219.69	259.04	292.14
54	97.52	125.68	163.55	184.40	222.64	261.89	293.65
55	96.59	125.75	164.23	185.26	223.89	262.41	290.70
56	96.54	127.14	166.37	187.96	227.19	265.54	288.49
57	96.87	129.22	169.10	191.50	231.37	270.05	287.63
58	99.32	132.56	171.93	195.25	235.57	275.11	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	191.74
36	57.38	68.40	77.53	87.76	98.07	118.98	193.61
37	57.64	68.96	78.19	88.51	98.91	119.80	194.41
38	58.80	69.52	83.01	95.47	106.35	125.27	197.43
39	59.64	70.71	83.67	96.23	107.20	126.28	199.88
40	60.80	72.27	84.60	97.30	108.41	127.71	203.95
41	61.39	73.12	87.32	100.51	112.00	131.64	206.35
42	62.28	75.10	90.14	103.86	115.68	135.70	209.44
43	63.57	76.86	92.20	106.21	118.23	139.01	211.07
44	64.67	78.68	94.32	108.61	120.88	142.49	212.28
45	66.27	80.77	96.74	111.38	123.88	146.45	215.27
46	67.46	82.71	98.94	113.95	126.83	150.06	220.07
47	67.22	84.58	101.08	116.39	129.44	153.77	224.43
48	69.18	87.17	103.94	119.68	133.21	158.36	230.92
49	71.17	89.79	107.08	123.17	137.21	166.23	236.76
50	73.39	92.76	110.64	127.56	142.02	169.95	240.90
51	75.45	95.50	113.90	131.13	146.10	174.94	246.86
52	77.55	98.29	117.20	134.80	150.64	178.94	251.37
53	80.69	102.18	121.82	140.05	156.33	184.32	258.98
54	83.95	106.22	126.63	145.50	162.59	192.04	265.51
55	85.79	110.63	132.05	151.57	169.58	200.62	273.09
56	86.69	114.84	137.10	157.28	176.18	208.72	284.09
57	87.33	119.93	143.08	164.18	184.13	218.47	294.81
58	93.44	126.67	151.30	173.62	194.87	231.30	301.57
59	100.54	134.58	160.43	184.15	206.88	246.32	311.00
60	108.94	143.12	170.63	195.92	220.31	262.72	323.32
61	118.86	151.59	180.80	207.69	233.34	278.70	338.63
62	127.84	160.75	191.76	220.39	247.74	295.85	354.34
63	139.69	174.97	208.14	239.17	269.68	323.10	387.98
64	151.34	190.01	225.74	259.50	292.99	351.61	423.35
65	163.16	205.67	244.14	280.86	317.43	381.52	460.88
66	177.35	220.82	261.50	300.99	340.63	410.41	528.25
67	189.82	235.85	279.24	321.57	364.34	439.18	578.83
68	205.86	252.05	297.41	341.85	402.88	476.93	766.56
69	224.48	278.93	325.96	369.53	444.48	526.57	854.97
70	237.44	306.25	355.22	402.74	485.29	573.25	940.68
71	260.78	337.20	389.45	441.75	533.12	626.70	1,026.63
72	283.29	367.47	423.44	480.63	580.92	678.92	1,101.53
73	295.51	383.99	447.52	508.13	614.52	710.71	1,189.69
74	308.66	401.86	474.33	538.16	651.22	746.03	1,282.29
75	328.12	424.54	500.19	566.47	685.93	779.73	1,396.95
76	359.46	443.07	532.89	601.72	729.22	824.37	1,479.13
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	91.85	106.57	120.58	134.76	170.91	193.66
36	58.19	92.45	108.07	122.32	136.68	172.70	195.54
37	58.50	93.06	108.97	123.37	138.03	173.52	196.35
38	59.39	93.68	111.73	126.49	141.21	174.52	199.41
39	60.24	94.28	113.82	128.90	143.82	175.92	201.89
40	61.42	95.21	116.48	132.00	147.28	177.64	205.98
41	62.00	97.89	117.99	133.79	149.29	179.42	208.42
42	62.91	100.66	120.18	136.38	152.25	181.90	211.54
43	64.21	103.04	122.78	139.35	155.58	186.35	213.19
44	65.31	105.48	125.01	141.92	158.46	190.51	214.41
45	66.93	108.31	128.20	145.58	162.56	195.46	217.43
46	69.13	110.91	132.48	150.45	168.01	201.24	222.27
47	71.22	113.43	135.55	155.07	173.18	206.21	226.67
48	77.66	119.33	142.30	163.83	182.36	215.72	238.63
49	84.03	125.36	149.50	171.98	191.58	226.37	249.43
50	91.03	132.14	157.59	181.69	202.30	238.42	261.81
51	98.00	129.76	164.26	187.44	209.08	249.75	273.23
52	105.85	125.96	167.73	191.89	213.89	254.95	286.66
53	106.80	132.22	175.26	201.02	224.00	266.59	299.29
54	107.13	138.82	183.48	210.95	235.00	279.26	313.14
55	107.24	142.43	191.70	220.36	246.07	292.08	327.15
56	107.72	146.80	201.87	228.28	259.71	307.98	344.77
57	108.67	152.08	209.74	237.00	272.84	323.34	361.85
58	116.28	160.73	216.31	245.32	281.30	333.55	367.04
59	125.11	170.77	225.01	256.12	293.82	348.59	376.86
60	134.77	181.38	234.68	268.04	309.54	367.56	390.16
61	147.04	195.09	248.20	284.37	325.69	387.13	403.24
62	161.41	211.15	264.37	303.85	348.24	414.42	423.30
63	174.68	226.62	287.16	332.93	372.11	443.00	448.80
64	188.60	238.79	306.56	356.01	397.99	473.88	475.96
65	204.87	252.47	332.25	386.37	431.95	514.38	512.04
66	228.93	277.36	363.80	418.73	473.88	570.97	572.60
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	800.63
69	274.43	358.01	421.59	483.86	550.42	670.78	879.43
70	285.83	379.98	448.50	515.12	586.82	715.12	959.29
71	311.01	397.23	466.97	534.90	610.65	748.04	1,036.89
72	335.44	413.27	485.52	555.66	635.60	761.06	1,112.53
73	357.36	441.55	518.70	583.67	649.52	769.11	1,201.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,295.11
75	390.62	513.53	595.46	674.37	773.86	911.55	1,410.92
76	422.73	521.05	626.68	707.62	852.25	969.46	1,545.20
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	51.31	56.22	62.39	69.60	83.81	82.59
40	36.61	51.76	58.86	66.10	73.75	88.69	83.38
41	35.73	52.21	61.29	68.83	77.64	93.30	84.36
42	34.95	52.66	63.58	69.90	81.33	97.77	85.55
43	35.49	53.68	62.65	71.04	79.95	96.10	95.41
44	36.10	54.87	61.99	70.72	78.95	94.92	104.94
45	36.44	56.19	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	121.04
47	37.02	57.11	61.58	69.84	78.01	93.77	124.08
48	38.24	57.54	64.67	73.62	82.19	98.69	128.04
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	52.33	57.34	63.64	70.99	85.49	84.24
40	37.34	52.80	60.04	67.42	75.23	90.47	85.05
41	36.44	53.25	62.52	70.21	79.19	95.17	86.05
42	35.65	53.71	64.85	71.29	82.96	99.73	87.26
43	36.20	54.76	63.91	72.46	81.55	98.02	97.32
44	36.82	55.97	63.23	72.13	80.53	96.82	107.04
45	37.17	57.32	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	123.46
47	37.76	58.25	62.81	71.24	79.57	95.64	126.56
48	39.00	58.69	65.96	75.09	83.84	100.66	130.60
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	63.31	71.82	83.44	91.35	107.21	136.17	151.32
36	63.97	72.46	84.72	92.81	108.89	137.59	152.88
37	64.67	73.14	86.04	94.21	110.58	139.01	154.46
38	65.37	73.76	87.42	95.61	112.40	139.81	155.36
39	65.99	74.40	88.70	97.01	114.12	140.93	156.58
40	66.61	75.06	89.96	98.41	115.70	142.31	158.12
41	67.31	75.70	91.25	99.81	117.28	144.05	160.06
42	68.05	76.36	92.57	101.35	118.96	146.11	162.36
43	68.89	77.84	94.03	103.01	120.80	148.51	165.02
44	69.91	79.56	95.69	104.89	122.90	151.30	168.10
45	70.57	80.92	96.92	106.22	124.44	153.37	170.40
46	71.94	83.05	99.06	108.56	127.24	156.87	174.30
47	73.57	85.37	101.59	111.22	130.54	160.80	178.67
48	75.99	88.23	105.12	114.90	135.49	165.93	184.37
49	77.87	90.36	108.04	117.73	139.52	169.79	188.66
50	79.83	92.40	111.05	120.65	143.66	173.62	192.90
51	81.92	94.45	114.28	123.71	148.06	177.46	197.19
52	80.61	96.56	117.77	127.05	152.82	181.53	201.70
53	79.37	98.56	120.87	130.05	156.81	185.24	205.82
54	78.24	100.83	124.22	133.42	161.09	189.49	210.53
55	77.38	100.75	127.97	137.28	165.90	194.45	216.06
56	76.78	101.12	132.22	141.81	171.41	200.35	222.63
57	76.47	102.02	133.50	147.12	177.75	207.46	227.66
58	78.29	103.34	133.34	151.42	182.69	214.62	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	72.48	82.22	95.53	104.58	122.74	155.89	173.23
36	73.24	82.95	96.99	106.25	124.67	157.52	175.02
37	74.04	83.73	98.50	107.85	126.59	159.14	176.83
38	74.84	84.44	100.09	109.45	128.67	160.06	177.86
39	75.55	85.17	101.55	111.06	130.64	161.34	179.26
40	76.26	85.93	102.99	112.66	132.45	162.92	181.02
41	77.06	86.66	104.46	114.27	134.26	164.91	183.24
42	77.91	87.42	105.97	116.03	136.19	167.27	185.88
43	78.40	88.58	107.00	117.22	137.46	169.00	187.78
44	79.08	89.98	108.23	118.64	139.01	171.12	190.13
45	79.88	91.60	109.70	120.23	140.86	173.61	192.89
46	80.93	93.43	111.44	122.13	143.15	176.48	196.08
47	82.25	95.45	113.58	124.35	145.95	179.79	199.76
48	84.43	98.04	116.80	127.67	150.54	184.37	204.86
49	86.04	99.84	119.38	130.08	154.15	187.60	208.45
50	88.27	102.16	122.78	133.40	158.83	191.96	213.28
51	90.63	104.50	126.43	136.88	163.81	196.34	218.16
52	89.24	106.91	130.39	140.66	169.19	200.98	223.31
53	87.93	109.19	133.91	144.09	173.74	205.23	228.03
54	86.74	111.80	137.73	147.92	178.60	210.08	233.42
55	85.86	111.78	141.99	152.31	184.06	215.74	239.71
56	85.24	112.27	146.80	157.45	190.31	222.45	247.18
57	84.97	113.35	148.33	163.47	197.50	230.52	252.95
58	87.05	116.18	150.69	169.37	204.35	238.64	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	82.52	93.61	108.76	119.06	139.75	177.49	197.23
36	83.38	94.44	110.43	120.97	141.94	179.34	199.27
37	84.30	95.33	112.15	122.79	144.13	181.19	201.33
38	85.21	96.14	113.95	124.62	146.50	182.23	202.50
39	86.02	96.97	115.62	126.45	148.75	183.70	204.09
40	86.83	97.83	117.26	128.27	150.81	185.50	206.10
41	87.74	98.67	118.93	130.10	152.87	187.76	208.63
42	88.24	99.00	120.02	131.41	154.24	189.44	210.51
43	88.85	100.39	121.26	132.85	155.79	191.53	212.82
44	89.68	102.06	122.74	134.55	157.65	194.08	215.64
45	90.17	103.40	123.84	135.72	159.00	195.98	217.74
46	91.42	105.54	125.89	137.96	161.70	199.36	221.50
47	92.47	107.31	127.69	139.80	164.08	202.12	224.58
48	94.99	110.29	131.40	143.62	169.36	207.41	230.47
49	95.84	111.21	132.98	144.90	171.72	208.97	232.19
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	99.03	118.63	144.69	156.09	187.75	223.02	247.80
53	97.64	121.25	148.69	159.99	192.91	227.89	253.21
54	96.38	124.22	153.03	164.36	198.45	233.43	259.35
55	95.46	124.28	157.87	169.34	204.65	239.87	266.52
56	94.84	124.91	163.33	175.18	211.74	247.49	275.01
57	94.60	126.20	165.14	181.99	219.88	256.64	281.62
58	96.98	129.44	167.89	188.69	227.66	265.87	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	92.13	104.50	121.42	132.92	156.01	198.15	220.19
36	93.09	105.44	123.29	135.05	158.46	200.22	222.46
37	94.11	106.43	125.21	137.09	160.91	202.28	224.76
38	95.13	107.33	127.22	139.13	163.56	203.45	226.07
39	96.03	108.26	129.08	141.16	166.06	205.08	227.85
40	96.93	109.22	130.91	143.20	168.36	207.09	230.09
41	97.95	110.15	132.78	145.24	170.66	209.62	232.91
42	98.09	110.06	133.42	146.08	171.47	210.60	234.02
43	98.83	111.66	134.88	147.77	173.29	213.04	236.72
44	99.33	113.03	135.94	149.02	174.60	214.94	238.82
45	99.97	114.63	137.30	150.47	176.29	217.28	241.40
46	100.91	116.49	138.96	152.29	178.49	220.05	244.50
47	102.18	118.57	141.09	154.48	181.30	223.34	248.15
48	104.49	121.32	144.54	157.99	186.30	228.16	253.51
49	106.19	123.22	147.33	160.55	190.25	231.53	257.26
50	108.51	125.58	150.93	163.99	195.25	235.98	262.19
51	111.55	128.61	155.61	168.46	201.61	241.64	268.51
52	109.39	131.05	159.84	172.42	207.40	246.36	273.74
53	107.92	134.01	164.34	176.84	213.22	251.87	279.86
54	106.59	137.37	169.23	181.76	219.46	258.14	286.81
55	105.63	137.52	174.68	187.38	226.45	265.41	294.91
56	105.00	138.30	180.83	193.95	234.43	274.01	304.47
57	104.80	139.80	182.94	201.61	243.58	284.30	311.97
58	107.50	143.47	186.09	209.15	252.35	294.70	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	216.93	241.06
36	101.91	115.43	134.97	147.85	173.48	219.19	243.55
37	103.03	116.51	137.08	150.08	176.16	221.46	246.07
38	104.15	117.50	139.27	152.31	179.06	222.73	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	109.90	126.87	151.34	165.86	194.40	239.66	266.29
47	110.86	128.65	153.08	167.61	196.72	242.32	269.24
48	113.99	132.35	157.68	172.35	203.23	248.90	276.56
49	115.99	134.60	160.93	175.36	207.82	252.91	281.01
50	118.63	137.29	165.01	179.28	213.46	257.99	286.64
51	122.01	140.67	170.20	184.25	220.51	264.30	293.68
52	120.33	144.15	175.82	189.66	228.14	271.00	301.11
53	118.20	146.77	179.99	193.68	233.53	275.86	306.51
54	116.79	150.52	185.44	199.17	240.47	282.86	314.27
55	115.79	150.76	191.50	205.41	248.24	290.96	323.30
56	115.16	151.68	198.33	212.72	257.11	300.52	333.94
57	114.99	153.40	200.74	221.23	267.28	311.96	342.33
58	118.01	157.51	204.30	229.61	277.03	323.53	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	120.06	139.32	165.78	181.51	213.03	262.42	291.58
48	123.48	143.38	170.82	186.71	220.17	269.64	299.61
49	126.34	146.60	175.29	191.01	226.35	275.47	306.07
50	129.31	149.65	179.87	195.42	232.69	281.22	312.45
51	132.46	152.73	184.79	200.05	239.41	286.95	318.86
52	136.46	156.57	190.96	206.00	247.79	294.34	327.04
53	139.35	159.53	195.65	210.52	253.83	299.85	333.17
54	142.49	163.77	201.64	216.57	261.48	307.57	341.73
55	139.90	167.92	207.38	222.45	268.83	315.09	350.11
56	138.17	173.72	214.86	230.44	278.54	325.57	361.77
57	136.75	180.64	223.33	239.75	289.66	338.09	375.67
58	141.58	188.77	230.90	248.94	300.35	350.76	389.74
59	148.21	199.22	241.93	261.93	315.49	368.80	409.78
60	155.65	210.53	254.54	276.68	332.61	389.41	432.67
61	163.94	220.05	268.75	293.19	351.73	412.63	458.48
62	174.63	230.29	287.12	314.38	376.33	442.47	491.63
63	187.64	245.29	309.03	338.58	404.87	476.43	529.39
64	200.25	259.15	329.90	361.50	432.05	508.61	565.12
65	213.96	274.01	352.05	385.75	461.03	542.80	603.11
66	240.26	304.48	394.35	431.92	516.51	607.90	675.43
67	257.50	322.73	415.70	460.64	542.36	648.59	720.66
68	297.30	354.43	431.25	495.69	562.79	678.91	782.72
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.59	89.15	103.58	113.39	133.09	169.04	187.84
36	79.41	89.95	105.17	115.21	135.18	170.80	189.78
37	80.28	90.79	106.81	116.95	137.27	172.56	191.74
38	81.15	91.56	108.53	118.69	139.53	173.56	192.86
39	81.92	92.36	110.12	120.42	141.66	174.95	194.37
40	82.69	93.17	111.68	122.16	143.62	176.66	196.29
41	83.56	93.97	113.27	123.90	145.59	178.82	198.70
42	84.48	94.79	114.91	125.81	147.67	181.38	201.55
43	85.05	96.09	116.07	127.17	149.13	183.34	203.72
44	86.31	98.22	118.12	129.49	151.72	186.77	207.52
45	87.23	100.02	119.80	131.29	153.82	189.58	210.64
46	88.42	102.08	121.76	133.44	156.40	192.82	214.24
47	89.91	104.34	124.16	135.94	159.55	196.54	218.37
48	92.88	107.84	128.48	140.43	165.60	202.80	225.34
49	95.30	110.58	132.22	144.08	170.74	207.79	230.87
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	100.18	120.01	146.38	157.90	189.93	225.62	250.69
53	98.21	121.96	149.56	160.93	194.04	229.22	254.69
54	97.52	125.68	154.83	166.29	200.78	236.17	262.40
55	96.59	125.75	159.73	171.35	207.07	242.71	269.68
56	96.54	127.14	166.25	178.31	215.52	251.91	279.92
57	96.87	129.22	169.10	186.35	225.15	262.79	287.63
58	99.32	132.56	171.93	193.24	233.15	272.28	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	152.36
36	57.38	68.40	77.53	87.76	98.07	118.98	152.88
37	57.64	68.96	78.19	88.51	98.91	119.80	154.46
38	58.80	69.52	83.01	95.47	106.35	125.27	155.36
39	59.64	70.71	83.67	96.23	107.20	126.28	156.58
40	60.80	72.27	84.60	97.30	108.41	127.71	157.03
41	61.39	73.12	87.32	99.12	112.00	131.64	158.96
42	62.28	75.10	90.14	99.95	115.68	135.70	160.12
43	63.57	76.77	92.20	101.59	118.23	139.01	162.75
44	64.67	77.91	93.71	102.72	120.36	142.49	164.63
45	66.27	79.79	95.57	104.74	122.71	146.45	168.04
46	67.46	81.31	97.00	106.30	124.59	150.06	170.67
47	67.22	83.00	98.76	108.13	126.91	153.77	173.71
48	69.18	85.78	102.20	111.71	131.72	158.36	179.25
49	71.17	88.47	105.78	115.26	136.59	166.23	184.70
50	73.39	90.44	108.70	118.10	140.62	169.95	188.83
51	75.45	93.11	112.66	121.96	145.96	174.94	194.39
52	77.55	95.18	116.09	125.23	150.64	178.94	198.82
53	80.69	97.85	120.00	129.12	155.68	183.91	204.34
54	83.95	100.16	123.32	132.46	159.93	188.11	209.01
55	85.79	102.87	127.04	136.27	164.69	193.03	214.48
56	86.69	106.90	132.22	141.81	171.41	200.35	222.63
57	87.33	110.85	137.04	147.12	177.75	207.46	230.53
58	93.44	116.36	142.33	153.46	185.14	216.22	240.25
59	100.54	122.81	149.13	161.47	194.48	227.34	252.60
60	108.94	130.37	157.63	171.34	205.97	241.15	267.94
61	118.49	139.33	167.97	183.24	219.83	257.90	286.55
62	126.15	148.77	178.95	195.94	234.55	275.77	306.41
63	137.38	161.68	195.33	214.01	255.91	301.14	334.61
64	149.32	175.29	212.53	232.89	278.34	327.66	364.07
65	162.16	189.93	230.65	252.73	302.05	355.63	395.14
66	177.35	217.16	261.50	288.67	340.63	406.28	451.42
67	189.82	235.85	279.24	315.05	364.34	439.18	492.89
68	205.86	252.05	297.41	341.85	402.88	476.93	555.48
69	224.48	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	753.45
72	283.29	367.47	423.44	480.63	580.92	678.92	825.67
73	295.51	383.99	447.52	508.13	614.52	710.71	901.83
74	308.66	401.86	474.33	538.16	651.22	746.03	989.01
75	328.12	424.54	500.19	566.47	685.93	779.73	1,081.46
76	359.46	443.07	532.89	601.72	729.22	824.37	1,198.10
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	90.14	104.73	114.65	134.57	170.91	189.93
36	58.19	90.95	106.34	116.49	136.68	172.70	191.89
37	58.50	91.29	107.41	117.60	138.03	173.52	192.81
38	59.39	92.07	109.13	119.34	140.30	174.52	193.93
39	60.24	92.87	110.73	121.09	142.45	175.92	195.45
40	61.42	93.69	112.30	122.84	144.42	177.64	197.38
41	62.00	93.97	113.27	123.90	145.59	178.82	198.70
42	62.91	94.26	114.27	125.12	146.85	180.37	200.43
43	64.21	96.09	116.07	127.17	149.13	183.34	203.72
44	65.31	97.12	116.81	128.04	150.02	184.68	205.20
45	66.93	98.90	118.45	129.82	152.09	187.45	208.27
46	69.13	100.92	120.39	131.93	154.63	190.64	211.82
47	71.22	103.75	123.45	135.17	158.64	195.42	217.13
48	77.66	106.61	127.02	138.84	163.71	200.50	222.78
49	84.03	109.95	131.47	143.26	169.76	206.60	229.55
50	91.03	112.57	135.29	146.99	175.02	211.52	235.02
51	98.00	115.88	140.21	151.79	181.66	217.73	241.94
52	103.39	118.63	144.69	156.09	187.75	223.02	247.80
53	105.91	121.25	148.69	159.99	192.91	227.89	253.21
54	107.13	125.02	153.93	165.33	199.62	234.80	260.88
55	107.24	128.58	158.80	170.34	205.86	241.29	268.10
56	107.72	132.84	164.30	176.22	213.00	248.96	276.65
57	108.67	137.94	170.54	183.08	221.20	258.18	286.88
58	116.28	144.81	177.13	190.97	230.40	269.07	298.98
59	125.11	152.83	185.59	200.94	242.02	282.91	314.35
60	134.77	161.28	194.99	211.95	254.80	298.31	331.45
61	146.57	172.36	207.78	226.68	271.94	319.03	354.47
62	157.22	185.41	223.02	244.20	292.32	343.68	381.87
63	171.21	201.49	243.43	266.71	318.93	375.30	417.02
64	186.10	218.45	264.87	290.24	346.89	408.35	453.73
65	203.61	238.48	289.62	317.34	379.27	446.54	496.16
66	228.93	272.68	330.94	362.47	433.45	510.15	566.82
67	245.88	294.74	361.85	396.19	474.31	557.86	619.50
68	260.83	325.56	398.58	439.85	520.14	624.90	694.35
69	274.43	358.01	421.59	483.86	550.42	670.78	769.74
70	285.83	379.98	448.50	515.12	586.82	715.12	848.16
71	311.01	397.23	466.97	534.90	610.65	748.04	926.00
72	335.44	413.27	485.52	555.66	635.60	761.06	1,009.86
73	357.36	441.55	518.70	583.67	649.52	769.11	1,090.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,182.17
75	390.62	513.53	595.46	674.37	773.86	911.55	1,287.46
76	422.73	521.05	626.68	707.62	852.25	969.46	1,408.96
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	53.40	56.22	62.39	69.60	83.81	82.59
40	36.61	53.58	58.86	66.10	73.75	88.69	83.38
41	35.73	54.74	61.29	69.57	77.64	93.30	84.36
42	34.95	55.93	63.58	72.84	81.33	97.77	85.55
43	35.49	55.97	62.65	71.60	79.95	96.10	95.41
44	36.10	56.05	61.99	70.72	78.95	94.92	104.94
45	36.44	56.29	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	123.68
47	37.02	57.11	61.58	69.84	78.01	93.77	130.76
48	38.24	57.54	64.67	73.62	82.19	98.69	131.20
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	54.47	57.34	63.64	70.99	85.49	84.24
40	37.34	54.66	60.04	67.42	75.23	90.47	85.05
41	36.44	55.83	62.52	70.96	79.19	95.17	86.05
42	35.65	57.05	64.85	74.30	82.96	99.73	87.26
43	36.20	57.09	63.91	73.03	81.55	98.02	97.32
44	36.82	57.17	63.23	72.13	80.53	96.82	107.04
45	37.17	57.42	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	126.16
47	37.76	58.25	62.81	71.24	79.57	95.64	133.37
48	39.00	58.69	65.96	75.09	83.84	100.66	133.82
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.86	92.38	106.09	120.03	134.15	163.03	192.79
36	79.61	93.52	107.57	121.76	136.07	165.09	194.67
37	80.39	94.69	109.08	123.48	137.99	167.13	196.53
38	82.02	96.94	111.81	126.60	141.32	170.56	199.57
39	84.08	99.68	115.12	130.37	145.46	175.14	204.18
40	85.31	101.86	117.78	133.45	148.92	179.08	208.28
41	87.59	104.46	121.18	137.40	153.31	184.25	214.05
42	89.59	105.37	124.03	139.86	157.14	188.88	219.31
43	91.12	107.42	127.32	142.16	161.34	193.93	225.14
44	92.28	109.79	130.29	144.75	165.15	198.55	230.47
45	93.82	111.67	133.74	146.58	170.23	204.66	235.16
46	94.78	114.60	136.71	149.81	174.96	210.38	240.53
47	92.66	117.81	140.19	153.49	180.14	216.75	246.56
48	90.50	118.59	144.23	158.56	186.97	225.13	254.43
49	87.74	114.23	144.69	162.47	192.54	231.27	254.34
50	85.16	109.94	141.36	159.66	190.11	229.76	251.36
51	82.78	105.85	136.14	153.67	183.90	220.42	248.34
52	80.61	101.99	131.36	148.15	178.20	211.68	245.53
53	79.37	101.26	131.19	147.89	178.32	210.65	242.58
54	78.24	100.83	131.22	147.95	178.63	210.12	237.51
55	77.38	100.75	131.58	148.42	179.37	210.24	233.25
56	76.78	101.12	132.32	149.49	180.69	211.19	229.91
57	76.47	102.02	133.50	151.19	182.66	213.20	227.66
58	78.29	103.34	133.34	151.42	182.69	216.85	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	79.65	93.31	107.16	121.22	135.49	164.67	194.72
36	80.41	94.46	108.65	122.98	137.43	166.75	196.62
37	81.19	95.64	110.16	124.71	139.37	168.81	198.49
38	82.85	97.91	112.92	127.86	142.72	172.27	201.58
39	84.94	100.67	116.27	131.67	146.91	176.89	206.22
40	86.17	102.87	118.95	134.80	150.41	180.87	210.37
41	88.46	105.70	122.39	138.77	154.85	186.11	216.19
42	90.49	108.04	125.27	142.16	158.71	190.76	221.50
43	92.03	110.88	128.59	145.94	162.96	195.89	227.40
44	93.21	113.41	131.58	149.39	166.81	200.54	232.77
45	94.77	116.83	135.59	153.95	171.94	206.72	239.96
46	96.13	120.04	139.33	158.23	176.70	212.48	246.64
47	97.49	122.60	143.59	163.07	182.10	218.91	254.02
48	99.98	125.89	149.27	169.59	189.36	227.37	263.34
49	96.95	125.36	154.27	175.36	195.74	233.58	264.93
50	94.16	121.55	155.29	175.86	196.24	234.92	263.56
51	91.59	117.11	150.62	170.01	196.76	235.02	264.59
52	89.24	112.92	145.43	164.02	194.61	231.97	262.01
53	87.93	112.18	145.34	163.85	197.56	233.38	261.66
54	86.74	111.80	145.49	164.03	198.05	232.96	261.86
55	85.86	111.78	145.98	164.67	199.01	233.26	258.78
56	85.24	112.27	146.91	165.97	200.62	234.49	255.26
57	84.97	113.35	148.33	167.99	202.96	236.89	252.95
58	87.05	116.18	150.69	171.13	206.47	241.12	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.87	113.47	130.32	147.44	164.79	200.28	236.82
36	97.79	114.89	132.15	149.56	167.15	202.80	239.12
37	98.77	116.32	133.98	151.68	169.50	205.29	241.41
38	101.01	119.37	137.69	155.89	174.02	210.04	245.78
39	103.26	122.40	141.36	160.08	178.61	215.07	250.74
40	105.49	125.38	144.99	164.28	183.32	220.43	256.37
41	108.32	129.02	149.38	169.37	189.00	227.15	263.85
42	110.25	131.64	152.62	173.17	193.33	232.42	269.82
43	112.85	134.82	156.40	177.49	198.16	238.22	276.52
44	114.80	138.37	160.54	182.26	203.51	244.67	283.97
45	116.52	141.14	163.77	185.95	207.68	249.69	289.86
46	117.89	145.46	168.86	190.39	214.13	257.48	298.87
47	116.47	148.08	173.84	192.93	220.49	265.05	307.56
48	113.13	148.24	179.88	198.20	228.13	273.95	317.29
49	107.99	140.60	178.08	199.97	232.99	279.31	313.04
50	104.96	135.49	174.21	196.77	234.29	280.75	309.77
51	102.15	130.62	168.00	189.63	226.94	272.01	306.46
52	99.03	125.30	161.38	182.01	218.93	260.06	301.65
53	97.64	124.57	161.39	181.94	219.37	259.14	298.42
54	96.38	124.22	161.65	182.26	220.05	258.84	292.59
55	95.46	124.28	162.31	183.09	221.27	259.34	287.73
56	94.84	124.91	163.45	184.66	223.20	260.89	284.00
57	94.60	126.20	165.14	187.02	225.96	263.73	281.62
58	96.98	129.44	167.89	190.66	230.03	268.64	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	115.81	135.68	155.80	176.27	197.02	239.44	283.15
36	116.92	137.35	158.00	178.81	199.83	242.47	285.89
37	118.07	139.08	160.19	181.34	202.64	245.45	288.62
38	120.95	142.94	164.87	186.66	208.37	251.50	294.28
39	123.81	146.76	169.50	191.97	214.18	257.90	300.66
40	126.67	150.58	174.11	197.28	220.14	264.70	307.88
41	129.71	152.01	178.87	200.43	226.33	271.99	315.97
42	119.15	151.88	181.23	201.60	229.59	275.99	320.44
43	124.63	154.09	186.12	203.92	235.84	283.49	326.68
44	128.96	155.98	187.60	205.65	240.19	288.77	329.58
45	132.21	158.20	189.47	207.65	243.28	296.77	333.14
46	130.29	160.76	191.77	210.16	246.32	303.67	337.41
47	128.70	163.63	194.71	213.18	250.20	308.21	342.45
48	124.44	163.06	198.31	218.02	257.09	314.85	349.85
49	119.65	155.77	197.31	221.55	262.55	319.52	346.83
50	115.75	149.43	192.13	217.01	258.39	312.28	341.63
51	112.72	144.14	185.38	209.25	250.42	300.15	338.17
52	109.39	138.42	178.27	201.06	241.85	287.28	333.22
53	107.92	137.68	178.38	201.09	242.47	286.42	329.84
54	106.59	137.37	178.77	201.55	243.35	286.25	323.57
55	105.63	137.52	179.60	202.59	244.84	286.97	318.37
56	105.00	138.30	180.97	204.45	247.12	288.84	314.43
57	104.80	139.80	182.94	207.18	250.31	292.16	311.97
58	107.50	143.47	186.09	211.33	254.97	297.76	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	139.19	157.89	183.45	200.82	235.71	290.19	332.66
36	140.64	159.29	186.26	204.03	239.40	293.83	336.10
37	142.18	160.79	189.16	207.11	243.10	297.46	339.57
38	143.72	162.15	192.20	210.19	247.10	304.01	341.55
39	145.08	163.56	195.01	213.27	250.88	309.83	344.23
40	146.45	165.01	197.79	216.35	254.36	312.87	347.62
41	147.35	165.70	199.73	218.48	256.72	315.32	350.37
42	133.82	164.97	199.98	218.96	257.00	315.66	350.77
43	137.52	167.42	202.24	221.57	259.83	319.44	354.95
44	140.70	169.61	203.99	223.62	262.01	322.54	358.37
45	143.88	172.15	206.19	225.97	264.74	326.30	362.53
46	141.90	175.09	208.86	228.88	268.27	330.73	367.48
47	139.64	177.53	211.26	231.30	271.47	334.41	371.56
48	135.75	177.88	216.34	237.84	280.46	343.48	381.65
49	130.70	170.15	215.52	242.00	286.79	349.01	378.85
50	126.55	163.36	210.05	237.25	282.48	341.40	373.49
51	123.29	157.65	202.76	228.87	273.90	328.29	369.87
52	120.33	152.26	196.10	221.17	266.03	316.01	366.54
53	118.20	150.79	195.37	220.24	265.56	313.70	361.25
54	116.79	150.52	195.88	220.85	266.65	313.65	354.55
55	115.79	150.76	196.88	222.09	268.40	314.59	349.02
56	115.16	151.68	198.48	224.23	271.03	316.79	344.86
57	114.99	153.40	200.74	227.34	274.67	320.59	342.33
58	118.01	157.51	204.30	232.00	279.91	326.89	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	150.04	170.19	197.74	216.47	254.07	322.69	358.59
36	151.60	171.71	200.77	219.93	258.06	326.06	362.29
37	153.26	173.32	203.90	223.25	262.04	329.42	366.03
38	154.92	174.79	207.18	226.57	266.36	331.32	368.17
39	156.39	176.31	210.21	229.89	270.43	333.98	371.06
40	157.86	177.87	213.20	233.21	274.18	337.25	374.71
41	158.88	178.67	215.36	235.58	276.81	340.00	377.79
42	159.33	178.77	216.72	237.29	278.51	342.09	380.13
43	159.99	180.76	218.35	239.21	280.52	344.88	383.22
44	161.03	183.24	220.39	241.59	283.06	348.46	387.17
45	162.30	186.11	222.91	244.30	286.21	352.76	391.93
46	164.08	189.41	225.94	247.61	290.21	357.79	397.54
47	163.30	192.26	228.78	250.48	293.99	362.14	389.29
48	164.52	197.86	235.74	257.66	303.83	372.10	401.18
49	161.21	202.31	241.90	263.59	312.37	380.14	411.03
50	156.34	200.44	248.22	269.68	321.11	388.08	420.80
51	151.57	198.15	255.01	276.07	330.39	395.99	430.66
52	147.59	192.78	258.35	284.28	341.95	406.19	442.97
53	144.72	191.13	258.90	287.03	346.09	408.83	448.81
54	142.49	190.76	257.56	287.59	347.24	408.44	457.78
55	139.90	190.00	255.39	285.25	344.73	404.06	466.32
56	138.17	190.80	254.81	285.00	344.48	402.64	479.03
57	136.75	192.41	254.73	285.58	345.03	402.71	494.46
58	141.58	197.66	259.58	291.83	352.10	411.19	512.22
59	148.21	204.83	267.80	301.88	363.60	425.04	536.93
60	155.65	212.25	277.12	313.11	376.40	440.68	561.01
61	163.94	220.05	287.40	325.36	390.32	457.90	587.81
62	174.63	230.29	301.16	341.59	408.90	480.76	622.56
63	187.64	245.29	324.94	368.81	441.02	518.97	659.65
64	200.25	259.15	347.77	394.84	471.91	555.52	695.82
65	213.96	274.01	372.15	422.57	497.04	591.88	731.34
66	240.26	304.48	413.27	474.63	538.31	647.57	808.44
67	257.50	322.73	415.70	478.69	542.36	653.79	852.34
68	297.30	354.43	431.25	495.69	562.79	678.91	841.87
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	81.98	96.33	110.63	125.16	139.90	170.01	201.04
36	82.78	97.52	112.18	126.96	141.89	172.17	202.98
37	83.59	98.74	113.74	128.77	143.88	174.27	204.93
38	84.38	101.58	117.15	132.64	148.07	178.72	209.13
39	85.19	103.85	119.95	135.84	151.55	182.48	212.75
40	86.18	106.63	123.30	139.72	155.90	187.45	218.03
41	88.45	109.51	126.77	143.74	160.41	192.78	223.94
42	85.29	111.88	129.72	147.21	164.35	197.56	229.37
43	89.16	114.77	133.13	151.09	168.68	202.77	235.40
44	93.14	117.96	136.87	155.36	173.47	208.57	242.07
45	94.76	120.01	140.96	160.05	178.73	214.92	249.46
46	96.13	121.40	144.82	164.46	183.66	220.26	256.35
47	97.50	122.61	146.53	168.73	187.66	222.90	265.22
48	99.97	125.98	150.23	172.96	192.51	227.75	278.75
49	102.54	129.37	154.27	177.46	197.70	233.59	284.32
50	104.96	133.19	158.84	183.14	203.90	240.32	287.97
51	102.15	130.62	163.01	187.68	209.10	246.34	290.15
52	100.18	126.76	163.26	184.13	214.42	252.42	293.82
53	98.21	125.30	162.33	183.00	219.69	259.04	292.14
54	97.52	125.68	163.55	184.40	222.64	261.89	293.65
55	96.59	125.75	164.23	185.26	223.89	262.41	290.70
56	96.54	127.14	166.37	187.96	227.19	265.54	288.49
57	96.87	129.22	169.10	191.50	231.37	270.05	287.63
58	99.32	132.56	171.93	195.25	235.57	275.11	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	191.74
36	57.38	68.40	77.53	87.76	98.07	118.98	193.61
37	57.64	68.96	78.19	88.51	98.91	119.80	194.41
38	58.80	69.52	83.01	95.47	106.35	125.27	197.43
39	59.64	70.71	83.67	96.23	107.20	126.28	199.88
40	60.80	72.27	84.60	97.30	108.41	127.71	203.95
41	61.39	73.12	87.32	100.51	112.00	131.64	206.35
42	62.28	75.10	90.14	103.86	115.68	135.70	209.44
43	63.57	76.86	92.20	106.21	118.23	139.01	211.07
44	64.67	78.68	94.32	108.61	120.88	142.49	212.28
45	66.27	80.77	96.74	111.38	123.88	146.45	215.27
46	67.46	82.71	98.94	113.95	126.83	150.06	220.07
47	67.22	84.58	101.08	116.39	129.44	153.77	224.43
48	69.18	87.17	103.94	119.68	133.21	158.36	230.92
49	71.17	89.79	107.08	123.17	137.21	166.23	236.76
50	73.39	92.76	110.64	127.56	142.02	169.95	240.90
51	75.45	95.50	113.90	131.13	146.10	174.94	246.86
52	77.55	98.29	117.20	134.80	150.64	178.94	251.37
53	80.69	102.18	121.82	140.05	156.33	184.32	258.98
54	83.95	106.22	126.63	145.50	162.59	192.04	265.51
55	85.79	110.63	132.05	151.57	169.58	200.62	273.09
56	86.69	114.84	137.10	157.28	176.18	208.72	284.09
57	87.33	119.93	143.08	164.18	184.13	218.47	294.81
58	93.44	126.67	151.30	173.62	194.87	231.30	301.57
59	100.54	134.58	160.43	184.15	206.88	246.32	311.00
60	108.94	143.12	170.63	195.92	220.31	262.72	323.32
61	118.86	151.59	180.80	207.69	233.34	278.70	338.63
62	127.84	160.75	191.76	220.39	247.74	295.85	354.34
63	139.69	174.97	208.14	239.17	269.68	323.10	387.98
64	151.34	190.01	225.74	259.50	292.99	351.61	423.35
65	163.16	205.67	244.14	280.86	317.43	381.52	460.88
66	177.35	220.82	261.50	300.99	340.63	410.41	528.25
67	189.82	235.85	279.24	321.57	364.34	439.18	578.83
68	205.86	252.05	297.41	341.85	402.88	476.93	766.56
69	224.48	278.93	325.96	369.53	444.48	526.57	854.97
70	237.44	306.25	355.22	402.74	485.29	573.25	940.68
71	260.78	337.20	389.45	441.75	533.12	626.70	1,026.63
72	283.29	367.47	423.44	480.63	580.92	678.92	1,101.53
73	295.51	383.99	447.52	508.13	614.52	710.71	1,189.69
74	308.66	401.86	474.33	538.16	651.22	746.03	1,282.29
75	328.12	424.54	500.19	566.47	685.93	779.73	1,396.95
76	359.46	443.07	532.89	601.72	729.22	824.37	1,479.13
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	91.85	106.57	120.58	134.76	170.91	193.66
36	58.19	92.45	108.07	122.32	136.68	172.70	195.54
37	58.50	93.06	108.97	123.37	138.03	173.52	196.35
38	59.39	93.68	111.73	126.49	141.21	174.52	199.41
39	60.24	94.28	113.82	128.90	143.82	175.92	201.89
40	61.42	95.21	116.48	132.00	147.28	177.64	205.98
41	62.00	97.89	117.99	133.79	149.29	179.42	208.42
42	62.91	100.66	120.18	136.38	152.25	181.90	211.54
43	64.21	103.04	122.78	139.35	155.58	186.35	213.19
44	65.31	105.48	125.01	141.92	158.46	190.51	214.41
45	66.93	108.31	128.20	145.58	162.56	195.46	217.43
46	69.13	110.91	132.48	150.45	168.01	201.24	222.27
47	71.22	113.43	135.55	155.07	173.18	206.21	226.67
48	77.66	119.33	142.30	163.83	182.36	215.72	238.63
49	84.03	125.36	149.50	171.98	191.58	226.37	249.43
50	91.03	132.14	157.59	181.69	202.30	238.42	261.81
51	98.00	129.76	164.26	187.44	209.08	249.75	273.23
52	105.85	125.96	167.73	191.89	213.89	254.95	286.66
53	106.80	132.22	175.26	201.02	224.00	266.59	299.29
54	107.13	138.82	183.48	210.95	235.00	279.26	313.14
55	107.24	142.43	191.70	220.36	246.07	292.08	327.15
56	107.72	146.80	201.87	228.28	259.71	307.98	344.77
57	108.67	152.08	209.74	237.00	272.84	323.34	361.85
58	116.28	160.73	216.31	245.32	281.30	333.55	367.04
59	125.11	170.77	225.01	256.12	293.82	348.59	376.86
60	134.77	181.38	234.68	268.04	309.54	367.56	390.16
61	147.04	195.09	248.20	284.37	325.69	387.13	403.24
62	161.41	211.15	264.37	303.85	348.24	414.42	423.30
63	174.68	226.62	287.16	332.93	372.11	443.00	448.80
64	188.60	238.79	306.56	356.01	397.99	473.88	475.96
65	204.87	252.47	332.25	386.37	431.95	514.38	512.04
66	228.93	277.36	363.80	418.73	473.88	570.97	572.60
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	800.63
69	274.43	358.01	421.59	483.86	550.42	670.78	879.43
70	285.83	379.98	448.50	515.12	586.82	715.12	959.29
71	311.01	397.23	466.97	534.90	610.65	748.04	1,036.89
72	335.44	413.27	485.52	555.66	635.60	761.06	1,112.53
73	357.36	441.55	518.70	583.67	649.52	769.11	1,201.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,295.11
75	390.62	513.53	595.46	674.37	773.86	911.55	1,410.92
76	422.73	521.05	626.68	707.62	852.25	969.46	1,545.20
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	51.31	56.22	62.39	69.60	83.81	82.59
40	36.61	51.76	58.86	66.10	73.75	88.69	83.38
41	35.73	52.21	61.29	68.83	77.64	93.30	84.36
42	34.95	52.66	63.58	69.90	81.33	97.77	85.55
43	35.49	53.68	62.65	71.04	79.95	96.10	95.41
44	36.10	54.87	61.99	70.72	78.95	94.92	104.94
45	36.44	56.19	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	121.04
47	37.02	57.11	61.58	69.84	78.01	93.77	124.08
48	38.24	57.54	64.67	73.62	82.19	98.69	128.04
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	52.33	57.34	63.64	70.99	85.49	84.24
40	37.34	52.80	60.04	67.42	75.23	90.47	85.05
41	36.44	53.25	62.52	70.21	79.19	95.17	86.05
42	35.65	53.71	64.85	71.29	82.96	99.73	87.26
43	36.20	54.76	63.91	72.46	81.55	98.02	97.32
44	36.82	55.97	63.23	72.13	80.53	96.82	107.04
45	37.17	57.32	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	123.46
47	37.76	58.25	62.81	71.24	79.57	95.64	126.56
48	39.00	58.69	65.96	75.09	83.84	100.66	130.60
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	63.31	71.82	83.44	91.35	107.21	136.17	151.32
36	63.97	72.46	84.72	92.81	108.89	137.59	152.88
37	64.67	73.14	86.04	94.21	110.58	139.01	154.46
38	65.37	73.76	87.42	95.61	112.40	139.81	155.36
39	65.99	74.40	88.70	97.01	114.12	140.93	156.58
40	66.61	75.06	89.96	98.41	115.70	142.31	158.12
41	67.31	75.70	91.25	99.81	117.28	144.05	160.06
42	68.05	76.36	92.57	101.35	118.96	146.11	162.36
43	68.89	77.84	94.03	103.01	120.80	148.51	165.02
44	69.91	79.56	95.69	104.89	122.90	151.30	168.10
45	70.57	80.92	96.92	106.22	124.44	153.37	170.40
46	71.94	83.05	99.06	108.56	127.24	156.87	174.30
47	73.57	85.37	101.59	111.22	130.54	160.80	178.67
48	75.99	88.23	105.12	114.90	135.49	165.93	184.37
49	77.87	90.36	108.04	117.73	139.52	169.79	188.66
50	79.83	92.40	111.05	120.65	143.66	173.62	192.90
51	81.92	94.45	114.28	123.71	148.06	177.46	197.19
52	80.61	96.56	117.77	127.05	152.82	181.53	201.70
53	79.37	98.56	120.87	130.05	156.81	185.24	205.82
54	78.24	100.83	124.22	133.42	161.09	189.49	210.53
55	77.38	100.75	127.97	137.28	165.90	194.45	216.06
56	76.78	101.12	132.22	141.81	171.41	200.35	222.63
57	76.47	102.02	133.50	147.12	177.75	207.46	227.66
58	78.29	103.34	133.34	151.42	182.69	214.62	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	72.48	82.22	95.53	104.58	122.74	155.89	173.23
36	73.24	82.95	96.99	106.25	124.67	157.52	175.02
37	74.04	83.73	98.50	107.85	126.59	159.14	176.83
38	74.84	84.44	100.09	109.45	128.67	160.06	177.86
39	75.55	85.17	101.55	111.06	130.64	161.34	179.26
40	76.26	85.93	102.99	112.66	132.45	162.92	181.02
41	77.06	86.66	104.46	114.27	134.26	164.91	183.24
42	77.91	87.42	105.97	116.03	136.19	167.27	185.88
43	78.40	88.58	107.00	117.22	137.46	169.00	187.78
44	79.08	89.98	108.23	118.64	139.01	171.12	190.13
45	79.88	91.60	109.70	120.23	140.86	173.61	192.89
46	80.93	93.43	111.44	122.13	143.15	176.48	196.08
47	82.25	95.45	113.58	124.35	145.95	179.79	199.76
48	84.43	98.04	116.80	127.67	150.54	184.37	204.86
49	86.04	99.84	119.38	130.08	154.15	187.60	208.45
50	88.27	102.16	122.78	133.40	158.83	191.96	213.28
51	90.63	104.50	126.43	136.88	163.81	196.34	218.16
52	89.24	106.91	130.39	140.66	169.19	200.98	223.31
53	87.93	109.19	133.91	144.09	173.74	205.23	228.03
54	86.74	111.80	137.73	147.92	178.60	210.08	233.42
55	85.86	111.78	141.99	152.31	184.06	215.74	239.71
56	85.24	112.27	146.80	157.45	190.31	222.45	247.18
57	84.97	113.35	148.33	163.47	197.50	230.52	252.95
58	87.05	116.18	150.69	169.37	204.35	238.64	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	82.52	93.61	108.76	119.06	139.75	177.49	197.23
36	83.38	94.44	110.43	120.97	141.94	179.34	199.27
37	84.30	95.33	112.15	122.79	144.13	181.19	201.33
38	85.21	96.14	113.95	124.62	146.50	182.23	202.50
39	86.02	96.97	115.62	126.45	148.75	183.70	204.09
40	86.83	97.83	117.26	128.27	150.81	185.50	206.10
41	87.74	98.67	118.93	130.10	152.87	187.76	208.63
42	88.24	99.00	120.02	131.41	154.24	189.44	210.51
43	88.85	100.39	121.26	132.85	155.79	191.53	212.82
44	89.68	102.06	122.74	134.55	157.65	194.08	215.64
45	90.17	103.40	123.84	135.72	159.00	195.98	217.74
46	91.42	105.54	125.89	137.96	161.70	199.36	221.50
47	92.47	107.31	127.69	139.80	164.08	202.12	224.58
48	94.99	110.29	131.40	143.62	169.36	207.41	230.47
49	95.84	111.21	132.98	144.90	171.72	208.97	232.19
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	99.03	118.63	144.69	156.09	187.75	223.02	247.80
53	97.64	121.25	148.69	159.99	192.91	227.89	253.21
54	96.38	124.22	153.03	164.36	198.45	233.43	259.35
55	95.46	124.28	157.87	169.34	204.65	239.87	266.52
56	94.84	124.91	163.33	175.18	211.74	247.49	275.01
57	94.60	126.20	165.14	181.99	219.88	256.64	281.62
58	96.98	129.44	167.89	188.69	227.66	265.87	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	92.13	104.50	121.42	132.92	156.01	198.15	220.19
36	93.09	105.44	123.29	135.05	158.46	200.22	222.46
37	94.11	106.43	125.21	137.09	160.91	202.28	224.76
38	95.13	107.33	127.22	139.13	163.56	203.45	226.07
39	96.03	108.26	129.08	141.16	166.06	205.08	227.85
40	96.93	109.22	130.91	143.20	168.36	207.09	230.09
41	97.95	110.15	132.78	145.24	170.66	209.62	232.91
42	98.09	110.06	133.42	146.08	171.47	210.60	234.02
43	98.83	111.66	134.88	147.77	173.29	213.04	236.72
44	99.33	113.03	135.94	149.02	174.60	214.94	238.82
45	99.97	114.63	137.30	150.47	176.29	217.28	241.40
46	100.91	116.49	138.96	152.29	178.49	220.05	244.50
47	102.18	118.57	141.09	154.48	181.30	223.34	248.15
48	104.49	121.32	144.54	157.99	186.30	228.16	253.51
49	106.19	123.22	147.33	160.55	190.25	231.53	257.26
50	108.51	125.58	150.93	163.99	195.25	235.98	262.19
51	111.55	128.61	155.61	168.46	201.61	241.64	268.51
52	109.39	131.05	159.84	172.42	207.40	246.36	273.74
53	107.92	134.01	164.34	176.84	213.22	251.87	279.86
54	106.59	137.37	169.23	181.76	219.46	258.14	286.81
55	105.63	137.52	174.68	187.38	226.45	265.41	294.91
56	105.00	138.30	180.83	193.95	234.43	274.01	304.47
57	104.80	139.80	182.94	201.61	243.58	284.30	311.97
58	107.50	143.47	186.09	209.15	252.35	294.70	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	216.93	241.06
36	101.91	115.43	134.97	147.85	173.48	219.19	243.55
37	103.03	116.51	137.08	150.08	176.16	221.46	246.07
38	104.15	117.50	139.27	152.31	179.06	222.73	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	109.90	126.87	151.34	165.86	194.40	239.66	266.29
47	110.86	128.65	153.08	167.61	196.72	242.32	269.24
48	113.99	132.35	157.68	172.35	203.23	248.90	276.56
49	115.99	134.60	160.93	175.36	207.82	252.91	281.01
50	118.63	137.29	165.01	179.28	213.46	257.99	286.64
51	122.01	140.67	170.20	184.25	220.51	264.30	293.68
52	120.33	144.15	175.82	189.66	228.14	271.00	301.11
53	118.20	146.77	179.99	193.68	233.53	275.86	306.51
54	116.79	150.52	185.44	199.17	240.47	282.86	314.27
55	115.79	150.76	191.50	205.41	248.24	290.96	323.30
56	115.16	151.68	198.33	212.72	257.11	300.52	333.94
57	114.99	153.40	200.74	221.23	267.28	311.96	342.33
58	118.01	157.51	204.30	229.61	277.03	323.53	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	120.06	139.32	165.78	181.51	213.03	262.42	291.58
48	123.48	143.38	170.82	186.71	220.17	269.64	299.61
49	126.34	146.60	175.29	191.01	226.35	275.47	306.07
50	129.31	149.65	179.87	195.42	232.69	281.22	312.45
51	132.46	152.73	184.79	200.05	239.41	286.95	318.86
52	136.46	156.57	190.96	206.00	247.79	294.34	327.04
53	139.35	159.53	195.65	210.52	253.83	299.85	333.17
54	142.49	163.77	201.64	216.57	261.48	307.57	341.73
55	139.90	167.92	207.38	222.45	268.83	315.09	350.11
56	138.17	173.72	214.86	230.44	278.54	325.57	361.77
57	136.75	180.64	223.33	239.75	289.66	338.09	375.67
58	141.58	188.77	230.90	248.94	300.35	350.76	389.74
59	148.21	199.22	241.93	261.93	315.49	368.80	409.78
60	155.65	210.53	254.54	276.68	332.61	389.41	432.67
61	163.94	220.05	268.75	293.19	351.73	412.63	458.48
62	174.63	230.29	287.12	314.38	376.33	442.47	491.63
63	187.64	245.29	309.03	338.58	404.87	476.43	529.39
64	200.25	259.15	329.90	361.50	432.05	508.61	565.12
65	213.96	274.01	352.05	385.75	461.03	542.80	603.11
66	240.26	304.48	394.35	431.92	516.51	607.90	675.43
67	257.50	322.73	415.70	460.64	542.36	648.59	720.66
68	297.30	354.43	431.25	495.69	562.79	678.91	782.72
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.59	89.15	103.58	113.39	133.09	169.04	187.84
36	79.41	89.95	105.17	115.21	135.18	170.80	189.78
37	80.28	90.79	106.81	116.95	137.27	172.56	191.74
38	81.15	91.56	108.53	118.69	139.53	173.56	192.86
39	81.92	92.36	110.12	120.42	141.66	174.95	194.37
40	82.69	93.17	111.68	122.16	143.62	176.66	196.29
41	83.56	93.97	113.27	123.90	145.59	178.82	198.70
42	84.48	94.79	114.91	125.81	147.67	181.38	201.55
43	85.05	96.09	116.07	127.17	149.13	183.34	203.72
44	86.31	98.22	118.12	129.49	151.72	186.77	207.52
45	87.23	100.02	119.80	131.29	153.82	189.58	210.64
46	88.42	102.08	121.76	133.44	156.40	192.82	214.24
47	89.91	104.34	124.16	135.94	159.55	196.54	218.37
48	92.88	107.84	128.48	140.43	165.60	202.80	225.34
49	95.30	110.58	132.22	144.08	170.74	207.79	230.87
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	100.18	120.01	146.38	157.90	189.93	225.62	250.69
53	98.21	121.96	149.56	160.93	194.04	229.22	254.69
54	97.52	125.68	154.83	166.29	200.78	236.17	262.40
55	96.59	125.75	159.73	171.35	207.07	242.71	269.68
56	96.54	127.14	166.25	178.31	215.52	251.91	279.92
57	96.87	129.22	169.10	186.35	225.15	262.79	287.63
58	99.32	132.56	171.93	193.24	233.15	272.28	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	152.36
36	57.38	68.40	77.53	87.76	98.07	118.98	152.88
37	57.64	68.96	78.19	88.51	98.91	119.80	154.46
38	58.80	69.52	83.01	95.47	106.35	125.27	155.36
39	59.64	70.71	83.67	96.23	107.20	126.28	156.58
40	60.80	72.27	84.60	97.30	108.41	127.71	157.03
41	61.39	73.12	87.32	99.12	112.00	131.64	158.96
42	62.28	75.10	90.14	99.95	115.68	135.70	160.12
43	63.57	76.77	92.20	101.59	118.23	139.01	162.75
44	64.67	77.91	93.71	102.72	120.36	142.49	164.63
45	66.27	79.79	95.57	104.74	122.71	146.45	168.04
46	67.46	81.31	97.00	106.30	124.59	150.06	170.67
47	67.22	83.00	98.76	108.13	126.91	153.77	173.71
48	69.18	85.78	102.20	111.71	131.72	158.36	179.25
49	71.17	88.47	105.78	115.26	136.59	166.23	184.70
50	73.39	90.44	108.70	118.10	140.62	169.95	188.83
51	75.45	93.11	112.66	121.96	145.96	174.94	194.39
52	77.55	95.18	116.09	125.23	150.64	178.94	198.82
53	80.69	97.85	120.00	129.12	155.68	183.91	204.34
54	83.95	100.16	123.32	132.46	159.93	188.11	209.01
55	85.79	102.87	127.04	136.27	164.69	193.03	214.48
56	86.69	106.90	132.22	141.81	171.41	200.35	222.63
57	87.33	110.85	137.04	147.12	177.75	207.46	230.53
58	93.44	116.36	142.33	153.46	185.14	216.22	240.25
59	100.54	122.81	149.13	161.47	194.48	227.34	252.60
60	108.94	130.37	157.63	171.34	205.97	241.15	267.94
61	118.49	139.33	167.97	183.24	219.83	257.90	286.55
62	126.15	148.77	178.95	195.94	234.55	275.77	306.41
63	137.38	161.68	195.33	214.01	255.91	301.14	334.61
64	149.32	175.29	212.53	232.89	278.34	327.66	364.07
65	162.16	189.93	230.65	252.73	302.05	355.63	395.14
66	177.35	217.16	261.50	288.67	340.63	406.28	451.42
67	189.82	235.85	279.24	315.05	364.34	439.18	492.89
68	205.86	252.05	297.41	341.85	402.88	476.93	555.48
69	224.48	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	753.45
72	283.29	367.47	423.44	480.63	580.92	678.92	825.67
73	295.51	383.99	447.52	508.13	614.52	710.71	901.83
74	308.66	401.86	474.33	538.16	651.22	746.03	989.01
75	328.12	424.54	500.19	566.47	685.93	779.73	1,081.46
76	359.46	443.07	532.89	601.72	729.22	824.37	1,198.10
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	90.14	104.73	114.65	134.57	170.91	189.93
36	58.19	90.95	106.34	116.49	136.68	172.70	191.89
37	58.50	91.29	107.41	117.60	138.03	173.52	192.81
38	59.39	92.07	109.13	119.34	140.30	174.52	193.93
39	60.24	92.87	110.73	121.09	142.45	175.92	195.45
40	61.42	93.69	112.30	122.84	144.42	177.64	197.38
41	62.00	93.97	113.27	123.90	145.59	178.82	198.70
42	62.91	94.26	114.27	125.12	146.85	180.37	200.43
43	64.21	96.09	116.07	127.17	149.13	183.34	203.72
44	65.31	97.12	116.81	128.04	150.02	184.68	205.20
45	66.93	98.90	118.45	129.82	152.09	187.45	208.27
46	69.13	100.92	120.39	131.93	154.63	190.64	211.82
47	71.22	103.75	123.45	135.17	158.64	195.42	217.13
48	77.66	106.61	127.02	138.84	163.71	200.50	222.78
49	84.03	109.95	131.47	143.26	169.76	206.60	229.55
50	91.03	112.57	135.29	146.99	175.02	211.52	235.02
51	98.00	115.88	140.21	151.79	181.66	217.73	241.94
52	103.39	118.63	144.69	156.09	187.75	223.02	247.80
53	105.91	121.25	148.69	159.99	192.91	227.89	253.21
54	107.13	125.02	153.93	165.33	199.62	234.80	260.88
55	107.24	128.58	158.80	170.34	205.86	241.29	268.10
56	107.72	132.84	164.30	176.22	213.00	248.96	276.65
57	108.67	137.94	170.54	183.08	221.20	258.18	286.88
58	116.28	144.81	177.13	190.97	230.40	269.07	298.98
59	125.11	152.83	185.59	200.94	242.02	282.91	314.35
60	134.77	161.28	194.99	211.95	254.80	298.31	331.45
61	146.57	172.36	207.78	226.68	271.94	319.03	354.47
62	157.22	185.41	223.02	244.20	292.32	343.68	381.87
63	171.21	201.49	243.43	266.71	318.93	375.30	417.02
64	186.10	218.45	264.87	290.24	346.89	408.35	453.73
65	203.61	238.48	289.62	317.34	379.27	446.54	496.16
66	228.93	272.68	330.94	362.47	433.45	510.15	566.82
67	245.88	294.74	361.85	396.19	474.31	557.86	619.50
68	260.83	325.56	398.58	439.85	520.14	624.90	694.35
69	274.43	358.01	421.59	483.86	550.42	670.78	769.74
70	285.83	379.98	448.50	515.12	586.82	715.12	848.16
71	311.01	397.23	466.97	534.90	610.65	748.04	926.00
72	335.44	413.27	485.52	555.66	635.60	761.06	1,009.86
73	357.36	441.55	518.70	583.67	649.52	769.11	1,090.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,182.17
75	390.62	513.53	595.46	674.37	773.86	911.55	1,287.46
76	422.73	521.05	626.68	707.62	852.25	969.46	1,408.96
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	53.40	56.22	62.39	69.60	83.81	82.59
40	36.61	53.58	58.86	66.10	73.75	88.69	83.38
41	35.73	54.74	61.29	69.57	77.64	93.30	84.36
42	34.95	55.93	63.58	72.84	81.33	97.77	85.55
43	35.49	55.97	62.65	71.60	79.95	96.10	95.41
44	36.10	56.05	61.99	70.72	78.95	94.92	104.94
45	36.44	56.29	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	123.68
47	37.02	57.11	61.58	69.84	78.01	93.77	130.76
48	38.24	57.54	64.67	73.62	82.19	98.69	131.20
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	54.47	57.34	63.64	70.99	85.49	84.24
40	37.34	54.66	60.04	67.42	75.23	90.47	85.05
41	36.44	55.83	62.52	70.96	79.19	95.17	86.05
42	35.65	57.05	64.85	74.30	82.96	99.73	87.26
43	36.20	57.09	63.91	73.03	81.55	98.02	97.32
44	36.82	57.17	63.23	72.13	80.53	96.82	107.04
45	37.17	57.42	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	126.16
47	37.76	58.25	62.81	71.24	79.57	95.64	133.37
48	39.00	58.69	65.96	75.09	83.84	100.66	133.82
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.86	92.38	106.09	120.03	134.15	163.03	192.79
36	79.61	93.52	107.57	121.76	136.07	165.09	194.67
37	80.39	94.69	109.08	123.48	137.99	167.13	196.53
38	82.02	96.94	111.81	126.60	141.32	170.56	199.57
39	84.08	99.68	115.12	130.37	145.46	175.14	204.18
40	85.31	101.86	117.78	133.45	148.92	179.08	208.28
41	87.59	104.46	121.18	137.40	153.31	184.25	214.05
42	89.59	105.37	124.03	139.86	157.14	188.88	219.31
43	91.12	107.42	127.32	142.16	161.34	193.93	225.14
44	92.28	109.79	130.29	144.75	165.15	198.55	230.47
45	93.82	111.67	133.74	146.58	170.23	204.66	235.16
46	94.78	114.60	136.71	149.81	174.96	210.38	240.53
47	92.66	117.81	140.19	153.49	180.14	216.75	246.56
48	90.50	118.59	144.23	158.56	186.97	225.13	254.43
49	87.74	114.23	144.69	162.47	192.54	231.27	254.34
50	85.16	109.94	141.36	159.66	190.11	229.76	251.36
51	82.78	105.85	136.14	153.67	183.90	220.42	248.34
52	80.61	101.99	131.36	148.15	178.20	211.68	245.53
53	79.37	101.26	131.19	147.89	178.32	210.65	242.58
54	78.24	100.83	131.22	147.95	178.63	210.12	237.51
55	77.38	100.75	131.58	148.42	179.37	210.24	233.25
56	76.78	101.12	132.32	149.49	180.69	211.19	229.91
57	76.47	102.02	133.50	151.19	182.66	213.20	227.66
58	78.29	103.34	133.34	151.42	182.69	216.85	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	79.65	93.31	107.16	121.22	135.49	164.67	194.72
36	80.41	94.46	108.65	122.98	137.43	166.75	196.62
37	81.19	95.64	110.16	124.71	139.37	168.81	198.49
38	82.85	97.91	112.92	127.86	142.72	172.27	201.58
39	84.94	100.67	116.27	131.67	146.91	176.89	206.22
40	86.17	102.87	118.95	134.80	150.41	180.87	210.37
41	88.46	105.70	122.39	138.77	154.85	186.11	216.19
42	90.49	108.04	125.27	142.16	158.71	190.76	221.50
43	92.03	110.88	128.59	145.94	162.96	195.89	227.40
44	93.21	113.41	131.58	149.39	166.81	200.54	232.77
45	94.77	116.83	135.59	153.95	171.94	206.72	239.96
46	96.13	120.04	139.33	158.23	176.70	212.48	246.64
47	97.49	122.60	143.59	163.07	182.10	218.91	254.02
48	99.98	125.89	149.27	169.59	189.36	227.37	263.34
49	96.95	125.36	154.27	175.36	195.74	233.58	264.93
50	94.16	121.55	155.29	175.86	196.24	234.92	263.56
51	91.59	117.11	150.62	170.01	196.76	235.02	264.59
52	89.24	112.92	145.43	164.02	194.61	231.97	262.01
53	87.93	112.18	145.34	163.85	197.56	233.38	261.66
54	86.74	111.80	145.49	164.03	198.05	232.96	261.86
55	85.86	111.78	145.98	164.67	199.01	233.26	258.78
56	85.24	112.27	146.91	165.97	200.62	234.49	255.26
57	84.97	113.35	148.33	167.99	202.96	236.89	252.95
58	87.05	116.18	150.69	171.13	206.47	241.12	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.87	113.47	130.32	147.44	164.79	200.28	236.82
36	97.79	114.89	132.15	149.56	167.15	202.80	239.12
37	98.77	116.32	133.98	151.68	169.50	205.29	241.41
38	101.01	119.37	137.69	155.89	174.02	210.04	245.78
39	103.26	122.40	141.36	160.08	178.61	215.07	250.74
40	105.49	125.38	144.99	164.28	183.32	220.43	256.37
41	108.32	129.02	149.38	169.37	189.00	227.15	263.85
42	110.25	131.64	152.62	173.17	193.33	232.42	269.82
43	112.85	134.82	156.40	177.49	198.16	238.22	276.52
44	114.80	138.37	160.54	182.26	203.51	244.67	283.97
45	116.52	141.14	163.77	185.95	207.68	249.69	289.86
46	117.89	145.46	168.86	190.39	214.13	257.48	298.87
47	116.47	148.08	173.84	192.93	220.49	265.05	307.56
48	113.13	148.24	179.88	198.20	228.13	273.95	317.29
49	107.99	140.60	178.08	199.97	232.99	279.31	313.04
50	104.96	135.49	174.21	196.77	234.29	280.75	309.77
51	102.15	130.62	168.00	189.63	226.94	272.01	306.46
52	99.03	125.30	161.38	182.01	218.93	260.06	301.65
53	97.64	124.57	161.39	181.94	219.37	259.14	298.42
54	96.38	124.22	161.65	182.26	220.05	258.84	292.59
55	95.46	124.28	162.31	183.09	221.27	259.34	287.73
56	94.84	124.91	163.45	184.66	223.20	260.89	284.00
57	94.60	126.20	165.14	187.02	225.96	263.73	281.62
58	96.98	129.44	167.89	190.66	230.03	268.64	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	115.81	135.68	155.80	176.27	197.02	239.44	283.15
36	116.92	137.35	158.00	178.81	199.83	242.47	285.89
37	118.07	139.08	160.19	181.34	202.64	245.45	288.62
38	120.95	142.94	164.87	186.66	208.37	251.50	294.28
39	123.81	146.76	169.50	191.97	214.18	257.90	300.66
40	126.67	150.58	174.11	197.28	220.14	264.70	307.88
41	129.71	152.01	178.87	200.43	226.33	271.99	315.97
42	119.15	151.88	181.23	201.60	229.59	275.99	320.44
43	124.63	154.09	186.12	203.92	235.84	283.49	326.68
44	128.96	155.98	187.60	205.65	240.19	288.77	329.58
45	132.21	158.20	189.47	207.65	243.28	296.77	333.14
46	130.29	160.76	191.77	210.16	246.32	303.67	337.41
47	128.70	163.63	194.71	213.18	250.20	308.21	342.45
48	124.44	163.06	198.31	218.02	257.09	314.85	349.85
49	119.65	155.77	197.31	221.55	262.55	319.52	346.83
50	115.75	149.43	192.13	217.01	258.39	312.28	341.63
51	112.72	144.14	185.38	209.25	250.42	300.15	338.17
52	109.39	138.42	178.27	201.06	241.85	287.28	333.22
53	107.92	137.68	178.38	201.09	242.47	286.42	329.84
54	106.59	137.37	178.77	201.55	243.35	286.25	323.57
55	105.63	137.52	179.60	202.59	244.84	286.97	318.37
56	105.00	138.30	180.97	204.45	247.12	288.84	314.43
57	104.80	139.80	182.94	207.18	250.31	292.16	311.97
58	107.50	143.47	186.09	211.33	254.97	297.76	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	139.19	157.89	183.45	200.82	235.71	290.19	332.66
36	140.64	159.29	186.26	204.03	239.40	293.83	336.10
37	142.18	160.79	189.16	207.11	243.10	297.46	339.57
38	143.72	162.15	192.20	210.19	247.10	304.01	341.55
39	145.08	163.56	195.01	213.27	250.88	309.83	344.23
40	146.45	165.01	197.79	216.35	254.36	312.87	347.62
41	147.35	165.70	199.73	218.48	256.72	315.32	350.37
42	133.82	164.97	199.98	218.96	257.00	315.66	350.77
43	137.52	167.42	202.24	221.57	259.83	319.44	354.95
44	140.70	169.61	203.99	223.62	262.01	322.54	358.37
45	143.88	172.15	206.19	225.97	264.74	326.30	362.53
46	141.90	175.09	208.86	228.88	268.27	330.73	367.48
47	139.64	177.53	211.26	231.30	271.47	334.41	371.56
48	135.75	177.88	216.34	237.84	280.46	343.48	381.65
49	130.70	170.15	215.52	242.00	286.79	349.01	378.85
50	126.55	163.36	210.05	237.25	282.48	341.40	373.49
51	123.29	157.65	202.76	228.87	273.90	328.29	369.87
52	120.33	152.26	196.10	221.17	266.03	316.01	366.54
53	118.20	150.79	195.37	220.24	265.56	313.70	361.25
54	116.79	150.52	195.88	220.85	266.65	313.65	354.55
55	115.79	150.76	196.88	222.09	268.40	314.59	349.02
56	115.16	151.68	198.48	224.23	271.03	316.79	344.86
57	114.99	153.40	200.74	227.34	274.67	320.59	342.33
58	118.01	157.51	204.30	232.00	279.91	326.89	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	150.04	170.19	197.74	216.47	254.07	322.69	358.59
36	151.60	171.71	200.77	219.93	258.06	326.06	362.29
37	153.26	173.32	203.90	223.25	262.04	329.42	366.03
38	154.92	174.79	207.18	226.57	266.36	331.32	368.17
39	156.39	176.31	210.21	229.89	270.43	333.98	371.06
40	157.86	177.87	213.20	233.21	274.18	337.25	374.71
41	158.88	178.67	215.36	235.58	276.81	340.00	377.79
42	159.33	178.77	216.72	237.29	278.51	342.09	380.13
43	159.99	180.76	218.35	239.21	280.52	344.88	383.22
44	161.03	183.24	220.39	241.59	283.06	348.46	387.17
45	162.30	186.11	222.91	244.30	286.21	352.76	391.93
46	164.08	189.41	225.94	247.61	290.21	357.79	397.54
47	163.30	192.26	228.78	250.48	293.99	362.14	389.29
48	164.52	197.86	235.74	257.66	303.83	372.10	401.18
49	161.21	202.31	241.90	263.59	312.37	380.14	411.03
50	156.34	200.44	248.22	269.68	321.11	388.08	420.80
51	151.57	198.15	255.01	276.07	330.39	395.99	430.66
52	147.59	192.78	258.35	284.28	341.95	406.19	442.97
53	144.72	191.13	258.90	287.03	346.09	408.83	448.81
54	142.49	190.76	257.56	287.59	347.24	408.44	457.78
55	139.90	190.00	255.39	285.25	344.73	404.06	466.32
56	138.17	190.80	254.81	285.00	344.48	402.64	479.03
57	136.75	192.41	254.73	285.58	345.03	402.71	494.46
58	141.58	197.66	259.58	291.83	352.10	411.19	512.22
59	148.21	204.83	267.80	301.88	363.60	425.04	536.93
60	155.65	212.25	277.12	313.11	376.40	440.68	561.01
61	163.94	220.05	287.40	325.36	390.32	457.90	587.81
62	174.63	230.29	301.16	341.59	408.90	480.76	622.56
63	187.64	245.29	324.94	368.81	441.02	518.97	659.65
64	200.25	259.15	347.77	394.84	471.91	555.52	695.82
65	213.96	274.01	372.15	422.57	497.04	591.88	731.34
66	240.26	304.48	413.27	474.63	538.31	647.57	808.44
67	257.50	322.73	415.70	478.69	542.36	653.79	852.34
68	297.30	354.43	431.25	495.69	562.79	678.91	841.87
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	81.98	96.33	110.63	125.16	139.90	170.01	201.04
36	82.78	97.52	112.18	126.96	141.89	172.17	202.98
37	83.59	98.74	113.74	128.77	143.88	174.27	204.93
38	84.38	101.58	117.15	132.64	148.07	178.72	209.13
39	85.19	103.85	119.95	135.84	151.55	182.48	212.75
40	86.18	106.63	123.30	139.72	155.90	187.45	218.03
41	88.45	109.51	126.77	143.74	160.41	192.78	223.94
42	85.29	111.88	129.72	147.21	164.35	197.56	229.37
43	89.16	114.77	133.13	151.09	168.68	202.77	235.40
44	93.14	117.96	136.87	155.36	173.47	208.57	242.07
45	94.76	120.01	140.96	160.05	178.73	214.92	249.46
46	96.13	121.40	144.82	164.46	183.66	220.26	256.35
47	97.50	122.61	146.53	168.73	187.66	222.90	265.22
48	99.97	125.98	150.23	172.96	192.51	227.75	278.75
49	102.54	129.37	154.27	177.46	197.70	233.59	284.32
50	104.96	133.19	158.84	183.14	203.90	240.32	287.97
51	102.15	130.62	163.01	187.68	209.10	246.34	290.15
52	100.18	126.76	163.26	184.13	214.42	252.42	293.82
53	98.21	125.30	162.33	183.00	219.69	259.04	292.14
54	97.52	125.68	163.55	184.40	222.64	261.89	293.65
55	96.59	125.75	164.23	185.26	223.89	262.41	290.70
56	96.54	127.14	166.37	187.96	227.19	265.54	288.49
57	96.87	129.22	169.10	191.50	231.37	270.05	287.63
58	99.32	132.56	171.93	195.25	235.57	275.11	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	191.74
36	57.38	68.40	77.53	87.76	98.07	118.98	193.61
37	57.64	68.96	78.19	88.51	98.91	119.80	194.41
38	58.80	69.52	83.01	95.47	106.35	125.27	197.43
39	59.64	70.71	83.67	96.23	107.20	126.28	199.88
40	60.80	72.27	84.60	97.30	108.41	127.71	203.95
41	61.39	73.12	87.32	100.51	112.00	131.64	206.35
42	62.28	75.10	90.14	103.86	115.68	135.70	209.44
43	63.57	76.86	92.20	106.21	118.23	139.01	211.07
44	64.67	78.68	94.32	108.61	120.88	142.49	212.28
45	66.27	80.77	96.74	111.38	123.88	146.45	215.27
46	67.46	82.71	98.94	113.95	126.83	150.06	220.07
47	67.22	84.58	101.08	116.39	129.44	153.77	224.43
48	69.18	87.17	103.94	119.68	133.21	158.36	230.92
49	71.17	89.79	107.08	123.17	137.21	166.23	236.76
50	73.39	92.76	110.64	127.56	142.02	169.95	240.90
51	75.45	95.50	113.90	131.13	146.10	174.94	246.86
52	77.55	98.29	117.20	134.80	150.64	178.94	251.37
53	80.69	102.18	121.82	140.05	156.33	184.32	258.98
54	83.95	106.22	126.63	145.50	162.59	192.04	265.51
55	85.79	110.63	132.05	151.57	169.58	200.62	273.09
56	86.69	114.84	137.10	157.28	176.18	208.72	284.09
57	87.33	119.93	143.08	164.18	184.13	218.47	294.81
58	93.44	126.67	151.30	173.62	194.87	231.30	301.57
59	100.54	134.58	160.43	184.15	206.88	246.32	311.00
60	108.94	143.12	170.63	195.92	220.31	262.72	323.32
61	118.86	151.59	180.80	207.69	233.34	278.70	338.63
62	127.84	160.75	191.76	220.39	247.74	295.85	354.34
63	139.69	174.97	208.14	239.17	269.68	323.10	387.98
64	151.34	190.01	225.74	259.50	292.99	351.61	423.35
65	163.16	205.67	244.14	280.86	317.43	381.52	460.88
66	177.35	220.82	261.50	300.99	340.63	410.41	528.25
67	189.82	235.85	279.24	321.57	364.34	439.18	578.83
68	205.86	252.05	297.41	341.85	402.88	476.93	766.56
69	224.48	278.93	325.96	369.53	444.48	526.57	854.97
70	237.44	306.25	355.22	402.74	485.29	573.25	940.68
71	260.78	337.20	389.45	441.75	533.12	626.70	1,026.63
72	283.29	367.47	423.44	480.63	580.92	678.92	1,101.53
73	295.51	383.99	447.52	508.13	614.52	710.71	1,189.69
74	308.66	401.86	474.33	538.16	651.22	746.03	1,282.29
75	328.12	424.54	500.19	566.47	685.93	779.73	1,396.95
76	359.46	443.07	532.89	601.72	729.22	824.37	1,479.13
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	91.85	106.57	120.58	134.76	170.91	193.66
36	58.19	92.45	108.07	122.32	136.68	172.70	195.54
37	58.50	93.06	108.97	123.37	138.03	173.52	196.35
38	59.39	93.68	111.73	126.49	141.21	174.52	199.41
39	60.24	94.28	113.82	128.90	143.82	175.92	201.89
40	61.42	95.21	116.48	132.00	147.28	177.64	205.98
41	62.00	97.89	117.99	133.79	149.29	179.42	208.42
42	62.91	100.66	120.18	136.38	152.25	181.90	211.54
43	64.21	103.04	122.78	139.35	155.58	186.35	213.19
44	65.31	105.48	125.01	141.92	158.46	190.51	214.41
45	66.93	108.31	128.20	145.58	162.56	195.46	217.43
46	69.13	110.91	132.48	150.45	168.01	201.24	222.27
47	71.22	113.43	135.55	155.07	173.18	206.21	226.67
48	77.66	119.33	142.30	163.83	182.36	215.72	238.63
49	84.03	125.36	149.50	171.98	191.58	226.37	249.43
50	91.03	132.14	157.59	181.69	202.30	238.42	261.81
51	98.00	129.76	164.26	187.44	209.08	249.75	273.23
52	105.85	125.96	167.73	191.89	213.89	254.95	286.66
53	106.80	132.22	175.26	201.02	224.00	266.59	299.29
54	107.13	138.82	183.48	210.95	235.00	279.26	313.14
55	107.24	142.43	191.70	220.36	246.07	292.08	327.15
56	107.72	146.80	201.87	228.28	259.71	307.98	344.77
57	108.67	152.08	209.74	237.00	272.84	323.34	361.85
58	116.28	160.73	216.31	245.32	281.30	333.55	367.04
59	125.11	170.77	225.01	256.12	293.82	348.59	376.86
60	134.77	181.38	234.68	268.04	309.54	367.56	390.16
61	147.04	195.09	248.20	284.37	325.69	387.13	403.24
62	161.41	211.15	264.37	303.85	348.24	414.42	423.30
63	174.68	226.62	287.16	332.93	372.11	443.00	448.80
64	188.60	238.79	306.56	356.01	397.99	473.88	475.96
65	204.87	252.47	332.25	386.37	431.95	514.38	512.04
66	228.93	277.36	363.80	418.73	473.88	570.97	572.60
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	800.63
69	274.43	358.01	421.59	483.86	550.42	670.78	879.43
70	285.83	379.98	448.50	515.12	586.82	715.12	959.29
71	311.01	397.23	466.97	534.90	610.65	748.04	1,036.89
72	335.44	413.27	485.52	555.66	635.60	761.06	1,112.53
73	357.36	441.55	518.70	583.67	649.52	769.11	1,201.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,295.11
75	390.62	513.53	595.46	674.37	773.86	911.55	1,410.92
76	422.73	521.05	626.68	707.62	852.25	969.46	1,545.20
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	51.31	56.22	62.39	69.60	83.81	82.59
40	36.61	51.76	58.86	66.10	73.75	88.69	83.38
41	35.73	52.21	61.29	68.83	77.64	93.30	84.36
42	34.95	52.66	63.58	69.90	81.33	97.77	85.55
43	35.49	53.68	62.65	71.04	79.95	96.10	95.41
44	36.10	54.87	61.99	70.72	78.95	94.92	104.94
45	36.44	56.19	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	121.04
47	37.02	57.11	61.58	69.84	78.01	93.77	124.08
48	38.24	57.54	64.67	73.62	82.19	98.69	128.04
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	52.33	57.34	63.64	70.99	85.49	84.24
40	37.34	52.80	60.04	67.42	75.23	90.47	85.05
41	36.44	53.25	62.52	70.21	79.19	95.17	86.05
42	35.65	53.71	64.85	71.29	82.96	99.73	87.26
43	36.20	54.76	63.91	72.46	81.55	98.02	97.32
44	36.82	55.97	63.23	72.13	80.53	96.82	107.04
45	37.17	57.32	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	123.46
47	37.76	58.25	62.81	71.24	79.57	95.64	126.56
48	39.00	58.69	65.96	75.09	83.84	100.66	130.60
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	63.31	71.82	83.44	91.35	107.21	136.17	151.32
36	63.97	72.46	84.72	92.81	108.89	137.59	152.88
37	64.67	73.14	86.04	94.21	110.58	139.01	154.46
38	65.37	73.76	87.42	95.61	112.40	139.81	155.36
39	65.99	74.40	88.70	97.01	114.12	140.93	156.58
40	66.61	75.06	89.96	98.41	115.70	142.31	158.12
41	67.31	75.70	91.25	99.81	117.28	144.05	160.06
42	68.05	76.36	92.57	101.35	118.96	146.11	162.36
43	68.89	77.84	94.03	103.01	120.80	148.51	165.02
44	69.91	79.56	95.69	104.89	122.90	151.30	168.10
45	70.57	80.92	96.92	106.22	124.44	153.37	170.40
46	71.94	83.05	99.06	108.56	127.24	156.87	174.30
47	73.57	85.37	101.59	111.22	130.54	160.80	178.67
48	75.99	88.23	105.12	114.90	135.49	165.93	184.37
49	77.87	90.36	108.04	117.73	139.52	169.79	188.66
50	79.83	92.40	111.05	120.65	143.66	173.62	192.90
51	81.92	94.45	114.28	123.71	148.06	177.46	197.19
52	80.61	96.56	117.77	127.05	152.82	181.53	201.70
53	79.37	98.56	120.87	130.05	156.81	185.24	205.82
54	78.24	100.83	124.22	133.42	161.09	189.49	210.53
55	77.38	100.75	127.97	137.28	165.90	194.45	216.06
56	76.78	101.12	132.22	141.81	171.41	200.35	222.63
57	76.47	102.02	133.50	147.12	177.75	207.46	227.66
58	78.29	103.34	133.34	151.42	182.69	214.62	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	72.48	82.22	95.53	104.58	122.74	155.89	173.23
36	73.24	82.95	96.99	106.25	124.67	157.52	175.02
37	74.04	83.73	98.50	107.85	126.59	159.14	176.83
38	74.84	84.44	100.09	109.45	128.67	160.06	177.86
39	75.55	85.17	101.55	111.06	130.64	161.34	179.26
40	76.26	85.93	102.99	112.66	132.45	162.92	181.02
41	77.06	86.66	104.46	114.27	134.26	164.91	183.24
42	77.91	87.42	105.97	116.03	136.19	167.27	185.88
43	78.40	88.58	107.00	117.22	137.46	169.00	187.78
44	79.08	89.98	108.23	118.64	139.01	171.12	190.13
45	79.88	91.60	109.70	120.23	140.86	173.61	192.89
46	80.93	93.43	111.44	122.13	143.15	176.48	196.08
47	82.25	95.45	113.58	124.35	145.95	179.79	199.76
48	84.43	98.04	116.80	127.67	150.54	184.37	204.86
49	86.04	99.84	119.38	130.08	154.15	187.60	208.45
50	88.27	102.16	122.78	133.40	158.83	191.96	213.28
51	90.63	104.50	126.43	136.88	163.81	196.34	218.16
52	89.24	106.91	130.39	140.66	169.19	200.98	223.31
53	87.93	109.19	133.91	144.09	173.74	205.23	228.03
54	86.74	111.80	137.73	147.92	178.60	210.08	233.42
55	85.86	111.78	141.99	152.31	184.06	215.74	239.71
56	85.24	112.27	146.80	157.45	190.31	222.45	247.18
57	84.97	113.35	148.33	163.47	197.50	230.52	252.95
58	87.05	116.18	150.69	169.37	204.35	238.64	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	82.52	93.61	108.76	119.06	139.75	177.49	197.23
36	83.38	94.44	110.43	120.97	141.94	179.34	199.27
37	84.30	95.33	112.15	122.79	144.13	181.19	201.33
38	85.21	96.14	113.95	124.62	146.50	182.23	202.50
39	86.02	96.97	115.62	126.45	148.75	183.70	204.09
40	86.83	97.83	117.26	128.27	150.81	185.50	206.10
41	87.74	98.67	118.93	130.10	152.87	187.76	208.63
42	88.24	99.00	120.02	131.41	154.24	189.44	210.51
43	88.85	100.39	121.26	132.85	155.79	191.53	212.82
44	89.68	102.06	122.74	134.55	157.65	194.08	215.64
45	90.17	103.40	123.84	135.72	159.00	195.98	217.74
46	91.42	105.54	125.89	137.96	161.70	199.36	221.50
47	92.47	107.31	127.69	139.80	164.08	202.12	224.58
48	94.99	110.29	131.40	143.62	169.36	207.41	230.47
49	95.84	111.21	132.98	144.90	171.72	208.97	232.19
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	99.03	118.63	144.69	156.09	187.75	223.02	247.80
53	97.64	121.25	148.69	159.99	192.91	227.89	253.21
54	96.38	124.22	153.03	164.36	198.45	233.43	259.35
55	95.46	124.28	157.87	169.34	204.65	239.87	266.52
56	94.84	124.91	163.33	175.18	211.74	247.49	275.01
57	94.60	126.20	165.14	181.99	219.88	256.64	281.62
58	96.98	129.44	167.89	188.69	227.66	265.87	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	92.13	104.50	121.42	132.92	156.01	198.15	220.19
36	93.09	105.44	123.29	135.05	158.46	200.22	222.46
37	94.11	106.43	125.21	137.09	160.91	202.28	224.76
38	95.13	107.33	127.22	139.13	163.56	203.45	226.07
39	96.03	108.26	129.08	141.16	166.06	205.08	227.85
40	96.93	109.22	130.91	143.20	168.36	207.09	230.09
41	97.95	110.15	132.78	145.24	170.66	209.62	232.91
42	98.09	110.06	133.42	146.08	171.47	210.60	234.02
43	98.83	111.66	134.88	147.77	173.29	213.04	236.72
44	99.33	113.03	135.94	149.02	174.60	214.94	238.82
45	99.97	114.63	137.30	150.47	176.29	217.28	241.40
46	100.91	116.49	138.96	152.29	178.49	220.05	244.50
47	102.18	118.57	141.09	154.48	181.30	223.34	248.15
48	104.49	121.32	144.54	157.99	186.30	228.16	253.51
49	106.19	123.22	147.33	160.55	190.25	231.53	257.26
50	108.51	125.58	150.93	163.99	195.25	235.98	262.19
51	111.55	128.61	155.61	168.46	201.61	241.64	268.51
52	109.39	131.05	159.84	172.42	207.40	246.36	273.74
53	107.92	134.01	164.34	176.84	213.22	251.87	279.86
54	106.59	137.37	169.23	181.76	219.46	258.14	286.81
55	105.63	137.52	174.68	187.38	226.45	265.41	294.91
56	105.00	138.30	180.83	193.95	234.43	274.01	304.47
57	104.80	139.80	182.94	201.61	243.58	284.30	311.97
58	107.50	143.47	186.09	209.15	252.35	294.70	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	216.93	241.06
36	101.91	115.43	134.97	147.85	173.48	219.19	243.55
37	103.03	116.51	137.08	150.08	176.16	221.46	246.07
38	104.15	117.50	139.27	152.31	179.06	222.73	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	109.90	126.87	151.34	165.86	194.40	239.66	266.29
47	110.86	128.65	153.08	167.61	196.72	242.32	269.24
48	113.99	132.35	157.68	172.35	203.23	248.90	276.56
49	115.99	134.60	160.93	175.36	207.82	252.91	281.01
50	118.63	137.29	165.01	179.28	213.46	257.99	286.64
51	122.01	140.67	170.20	184.25	220.51	264.30	293.68
52	120.33	144.15	175.82	189.66	228.14	271.00	301.11
53	118.20	146.77	179.99	193.68	233.53	275.86	306.51
54	116.79	150.52	185.44	199.17	240.47	282.86	314.27
55	115.79	150.76	191.50	205.41	248.24	290.96	323.30
56	115.16	151.68	198.33	212.72	257.11	300.52	333.94
57	114.99	153.40	200.74	221.23	267.28	311.96	342.33
58	118.01	157.51	204.30	229.61	277.03	323.53	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	120.06	139.32	165.78	181.51	213.03	262.42	291.58
48	123.48	143.38	170.82	186.71	220.17	269.64	299.61
49	126.34	146.60	175.29	191.01	226.35	275.47	306.07
50	129.31	149.65	179.87	195.42	232.69	281.22	312.45
51	132.46	152.73	184.79	200.05	239.41	286.95	318.86
52	136.46	156.57	190.96	206.00	247.79	294.34	327.04
53	139.35	159.53	195.65	210.52	253.83	299.85	333.17
54	142.49	163.77	201.64	216.57	261.48	307.57	341.73
55	139.90	167.92	207.38	222.45	268.83	315.09	350.11
56	138.17	173.72	214.86	230.44	278.54	325.57	361.77
57	136.75	180.64	223.33	239.75	289.66	338.09	375.67
58	141.58	188.77	230.90	248.94	300.35	350.76	389.74
59	148.21	199.22	241.93	261.93	315.49	368.80	409.78
60	155.65	210.53	254.54	276.68	332.61	389.41	432.67
61	163.94	220.05	268.75	293.19	351.73	412.63	458.48
62	174.63	230.29	287.12	314.38	376.33	442.47	491.63
63	187.64	245.29	309.03	338.58	404.87	476.43	529.39
64	200.25	259.15	329.90	361.50	432.05	508.61	565.12
65	213.96	274.01	352.05	385.75	461.03	542.80	603.11
66	240.26	304.48	394.35	431.92	516.51	607.90	675.43
67	257.50	322.73	415.70	460.64	542.36	648.59	720.66
68	297.30	354.43	431.25	495.69	562.79	678.91	782.72
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.59	89.15	103.58	113.39	133.09	169.04	187.84
36	79.41	89.95	105.17	115.21	135.18	170.80	189.78
37	80.28	90.79	106.81	116.95	137.27	172.56	191.74
38	81.15	91.56	108.53	118.69	139.53	173.56	192.86
39	81.92	92.36	110.12	120.42	141.66	174.95	194.37
40	82.69	93.17	111.68	122.16	143.62	176.66	196.29
41	83.56	93.97	113.27	123.90	145.59	178.82	198.70
42	84.48	94.79	114.91	125.81	147.67	181.38	201.55
43	85.05	96.09	116.07	127.17	149.13	183.34	203.72
44	86.31	98.22	118.12	129.49	151.72	186.77	207.52
45	87.23	100.02	119.80	131.29	153.82	189.58	210.64
46	88.42	102.08	121.76	133.44	156.40	192.82	214.24
47	89.91	104.34	124.16	135.94	159.55	196.54	218.37
48	92.88	107.84	128.48	140.43	165.60	202.80	225.34
49	95.30	110.58	132.22	144.08	170.74	207.79	230.87
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	100.18	120.01	146.38	157.90	189.93	225.62	250.69
53	98.21	121.96	149.56	160.93	194.04	229.22	254.69
54	97.52	125.68	154.83	166.29	200.78	236.17	262.40
55	96.59	125.75	159.73	171.35	207.07	242.71	269.68
56	96.54	127.14	166.25	178.31	215.52	251.91	279.92
57	96.87	129.22	169.10	186.35	225.15	262.79	287.63
58	99.32	132.56	171.93	193.24	233.15	272.28	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	152.36
36	57.38	68.40	77.53	87.76	98.07	118.98	152.88
37	57.64	68.96	78.19	88.51	98.91	119.80	154.46
38	58.80	69.52	83.01	95.47	106.35	125.27	155.36
39	59.64	70.71	83.67	96.23	107.20	126.28	156.58
40	60.80	72.27	84.60	97.30	108.41	127.71	157.03
41	61.39	73.12	87.32	99.12	112.00	131.64	158.96
42	62.28	75.10	90.14	99.95	115.68	135.70	160.12
43	63.57	76.77	92.20	101.59	118.23	139.01	162.75
44	64.67	77.91	93.71	102.72	120.36	142.49	164.63
45	66.27	79.79	95.57	104.74	122.71	146.45	168.04
46	67.46	81.31	97.00	106.30	124.59	150.06	170.67
47	67.22	83.00	98.76	108.13	126.91	153.77	173.71
48	69.18	85.78	102.20	111.71	131.72	158.36	179.25
49	71.17	88.47	105.78	115.26	136.59	166.23	184.70
50	73.39	90.44	108.70	118.10	140.62	169.95	188.83
51	75.45	93.11	112.66	121.96	145.96	174.94	194.39
52	77.55	95.18	116.09	125.23	150.64	178.94	198.82
53	80.69	97.85	120.00	129.12	155.68	183.91	204.34
54	83.95	100.16	123.32	132.46	159.93	188.11	209.01
55	85.79	102.87	127.04	136.27	164.69	193.03	214.48
56	86.69	106.90	132.22	141.81	171.41	200.35	222.63
57	87.33	110.85	137.04	147.12	177.75	207.46	230.53
58	93.44	116.36	142.33	153.46	185.14	216.22	240.25
59	100.54	122.81	149.13	161.47	194.48	227.34	252.60
60	108.94	130.37	157.63	171.34	205.97	241.15	267.94
61	118.49	139.33	167.97	183.24	219.83	257.90	286.55
62	126.15	148.77	178.95	195.94	234.55	275.77	306.41
63	137.38	161.68	195.33	214.01	255.91	301.14	334.61
64	149.32	175.29	212.53	232.89	278.34	327.66	364.07
65	162.16	189.93	230.65	252.73	302.05	355.63	395.14
66	177.35	217.16	261.50	288.67	340.63	406.28	451.42
67	189.82	235.85	279.24	315.05	364.34	439.18	492.89
68	205.86	252.05	297.41	341.85	402.88	476.93	555.48
69	224.48	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	753.45
72	283.29	367.47	423.44	480.63	580.92	678.92	825.67
73	295.51	383.99	447.52	508.13	614.52	710.71	901.83
74	308.66	401.86	474.33	538.16	651.22	746.03	989.01
75	328.12	424.54	500.19	566.47	685.93	779.73	1,081.46
76	359.46	443.07	532.89	601.72	729.22	824.37	1,198.10
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	90.14	104.73	114.65	134.57	170.91	189.93
36	58.19	90.95	106.34	116.49	136.68	172.70	191.89
37	58.50	91.29	107.41	117.60	138.03	173.52	192.81
38	59.39	92.07	109.13	119.34	140.30	174.52	193.93
39	60.24	92.87	110.73	121.09	142.45	175.92	195.45
40	61.42	93.69	112.30	122.84	144.42	177.64	197.38
41	62.00	93.97	113.27	123.90	145.59	178.82	198.70
42	62.91	94.26	114.27	125.12	146.85	180.37	200.43
43	64.21	96.09	116.07	127.17	149.13	183.34	203.72
44	65.31	97.12	116.81	128.04	150.02	184.68	205.20
45	66.93	98.90	118.45	129.82	152.09	187.45	208.27
46	69.13	100.92	120.39	131.93	154.63	190.64	211.82
47	71.22	103.75	123.45	135.17	158.64	195.42	217.13
48	77.66	106.61	127.02	138.84	163.71	200.50	222.78
49	84.03	109.95	131.47	143.26	169.76	206.60	229.55
50	91.03	112.57	135.29	146.99	175.02	211.52	235.02
51	98.00	115.88	140.21	151.79	181.66	217.73	241.94
52	103.39	118.63	144.69	156.09	187.75	223.02	247.80
53	105.91	121.25	148.69	159.99	192.91	227.89	253.21
54	107.13	125.02	153.93	165.33	199.62	234.80	260.88
55	107.24	128.58	158.80	170.34	205.86	241.29	268.10
56	107.72	132.84	164.30	176.22	213.00	248.96	276.65
57	108.67	137.94	170.54	183.08	221.20	258.18	286.88
58	116.28	144.81	177.13	190.97	230.40	269.07	298.98
59	125.11	152.83	185.59	200.94	242.02	282.91	314.35
60	134.77	161.28	194.99	211.95	254.80	298.31	331.45
61	146.57	172.36	207.78	226.68	271.94	319.03	354.47
62	157.22	185.41	223.02	244.20	292.32	343.68	381.87
63	171.21	201.49	243.43	266.71	318.93	375.30	417.02
64	186.10	218.45	264.87	290.24	346.89	408.35	453.73
65	203.61	238.48	289.62	317.34	379.27	446.54	496.16
66	228.93	272.68	330.94	362.47	433.45	510.15	566.82
67	245.88	294.74	361.85	396.19	474.31	557.86	619.50
68	260.83	325.56	398.58	439.85	520.14	624.90	694.35
69	274.43	358.01	421.59	483.86	550.42	670.78	769.74
70	285.83	379.98	448.50	515.12	586.82	715.12	848.16
71	311.01	397.23	466.97	534.90	610.65	748.04	926.00
72	335.44	413.27	485.52	555.66	635.60	761.06	1,009.86
73	357.36	441.55	518.70	583.67	649.52	769.11	1,090.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,182.17
75	390.62	513.53	595.46	674.37	773.86	911.55	1,287.46
76	422.73	521.05	626.68	707.62	852.25	969.46	1,408.96
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	53.40	56.22	62.39	69.60	83.81	82.59
40	36.61	53.58	58.86	66.10	73.75	88.69	83.38
41	35.73	54.74	61.29	69.57	77.64	93.30	84.36
42	34.95	55.93	63.58	72.84	81.33	97.77	85.55
43	35.49	55.97	62.65	71.60	79.95	96.10	95.41
44	36.10	56.05	61.99	70.72	78.95	94.92	104.94
45	36.44	56.29	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	123.68
47	37.02	57.11	61.58	69.84	78.01	93.77	130.76
48	38.24	57.54	64.67	73.62	82.19	98.69	131.20
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	54.47	57.34	63.64	70.99	85.49	84.24
40	37.34	54.66	60.04	67.42	75.23	90.47	85.05
41	36.44	55.83	62.52	70.96	79.19	95.17	86.05
42	35.65	57.05	64.85	74.30	82.96	99.73	87.26
43	36.20	57.09	63.91	73.03	81.55	98.02	97.32
44	36.82	57.17	63.23	72.13	80.53	96.82	107.04
45	37.17	57.42	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	126.16
47	37.76	58.25	62.81	71.24	79.57	95.64	133.37
48	39.00	58.69	65.96	75.09	83.84	100.66	133.82
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.86	92.38	106.09	120.03	134.15	163.03	192.79
36	79.61	93.52	107.57	121.76	136.07	165.09	194.67
37	80.39	94.69	109.08	123.48	137.99	167.13	196.53
38	82.02	96.94	111.81	126.60	141.32	170.56	199.57
39	84.08	99.68	115.12	130.37	145.46	175.14	204.18
40	85.31	101.86	117.78	133.45	148.92	179.08	208.28
41	87.59	104.46	121.18	137.40	153.31	184.25	214.05
42	89.59	105.37	124.03	139.86	157.14	188.88	219.31
43	91.12	107.42	127.32	142.16	161.34	193.93	225.14
44	92.28	109.79	130.29	144.75	165.15	198.55	230.47
45	93.82	111.67	133.74	146.58	170.23	204.66	235.16
46	94.78	114.60	136.71	149.81	174.96	210.38	240.53
47	92.66	117.81	140.19	153.49	180.14	216.75	246.56
48	90.50	118.59	144.23	158.56	186.97	225.13	254.43
49	87.74	114.23	144.69	162.47	192.54	231.27	254.34
50	85.16	109.94	141.36	159.66	190.11	229.76	251.36
51	82.78	105.85	136.14	153.67	183.90	220.42	248.34
52	80.61	101.99	131.36	148.15	178.20	211.68	245.53
53	79.37	101.26	131.19	147.89	178.32	210.65	242.58
54	78.24	100.83	131.22	147.95	178.63	210.12	237.51
55	77.38	100.75	131.58	148.42	179.37	210.24	233.25
56	76.78	101.12	132.32	149.49	180.69	211.19	229.91
57	76.47	102.02	133.50	151.19	182.66	213.20	227.66
58	78.29	103.34	133.34	151.42	182.69	216.85	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	79.65	93.31	107.16	121.22	135.49	164.67	194.72
36	80.41	94.46	108.65	122.98	137.43	166.75	196.62
37	81.19	95.64	110.16	124.71	139.37	168.81	198.49
38	82.85	97.91	112.92	127.86	142.72	172.27	201.58
39	84.94	100.67	116.27	131.67	146.91	176.89	206.22
40	86.17	102.87	118.95	134.80	150.41	180.87	210.37
41	88.46	105.70	122.39	138.77	154.85	186.11	216.19
42	90.49	108.04	125.27	142.16	158.71	190.76	221.50
43	92.03	110.88	128.59	145.94	162.96	195.89	227.40
44	93.21	113.41	131.58	149.39	166.81	200.54	232.77
45	94.77	116.83	135.59	153.95	171.94	206.72	239.96
46	96.13	120.04	139.33	158.23	176.70	212.48	246.64
47	97.49	122.60	143.59	163.07	182.10	218.91	254.02
48	99.98	125.89	149.27	169.59	189.36	227.37	263.34
49	96.95	125.36	154.27	175.36	195.74	233.58	264.93
50	94.16	121.55	155.29	175.86	196.24	234.92	263.56
51	91.59	117.11	150.62	170.01	196.76	235.02	264.59
52	89.24	112.92	145.43	164.02	194.61	231.97	262.01
53	87.93	112.18	145.34	163.85	197.56	233.38	261.66
54	86.74	111.80	145.49	164.03	198.05	232.96	261.86
55	85.86	111.78	145.98	164.67	199.01	233.26	258.78
56	85.24	112.27	146.91	165.97	200.62	234.49	255.26
57	84.97	113.35	148.33	167.99	202.96	236.89	252.95
58	87.05	116.18	150.69	171.13	206.47	241.12	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.87	113.47	130.32	147.44	164.79	200.28	236.82
36	97.79	114.89	132.15	149.56	167.15	202.80	239.12
37	98.77	116.32	133.98	151.68	169.50	205.29	241.41
38	101.01	119.37	137.69	155.89	174.02	210.04	245.78
39	103.26	122.40	141.36	160.08	178.61	215.07	250.74
40	105.49	125.38	144.99	164.28	183.32	220.43	256.37
41	108.32	129.02	149.38	169.37	189.00	227.15	263.85
42	110.25	131.64	152.62	173.17	193.33	232.42	269.82
43	112.85	134.82	156.40	177.49	198.16	238.22	276.52
44	114.80	138.37	160.54	182.26	203.51	244.67	283.97
45	116.52	141.14	163.77	185.95	207.68	249.69	289.86
46	117.89	145.46	168.86	190.39	214.13	257.48	298.87
47	116.47	148.08	173.84	192.93	220.49	265.05	307.56
48	113.13	148.24	179.88	198.20	228.13	273.95	317.29
49	107.99	140.60	178.08	199.97	232.99	279.31	313.04
50	104.96	135.49	174.21	196.77	234.29	280.75	309.77
51	102.15	130.62	168.00	189.63	226.94	272.01	306.46
52	99.03	125.30	161.38	182.01	218.93	260.06	301.65
53	97.64	124.57	161.39	181.94	219.37	259.14	298.42
54	96.38	124.22	161.65	182.26	220.05	258.84	292.59
55	95.46	124.28	162.31	183.09	221.27	259.34	287.73
56	94.84	124.91	163.45	184.66	223.20	260.89	284.00
57	94.60	126.20	165.14	187.02	225.96	263.73	281.62
58	96.98	129.44	167.89	190.66	230.03	268.64	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	115.81	135.68	155.80	176.27	197.02	239.44	283.15
36	116.92	137.35	158.00	178.81	199.83	242.47	285.89
37	118.07	139.08	160.19	181.34	202.64	245.45	288.62
38	120.95	142.94	164.87	186.66	208.37	251.50	294.28
39	123.81	146.76	169.50	191.97	214.18	257.90	300.66
40	126.67	150.58	174.11	197.28	220.14	264.70	307.88
41	129.71	152.01	178.87	200.43	226.33	271.99	315.97
42	119.15	151.88	181.23	201.60	229.59	275.99	320.44
43	124.63	154.09	186.12	203.92	235.84	283.49	326.68
44	128.96	155.98	187.60	205.65	240.19	288.77	329.58
45	132.21	158.20	189.47	207.65	243.28	296.77	333.14
46	130.29	160.76	191.77	210.16	246.32	303.67	337.41
47	128.70	163.63	194.71	213.18	250.20	308.21	342.45
48	124.44	163.06	198.31	218.02	257.09	314.85	349.85
49	119.65	155.77	197.31	221.55	262.55	319.52	346.83
50	115.75	149.43	192.13	217.01	258.39	312.28	341.63
51	112.72	144.14	185.38	209.25	250.42	300.15	338.17
52	109.39	138.42	178.27	201.06	241.85	287.28	333.22
53	107.92	137.68	178.38	201.09	242.47	286.42	329.84
54	106.59	137.37	178.77	201.55	243.35	286.25	323.57
55	105.63	137.52	179.60	202.59	244.84	286.97	318.37
56	105.00	138.30	180.97	204.45	247.12	288.84	314.43
57	104.80	139.80	182.94	207.18	250.31	292.16	311.97
58	107.50	143.47	186.09	211.33	254.97	297.76	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	139.19	157.89	183.45	200.82	235.71	290.19	332.66
36	140.64	159.29	186.26	204.03	239.40	293.83	336.10
37	142.18	160.79	189.16	207.11	243.10	297.46	339.57
38	143.72	162.15	192.20	210.19	247.10	304.01	341.55
39	145.08	163.56	195.01	213.27	250.88	309.83	344.23
40	146.45	165.01	197.79	216.35	254.36	312.87	347.62
41	147.35	165.70	199.73	218.48	256.72	315.32	350.37
42	133.82	164.97	199.98	218.96	257.00	315.66	350.77
43	137.52	167.42	202.24	221.57	259.83	319.44	354.95
44	140.70	169.61	203.99	223.62	262.01	322.54	358.37
45	143.88	172.15	206.19	225.97	264.74	326.30	362.53
46	141.90	175.09	208.86	228.88	268.27	330.73	367.48
47	139.64	177.53	211.26	231.30	271.47	334.41	371.56
48	135.75	177.88	216.34	237.84	280.46	343.48	381.65
49	130.70	170.15	215.52	242.00	286.79	349.01	378.85
50	126.55	163.36	210.05	237.25	282.48	341.40	373.49
51	123.29	157.65	202.76	228.87	273.90	328.29	369.87
52	120.33	152.26	196.10	221.17	266.03	316.01	366.54
53	118.20	150.79	195.37	220.24	265.56	313.70	361.25
54	116.79	150.52	195.88	220.85	266.65	313.65	354.55
55	115.79	150.76	196.88	222.09	268.40	314.59	349.02
56	115.16	151.68	198.48	224.23	271.03	316.79	344.86
57	114.99	153.40	200.74	227.34	274.67	320.59	342.33
58	118.01	157.51	204.30	232.00	279.91	326.89	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	150.04	170.19	197.74	216.47	254.07	322.69	358.59
36	151.60	171.71	200.77	219.93	258.06	326.06	362.29
37	153.26	173.32	203.90	223.25	262.04	329.42	366.03
38	154.92	174.79	207.18	226.57	266.36	331.32	368.17
39	156.39	176.31	210.21	229.89	270.43	333.98	371.06
40	157.86	177.87	213.20	233.21	274.18	337.25	374.71
41	158.88	178.67	215.36	235.58	276.81	340.00	377.79
42	159.33	178.77	216.72	237.29	278.51	342.09	380.13
43	159.99	180.76	218.35	239.21	280.52	344.88	383.22
44	161.03	183.24	220.39	241.59	283.06	348.46	387.17
45	162.30	186.11	222.91	244.30	286.21	352.76	391.93
46	164.08	189.41	225.94	247.61	290.21	357.79	397.54
47	163.30	192.26	228.78	250.48	293.99	362.14	389.29
48	164.52	197.86	235.74	257.66	303.83	372.10	401.18
49	161.21	202.31	241.90	263.59	312.37	380.14	411.03
50	156.34	200.44	248.22	269.68	321.11	388.08	420.80
51	151.57	198.15	255.01	276.07	330.39	395.99	430.66
52	147.59	192.78	258.35	284.28	341.95	406.19	442.97
53	144.72	191.13	258.90	287.03	346.09	408.83	448.81
54	142.49	190.76	257.56	287.59	347.24	408.44	457.78
55	139.90	190.00	255.39	285.25	344.73	404.06	466.32
56	138.17	190.80	254.81	285.00	344.48	402.64	479.03
57	136.75	192.41	254.73	285.58	345.03	402.71	494.46
58	141.58	197.66	259.58	291.83	352.10	411.19	512.22
59	148.21	204.83	267.80	301.88	363.60	425.04	536.93
60	155.65	212.25	277.12	313.11	376.40	440.68	561.01
61	163.94	220.05	287.40	325.36	390.32	457.90	587.81
62	174.63	230.29	301.16	341.59	408.90	480.76	622.56
63	187.64	245.29	324.94	368.81	441.02	518.97	659.65
64	200.25	259.15	347.77	394.84	471.91	555.52	695.82
65	213.96	274.01	372.15	422.57	497.04	591.88	731.34
66	240.26	304.48	413.27	474.63	538.31	647.57	808.44
67	257.50	322.73	415.70	478.69	542.36	653.79	852.34
68	297.30	354.43	431.25	495.69	562.79	678.91	841.87
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	81.98	96.33	110.63	125.16	139.90	170.01	201.04
36	82.78	97.52	112.18	126.96	141.89	172.17	202.98
37	83.59	98.74	113.74	128.77	143.88	174.27	204.93
38	84.38	101.58	117.15	132.64	148.07	178.72	209.13
39	85.19	103.85	119.95	135.84	151.55	182.48	212.75
40	86.18	106.63	123.30	139.72	155.90	187.45	218.03
41	88.45	109.51	126.77	143.74	160.41	192.78	223.94
42	85.29	111.88	129.72	147.21	164.35	197.56	229.37
43	89.16	114.77	133.13	151.09	168.68	202.77	235.40
44	93.14	117.96	136.87	155.36	173.47	208.57	242.07
45	94.76	120.01	140.96	160.05	178.73	214.92	249.46
46	96.13	121.40	144.82	164.46	183.66	220.26	256.35
47	97.50	122.61	146.53	168.73	187.66	222.90	265.22
48	99.97	125.98	150.23	172.96	192.51	227.75	278.75
49	102.54	129.37	154.27	177.46	197.70	233.59	284.32
50	104.96	133.19	158.84	183.14	203.90	240.32	287.97
51	102.15	130.62	163.01	187.68	209.10	246.34	290.15
52	100.18	126.76	163.26	184.13	214.42	252.42	293.82
53	98.21	125.30	162.33	183.00	219.69	259.04	292.14
54	97.52	125.68	163.55	184.40	222.64	261.89	293.65
55	96.59	125.75	164.23	185.26	223.89	262.41	290.70
56	96.54	127.14	166.37	187.96	227.19	265.54	288.49
57	96.87	129.22	169.10	191.50	231.37	270.05	287.63
58	99.32	132.56	171.93	195.25	235.57	275.11	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	191.74
36	57.38	68.40	77.53	87.76	98.07	118.98	193.61
37	57.64	68.96	78.19	88.51	98.91	119.80	194.41
38	58.80	69.52	83.01	95.47	106.35	125.27	197.43
39	59.64	70.71	83.67	96.23	107.20	126.28	199.88
40	60.80	72.27	84.60	97.30	108.41	127.71	203.95
41	61.39	73.12	87.32	100.51	112.00	131.64	206.35
42	62.28	75.10	90.14	103.86	115.68	135.70	209.44
43	63.57	76.86	92.20	106.21	118.23	139.01	211.07
44	64.67	78.68	94.32	108.61	120.88	142.49	212.28
45	66.27	80.77	96.74	111.38	123.88	146.45	215.27
46	67.46	82.71	98.94	113.95	126.83	150.06	220.07
47	67.22	84.58	101.08	116.39	129.44	153.77	224.43
48	69.18	87.17	103.94	119.68	133.21	158.36	230.92
49	71.17	89.79	107.08	123.17	137.21	166.23	236.76
50	73.39	92.76	110.64	127.56	142.02	169.95	240.90
51	75.45	95.50	113.90	131.13	146.10	174.94	246.86
52	77.55	98.29	117.20	134.80	150.64	178.94	251.37
53	80.69	102.18	121.82	140.05	156.33	184.32	258.98
54	83.95	106.22	126.63	145.50	162.59	192.04	265.51
55	85.79	110.63	132.05	151.57	169.58	200.62	273.09
56	86.69	114.84	137.10	157.28	176.18	208.72	284.09
57	87.33	119.93	143.08	164.18	184.13	218.47	294.81
58	93.44	126.67	151.30	173.62	194.87	231.30	301.57
59	100.54	134.58	160.43	184.15	206.88	246.32	311.00
60	108.94	143.12	170.63	195.92	220.31	262.72	323.32
61	118.86	151.59	180.80	207.69	233.34	278.70	338.63
62	127.84	160.75	191.76	220.39	247.74	295.85	354.34
63	139.69	174.97	208.14	239.17	269.68	323.10	387.98
64	151.34	190.01	225.74	259.50	292.99	351.61	423.35
65	163.16	205.67	244.14	280.86	317.43	381.52	460.88
66	177.35	220.82	261.50	300.99	340.63	410.41	528.25
67	189.82	235.85	279.24	321.57	364.34	439.18	578.83
68	205.86	252.05	297.41	341.85	402.88	476.93	766.56
69	224.48	278.93	325.96	369.53	444.48	526.57	854.97
70	237.44	306.25	355.22	402.74	485.29	573.25	940.68
71	260.78	337.20	389.45	441.75	533.12	626.70	1,026.63
72	283.29	367.47	423.44	480.63	580.92	678.92	1,101.53
73	295.51	383.99	447.52	508.13	614.52	710.71	1,189.69
74	308.66	401.86	474.33	538.16	651.22	746.03	1,282.29
75	328.12	424.54	500.19	566.47	685.93	779.73	1,396.95
76	359.46	443.07	532.89	601.72	729.22	824.37	1,479.13
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	91.85	106.57	120.58	134.76	170.91	193.66
36	58.19	92.45	108.07	122.32	136.68	172.70	195.54
37	58.50	93.06	108.97	123.37	138.03	173.52	196.35
38	59.39	93.68	111.73	126.49	141.21	174.52	199.41
39	60.24	94.28	113.82	128.90	143.82	175.92	201.89
40	61.42	95.21	116.48	132.00	147.28	177.64	205.98
41	62.00	97.89	117.99	133.79	149.29	179.42	208.42
42	62.91	100.66	120.18	136.38	152.25	181.90	211.54
43	64.21	103.04	122.78	139.35	155.58	186.35	213.19
44	65.31	105.48	125.01	141.92	158.46	190.51	214.41
45	66.93	108.31	128.20	145.58	162.56	195.46	217.43
46	69.13	110.91	132.48	150.45	168.01	201.24	222.27
47	71.22	113.43	135.55	155.07	173.18	206.21	226.67
48	77.66	119.33	142.30	163.83	182.36	215.72	238.63
49	84.03	125.36	149.50	171.98	191.58	226.37	249.43
50	91.03	132.14	157.59	181.69	202.30	238.42	261.81
51	98.00	129.76	164.26	187.44	209.08	249.75	273.23
52	105.85	125.96	167.73	191.89	213.89	254.95	286.66
53	106.80	132.22	175.26	201.02	224.00	266.59	299.29
54	107.13	138.82	183.48	210.95	235.00	279.26	313.14
55	107.24	142.43	191.70	220.36	246.07	292.08	327.15
56	107.72	146.80	201.87	228.28	259.71	307.98	344.77
57	108.67	152.08	209.74	237.00	272.84	323.34	361.85
58	116.28	160.73	216.31	245.32	281.30	333.55	367.04
59	125.11	170.77	225.01	256.12	293.82	348.59	376.86
60	134.77	181.38	234.68	268.04	309.54	367.56	390.16
61	147.04	195.09	248.20	284.37	325.69	387.13	403.24
62	161.41	211.15	264.37	303.85	348.24	414.42	423.30
63	174.68	226.62	287.16	332.93	372.11	443.00	448.80
64	188.60	238.79	306.56	356.01	397.99	473.88	475.96
65	204.87	252.47	332.25	386.37	431.95	514.38	512.04
66	228.93	277.36	363.80	418.73	473.88	570.97	572.60
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	800.63
69	274.43	358.01	421.59	483.86	550.42	670.78	879.43
70	285.83	379.98	448.50	515.12	586.82	715.12	959.29
71	311.01	397.23	466.97	534.90	610.65	748.04	1,036.89
72	335.44	413.27	485.52	555.66	635.60	761.06	1,112.53
73	357.36	441.55	518.70	583.67	649.52	769.11	1,201.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,295.11
75	390.62	513.53	595.46	674.37	773.86	911.55	1,410.92
76	422.73	521.05	626.68	707.62	852.25	969.46	1,545.20
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	51.31	56.22	62.39	69.60	83.81	82.59
40	36.61	51.76	58.86	66.10	73.75	88.69	83.38
41	35.73	52.21	61.29	68.83	77.64	93.30	84.36
42	34.95	52.66	63.58	69.90	81.33	97.77	85.55
43	35.49	53.68	62.65	71.04	79.95	96.10	95.41
44	36.10	54.87	61.99	70.72	78.95	94.92	104.94
45	36.44	56.19	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	121.04
47	37.02	57.11	61.58	69.84	78.01	93.77	124.08
48	38.24	57.54	64.67	73.62	82.19	98.69	128.04
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	52.33	57.34	63.64	70.99	85.49	84.24
40	37.34	52.80	60.04	67.42	75.23	90.47	85.05
41	36.44	53.25	62.52	70.21	79.19	95.17	86.05
42	35.65	53.71	64.85	71.29	82.96	99.73	87.26
43	36.20	54.76	63.91	72.46	81.55	98.02	97.32
44	36.82	55.97	63.23	72.13	80.53	96.82	107.04
45	37.17	57.32	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	123.46
47	37.76	58.25	62.81	71.24	79.57	95.64	126.56
48	39.00	58.69	65.96	75.09	83.84	100.66	130.60
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	63.31	71.82	83.44	91.35	107.21	136.17	151.32
36	63.97	72.46	84.72	92.81	108.89	137.59	152.88
37	64.67	73.14	86.04	94.21	110.58	139.01	154.46
38	65.37	73.76	87.42	95.61	112.40	139.81	155.36
39	65.99	74.40	88.70	97.01	114.12	140.93	156.58
40	66.61	75.06	89.96	98.41	115.70	142.31	158.12
41	67.31	75.70	91.25	99.81	117.28	144.05	160.06
42	68.05	76.36	92.57	101.35	118.96	146.11	162.36
43	68.89	77.84	94.03	103.01	120.80	148.51	165.02
44	69.91	79.56	95.69	104.89	122.90	151.30	168.10
45	70.57	80.92	96.92	106.22	124.44	153.37	170.40
46	71.94	83.05	99.06	108.56	127.24	156.87	174.30
47	73.57	85.37	101.59	111.22	130.54	160.80	178.67
48	75.99	88.23	105.12	114.90	135.49	165.93	184.37
49	77.87	90.36	108.04	117.73	139.52	169.79	188.66
50	79.83	92.40	111.05	120.65	143.66	173.62	192.90
51	81.92	94.45	114.28	123.71	148.06	177.46	197.19
52	80.61	96.56	117.77	127.05	152.82	181.53	201.70
53	79.37	98.56	120.87	130.05	156.81	185.24	205.82
54	78.24	100.83	124.22	133.42	161.09	189.49	210.53
55	77.38	100.75	127.97	137.28	165.90	194.45	216.06
56	76.78	101.12	132.22	141.81	171.41	200.35	222.63
57	76.47	102.02	133.50	147.12	177.75	207.46	227.66
58	78.29	103.34	133.34	151.42	182.69	214.62	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	72.48	82.22	95.53	104.58	122.74	155.89	173.23
36	73.24	82.95	96.99	106.25	124.67	157.52	175.02
37	74.04	83.73	98.50	107.85	126.59	159.14	176.83
38	74.84	84.44	100.09	109.45	128.67	160.06	177.86
39	75.55	85.17	101.55	111.06	130.64	161.34	179.26
40	76.26	85.93	102.99	112.66	132.45	162.92	181.02
41	77.06	86.66	104.46	114.27	134.26	164.91	183.24
42	77.91	87.42	105.97	116.03	136.19	167.27	185.88
43	78.40	88.58	107.00	117.22	137.46	169.00	187.78
44	79.08	89.98	108.23	118.64	139.01	171.12	190.13
45	79.88	91.60	109.70	120.23	140.86	173.61	192.89
46	80.93	93.43	111.44	122.13	143.15	176.48	196.08
47	82.25	95.45	113.58	124.35	145.95	179.79	199.76
48	84.43	98.04	116.80	127.67	150.54	184.37	204.86
49	86.04	99.84	119.38	130.08	154.15	187.60	208.45
50	88.27	102.16	122.78	133.40	158.83	191.96	213.28
51	90.63	104.50	126.43	136.88	163.81	196.34	218.16
52	89.24	106.91	130.39	140.66	169.19	200.98	223.31
53	87.93	109.19	133.91	144.09	173.74	205.23	228.03
54	86.74	111.80	137.73	147.92	178.60	210.08	233.42
55	85.86	111.78	141.99	152.31	184.06	215.74	239.71
56	85.24	112.27	146.80	157.45	190.31	222.45	247.18
57	84.97	113.35	148.33	163.47	197.50	230.52	252.95
58	87.05	116.18	150.69	169.37	204.35	238.64	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	82.52	93.61	108.76	119.06	139.75	177.49	197.23
36	83.38	94.44	110.43	120.97	141.94	179.34	199.27
37	84.30	95.33	112.15	122.79	144.13	181.19	201.33
38	85.21	96.14	113.95	124.62	146.50	182.23	202.50
39	86.02	96.97	115.62	126.45	148.75	183.70	204.09
40	86.83	97.83	117.26	128.27	150.81	185.50	206.10
41	87.74	98.67	118.93	130.10	152.87	187.76	208.63
42	88.24	99.00	120.02	131.41	154.24	189.44	210.51
43	88.85	100.39	121.26	132.85	155.79	191.53	212.82
44	89.68	102.06	122.74	134.55	157.65	194.08	215.64
45	90.17	103.40	123.84	135.72	159.00	195.98	217.74
46	91.42	105.54	125.89	137.96	161.70	199.36	221.50
47	92.47	107.31	127.69	139.80	164.08	202.12	224.58
48	94.99	110.29	131.40	143.62	169.36	207.41	230.47
49	95.84	111.21	132.98	144.90	171.72	208.97	232.19
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	99.03	118.63	144.69	156.09	187.75	223.02	247.80
53	97.64	121.25	148.69	159.99	192.91	227.89	253.21
54	96.38	124.22	153.03	164.36	198.45	233.43	259.35
55	95.46	124.28	157.87	169.34	204.65	239.87	266.52
56	94.84	124.91	163.33	175.18	211.74	247.49	275.01
57	94.60	126.20	165.14	181.99	219.88	256.64	281.62
58	96.98	129.44	167.89	188.69	227.66	265.87	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	92.13	104.50	121.42	132.92	156.01	198.15	220.19
36	93.09	105.44	123.29	135.05	158.46	200.22	222.46
37	94.11	106.43	125.21	137.09	160.91	202.28	224.76
38	95.13	107.33	127.22	139.13	163.56	203.45	226.07
39	96.03	108.26	129.08	141.16	166.06	205.08	227.85
40	96.93	109.22	130.91	143.20	168.36	207.09	230.09
41	97.95	110.15	132.78	145.24	170.66	209.62	232.91
42	98.09	110.06	133.42	146.08	171.47	210.60	234.02
43	98.83	111.66	134.88	147.77	173.29	213.04	236.72
44	99.33	113.03	135.94	149.02	174.60	214.94	238.82
45	99.97	114.63	137.30	150.47	176.29	217.28	241.40
46	100.91	116.49	138.96	152.29	178.49	220.05	244.50
47	102.18	118.57	141.09	154.48	181.30	223.34	248.15
48	104.49	121.32	144.54	157.99	186.30	228.16	253.51
49	106.19	123.22	147.33	160.55	190.25	231.53	257.26
50	108.51	125.58	150.93	163.99	195.25	235.98	262.19
51	111.55	128.61	155.61	168.46	201.61	241.64	268.51
52	109.39	131.05	159.84	172.42	207.40	246.36	273.74
53	107.92	134.01	164.34	176.84	213.22	251.87	279.86
54	106.59	137.37	169.23	181.76	219.46	258.14	286.81
55	105.63	137.52	174.68	187.38	226.45	265.41	294.91
56	105.00	138.30	180.83	193.95	234.43	274.01	304.47
57	104.80	139.80	182.94	201.61	243.58	284.30	311.97
58	107.50	143.47	186.09	209.15	252.35	294.70	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	216.93	241.06
36	101.91	115.43	134.97	147.85	173.48	219.19	243.55
37	103.03	116.51	137.08	150.08	176.16	221.46	246.07
38	104.15	117.50	139.27	152.31	179.06	222.73	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	109.90	126.87	151.34	165.86	194.40	239.66	266.29
47	110.86	128.65	153.08	167.61	196.72	242.32	269.24
48	113.99	132.35	157.68	172.35	203.23	248.90	276.56
49	115.99	134.60	160.93	175.36	207.82	252.91	281.01
50	118.63	137.29	165.01	179.28	213.46	257.99	286.64
51	122.01	140.67	170.20	184.25	220.51	264.30	293.68
52	120.33	144.15	175.82	189.66	228.14	271.00	301.11
53	118.20	146.77	179.99	193.68	233.53	275.86	306.51
54	116.79	150.52	185.44	199.17	240.47	282.86	314.27
55	115.79	150.76	191.50	205.41	248.24	290.96	323.30
56	115.16	151.68	198.33	212.72	257.11	300.52	333.94
57	114.99	153.40	200.74	221.23	267.28	311.96	342.33
58	118.01	157.51	204.30	229.61	277.03	323.53	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	120.06	139.32	165.78	181.51	213.03	262.42	291.58
48	123.48	143.38	170.82	186.71	220.17	269.64	299.61
49	126.34	146.60	175.29	191.01	226.35	275.47	306.07
50	129.31	149.65	179.87	195.42	232.69	281.22	312.45
51	132.46	152.73	184.79	200.05	239.41	286.95	318.86
52	136.46	156.57	190.96	206.00	247.79	294.34	327.04
53	139.35	159.53	195.65	210.52	253.83	299.85	333.17
54	142.49	163.77	201.64	216.57	261.48	307.57	341.73
55	139.90	167.92	207.38	222.45	268.83	315.09	350.11
56	138.17	173.72	214.86	230.44	278.54	325.57	361.77
57	136.75	180.64	223.33	239.75	289.66	338.09	375.67
58	141.58	188.77	230.90	248.94	300.35	350.76	389.74
59	148.21	199.22	241.93	261.93	315.49	368.80	409.78
60	155.65	210.53	254.54	276.68	332.61	389.41	432.67
61	163.94	220.05	268.75	293.19	351.73	412.63	458.48
62	174.63	230.29	287.12	314.38	376.33	442.47	491.63
63	187.64	245.29	309.03	338.58	404.87	476.43	529.39
64	200.25	259.15	329.90	361.50	432.05	508.61	565.12
65	213.96	274.01	352.05	385.75	461.03	542.80	603.11
66	240.26	304.48	394.35	431.92	516.51	607.90	675.43
67	257.50	322.73	415.70	460.64	542.36	648.59	720.66
68	297.30	354.43	431.25	495.69	562.79	678.91	782.72
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.59	89.15	103.58	113.39	133.09	169.04	187.84
36	79.41	89.95	105.17	115.21	135.18	170.80	189.78
37	80.28	90.79	106.81	116.95	137.27	172.56	191.74
38	81.15	91.56	108.53	118.69	139.53	173.56	192.86
39	81.92	92.36	110.12	120.42	141.66	174.95	194.37
40	82.69	93.17	111.68	122.16	143.62	176.66	196.29
41	83.56	93.97	113.27	123.90	145.59	178.82	198.70
42	84.48	94.79	114.91	125.81	147.67	181.38	201.55
43	85.05	96.09	116.07	127.17	149.13	183.34	203.72
44	86.31	98.22	118.12	129.49	151.72	186.77	207.52
45	87.23	100.02	119.80	131.29	153.82	189.58	210.64
46	88.42	102.08	121.76	133.44	156.40	192.82	214.24
47	89.91	104.34	124.16	135.94	159.55	196.54	218.37
48	92.88	107.84	128.48	140.43	165.60	202.80	225.34
49	95.30	110.58	132.22	144.08	170.74	207.79	230.87
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	100.18	120.01	146.38	157.90	189.93	225.62	250.69
53	98.21	121.96	149.56	160.93	194.04	229.22	254.69
54	97.52	125.68	154.83	166.29	200.78	236.17	262.40
55	96.59	125.75	159.73	171.35	207.07	242.71	269.68
56	96.54	127.14	166.25	178.31	215.52	251.91	279.92
57	96.87	129.22	169.10	186.35	225.15	262.79	287.63
58	99.32	132.56	171.93	193.24	233.15	272.28	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	152.36
36	57.38	68.40	77.53	87.76	98.07	118.98	152.88
37	57.64	68.96	78.19	88.51	98.91	119.80	154.46
38	58.80	69.52	83.01	95.47	106.35	125.27	155.36
39	59.64	70.71	83.67	96.23	107.20	126.28	156.58
40	60.80	72.27	84.60	97.30	108.41	127.71	157.03
41	61.39	73.12	87.32	99.12	112.00	131.64	158.96
42	62.28	75.10	90.14	99.95	115.68	135.70	160.12
43	63.57	76.77	92.20	101.59	118.23	139.01	162.75
44	64.67	77.91	93.71	102.72	120.36	142.49	164.63
45	66.27	79.79	95.57	104.74	122.71	146.45	168.04
46	67.46	81.31	97.00	106.30	124.59	150.06	170.67
47	67.22	83.00	98.76	108.13	126.91	153.77	173.71
48	69.18	85.78	102.20	111.71	131.72	158.36	179.25
49	71.17	88.47	105.78	115.26	136.59	166.23	184.70
50	73.39	90.44	108.70	118.10	140.62	169.95	188.83
51	75.45	93.11	112.66	121.96	145.96	174.94	194.39
52	77.55	95.18	116.09	125.23	150.64	178.94	198.82
53	80.69	97.85	120.00	129.12	155.68	183.91	204.34
54	83.95	100.16	123.32	132.46	159.93	188.11	209.01
55	85.79	102.87	127.04	136.27	164.69	193.03	214.48
56	86.69	106.90	132.22	141.81	171.41	200.35	222.63
57	87.33	110.85	137.04	147.12	177.75	207.46	230.53
58	93.44	116.36	142.33	153.46	185.14	216.22	240.25
59	100.54	122.81	149.13	161.47	194.48	227.34	252.60
60	108.94	130.37	157.63	171.34	205.97	241.15	267.94
61	118.49	139.33	167.97	183.24	219.83	257.90	286.55
62	126.15	148.77	178.95	195.94	234.55	275.77	306.41
63	137.38	161.68	195.33	214.01	255.91	301.14	334.61
64	149.32	175.29	212.53	232.89	278.34	327.66	364.07
65	162.16	189.93	230.65	252.73	302.05	355.63	395.14
66	177.35	217.16	261.50	288.67	340.63	406.28	451.42
67	189.82	235.85	279.24	315.05	364.34	439.18	492.89
68	205.86	252.05	297.41	341.85	402.88	476.93	555.48
69	224.48	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	753.45
72	283.29	367.47	423.44	480.63	580.92	678.92	825.67
73	295.51	383.99	447.52	508.13	614.52	710.71	901.83
74	308.66	401.86	474.33	538.16	651.22	746.03	989.01
75	328.12	424.54	500.19	566.47	685.93	779.73	1,081.46
76	359.46	443.07	532.89	601.72	729.22	824.37	1,198.10
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	90.14	104.73	114.65	134.57	170.91	189.93
36	58.19	90.95	106.34	116.49	136.68	172.70	191.89
37	58.50	91.29	107.41	117.60	138.03	173.52	192.81
38	59.39	92.07	109.13	119.34	140.30	174.52	193.93
39	60.24	92.87	110.73	121.09	142.45	175.92	195.45
40	61.42	93.69	112.30	122.84	144.42	177.64	197.38
41	62.00	93.97	113.27	123.90	145.59	178.82	198.70
42	62.91	94.26	114.27	125.12	146.85	180.37	200.43
43	64.21	96.09	116.07	127.17	149.13	183.34	203.72
44	65.31	97.12	116.81	128.04	150.02	184.68	205.20
45	66.93	98.90	118.45	129.82	152.09	187.45	208.27
46	69.13	100.92	120.39	131.93	154.63	190.64	211.82
47	71.22	103.75	123.45	135.17	158.64	195.42	217.13
48	77.66	106.61	127.02	138.84	163.71	200.50	222.78
49	84.03	109.95	131.47	143.26	169.76	206.60	229.55
50	91.03	112.57	135.29	146.99	175.02	211.52	235.02
51	98.00	115.88	140.21	151.79	181.66	217.73	241.94
52	103.39	118.63	144.69	156.09	187.75	223.02	247.80
53	105.91	121.25	148.69	159.99	192.91	227.89	253.21
54	107.13	125.02	153.93	165.33	199.62	234.80	260.88
55	107.24	128.58	158.80	170.34	205.86	241.29	268.10
56	107.72	132.84	164.30	176.22	213.00	248.96	276.65
57	108.67	137.94	170.54	183.08	221.20	258.18	286.88
58	116.28	144.81	177.13	190.97	230.40	269.07	298.98
59	125.11	152.83	185.59	200.94	242.02	282.91	314.35
60	134.77	161.28	194.99	211.95	254.80	298.31	331.45
61	146.57	172.36	207.78	226.68	271.94	319.03	354.47
62	157.22	185.41	223.02	244.20	292.32	343.68	381.87
63	171.21	201.49	243.43	266.71	318.93	375.30	417.02
64	186.10	218.45	264.87	290.24	346.89	408.35	453.73
65	203.61	238.48	289.62	317.34	379.27	446.54	496.16
66	228.93	272.68	330.94	362.47	433.45	510.15	566.82
67	245.88	294.74	361.85	396.19	474.31	557.86	619.50
68	260.83	325.56	398.58	439.85	520.14	624.90	694.35
69	274.43	358.01	421.59	483.86	550.42	670.78	769.74
70	285.83	379.98	448.50	515.12	586.82	715.12	848.16
71	311.01	397.23	466.97	534.90	610.65	748.04	926.00
72	335.44	413.27	485.52	555.66	635.60	761.06	1,009.86
73	357.36	441.55	518.70	583.67	649.52	769.11	1,090.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,182.17
75	390.62	513.53	595.46	674.37	773.86	911.55	1,287.46
76	422.73	521.05	626.68	707.62	852.25	969.46	1,408.96
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	53.40	56.22	62.39	69.60	83.81	82.59
40	36.61	53.58	58.86	66.10	73.75	88.69	83.38
41	35.73	54.74	61.29	69.57	77.64	93.30	84.36
42	34.95	55.93	63.58	72.84	81.33	97.77	85.55
43	35.49	55.97	62.65	71.60	79.95	96.10	95.41
44	36.10	56.05	61.99	70.72	78.95	94.92	104.94
45	36.44	56.29	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	123.68
47	37.02	57.11	61.58	69.84	78.01	93.77	130.76
48	38.24	57.54	64.67	73.62	82.19	98.69	131.20
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	54.47	57.34	63.64	70.99	85.49	84.24
40	37.34	54.66	60.04	67.42	75.23	90.47	85.05
41	36.44	55.83	62.52	70.96	79.19	95.17	86.05
42	35.65	57.05	64.85	74.30	82.96	99.73	87.26
43	36.20	57.09	63.91	73.03	81.55	98.02	97.32
44	36.82	57.17	63.23	72.13	80.53	96.82	107.04
45	37.17	57.42	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	126.16
47	37.76	58.25	62.81	71.24	79.57	95.64	133.37
48	39.00	58.69	65.96	75.09	83.84	100.66	133.82
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.86	92.38	106.09	120.03	134.15	163.03	192.79
36	79.61	93.52	107.57	121.76	136.07	165.09	194.67
37	80.39	94.69	109.08	123.48	137.99	167.13	196.53
38	82.02	96.94	111.81	126.60	141.32	170.56	199.57
39	84.08	99.68	115.12	130.37	145.46	175.14	204.18
40	85.31	101.86	117.78	133.45	148.92	179.08	208.28
41	87.59	104.46	121.18	137.40	153.31	184.25	214.05
42	89.59	105.37	124.03	139.86	157.14	188.88	219.31
43	91.12	107.42	127.32	142.16	161.34	193.93	225.14
44	92.28	109.79	130.29	144.75	165.15	198.55	230.47
45	93.82	111.67	133.74	146.58	170.23	204.66	235.16
46	94.78	114.60	136.71	149.81	174.96	210.38	240.53
47	92.66	117.81	140.19	153.49	180.14	216.75	246.56
48	90.50	118.59	144.23	158.56	186.97	225.13	254.43
49	87.74	114.23	144.69	162.47	192.54	231.27	254.34
50	85.16	109.94	141.36	159.66	190.11	229.76	251.36
51	82.78	105.85	136.14	153.67	183.90	220.42	248.34
52	80.61	101.99	131.36	148.15	178.20	211.68	245.53
53	79.37	101.26	131.19	147.89	178.32	210.65	242.58
54	78.24	100.83	131.22	147.95	178.63	210.12	237.51
55	77.38	100.75	131.58	148.42	179.37	210.24	233.25
56	76.78	101.12	132.32	149.49	180.69	211.19	229.91
57	76.47	102.02	133.50	151.19	182.66	213.20	227.66
58	78.29	103.34	133.34	151.42	182.69	216.85	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	79.65	93.31	107.16	121.22	135.49	164.67	194.72
36	80.41	94.46	108.65	122.98	137.43	166.75	196.62
37	81.19	95.64	110.16	124.71	139.37	168.81	198.49
38	82.85	97.91	112.92	127.86	142.72	172.27	201.58
39	84.94	100.67	116.27	131.67	146.91	176.89	206.22
40	86.17	102.87	118.95	134.80	150.41	180.87	210.37
41	88.46	105.70	122.39	138.77	154.85	186.11	216.19
42	90.49	108.04	125.27	142.16	158.71	190.76	221.50
43	92.03	110.88	128.59	145.94	162.96	195.89	227.40
44	93.21	113.41	131.58	149.39	166.81	200.54	232.77
45	94.77	116.83	135.59	153.95	171.94	206.72	239.96
46	96.13	120.04	139.33	158.23	176.70	212.48	246.64
47	97.49	122.60	143.59	163.07	182.10	218.91	254.02
48	99.98	125.89	149.27	169.59	189.36	227.37	263.34
49	96.95	125.36	154.27	175.36	195.74	233.58	264.93
50	94.16	121.55	155.29	175.86	196.24	234.92	263.56
51	91.59	117.11	150.62	170.01	196.76	235.02	264.59
52	89.24	112.92	145.43	164.02	194.61	231.97	262.01
53	87.93	112.18	145.34	163.85	197.56	233.38	261.66
54	86.74	111.80	145.49	164.03	198.05	232.96	261.86
55	85.86	111.78	145.98	164.67	199.01	233.26	258.78
56	85.24	112.27	146.91	165.97	200.62	234.49	255.26
57	84.97	113.35	148.33	167.99	202.96	236.89	252.95
58	87.05	116.18	150.69	171.13	206.47	241.12	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.87	113.47	130.32	147.44	164.79	200.28	236.82
36	97.79	114.89	132.15	149.56	167.15	202.80	239.12
37	98.77	116.32	133.98	151.68	169.50	205.29	241.41
38	101.01	119.37	137.69	155.89	174.02	210.04	245.78
39	103.26	122.40	141.36	160.08	178.61	215.07	250.74
40	105.49	125.38	144.99	164.28	183.32	220.43	256.37
41	108.32	129.02	149.38	169.37	189.00	227.15	263.85
42	110.25	131.64	152.62	173.17	193.33	232.42	269.82
43	112.85	134.82	156.40	177.49	198.16	238.22	276.52
44	114.80	138.37	160.54	182.26	203.51	244.67	283.97
45	116.52	141.14	163.77	185.95	207.68	249.69	289.86
46	117.89	145.46	168.86	190.39	214.13	257.48	298.87
47	116.47	148.08	173.84	192.93	220.49	265.05	307.56
48	113.13	148.24	179.88	198.20	228.13	273.95	317.29
49	107.99	140.60	178.08	199.97	232.99	279.31	313.04
50	104.96	135.49	174.21	196.77	234.29	280.75	309.77
51	102.15	130.62	168.00	189.63	226.94	272.01	306.46
52	99.03	125.30	161.38	182.01	218.93	260.06	301.65
53	97.64	124.57	161.39	181.94	219.37	259.14	298.42
54	96.38	124.22	161.65	182.26	220.05	258.84	292.59
55	95.46	124.28	162.31	183.09	221.27	259.34	287.73
56	94.84	124.91	163.45	184.66	223.20	260.89	284.00
57	94.60	126.20	165.14	187.02	225.96	263.73	281.62
58	96.98	129.44	167.89	190.66	230.03	268.64	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	115.81	135.68	155.80	176.27	197.02	239.44	283.15
36	116.92	137.35	158.00	178.81	199.83	242.47	285.89
37	118.07	139.08	160.19	181.34	202.64	245.45	288.62
38	120.95	142.94	164.87	186.66	208.37	251.50	294.28
39	123.81	146.76	169.50	191.97	214.18	257.90	300.66
40	126.67	150.58	174.11	197.28	220.14	264.70	307.88
41	129.71	152.01	178.87	200.43	226.33	271.99	315.97
42	119.15	151.88	181.23	201.60	229.59	275.99	320.44
43	124.63	154.09	186.12	203.92	235.84	283.49	326.68
44	128.96	155.98	187.60	205.65	240.19	288.77	329.58
45	132.21	158.20	189.47	207.65	243.28	296.77	333.14
46	130.29	160.76	191.77	210.16	246.32	303.67	337.41
47	128.70	163.63	194.71	213.18	250.20	308.21	342.45
48	124.44	163.06	198.31	218.02	257.09	314.85	349.85
49	119.65	155.77	197.31	221.55	262.55	319.52	346.83
50	115.75	149.43	192.13	217.01	258.39	312.28	341.63
51	112.72	144.14	185.38	209.25	250.42	300.15	338.17
52	109.39	138.42	178.27	201.06	241.85	287.28	333.22
53	107.92	137.68	178.38	201.09	242.47	286.42	329.84
54	106.59	137.37	178.77	201.55	243.35	286.25	323.57
55	105.63	137.52	179.60	202.59	244.84	286.97	318.37
56	105.00	138.30	180.97	204.45	247.12	288.84	314.43
57	104.80	139.80	182.94	207.18	250.31	292.16	311.97
58	107.50	143.47	186.09	211.33	254.97	297.76	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	139.19	157.89	183.45	200.82	235.71	290.19	332.66
36	140.64	159.29	186.26	204.03	239.40	293.83	336.10
37	142.18	160.79	189.16	207.11	243.10	297.46	339.57
38	143.72	162.15	192.20	210.19	247.10	304.01	341.55
39	145.08	163.56	195.01	213.27	250.88	309.83	344.23
40	146.45	165.01	197.79	216.35	254.36	312.87	347.62
41	147.35	165.70	199.73	218.48	256.72	315.32	350.37
42	133.82	164.97	199.98	218.96	257.00	315.66	350.77
43	137.52	167.42	202.24	221.57	259.83	319.44	354.95
44	140.70	169.61	203.99	223.62	262.01	322.54	358.37
45	143.88	172.15	206.19	225.97	264.74	326.30	362.53
46	141.90	175.09	208.86	228.88	268.27	330.73	367.48
47	139.64	177.53	211.26	231.30	271.47	334.41	371.56
48	135.75	177.88	216.34	237.84	280.46	343.48	381.65
49	130.70	170.15	215.52	242.00	286.79	349.01	378.85
50	126.55	163.36	210.05	237.25	282.48	341.40	373.49
51	123.29	157.65	202.76	228.87	273.90	328.29	369.87
52	120.33	152.26	196.10	221.17	266.03	316.01	366.54
53	118.20	150.79	195.37	220.24	265.56	313.70	361.25
54	116.79	150.52	195.88	220.85	266.65	313.65	354.55
55	115.79	150.76	196.88	222.09	268.40	314.59	349.02
56	115.16	151.68	198.48	224.23	271.03	316.79	344.86
57	114.99	153.40	200.74	227.34	274.67	320.59	342.33
58	118.01	157.51	204.30	232.00	279.91	326.89	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	150.04	170.19	197.74	216.47	254.07	322.69	358.59
36	151.60	171.71	200.77	219.93	258.06	326.06	362.29
37	153.26	173.32	203.90	223.25	262.04	329.42	366.03
38	154.92	174.79	207.18	226.57	266.36	331.32	368.17
39	156.39	176.31	210.21	229.89	270.43	333.98	371.06
40	157.86	177.87	213.20	233.21	274.18	337.25	374.71
41	158.88	178.67	215.36	235.58	276.81	340.00	377.79
42	159.33	178.77	216.72	237.29	278.51	342.09	380.13
43	159.99	180.76	218.35	239.21	280.52	344.88	383.22
44	161.03	183.24	220.39	241.59	283.06	348.46	387.17
45	162.30	186.11	222.91	244.30	286.21	352.76	391.93
46	164.08	189.41	225.94	247.61	290.21	357.79	397.54
47	163.30	192.26	228.78	250.48	293.99	362.14	389.29
48	164.52	197.86	235.74	257.66	303.83	372.10	401.18
49	161.21	202.31	241.90	263.59	312.37	380.14	411.03
50	156.34	200.44	248.22	269.68	321.11	388.08	420.80
51	151.57	198.15	255.01	276.07	330.39	395.99	430.66
52	147.59	192.78	258.35	284.28	341.95	406.19	442.97
53	144.72	191.13	258.90	287.03	346.09	408.83	448.81
54	142.49	190.76	257.56	287.59	347.24	408.44	457.78
55	139.90	190.00	255.39	285.25	344.73	404.06	466.32
56	138.17	190.80	254.81	285.00	344.48	402.64	479.03
57	136.75	192.41	254.73	285.58	345.03	402.71	494.46
58	141.58	197.66	259.58	291.83	352.10	411.19	512.22
59	148.21	204.83	267.80	301.88	363.60	425.04	536.93
60	155.65	212.25	277.12	313.11	376.40	440.68	561.01
61	163.94	220.05	287.40	325.36	390.32	457.90	587.81
62	174.63	230.29	301.16	341.59	408.90	480.76	622.56
63	187.64	245.29	324.94	368.81	441.02	518.97	659.65
64	200.25	259.15	347.77	394.84	471.91	555.52	695.82
65	213.96	274.01	372.15	422.57	497.04	591.88	731.34
66	240.26	304.48	413.27	474.63	538.31	647.57	808.44
67	257.50	322.73	415.70	478.69	542.36	653.79	852.34
68	297.30	354.43	431.25	495.69	562.79	678.91	841.87
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	81.98	96.33	110.63	125.16	139.90	170.01	201.04
36	82.78	97.52	112.18	126.96	141.89	172.17	202.98
37	83.59	98.74	113.74	128.77	143.88	174.27	204.93
38	84.38	101.58	117.15	132.64	148.07	178.72	209.13
39	85.19	103.85	119.95	135.84	151.55	182.48	212.75
40	86.18	106.63	123.30	139.72	155.90	187.45	218.03
41	88.45	109.51	126.77	143.74	160.41	192.78	223.94
42	85.29	111.88	129.72	147.21	164.35	197.56	229.37
43	89.16	114.77	133.13	151.09	168.68	202.77	235.40
44	93.14	117.96	136.87	155.36	173.47	208.57	242.07
45	94.76	120.01	140.96	160.05	178.73	214.92	249.46
46	96.13	121.40	144.82	164.46	183.66	220.26	256.35
47	97.50	122.61	146.53	168.73	187.66	222.90	265.22
48	99.97	125.98	150.23	172.96	192.51	227.75	278.75
49	102.54	129.37	154.27	177.46	197.70	233.59	284.32
50	104.96	133.19	158.84	183.14	203.90	240.32	287.97
51	102.15	130.62	163.01	187.68	209.10	246.34	290.15
52	100.18	126.76	163.26	184.13	214.42	252.42	293.82
53	98.21	125.30	162.33	183.00	219.69	259.04	292.14
54	97.52	125.68	163.55	184.40	222.64	261.89	293.65
55	96.59	125.75	164.23	185.26	223.89	262.41	290.70
56	96.54	127.14	166.37	187.96	227.19	265.54	288.49
57	96.87	129.22	169.10	191.50	231.37	270.05	287.63
58	99.32	132.56	171.93	195.25	235.57	275.11	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	191.74
36	57.38	68.40	77.53	87.76	98.07	118.98	193.61
37	57.64	68.96	78.19	88.51	98.91	119.80	194.41
38	58.80	69.52	83.01	95.47	106.35	125.27	197.43
39	59.64	70.71	83.67	96.23	107.20	126.28	199.88
40	60.80	72.27	84.60	97.30	108.41	127.71	203.95
41	61.39	73.12	87.32	100.51	112.00	131.64	206.35
42	62.28	75.10	90.14	103.86	115.68	135.70	209.44
43	63.57	76.86	92.20	106.21	118.23	139.01	211.07
44	64.67	78.68	94.32	108.61	120.88	142.49	212.28
45	66.27	80.77	96.74	111.38	123.88	146.45	215.27
46	67.46	82.71	98.94	113.95	126.83	150.06	220.07
47	67.22	84.58	101.08	116.39	129.44	153.77	224.43
48	69.18	87.17	103.94	119.68	133.21	158.36	230.92
49	71.17	89.79	107.08	123.17	137.21	166.23	236.76
50	73.39	92.76	110.64	127.56	142.02	169.95	240.90
51	75.45	95.50	113.90	131.13	146.10	174.94	246.86
52	77.55	98.29	117.20	134.80	150.64	178.94	251.37
53	80.69	102.18	121.82	140.05	156.33	184.32	258.98
54	83.95	106.22	126.63	145.50	162.59	192.04	265.51
55	85.79	110.63	132.05	151.57	169.58	200.62	273.09
56	86.69	114.84	137.10	157.28	176.18	208.72	284.09
57	87.33	119.93	143.08	164.18	184.13	218.47	294.81
58	93.44	126.67	151.30	173.62	194.87	231.30	301.57
59	100.54	134.58	160.43	184.15	206.88	246.32	311.00
60	108.94	143.12	170.63	195.92	220.31	262.72	323.32
61	118.86	151.59	180.80	207.69	233.34	278.70	338.63
62	127.84	160.75	191.76	220.39	247.74	295.85	354.34
63	139.69	174.97	208.14	239.17	269.68	323.10	387.98
64	151.34	190.01	225.74	259.50	292.99	351.61	423.35
65	163.16	205.67	244.14	280.86	317.43	381.52	460.88
66	177.35	220.82	261.50	300.99	340.63	410.41	528.25
67	189.82	235.85	279.24	321.57	364.34	439.18	578.83
68	205.86	252.05	297.41	341.85	402.88	476.93	766.56
69	224.48	278.93	325.96	369.53	444.48	526.57	854.97
70	237.44	306.25	355.22	402.74	485.29	573.25	940.68
71	260.78	337.20	389.45	441.75	533.12	626.70	1,026.63
72	283.29	367.47	423.44	480.63	580.92	678.92	1,101.53
73	295.51	383.99	447.52	508.13	614.52	710.71	1,189.69
74	308.66	401.86	474.33	538.16	651.22	746.03	1,282.29
75	328.12	424.54	500.19	566.47	685.93	779.73	1,396.95
76	359.46	443.07	532.89	601.72	729.22	824.37	1,479.13
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	91.85	106.57	120.58	134.76	170.91	193.66
36	58.19	92.45	108.07	122.32	136.68	172.70	195.54
37	58.50	93.06	108.97	123.37	138.03	173.52	196.35
38	59.39	93.68	111.73	126.49	141.21	174.52	199.41
39	60.24	94.28	113.82	128.90	143.82	175.92	201.89
40	61.42	95.21	116.48	132.00	147.28	177.64	205.98
41	62.00	97.89	117.99	133.79	149.29	179.42	208.42
42	62.91	100.66	120.18	136.38	152.25	181.90	211.54
43	64.21	103.04	122.78	139.35	155.58	186.35	213.19
44	65.31	105.48	125.01	141.92	158.46	190.51	214.41
45	66.93	108.31	128.20	145.58	162.56	195.46	217.43
46	69.13	110.91	132.48	150.45	168.01	201.24	222.27
47	71.22	113.43	135.55	155.07	173.18	206.21	226.67
48	77.66	119.33	142.30	163.83	182.36	215.72	238.63
49	84.03	125.36	149.50	171.98	191.58	226.37	249.43
50	91.03	132.14	157.59	181.69	202.30	238.42	261.81
51	98.00	129.76	164.26	187.44	209.08	249.75	273.23
52	105.85	125.96	167.73	191.89	213.89	254.95	286.66
53	106.80	132.22	175.26	201.02	224.00	266.59	299.29
54	107.13	138.82	183.48	210.95	235.00	279.26	313.14
55	107.24	142.43	191.70	220.36	246.07	292.08	327.15
56	107.72	146.80	201.87	228.28	259.71	307.98	344.77
57	108.67	152.08	209.74	237.00	272.84	323.34	361.85
58	116.28	160.73	216.31	245.32	281.30	333.55	367.04
59	125.11	170.77	225.01	256.12	293.82	348.59	376.86
60	134.77	181.38	234.68	268.04	309.54	367.56	390.16
61	147.04	195.09	248.20	284.37	325.69	387.13	403.24
62	161.41	211.15	264.37	303.85	348.24	414.42	423.30
63	174.68	226.62	287.16	332.93	372.11	443.00	448.80
64	188.60	238.79	306.56	356.01	397.99	473.88	475.96
65	204.87	252.47	332.25	386.37	431.95	514.38	512.04
66	228.93	277.36	363.80	418.73	473.88	570.97	572.60
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	800.63
69	274.43	358.01	421.59	483.86	550.42	670.78	879.43
70	285.83	379.98	448.50	515.12	586.82	715.12	959.29
71	311.01	397.23	466.97	534.90	610.65	748.04	1,036.89
72	335.44	413.27	485.52	555.66	635.60	761.06	1,112.53
73	357.36	441.55	518.70	583.67	649.52	769.11	1,201.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,295.11
75	390.62	513.53	595.46	674.37	773.86	911.55	1,410.92
76	422.73	521.05	626.68	707.62	852.25	969.46	1,545.20
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	51.31	56.22	62.39	69.60	83.81	82.59
40	36.61	51.76	58.86	66.10	73.75	88.69	83.38
41	35.73	52.21	61.29	68.83	77.64	93.30	84.36
42	34.95	52.66	63.58	69.90	81.33	97.77	85.55
43	35.49	53.68	62.65	71.04	79.95	96.10	95.41
44	36.10	54.87	61.99	70.72	78.95	94.92	104.94
45	36.44	56.19	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	121.04
47	37.02	57.11	61.58	69.84	78.01	93.77	124.08
48	38.24	57.54	64.67	73.62	82.19	98.69	128.04
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	52.33	57.34	63.64	70.99	85.49	84.24
40	37.34	52.80	60.04	67.42	75.23	90.47	85.05
41	36.44	53.25	62.52	70.21	79.19	95.17	86.05
42	35.65	53.71	64.85	71.29	82.96	99.73	87.26
43	36.20	54.76	63.91	72.46	81.55	98.02	97.32
44	36.82	55.97	63.23	72.13	80.53	96.82	107.04
45	37.17	57.32	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	123.46
47	37.76	58.25	62.81	71.24	79.57	95.64	126.56
48	39.00	58.69	65.96	75.09	83.84	100.66	130.60
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	63.31	71.82	83.44	91.35	107.21	136.17	151.32
36	63.97	72.46	84.72	92.81	108.89	137.59	152.88
37	64.67	73.14	86.04	94.21	110.58	139.01	154.46
38	65.37	73.76	87.42	95.61	112.40	139.81	155.36
39	65.99	74.40	88.70	97.01	114.12	140.93	156.58
40	66.61	75.06	89.96	98.41	115.70	142.31	158.12
41	67.31	75.70	91.25	99.81	117.28	144.05	160.06
42	68.05	76.36	92.57	101.35	118.96	146.11	162.36
43	68.89	77.84	94.03	103.01	120.80	148.51	165.02
44	69.91	79.56	95.69	104.89	122.90	151.30	168.10
45	70.57	80.92	96.92	106.22	124.44	153.37	170.40
46	71.94	83.05	99.06	108.56	127.24	156.87	174.30
47	73.57	85.37	101.59	111.22	130.54	160.80	178.67
48	75.99	88.23	105.12	114.90	135.49	165.93	184.37
49	77.87	90.36	108.04	117.73	139.52	169.79	188.66
50	79.83	92.40	111.05	120.65	143.66	173.62	192.90
51	81.92	94.45	114.28	123.71	148.06	177.46	197.19
52	80.61	96.56	117.77	127.05	152.82	181.53	201.70
53	79.37	98.56	120.87	130.05	156.81	185.24	205.82
54	78.24	100.83	124.22	133.42	161.09	189.49	210.53
55	77.38	100.75	127.97	137.28	165.90	194.45	216.06
56	76.78	101.12	132.22	141.81	171.41	200.35	222.63
57	76.47	102.02	133.50	147.12	177.75	207.46	227.66
58	78.29	103.34	133.34	151.42	182.69	214.62	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	72.48	82.22	95.53	104.58	122.74	155.89	173.23
36	73.24	82.95	96.99	106.25	124.67	157.52	175.02
37	74.04	83.73	98.50	107.85	126.59	159.14	176.83
38	74.84	84.44	100.09	109.45	128.67	160.06	177.86
39	75.55	85.17	101.55	111.06	130.64	161.34	179.26
40	76.26	85.93	102.99	112.66	132.45	162.92	181.02
41	77.06	86.66	104.46	114.27	134.26	164.91	183.24
42	77.91	87.42	105.97	116.03	136.19	167.27	185.88
43	78.40	88.58	107.00	117.22	137.46	169.00	187.78
44	79.08	89.98	108.23	118.64	139.01	171.12	190.13
45	79.88	91.60	109.70	120.23	140.86	173.61	192.89
46	80.93	93.43	111.44	122.13	143.15	176.48	196.08
47	82.25	95.45	113.58	124.35	145.95	179.79	199.76
48	84.43	98.04	116.80	127.67	150.54	184.37	204.86
49	86.04	99.84	119.38	130.08	154.15	187.60	208.45
50	88.27	102.16	122.78	133.40	158.83	191.96	213.28
51	90.63	104.50	126.43	136.88	163.81	196.34	218.16
52	89.24	106.91	130.39	140.66	169.19	200.98	223.31
53	87.93	109.19	133.91	144.09	173.74	205.23	228.03
54	86.74	111.80	137.73	147.92	178.60	210.08	233.42
55	85.86	111.78	141.99	152.31	184.06	215.74	239.71
56	85.24	112.27	146.80	157.45	190.31	222.45	247.18
57	84.97	113.35	148.33	163.47	197.50	230.52	252.95
58	87.05	116.18	150.69	169.37	204.35	238.64	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	82.52	93.61	108.76	119.06	139.75	177.49	197.23
36	83.38	94.44	110.43	120.97	141.94	179.34	199.27
37	84.30	95.33	112.15	122.79	144.13	181.19	201.33
38	85.21	96.14	113.95	124.62	146.50	182.23	202.50
39	86.02	96.97	115.62	126.45	148.75	183.70	204.09
40	86.83	97.83	117.26	128.27	150.81	185.50	206.10
41	87.74	98.67	118.93	130.10	152.87	187.76	208.63
42	88.24	99.00	120.02	131.41	154.24	189.44	210.51
43	88.85	100.39	121.26	132.85	155.79	191.53	212.82
44	89.68	102.06	122.74	134.55	157.65	194.08	215.64
45	90.17	103.40	123.84	135.72	159.00	195.98	217.74
46	91.42	105.54	125.89	137.96	161.70	199.36	221.50
47	92.47	107.31	127.69	139.80	164.08	202.12	224.58
48	94.99	110.29	131.40	143.62	169.36	207.41	230.47
49	95.84	111.21	132.98	144.90	171.72	208.97	232.19
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	99.03	118.63	144.69	156.09	187.75	223.02	247.80
53	97.64	121.25	148.69	159.99	192.91	227.89	253.21
54	96.38	124.22	153.03	164.36	198.45	233.43	259.35
55	95.46	124.28	157.87	169.34	204.65	239.87	266.52
56	94.84	124.91	163.33	175.18	211.74	247.49	275.01
57	94.60	126.20	165.14	181.99	219.88	256.64	281.62
58	96.98	129.44	167.89	188.69	227.66	265.87	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	92.13	104.50	121.42	132.92	156.01	198.15	220.19
36	93.09	105.44	123.29	135.05	158.46	200.22	222.46
37	94.11	106.43	125.21	137.09	160.91	202.28	224.76
38	95.13	107.33	127.22	139.13	163.56	203.45	226.07
39	96.03	108.26	129.08	141.16	166.06	205.08	227.85
40	96.93	109.22	130.91	143.20	168.36	207.09	230.09
41	97.95	110.15	132.78	145.24	170.66	209.62	232.91
42	98.09	110.06	133.42	146.08	171.47	210.60	234.02
43	98.83	111.66	134.88	147.77	173.29	213.04	236.72
44	99.33	113.03	135.94	149.02	174.60	214.94	238.82
45	99.97	114.63	137.30	150.47	176.29	217.28	241.40
46	100.91	116.49	138.96	152.29	178.49	220.05	244.50
47	102.18	118.57	141.09	154.48	181.30	223.34	248.15
48	104.49	121.32	144.54	157.99	186.30	228.16	253.51
49	106.19	123.22	147.33	160.55	190.25	231.53	257.26
50	108.51	125.58	150.93	163.99	195.25	235.98	262.19
51	111.55	128.61	155.61	168.46	201.61	241.64	268.51
52	109.39	131.05	159.84	172.42	207.40	246.36	273.74
53	107.92	134.01	164.34	176.84	213.22	251.87	279.86
54	106.59	137.37	169.23	181.76	219.46	258.14	286.81
55	105.63	137.52	174.68	187.38	226.45	265.41	294.91
56	105.00	138.30	180.83	193.95	234.43	274.01	304.47
57	104.80	139.80	182.94	201.61	243.58	284.30	311.97
58	107.50	143.47	186.09	209.15	252.35	294.70	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	216.93	241.06
36	101.91	115.43	134.97	147.85	173.48	219.19	243.55
37	103.03	116.51	137.08	150.08	176.16	221.46	246.07
38	104.15	117.50	139.27	152.31	179.06	222.73	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	109.90	126.87	151.34	165.86	194.40	239.66	266.29
47	110.86	128.65	153.08	167.61	196.72	242.32	269.24
48	113.99	132.35	157.68	172.35	203.23	248.90	276.56
49	115.99	134.60	160.93	175.36	207.82	252.91	281.01
50	118.63	137.29	165.01	179.28	213.46	257.99	286.64
51	122.01	140.67	170.20	184.25	220.51	264.30	293.68
52	120.33	144.15	175.82	189.66	228.14	271.00	301.11
53	118.20	146.77	179.99	193.68	233.53	275.86	306.51
54	116.79	150.52	185.44	199.17	240.47	282.86	314.27
55	115.79	150.76	191.50	205.41	248.24	290.96	323.30
56	115.16	151.68	198.33	212.72	257.11	300.52	333.94
57	114.99	153.40	200.74	221.23	267.28	311.96	342.33
58	118.01	157.51	204.30	229.61	277.03	323.53	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	120.06	139.32	165.78	181.51	213.03	262.42	291.58
48	123.48	143.38	170.82	186.71	220.17	269.64	299.61
49	126.34	146.60	175.29	191.01	226.35	275.47	306.07
50	129.31	149.65	179.87	195.42	232.69	281.22	312.45
51	132.46	152.73	184.79	200.05	239.41	286.95	318.86
52	136.46	156.57	190.96	206.00	247.79	294.34	327.04
53	139.35	159.53	195.65	210.52	253.83	299.85	333.17
54	142.49	163.77	201.64	216.57	261.48	307.57	341.73
55	139.90	167.92	207.38	222.45	268.83	315.09	350.11
56	138.17	173.72	214.86	230.44	278.54	325.57	361.77
57	136.75	180.64	223.33	239.75	289.66	338.09	375.67
58	141.58	188.77	230.90	248.94	300.35	350.76	389.74
59	148.21	199.22	241.93	261.93	315.49	368.80	409.78
60	155.65	210.53	254.54	276.68	332.61	389.41	432.67
61	163.94	220.05	268.75	293.19	351.73	412.63	458.48
62	174.63	230.29	287.12	314.38	376.33	442.47	491.63
63	187.64	245.29	309.03	338.58	404.87	476.43	529.39
64	200.25	259.15	329.90	361.50	432.05	508.61	565.12
65	213.96	274.01	352.05	385.75	461.03	542.80	603.11
66	240.26	304.48	394.35	431.92	516.51	607.90	675.43
67	257.50	322.73	415.70	460.64	542.36	648.59	720.66
68	297.30	354.43	431.25	495.69	562.79	678.91	782.72
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.59	89.15	103.58	113.39	133.09	169.04	187.84
36	79.41	89.95	105.17	115.21	135.18	170.80	189.78
37	80.28	90.79	106.81	116.95	137.27	172.56	191.74
38	81.15	91.56	108.53	118.69	139.53	173.56	192.86
39	81.92	92.36	110.12	120.42	141.66	174.95	194.37
40	82.69	93.17	111.68	122.16	143.62	176.66	196.29
41	83.56	93.97	113.27	123.90	145.59	178.82	198.70
42	84.48	94.79	114.91	125.81	147.67	181.38	201.55
43	85.05	96.09	116.07	127.17	149.13	183.34	203.72
44	86.31	98.22	118.12	129.49	151.72	186.77	207.52
45	87.23	100.02	119.80	131.29	153.82	189.58	210.64
46	88.42	102.08	121.76	133.44	156.40	192.82	214.24
47	89.91	104.34	124.16	135.94	159.55	196.54	218.37
48	92.88	107.84	128.48	140.43	165.60	202.80	225.34
49	95.30	110.58	132.22	144.08	170.74	207.79	230.87
50	98.39	113.87	136.86	148.69	177.04	213.97	237.73
51	101.09	116.55	141.02	152.67	182.71	218.99	243.34
52	100.18	120.01	146.38	157.90	189.93	225.62	250.69
53	98.21	121.96	149.56	160.93	194.04	229.22	254.69
54	97.52	125.68	154.83	166.29	200.78	236.17	262.40
55	96.59	125.75	159.73	171.35	207.07	242.71	269.68
56	96.54	127.14	166.25	178.31	215.52	251.91	279.92
57	96.87	129.22	169.10	186.35	225.15	262.79	287.63
58	99.32	132.56	171.93	193.24	233.15	272.28	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	152.36
36	57.38	68.40	77.53	87.76	98.07	118.98	152.88
37	57.64	68.96	78.19	88.51	98.91	119.80	154.46
38	58.80	69.52	83.01	95.47	106.35	125.27	155.36
39	59.64	70.71	83.67	96.23	107.20	126.28	156.58
40	60.80	72.27	84.60	97.30	108.41	127.71	157.03
41	61.39	73.12	87.32	99.12	112.00	131.64	158.96
42	62.28	75.10	90.14	99.95	115.68	135.70	160.12
43	63.57	76.77	92.20	101.59	118.23	139.01	162.75
44	64.67	77.91	93.71	102.72	120.36	142.49	164.63
45	66.27	79.79	95.57	104.74	122.71	146.45	168.04
46	67.46	81.31	97.00	106.30	124.59	150.06	170.67
47	67.22	83.00	98.76	108.13	126.91	153.77	173.71
48	69.18	85.78	102.20	111.71	131.72	158.36	179.25
49	71.17	88.47	105.78	115.26	136.59	166.23	184.70
50	73.39	90.44	108.70	118.10	140.62	169.95	188.83
51	75.45	93.11	112.66	121.96	145.96	174.94	194.39
52	77.55	95.18	116.09	125.23	150.64	178.94	198.82
53	80.69	97.85	120.00	129.12	155.68	183.91	204.34
54	83.95	100.16	123.32	132.46	159.93	188.11	209.01
55	85.79	102.87	127.04	136.27	164.69	193.03	214.48
56	86.69	106.90	132.22	141.81	171.41	200.35	222.63
57	87.33	110.85	137.04	147.12	177.75	207.46	230.53
58	93.44	116.36	142.33	153.46	185.14	216.22	240.25
59	100.54	122.81	149.13	161.47	194.48	227.34	252.60
60	108.94	130.37	157.63	171.34	205.97	241.15	267.94
61	118.49	139.33	167.97	183.24	219.83	257.90	286.55
62	126.15	148.77	178.95	195.94	234.55	275.77	306.41
63	137.38	161.68	195.33	214.01	255.91	301.14	334.61
64	149.32	175.29	212.53	232.89	278.34	327.66	364.07
65	162.16	189.93	230.65	252.73	302.05	355.63	395.14
66	177.35	217.16	261.50	288.67	340.63	406.28	451.42
67	189.82	235.85	279.24	315.05	364.34	439.18	492.89
68	205.86	252.05	297.41	341.85	402.88	476.93	555.48
69	224.48	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	753.45
72	283.29	367.47	423.44	480.63	580.92	678.92	825.67
73	295.51	383.99	447.52	508.13	614.52	710.71	901.83
74	308.66	401.86	474.33	538.16	651.22	746.03	989.01
75	328.12	424.54	500.19	566.47	685.93	779.73	1,081.46
76	359.46	443.07	532.89	601.72	729.22	824.37	1,198.10
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	90.14	104.73	114.65	134.57	170.91	189.93
36	58.19	90.95	106.34	116.49	136.68	172.70	191.89
37	58.50	91.29	107.41	117.60	138.03	173.52	192.81
38	59.39	92.07	109.13	119.34	140.30	174.52	193.93
39	60.24	92.87	110.73	121.09	142.45	175.92	195.45
40	61.42	93.69	112.30	122.84	144.42	177.64	197.38
41	62.00	93.97	113.27	123.90	145.59	178.82	198.70
42	62.91	94.26	114.27	125.12	146.85	180.37	200.43
43	64.21	96.09	116.07	127.17	149.13	183.34	203.72
44	65.31	97.12	116.81	128.04	150.02	184.68	205.20
45	66.93	98.90	118.45	129.82	152.09	187.45	208.27
46	69.13	100.92	120.39	131.93	154.63	190.64	211.82
47	71.22	103.75	123.45	135.17	158.64	195.42	217.13
48	77.66	106.61	127.02	138.84	163.71	200.50	222.78
49	84.03	109.95	131.47	143.26	169.76	206.60	229.55
50	91.03	112.57	135.29	146.99	175.02	211.52	235.02
51	98.00	115.88	140.21	151.79	181.66	217.73	241.94
52	103.39	118.63	144.69	156.09	187.75	223.02	247.80
53	105.91	121.25	148.69	159.99	192.91	227.89	253.21
54	107.13	125.02	153.93	165.33	199.62	234.80	260.88
55	107.24	128.58	158.80	170.34	205.86	241.29	268.10
56	107.72	132.84	164.30	176.22	213.00	248.96	276.65
57	108.67	137.94	170.54	183.08	221.20	258.18	286.88
58	116.28	144.81	177.13	190.97	230.40	269.07	298.98
59	125.11	152.83	185.59	200.94	242.02	282.91	314.35
60	134.77	161.28	194.99	211.95	254.80	298.31	331.45
61	146.57	172.36	207.78	226.68	271.94	319.03	354.47
62	157.22	185.41	223.02	244.20	292.32	343.68	381.87
63	171.21	201.49	243.43	266.71	318.93	375.30	417.02
64	186.10	218.45	264.87	290.24	346.89	408.35	453.73
65	203.61	238.48	289.62	317.34	379.27	446.54	496.16
66	228.93	272.68	330.94	362.47	433.45	510.15	566.82
67	245.88	294.74	361.85	396.19	474.31	557.86	619.50
68	260.83	325.56	398.58	439.85	520.14	624.90	694.35
69	274.43	358.01	421.59	483.86	550.42	670.78	769.74
70	285.83	379.98	448.50	515.12	586.82	715.12	848.16
71	311.01	397.23	466.97	534.90	610.65	748.04	926.00
72	335.44	413.27	485.52	555.66	635.60	761.06	1,009.86
73	357.36	441.55	518.70	583.67	649.52	769.11	1,090.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,182.17
75	390.62	513.53	595.46	674.37	773.86	911.55	1,287.46
76	422.73	521.05	626.68	707.62	852.25	969.46	1,408.96
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	39.84	42.35	48.52	52.24	58.39	71.29	80.09
36	40.20	42.87	49.20	52.99	59.22	72.03	80.87
37	40.61	43.42	49.88	53.74	60.06	72.78	81.64
38	39.04	49.33	53.26	58.29	65.08	78.54	82.02
39	37.72	53.40	56.22	62.39	69.60	83.81	82.59
40	36.61	53.58	58.86	66.10	73.75	88.69	83.38
41	35.73	54.74	61.29	69.57	77.64	93.30	84.36
42	34.95	55.93	63.58	72.84	81.33	97.77	85.55
43	35.49	55.97	62.65	71.60	79.95	96.10	95.41
44	36.10	56.05	61.99	70.72	78.95	94.92	104.94
45	36.44	56.29	61.59	70.11	78.30	94.14	114.34
46	36.32	56.60	61.45	69.83	77.97	93.76	123.68
47	37.02	57.11	61.58	69.84	78.01	93.77	130.76
48	38.24	57.54	64.67	73.62	82.19	98.69	131.20
49	39.46	57.91	67.80	77.42	86.41	103.59	129.17
50	40.74	58.14	70.98	80.92	90.70	108.58	127.18
51	42.10	58.42	74.15	84.24	95.16	113.69	125.19
52	43.56	58.67	77.30	87.78	99.87	119.03	123.38
53	44.88	58.33	76.47	86.85	100.18	119.21	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
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	40.64	43.20	49.49	53.28	59.56	72.72	81.69
36	41.01	43.73	50.18	54.05	60.40	73.47	82.49
37	41.42	44.29	50.88	54.81	61.26	74.23	83.27
38	39.82	50.32	54.32	59.45	66.38	80.11	83.66
39	38.47	54.47	57.34	63.64	70.99	85.49	84.24
40	37.34	54.66	60.04	67.42	75.23	90.47	85.05
41	36.44	55.83	62.52	70.96	79.19	95.17	86.05
42	35.65	57.05	64.85	74.30	82.96	99.73	87.26
43	36.20	57.09	63.91	73.03	81.55	98.02	97.32
44	36.82	57.17	63.23	72.13	80.53	96.82	107.04
45	37.17	57.42	62.82	71.51	79.87	96.02	116.63
46	37.05	57.74	62.68	71.22	79.53	95.64	126.16
47	37.76	58.25	62.81	71.24	79.57	95.64	133.37
48	39.00	58.69	65.96	75.09	83.84	100.66	133.82
49	40.25	59.06	69.16	78.97	88.14	105.66	131.75
50	41.55	59.31	72.39	82.53	92.51	110.75	129.72
51	42.94	59.59	75.64	85.92	97.07	115.96	127.69
52	44.43	59.84	78.85	89.54	101.87	121.41	125.85
53	45.78	59.50	78.00	88.59	102.18	121.60	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
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.86	92.38	106.09	120.03	134.15	163.03	192.79
36	79.61	93.52	107.57	121.76	136.07	165.09	194.67
37	80.39	94.69	109.08	123.48	137.99	167.13	196.53
38	82.02	96.94	111.81	126.60	141.32	170.56	199.57
39	84.08	99.68	115.12	130.37	145.46	175.14	204.18
40	85.31	101.86	117.78	133.45	148.92	179.08	208.28
41	87.59	104.46	121.18	137.40	153.31	184.25	214.05
42	89.59	105.37	124.03	139.86	157.14	188.88	219.31
43	91.12	107.42	127.32	142.16	161.34	193.93	225.14
44	92.28	109.79	130.29	144.75	165.15	198.55	230.47
45	93.82	111.67	133.74	146.58	170.23	204.66	235.16
46	94.78	114.60	136.71	149.81	174.96	210.38	240.53
47	92.66	117.81	140.19	153.49	180.14	216.75	246.56
48	90.50	118.59	144.23	158.56	186.97	225.13	254.43
49	87.74	114.23	144.69	162.47	192.54	231.27	254.34
50	85.16	109.94	141.36	159.66	190.11	229.76	251.36
51	82.78	105.85	136.14	153.67	183.90	220.42	248.34
52	80.61	101.99	131.36	148.15	178.20	211.68	245.53
53	79.37	101.26	131.19	147.89	178.32	210.65	242.58
54	78.24	100.83	131.22	147.95	178.63	210.12	237.51
55	77.38	100.75	131.58	148.42	179.37	210.24	233.25
56	76.78	101.12	132.32	149.49	180.69	211.19	229.91
57	76.47	102.02	133.50	151.19	182.66	213.20	227.66
58	78.29	103.34	133.34	151.42	182.69	216.85	232.52
59	81.75	105.91	135.17	153.91	185.38	224.04	241.26
60	86.74	109.04	138.02	157.53	189.37	233.37	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	79.65	93.31	107.16	121.22	135.49	164.67	194.72
36	80.41	94.46	108.65	122.98	137.43	166.75	196.62
37	81.19	95.64	110.16	124.71	139.37	168.81	198.49
38	82.85	97.91	112.92	127.86	142.72	172.27	201.58
39	84.94	100.67	116.27	131.67	146.91	176.89	206.22
40	86.17	102.87	118.95	134.80	150.41	180.87	210.37
41	88.46	105.70	122.39	138.77	154.85	186.11	216.19
42	90.49	108.04	125.27	142.16	158.71	190.76	221.50
43	92.03	110.88	128.59	145.94	162.96	195.89	227.40
44	93.21	113.41	131.58	149.39	166.81	200.54	232.77
45	94.77	116.83	135.59	153.95	171.94	206.72	239.96
46	96.13	120.04	139.33	158.23	176.70	212.48	246.64
47	97.49	122.60	143.59	163.07	182.10	218.91	254.02
48	99.98	125.89	149.27	169.59	189.36	227.37	263.34
49	96.95	125.36	154.27	175.36	195.74	233.58	264.93
50	94.16	121.55	155.29	175.86	196.24	234.92	263.56
51	91.59	117.11	150.62	170.01	196.76	235.02	264.59
52	89.24	112.92	145.43	164.02	194.61	231.97	262.01
53	87.93	112.18	145.34	163.85	197.56	233.38	261.66
54	86.74	111.80	145.49	164.03	198.05	232.96	261.86
55	85.86	111.78	145.98	164.67	199.01	233.26	258.78
56	85.24	112.27	146.91	165.97	200.62	234.49	255.26
57	84.97	113.35	148.33	167.99	202.96	236.89	252.95
58	87.05	116.18	150.69	171.13	206.47	241.12	258.55
59	90.90	120.45	155.39	176.94	213.11	249.12	268.27
60	96.45	125.52	161.53	184.37	221.64	259.49	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	96.87	113.47	130.32	147.44	164.79	200.28	236.82
36	97.79	114.89	132.15	149.56	167.15	202.80	239.12
37	98.77	116.32	133.98	151.68	169.50	205.29	241.41
38	101.01	119.37	137.69	155.89	174.02	210.04	245.78
39	103.26	122.40	141.36	160.08	178.61	215.07	250.74
40	105.49	125.38	144.99	164.28	183.32	220.43	256.37
41	108.32	129.02	149.38	169.37	189.00	227.15	263.85
42	110.25	131.64	152.62	173.17	193.33	232.42	269.82
43	112.85	134.82	156.40	177.49	198.16	238.22	276.52
44	114.80	138.37	160.54	182.26	203.51	244.67	283.97
45	116.52	141.14	163.77	185.95	207.68	249.69	289.86
46	117.89	145.46	168.86	190.39	214.13	257.48	298.87
47	116.47	148.08	173.84	192.93	220.49	265.05	307.56
48	113.13	148.24	179.88	198.20	228.13	273.95	317.29
49	107.99	140.60	178.08	199.97	232.99	279.31	313.04
50	104.96	135.49	174.21	196.77	234.29	280.75	309.77
51	102.15	130.62	168.00	189.63	226.94	272.01	306.46
52	99.03	125.30	161.38	182.01	218.93	260.06	301.65
53	97.64	124.57	161.39	181.94	219.37	259.14	298.42
54	96.38	124.22	161.65	182.26	220.05	258.84	292.59
55	95.46	124.28	162.31	183.09	221.27	259.34	287.73
56	94.84	124.91	163.45	184.66	223.20	260.89	284.00
57	94.60	126.20	165.14	187.02	225.96	263.73	281.62
58	96.98	129.44	167.89	190.66	230.03	268.64	288.05
59	101.28	134.19	173.12	197.12	237.43	277.55	298.88
60	106.81	138.99	178.88	204.17	245.44	287.35	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	115.81	135.68	155.80	176.27	197.02	239.44	283.15
36	116.92	137.35	158.00	178.81	199.83	242.47	285.89
37	118.07	139.08	160.19	181.34	202.64	245.45	288.62
38	120.95	142.94	164.87	186.66	208.37	251.50	294.28
39	123.81	146.76	169.50	191.97	214.18	257.90	300.66
40	126.67	150.58	174.11	197.28	220.14	264.70	307.88
41	129.71	152.01	178.87	200.43	226.33	271.99	315.97
42	119.15	151.88	181.23	201.60	229.59	275.99	320.44
43	124.63	154.09	186.12	203.92	235.84	283.49	326.68
44	128.96	155.98	187.60	205.65	240.19	288.77	329.58
45	132.21	158.20	189.47	207.65	243.28	296.77	333.14
46	130.29	160.76	191.77	210.16	246.32	303.67	337.41
47	128.70	163.63	194.71	213.18	250.20	308.21	342.45
48	124.44	163.06	198.31	218.02	257.09	314.85	349.85
49	119.65	155.77	197.31	221.55	262.55	319.52	346.83
50	115.75	149.43	192.13	217.01	258.39	312.28	341.63
51	112.72	144.14	185.38	209.25	250.42	300.15	338.17
52	109.39	138.42	178.27	201.06	241.85	287.28	333.22
53	107.92	137.68	178.38	201.09	242.47	286.42	329.84
54	106.59	137.37	178.77	201.55	243.35	286.25	323.57
55	105.63	137.52	179.60	202.59	244.84	286.97	318.37
56	105.00	138.30	180.97	204.45	247.12	288.84	314.43
57	104.80	139.80	182.94	207.18	250.31	292.16	311.97
58	107.50	143.47	186.09	211.33	254.97	297.76	319.29
59	111.65	147.93	190.85	217.31	261.74	305.97	329.49
60	117.81	153.32	197.31	225.21	270.73	316.96	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	139.19	157.89	183.45	200.82	235.71	290.19	332.66
36	140.64	159.29	186.26	204.03	239.40	293.83	336.10
37	142.18	160.79	189.16	207.11	243.10	297.46	339.57
38	143.72	162.15	192.20	210.19	247.10	304.01	341.55
39	145.08	163.56	195.01	213.27	250.88	309.83	344.23
40	146.45	165.01	197.79	216.35	254.36	312.87	347.62
41	147.35	165.70	199.73	218.48	256.72	315.32	350.37
42	133.82	164.97	199.98	218.96	257.00	315.66	350.77
43	137.52	167.42	202.24	221.57	259.83	319.44	354.95
44	140.70	169.61	203.99	223.62	262.01	322.54	358.37
45	143.88	172.15	206.19	225.97	264.74	326.30	362.53
46	141.90	175.09	208.86	228.88	268.27	330.73	367.48
47	139.64	177.53	211.26	231.30	271.47	334.41	371.56
48	135.75	177.88	216.34	237.84	280.46	343.48	381.65
49	130.70	170.15	215.52	242.00	286.79	349.01	378.85
50	126.55	163.36	210.05	237.25	282.48	341.40	373.49
51	123.29	157.65	202.76	228.87	273.90	328.29	369.87
52	120.33	152.26	196.10	221.17	266.03	316.01	366.54
53	118.20	150.79	195.37	220.24	265.56	313.70	361.25
54	116.79	150.52	195.88	220.85	266.65	313.65	354.55
55	115.79	150.76	196.88	222.09	268.40	314.59	349.02
56	115.16	151.68	198.48	224.23	271.03	316.79	344.86
57	114.99	153.40	200.74	227.34	274.67	320.59	342.33
58	118.01	157.51	204.30	232.00	279.91	326.89	350.52
59	122.63	162.48	209.62	238.68	287.48	336.06	361.89
60	129.46	168.48	216.82	247.48	297.50	348.31	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	150.04	170.19	197.74	216.47	254.07	322.69	358.59
36	151.60	171.71	200.77	219.93	258.06	326.06	362.29
37	153.26	173.32	203.90	223.25	262.04	329.42	366.03
38	154.92	174.79	207.18	226.57	266.36	331.32	368.17
39	156.39	176.31	210.21	229.89	270.43	333.98	371.06
40	157.86	177.87	213.20	233.21	274.18	337.25	374.71
41	158.88	178.67	215.36	235.58	276.81	340.00	377.79
42	159.33	178.77	216.72	237.29	278.51	342.09	380.13
43	159.99	180.76	218.35	239.21	280.52	344.88	383.22
44	161.03	183.24	220.39	241.59	283.06	348.46	387.17
45	162.30	186.11	222.91	244.30	286.21	352.76	391.93
46	164.08	189.41	225.94	247.61	290.21	357.79	397.54
47	163.30	192.26	228.78	250.48	293.99	362.14	389.29
48	164.52	197.86	235.74	257.66	303.83	372.10	401.18
49	161.21	202.31	241.90	263.59	312.37	380.14	411.03
50	156.34	200.44	248.22	269.68	321.11	388.08	420.80
51	151.57	198.15	255.01	276.07	330.39	395.99	430.66
52	147.59	192.78	258.35	284.28	341.95	406.19	442.97
53	144.72	191.13	258.90	287.03	346.09	408.83	448.81
54	142.49	190.76	257.56	287.59	347.24	408.44	457.78
55	139.90	190.00	255.39	285.25	344.73	404.06	466.32
56	138.17	190.80	254.81	285.00	344.48	402.64	479.03
57	136.75	192.41	254.73	285.58	345.03	402.71	494.46
58	141.58	197.66	259.58	291.83	352.10	411.19	512.22
59	148.21	204.83	267.80	301.88	363.60	425.04	536.93
60	155.65	212.25	277.12	313.11	376.40	440.68	561.01
61	163.94	220.05	287.40	325.36	390.32	457.90	587.81
62	174.63	230.29	301.16	341.59	408.90	480.76	622.56
63	187.64	245.29	324.94	368.81	441.02	518.97	659.65
64	200.25	259.15	347.77	394.84	471.91	555.52	695.82
65	213.96	274.01	372.15	422.57	497.04	591.88	731.34
66	240.26	304.48	413.27	474.63	538.31	647.57	808.44
67	257.50	322.73	415.70	478.69	542.36	653.79	852.34
68	297.30	354.43	431.25	495.69	562.79	678.91	841.87
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	81.98	96.33	110.63	125.16	139.90	170.01	201.04
36	82.78	97.52	112.18	126.96	141.89	172.17	202.98
37	83.59	98.74	113.74	128.77	143.88	174.27	204.93
38	84.38	101.58	117.15	132.64	148.07	178.72	209.13
39	85.19	103.85	119.95	135.84	151.55	182.48	212.75
40	86.18	106.63	123.30	139.72	155.90	187.45	218.03
41	88.45	109.51	126.77	143.74	160.41	192.78	223.94
42	85.29	111.88	129.72	147.21	164.35	197.56	229.37
43	89.16	114.77	133.13	151.09	168.68	202.77	235.40
44	93.14	117.96	136.87	155.36	173.47	208.57	242.07
45	94.76	120.01	140.96	160.05	178.73	214.92	249.46
46	96.13	121.40	144.82	164.46	183.66	220.26	256.35
47	97.50	122.61	146.53	168.73	187.66	222.90	265.22
48	99.97	125.98	150.23	172.96	192.51	227.75	278.75
49	102.54	129.37	154.27	177.46	197.70	233.59	284.32
50	104.96	133.19	158.84	183.14	203.90	240.32	287.97
51	102.15	130.62	163.01	187.68	209.10	246.34	290.15
52	100.18	126.76	163.26	184.13	214.42	252.42	293.82
53	98.21	125.30	162.33	183.00	219.69	259.04	292.14
54	97.52	125.68	163.55	184.40	222.64	261.89	293.65
55	96.59	125.75	164.23	185.26	223.89	262.41	290.70
56	96.54	127.14	166.37	187.96	227.19	265.54	288.49
57	96.87	129.22	169.10	191.50	231.37	270.05	287.63
58	99.32	132.56	171.93	195.25	235.57	275.11	294.38
59	103.72	137.43	177.29	201.87	243.15	284.23	305.59
60	110.04	143.21	184.30	210.36	252.88	296.06	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	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	191.74
36	57.38	68.40	77.53	87.76	98.07	118.98	193.61
37	57.64	68.96	78.19	88.51	98.91	119.80	194.41
38	58.80	69.52	83.01	95.47	106.35	125.27	197.43
39	59.64	70.71	83.67	96.23	107.20	126.28	199.88
40	60.80	72.27	84.60	97.30	108.41	127.71	203.95
41	61.39	73.12	87.32	100.51	112.00	131.64	206.35
42	62.28	75.10	90.14	103.86	115.68	135.70	209.44
43	63.57	76.86	92.20	106.21	118.23	139.01	211.07
44	64.67	78.68	94.32	108.61	120.88	142.49	212.28
45	66.27	80.77	96.74	111.38	123.88	146.45	215.27
46	67.46	82.71	98.94	113.95	126.83	150.06	220.07
47	67.22	84.58	101.08	116.39	129.44	153.77	224.43
48	69.18	87.17	103.94	119.68	133.21	158.36	230.92
49	71.17	89.79	107.08	123.17	137.21	166.23	236.76
50	73.39	92.76	110.64	127.56	142.02	169.95	240.90
51	75.45	95.50	113.90	131.13	146.10	174.94	246.86
52	77.55	98.29	117.20	134.80	150.64	178.94	251.37
53	80.69	102.18	121.82	140.05	156.33	184.32	258.98
54	83.95	106.22	126.63	145.50	162.59	192.04	265.51
55	85.79	110.63	132.05	151.57	169.58	200.62	273.09
56	86.69	114.84	137.10	157.28	176.18	208.72	284.09
57	87.33	119.93	143.08	164.18	184.13	218.47	294.81
58	93.44	126.67	151.30	173.62	194.87	231.30	301.57
59	100.54	134.58	160.43	184.15	206.88	246.32	311.00
60	108.94	143.12	170.63	195.92	220.31	262.72	323.32
61	118.86	151.59	180.80	207.69	233.34	278.70	338.63
62	127.84	160.75	191.76	220.39	247.74	295.85	354.34
63	139.69	174.97	208.14	239.17	269.68	323.10	387.98
64	151.34	190.01	225.74	259.50	292.99	351.61	423.35
65	163.16	205.67	244.14	280.86	317.43	381.52	460.88
66	177.35	220.82	261.50	300.99	340.63	410.41	528.25
67	189.82	235.85	279.24	321.57	364.34	439.18	578.83
68	205.86	252.05	297.41	341.85	402.88	476.93	766.56
69	224.48	278.93	325.96	369.53	444.48	526.57	854.97
70	237.44	306.25	355.22	402.74	485.29	573.25	940.68
71	260.78	337.20	389.45	441.75	533.12	626.70	1,026.63
72	283.29	367.47	423.44	480.63	580.92	678.92	1,101.53
73	295.51	383.99	447.52	508.13	614.52	710.71	1,189.69
74	308.66	401.86	474.33	538.16	651.22	746.03	1,282.29
75	328.12	424.54	500.19	566.47	685.93	779.73	1,396.95
76	359.46	443.07	532.89	601.72	729.22	824.37	1,479.13
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	91.85	106.57	120.58	134.76	170.91	193.66
36	58.19	92.45	108.07	122.32	136.68	172.70	195.54
37	58.50	93.06	108.97	123.37	138.03	173.52	196.35
38	59.39	93.68	111.73	126.49	141.21	174.52	199.41
39	60.24	94.28	113.82	128.90	143.82	175.92	201.89
40	61.42	95.21	116.48	132.00	147.28	177.64	205.98
41	62.00	97.89	117.99	133.79	149.29	179.42	208.42
42	62.91	100.66	120.18	136.38	152.25	181.90	211.54
43	64.21	103.04	122.78	139.35	155.58	186.35	213.19
44	65.31	105.48	125.01	141.92	158.46	190.51	214.41
45	66.93	108.31	128.20	145.58	162.56	195.46	217.43
46	69.13	110.91	132.48	150.45	168.01	201.24	222.27
47	71.22	113.43	135.55	155.07	173.18	206.21	226.67
48	77.66	119.33	142.30	163.83	182.36	215.72	238.63
49	84.03	125.36	149.50	171.98	191.58	226.37	249.43
50	91.03	132.14	157.59	181.69	202.30	238.42	261.81
51	98.00	129.76	164.26	187.44	209.08	249.75	273.23
52	105.85	125.96	167.73	191.89	213.89	254.95	286.66
53	106.80	132.22	175.26	201.02	224.00	266.59	299.29
54	107.13	138.82	183.48	210.95	235.00	279.26	313.14
55	107.24	142.43	191.70	220.36	246.07	292.08	327.15
56	107.72	146.80	201.87	228.28	259.71	307.98	344.77
57	108.67	152.08	209.74	237.00	272.84	323.34	361.85
58	116.28	160.73	216.31	245.32	281.30	333.55	367.04
59	125.11	170.77	225.01	256.12	293.82	348.59	376.86
60	134.77	181.38	234.68	268.04	309.54	367.56	390.16
61	147.04	195.09	248.20	284.37	325.69	387.13	403.24
62	161.41	211.15	264.37	303.85	348.24	414.42	423.30
63	174.68	226.62	287.16	332.93	372.11	443.00	448.80
64	188.60	238.79	306.56	356.01	397.99	473.88	475.96
65	204.87	252.47	332.25	386.37	431.95	514.38	512.04
66	228.93	277.36	363.80	418.73	473.88	570.97	572.60
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	800.63
69	274.43	358.01	421.59	483.86	550.42	670.78	879.43
70	285.83	379.98	448.50	515.12	586.82	715.12	959.29
71	311.01	397.23	466.97	534.90	610.65	748.04	1,036.89
72	335.44	413.27	485.52	555.66	635.60	761.06	1,112.53
73	357.36	441.55	518.70	583.67	649.52	769.11	1,201.59
74	368.95	474.37	556.48	633.33	704.92	832.24	1,295.11
75	390.62	513.53	595.46	674.37	773.86	911.55	1,410.92
76	422.73	521.05	626.68	707.62	852.25	969.46	1,545.20
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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

Mutual of Omaha Insurance Company
United of Omaha Life Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600
mutualofomaha.com

<Month, Year>

Univita Rate Review will display two separate letter heads, Mutual and United with the MN Address

Policyholder Name
Address
City, State, ZIP

Thank you for choosing [Mutual of Omaha Insurance Company] [United of Omaha Life Insurance Company] as your long-term care insurance provider. Your long-term care insurance policy from [Mutual of Omaha Insurance Company] [United of Omaha Life Insurance Company] continues to provide valuable coverage that may help you pay for long-term care services. However, **due to the ever increasing cost of services and the low interest rate environment,** the premiums received from this long-term care policy form no longer support expected claims. Therefore, the premium for this coverage is being adjusted. An adjustment is being applied to every person in your state with the same policy form, issue age and benefit options. The following represents the premium change for your coverage.

Insert for CA and NY, IA, MS, ND, MT, PA, OR

POLICY/CERTIFICATE NUMBER	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	**INCREASE AMOUNT**	***PERCENT INCREASE***	EFFECTIVE DATE
XXXXXX-XX	$0,000.00	$0,000.00	**$000.00**	***0%***	00/00/00

Please keep this notification of the change in premium for your Policy/Certificate with your other important insurance documents. Send no money now as a new premium notice will be sent to you prior to the effective date shown above. If you pay premium through electronic funds transfer or payroll deduction, the organization that processes your payment will be notified of the new premium amount. If you have paid premium beyond the effective date listed above you will be billed for any additional premium due.

Insert Paragraph A – Waiver of Premium

Since your premium currently is being waived, you will not be immediately impacted by the rate adjustment. However, when the waiver is removed, your new premium will be the amount shown above.

Insert Paragraph B – Rate Guarantee

Since the policy you purchased contains a rate guarantee benefit, you will not be immediately impacted by the rate adjustment. The effective date for your rate adjustment is shown above.

Insert Paragraph C – Benefit Multiplier/Elimination Period Change Offer

We know an increase in premium is never welcomed news. Adjusting the current benefits of your policy can help keep your premium similar to what you currently pay. The enclosed Policy Adjustment Offer provides the details. To accept this offer, simply sign the form and return it to us in the enclosed envelope.

Insert Paragraph D – No Offer
We know an increase in premium is never welcomed news. Adjusting the current benefits of your policy can help keep your premium similar to what you currently pay.

Insert Paragraph E – Shared Care
Please note that your current policy includes a Shared Care Benefit. If you wish to retain the Shared Care Benefit, any changes you may elect to make to your policy benefits must also be made to your spouse's policy.

If you wish to keep your policy as it is now at the new premium shown above, you do not need to do anything. If you wish to explore additional options to help reduce your premium by reducing your benefit multiplier, reducing your daily benefit amount or increasing your elimination period, please contact the Customer Care Center at 1-800-921-9334. You may also contact your agent of record, NAME, for questions regarding your policy.

Insert Paragraph F – Non-forfeiture Shortened Benefit Period
Of course, you always have the option to forgo your policy altogether. If you elect to do so, your non-forfeiture benefit will provide you with a paid-up policy with reduced benefits. See your policy or contact the Customer Care Center at the phone number above for additional details.

We hope you'll take a moment to consider the reason you purchased a long-term care insurance policy from [Mutual of Omaha Insurance Company] [United of Omaha Life Insurance Company] and why it's more important than ever to have this valuable protection. With our history of financial strength and our commitment to serving our customers, you can be confident we'll be there when you need us, just as we have for over a century.

Sincerely,

Signature Block

QUESTIONS?
Call toll free 1-800-921-9334
We'll be glad to help you Monday – Friday, 7:00 a.m. to 5:00 p.m. Central Time.

Please keep this notification with your other important insurance documents.

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY

POLICY ADJUSTMENT OFFER

<Benefit Multiplier> <Elimination Period> Change Option

In an effort to help keep your premium similar to what you currently pay, you have the option to adjust your policy's <benefit multiplier> <elimination period>. <The benefit multiplier is used to calculate the benefit amount and is not intended to represent the time for which benefits are payable.> <The elimination period is the waiting period before your policy begins paying benefits.> Listed below are the details of your policy reflecting the current rate adjustment (NEW PREMIUM) and the option to <decrease your benefit multiplier> <increase your elimination period> <special language for NY> (ADJUSTMENT OPTION).

INSTRUCTIONS:

- If you wish to exercise the Adjustment Option, <which **DECREASES** the **Benefit Multiplier** of your policy> <which INCREASES the **elimination Period** of your policy> <special language for NY>, please return this form in the enclosed envelope within 60 days of the offer's post mark or call us at 1-XXX-XXX-XXXX. Please be aware that if we receive this form after X days, your Adjustment Option will not be effective until your next renewal due date, unless you request otherwise.
- If you wish to keep your policy exactly as it is now at the **NEW** monthly premium listed below, You DO NOT need to send this form back to us.

REQUEST FOR CHANGE IN <BENEFIT MULTIPLIER> <ELIMINATION PERIOD>
(Keep this with your policy)

Policy/Certificate Number: XXXXXX-XX Effective Date: XX/XX/XXXX

	NEW PREMIUM	**ADJUSTMENT OPTION**
<Benefit> <Elimination> **Period**	XXXXX	XXXXX
Monthly Premium	$000.00	$000.00

I request that my <**Benefit Multiplier** be decreased> <**Elimination Period** be increased> <special language for NY> and my premium be adjusted as reflected in the Adjustment Option above. I acknowledge that I will not be able to <increase my Benefit Multiplier> <decrease my Elimination Period> <special language for NY> on this coverage at any time in the future.

_____ _____
Signature Date
John Doe

✂

REQUEST FOR CHANGE IN <BENEFIT MULTIPLIER> <ELIMINATION PERIOD>
(Return this portion to us)

Policy/Certificate Number: XXXXXX-XX Effective Date: XX/XX/XXXX

	NEW PREMIUM	**ADJUSTMENT OPTION**
<Benefit Multiplier> <Elimination Period>	XXXXX	XXXXX
Monthly Premium	$000.00	$000.000

I request that my <**Benefit Multiplier** be decreased> <**Elimination Period** be increased> <special language for NY> and my premium adjusted as reflected in the Adjustment Option above. I acknowledge that I will not be able to <increase my Benefit Multiplier> <decrease my Elimination Period> <special language for NY> on this coverage at any time in the future.

_____ _____
Signature Date Shared Care Applicable
John Doe
ML12047 - VA

Mutual of Omaha Insurance Company
United of Omaha Life Insurance Company
Mutual of Omaha Plaza
Omaha, NE 68175
402 342 7600
mutualofomaha.com

<Month, Year>

Univita Rate Review will display two separate letter heads, Mutual and United with the MN Address

Policyholder Name
Address
City, State, ZIP

Thank you for choosing [Mutual of Omaha Insurance Company] [United of Omaha Life Insurance Company] as your long-term care insurance provider. Your long-term care insurance policy from [Mutual of Omaha Insurance Company] [United of Omaha Life Insurance Company] continues to provide valuable coverage that may help you pay for long-term care services. However, **due to the ever increasing cost of services and the low interest rate environment,** the premiums received from this long-term care policy form no longer support expected claims. Therefore, the premium for this coverage is being adjusted. An adjustment is being applied to every person in your state with the same policy form, issue age and benefit options. The following represents the premium change for your coverage.

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Of course, you always have the option to forgo your policy altogether. If you elect to do so, your non-forfeiture benefit will provide you with a paid-up policy with reduced benefits. See your policy or contact the Customer Care Center at the phone number above for additional details.

We hope you'll take a moment to consider the reason you purchased a long-term care insurance policy from [Mutual of Omaha Insurance Company] [United of Omaha Life Insurance Company] and why it's more important than ever to have this valuable protection. With our history of financial strength and our commitment to serving our customers, you can be confident we'll be there when you need us, just as we have for over a century.

Sincerely,

Signature Block

QUESTIONS?
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Please keep this notification with your other important insurance documents.

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY

POLICY ADJUSTMENT OFFER

<Benefit Multiplier> <Elimination Period> Change Option

In an effort to help keep your premium similar to what you currently pay, you have the option to adjust your policy's <benefit multiplier> <elimination period>. <The benefit multiplier is used to calculate the benefit amount and is not intended to represent the time for which benefits are payable.> <The elimination period is the waiting period before your policy begins paying benefits.> Listed below are the details of your policy reflecting the current rate adjustment (NEW PREMIUM) and the option to <decrease your benefit multiplier> <increase your elimination period> <special language for NY> (ADJUSTMENT OPTION).

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REQUEST FOR CHANGE IN <BENEFIT MULTIPLIER> <ELIMINATION PERIOD>
(Keep this with your policy)

Policy/Certificate Number: XXXXXX-XX Effective Date: XX/XX/XXXX

	NEW PREMIUM	**ADJUSTMENT OPTION**
<Benefit> <Elimination> **Period**	XXXXX	XXXXX
Monthly Premium	$000.00	$000.00

I request that my <**Benefit Multiplier** be decreased> <**Elimination Period** be increased> <special language for NY> and my premium be adjusted as reflected in the Adjustment Option above. I acknowledge that I will not be able to <increase my Benefit Multiplier> <decrease my Elimination Period> <special language for NY> on this coverage at any time in the future.

_____ _____
Signature Date
John Doe

✂

REQUEST FOR CHANGE IN <BENEFIT MULTIPLIER> <ELIMINATION PERIOD>
(Return this portion to us)

Policy/Certificate Number: XXXXXX-XX Effective Date: XX/XX/XXXX

	NEW PREMIUM	**ADJUSTMENT OPTION**
<Benefit Multiplier> <Elimination Period>	XXXXX	XXXXX
Monthly Premium	$000.00	$000.000

I request that my <**Benefit Multiplier** be decreased> <**Elimination Period** be increased> <special language for NY> and my premium adjusted as reflected in the Adjustment Option above. I acknowledge that I will not be able to <increase my Benefit Multiplier> <decrease my Elimination Period> <special language for NY> on this coverage at any time in the future.

_____ _____
Signature Date Shared Care Applicable
John Doe
ML12047 - VA

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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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 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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	32.77	38.38	44.07	49.86	55.74	68.05	80.09
36	33.07	38.85	44.69	50.58	56.53	68.76	80.87
37	33.40	39.34	45.31	51.29	57.33	69.47	81.64
38	33.72	39.84	45.95	52.02	58.08	70.10	82.02
39	34.01	40.32	46.56	52.74	58.83	70.85	82.59
40	34.30	40.77	47.16	53.42	59.61	71.69	83.38
41	34.64	41.25	47.76	54.15	60.43	72.63	84.36
42	34.95	41.74	48.39	54.90	61.30	73.70	85.55
43	35.49	42.40	49.18	55.80	62.31	74.90	86.96
44	36.10	43.15	50.06	56.84	63.46	76.30	88.56
45	36.44	44.01	51.07	57.99	64.77	77.87	90.40
46	36.32	44.99	52.23	59.31	66.24	79.65	92.45
47	37.02	46.13	53.56	60.82	67.93	81.66	94.75
48	38.24	47.28	55.42	62.96	70.29	84.39	97.75
49	39.46	48.38	57.31	65.10	72.66	87.11	100.66
50	40.74	49.44	59.23	66.98	75.08	89.88	103.61
51	42.10	50.54	61.15	68.72	77.64	92.75	106.57
52	43.56	51.69	63.04	70.64	80.37	95.79	109.72
53	44.88	52.43	64.30	71.87	82.90	98.65	112.72
54	46.29	53.37	65.71	73.31	85.67	101.80	116.07
55	47.90	54.81	67.69	75.02	88.78	105.37	119.92
56	49.72	56.96	70.45	77.12	92.34	108.96	124.43
57	51.81	59.50	73.56	79.65	96.23	112.32	129.76
58	53.93	62.46	76.40	82.93	100.05	116.85	135.26
59	56.52	65.92	80.05	87.10	104.90	122.63	142.24
60	59.72	69.98	84.61	92.25	110.90	129.84	150.91
61	63.60	74.79	90.16	98.48	118.15	138.60	161.41
62	68.22	80.45	96.77	105.96	126.84	149.13	173.92
63	74.29	87.43	105.63	115.82	138.50	162.98	189.94
64	80.75	94.79	114.93	126.23	150.86	177.59	206.64
65	88.35	103.48	125.67	138.23	165.20	194.50	225.98
66	101.15	118.32	143.60	158.13	189.10	222.56	258.21
67	111.73	130.59	157.96	174.18	208.53	245.26	284.09
68	127.28	149.03	176.43	193.17	231.83	274.44	320.65
69	143.17	167.92	196.23	214.81	258.38	306.10	357.85
70	159.79	187.77	217.79	238.41	287.28	339.35	396.72
71	177.53	209.11	241.51	264.40	319.09	375.10	438.34
72	196.73	232.43	267.83	293.24	354.43	414.22	483.75
73	215.62	255.44	297.70	325.97	394.22	455.93	531.59
74	236.65	281.26	331.98	363.50	439.87	503.91	586.61
75	260.41	310.72	371.40	406.67	492.43	559.77	638.25
76	287.57	344.61	416.70	456.27	552.95	625.10	696.94
77	318.75	383.81	468.66	513.15	622.49	701.52	779.46
78	354.61	429.07	527.99	578.12	702.04	790.61	878.45
79	395.76	481.30	595.48	652.01	792.71	894.01	993.34
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	33.42	39.15	44.95	50.86	56.85	69.41	81.69
36	33.73	39.62	45.59	51.60	57.66	70.14	82.49
37	34.07	40.13	46.22	52.32	58.47	70.86	83.27
38	34.39	40.64	46.87	53.06	59.24	71.50	83.66
39	34.69	41.12	47.50	53.80	60.01	72.27	84.24
40	34.99	41.59	48.10	54.49	60.81	73.12	85.05
41	35.33	42.08	48.71	55.24	61.64	74.08	86.05
42	35.65	42.57	49.35	56.00	62.53	75.17	87.26
43	36.20	43.25	50.16	56.92	63.56	76.39	88.70
44	36.82	44.01	51.07	57.98	64.73	77.82	90.33
45	37.17	44.89	52.09	59.15	66.06	79.42	92.20
46	37.05	45.89	53.28	60.50	67.56	81.24	94.30
47	37.76	47.05	54.63	62.04	69.29	83.29	96.65
48	39.00	48.23	56.53	64.22	71.69	86.08	99.70
49	40.25	49.34	58.45	66.40	74.11	88.85	102.67
50	41.55	50.43	60.41	68.32	76.59	91.68	105.68
51	42.94	51.55	62.37	70.10	79.19	94.60	108.71
52	44.43	52.72	64.30	72.06	81.98	97.71	111.92
53	45.78	53.48	65.58	73.30	84.55	100.62	114.97
54	47.22	54.44	67.02	74.77	87.38	103.84	118.39
55	48.86	55.91	69.04	76.52	90.55	107.48	122.31
56	50.71	58.10	71.86	78.67	94.19	111.14	126.92
57	52.85	60.69	75.03	81.25	98.16	114.57	132.35
58	55.01	63.71	77.93	84.59	102.06	119.18	137.97
59	57.65	67.24	81.65	88.84	107.00	125.08	145.08
60	60.91	71.38	86.30	94.10	113.12	132.44	153.92
61	64.87	76.29	91.96	100.45	120.51	141.38	164.63
62	69.58	82.06	98.71	108.08	129.38	152.11	177.40
63	75.78	89.18	107.74	118.14	141.27	166.24	193.74
64	82.37	96.69	117.23	128.75	153.88	181.15	210.77
65	90.12	105.55	128.18	140.99	168.50	198.39	230.50
66	103.17	120.69	146.47	161.30	192.88	227.01	263.38
67	113.96	133.20	161.12	177.67	212.70	250.16	289.77
68	129.83	152.01	179.96	197.03	236.47	279.93	327.06
69	146.03	171.28	200.15	219.11	263.55	312.22	365.01
70	162.99	191.53	222.15	243.18	293.03	346.14	404.66
71	181.08	213.29	246.34	269.69	325.47	382.60	447.11
72	200.66	237.08	273.19	299.10	361.52	422.50	493.43
73	219.93	260.55	303.65	332.49	402.10	465.05	542.22
74	241.38	286.89	338.62	370.77	448.67	513.99	598.34
75	265.62	316.93	378.83	414.80	502.28	570.97	651.02
76	293.32	351.50	425.03	465.40	564.01	637.60	710.88
77	325.13	391.49	478.03	523.41	634.94	715.55	795.05
78	361.70	437.65	538.55	589.68	716.08	806.42	896.02
79	403.68	490.93	607.39	665.05	808.56	911.89	1,013.21
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.15	66.94	76.88	86.98	97.21	118.14	139.70
36	57.69	67.77	77.95	88.23	98.60	119.63	141.06
37	58.26	68.62	79.04	89.48	99.99	121.11	142.41
38	59.44	70.25	81.02	91.74	102.40	123.60	144.62
39	60.93	72.23	83.42	94.47	105.40	126.91	147.96
40	62.09	73.81	85.35	96.70	107.92	129.77	150.93
41	63.69	75.70	87.81	99.56	111.10	133.52	155.11
42	64.92	76.36	89.87	101.35	113.87	136.87	158.92
43	66.58	77.84	92.26	103.01	116.91	140.53	163.15
44	68.06	79.56	94.42	104.89	119.67	143.88	167.01
45	70.08	80.92	96.92	106.22	123.36	148.31	170.40
46	69.29	83.05	99.06	108.56	126.79	152.45	174.30
47	68.30	85.37	101.59	111.22	130.54	157.07	178.67
48	68.83	87.72	104.51	114.90	135.49	163.14	184.37
49	68.85	87.69	104.85	117.73	139.52	168.36	188.66
50	68.92	87.56	105.24	119.26	142.00	171.62	192.90
51	69.08	87.45	105.81	119.53	143.05	171.46	197.19
52	69.34	87.39	106.59	120.03	144.38	171.50	201.70
53	69.42	87.28	107.03	120.19	144.92	171.19	204.01
54	69.58	87.42	107.63	120.61	145.62	171.29	204.53
55	69.95	87.84	108.49	121.36	146.67	171.91	205.71
56	70.55	88.66	109.66	122.60	148.18	173.20	207.71
57	71.42	89.95	111.20	124.36	150.25	175.36	210.75
58	72.82	92.51	113.15	127.04	153.28	179.00	215.94
59	75.74	96.32	116.96	131.83	158.79	185.62	224.79
60	80.02	100.81	121.89	137.89	165.76	194.07	235.97
61	84.59	105.38	127.03	144.19	172.98	202.93	247.78
62	90.73	111.62	134.26	152.92	183.06	215.23	263.94
63	98.81	120.94	146.11	166.34	198.91	234.06	288.20
64	107.40	130.69	158.45	180.21	215.38	253.54	313.54
65	117.51	142.16	172.64	196.07	234.34	275.90	342.82
66	134.53	161.91	196.50	222.76	266.39	313.52	391.59
67	147.48	176.60	213.62	241.69	289.35	340.31	425.88
68	166.74	197.93	234.32	264.70	317.67	376.06	468.62
69	187.55	220.53	257.71	290.63	349.58	414.14	516.23
70	207.73	244.10	283.13	315.83	380.57	449.54	557.34
71	230.79	271.84	313.96	345.31	416.73	489.88	603.41
72	253.78	299.83	345.50	378.28	457.21	534.34	652.24
73	278.15	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.72	67.61	77.65	87.84	98.18	119.32	141.10
36	58.26	68.45	78.73	89.11	99.59	120.84	142.47
37	58.84	69.31	79.83	90.37	100.99	122.33	143.84
38	60.03	70.95	81.83	92.65	103.42	124.83	146.07
39	61.55	72.95	84.25	95.41	106.46	128.18	149.44
40	62.72	74.55	86.20	97.68	109.00	131.06	152.44
41	64.32	76.60	88.69	100.56	112.21	134.86	156.66
42	65.57	78.29	90.78	103.01	115.00	138.24	160.51
43	67.25	80.35	93.18	105.76	118.08	141.95	164.78
44	68.75	82.18	95.35	108.25	120.88	145.32	168.68
45	70.79	84.66	98.25	111.56	124.59	149.79	173.89
46	72.71	86.99	100.96	114.66	128.04	153.97	178.72
47	74.89	89.63	104.05	118.17	131.96	158.63	184.07
48	76.48	93.12	108.17	122.89	137.22	164.76	190.82
49	76.07	96.23	111.87	127.07	141.84	170.05	196.51
50	76.20	96.81	115.62	131.36	146.58	175.47	202.27
51	76.43	96.76	117.07	132.25	153.05	182.81	210.09
52	76.77	96.76	118.01	132.89	157.67	187.93	215.24
53	76.91	96.69	118.58	133.16	160.56	189.67	220.05
54	77.14	96.92	119.33	133.72	161.45	189.91	225.50
55	77.61	97.46	120.36	134.65	162.73	190.73	228.24
56	78.33	98.44	121.76	136.12	164.53	192.31	230.62
57	79.36	99.94	123.56	138.17	166.94	194.85	234.16
58	80.97	102.86	125.82	141.26	170.43	199.04	240.11
59	84.21	107.10	130.05	146.59	176.56	206.39	249.95
60	88.98	112.10	135.53	153.33	184.32	215.79	262.39
61	94.13	117.26	141.36	160.45	192.49	225.82	275.73
62	100.97	124.21	149.41	170.17	203.70	239.50	293.71
63	109.95	134.58	162.59	185.10	221.34	260.46	320.71
64	118.70	144.44	175.13	199.17	238.05	280.23	340.44
65	129.87	157.12	190.81	216.71	259.00	304.94	363.68
66	147.68	177.74	215.71	244.54	292.42	344.17	403.25
67	162.01	193.99	234.65	265.49	317.41	373.83	430.13
68	182.01	216.06	255.79	288.94	346.50	410.51	473.30
69	203.30	239.05	279.35	315.04	378.93	448.92	521.40
70	223.71	262.88	304.91	340.12	409.84	484.12	562.91
71	244.99	288.57	333.28	366.56	442.38	520.03	609.45
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	70.20	82.23	94.43	106.84	119.42	145.13	171.61
36	70.86	83.26	95.76	108.37	121.12	146.96	173.28
37	71.57	84.29	97.09	109.91	122.83	148.76	174.94
38	73.19	86.50	99.77	112.96	126.10	152.20	178.10
39	74.83	88.70	102.43	116.00	129.42	155.85	181.69
40	76.44	90.86	105.06	119.05	132.84	159.73	185.77
41	78.49	93.49	108.24	122.73	136.96	164.60	191.19
42	79.89	95.39	110.60	125.48	140.10	168.42	195.52
43	81.78	97.69	113.33	128.62	143.59	172.62	200.38
44	83.88	100.27	116.34	132.08	147.47	177.30	205.78
45	85.50	102.28	118.68	134.74	150.49	180.94	210.04
46	88.06	105.40	122.36	137.96	155.17	186.58	216.57
47	85.85	107.31	125.97	139.80	159.77	192.07	222.87
48	86.04	109.65	130.34	143.62	165.31	198.52	229.92
49	84.74	107.93	129.05	144.90	168.84	202.40	232.19
50	84.94	107.91	129.70	146.97	175.00	209.71	237.73
51	85.24	107.92	130.58	147.51	176.53	211.59	243.34
52	85.19	107.37	130.96	147.46	177.38	210.70	247.80
53	85.40	107.37	131.67	147.86	178.29	210.61	250.98
54	85.71	107.69	132.59	148.57	179.39	211.01	251.96
55	86.29	108.36	133.83	149.71	180.93	212.06	253.76
56	87.15	109.53	135.46	151.44	183.05	213.96	256.59
57	88.35	111.27	137.56	153.83	185.86	216.93	260.70
58	90.21	114.60	140.18	157.38	189.88	221.75	267.50
59	93.82	119.32	144.89	163.31	196.70	229.94	278.47
60	98.54	124.14	150.09	169.79	204.11	238.97	290.56
61	104.30	129.94	156.64	177.80	213.30	250.23	305.54
62	111.88	137.64	165.56	188.57	225.73	265.39	325.46
63	121.84	149.13	180.17	205.11	245.27	288.62	355.38
64	131.62	160.16	194.19	220.85	263.96	310.73	384.26
65	143.13	173.15	210.29	238.83	285.43	336.06	411.02
66	162.85	196.00	237.87	269.66	322.47	379.53	457.35
67	177.65	212.73	257.31	291.13	348.53	409.92	484.24
68	198.56	235.70	279.04	315.21	378.30	447.83	531.32
69	219.05	257.56	300.99	339.44	408.29	483.70	575.92
70	239.69	281.66	326.69	364.42	439.11	518.70	619.58
71	260.97	307.39	355.02	390.46	471.23	553.94	663.71
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	83.92	98.32	112.90	127.73	142.77	173.50	205.18
36	84.73	99.53	114.49	129.57	144.80	175.70	207.17
37	85.56	100.78	116.08	131.40	146.84	177.86	209.15
38	87.64	103.58	119.47	135.26	151.00	182.25	213.24
39	89.72	106.35	122.83	139.11	155.20	186.89	217.87
40	91.79	109.11	126.17	142.96	159.52	191.81	223.10
41	93.99	110.15	129.61	145.24	164.00	197.10	228.96
42	94.87	110.06	131.33	146.08	166.37	199.99	232.21
43	97.32	111.66	134.87	147.77	170.90	205.43	236.72
44	98.99	113.03	135.94	149.02	174.05	209.25	238.82
45	99.97	114.63	137.30	150.47	176.29	215.05	241.40
46	97.20	116.49	138.96	152.29	178.49	220.05	244.50
47	94.86	118.57	141.09	154.48	181.30	223.34	248.15
48	94.65	120.61	143.70	157.99	186.30	228.16	253.51
49	93.88	119.58	142.98	160.55	190.25	231.53	257.26
50	93.67	119.01	143.04	162.09	193.00	233.25	262.19
51	94.06	119.09	144.09	162.77	194.79	233.47	268.51
52	94.11	118.61	144.66	162.89	195.94	232.75	273.74
53	94.39	118.67	145.53	163.43	197.05	232.77	277.39
54	94.78	119.09	146.63	164.31	198.38	233.35	278.64
55	95.48	119.90	148.08	165.65	200.20	234.65	280.79
56	96.49	121.26	149.98	167.67	202.66	236.88	284.08
57	97.88	123.26	152.39	170.42	205.89	240.31	288.80
58	100.00	127.03	155.38	174.45	210.47	245.80	296.51
59	103.43	131.54	159.73	180.04	216.85	253.49	306.99
60	108.69	136.93	165.55	187.28	225.14	263.59	320.50
61	115.12	143.41	172.88	196.23	235.41	276.17	337.21
62	123.48	151.90	182.72	208.11	249.12	292.90	359.19
63	133.72	163.67	197.75	225.12	269.20	316.78	390.05
64	144.54	175.89	213.26	242.53	289.87	341.23	421.98
65	156.38	189.19	229.76	260.94	311.86	367.17	456.23
66	177.01	213.04	258.56	293.11	350.51	412.53	508.98
67	193.29	231.46	279.97	316.76	379.22	446.01	541.04
68	215.10	255.35	302.29	341.48	409.82	485.15	589.33
69	234.80	276.08	322.63	363.84	437.64	518.47	633.86
70	255.66	300.43	348.46	388.71	468.39	553.28	676.25
71	275.17	324.12	374.34	411.71	496.87	584.09	717.97
72	295.10	348.65	401.75	439.86	531.65	621.33	760.12
73	319.12	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	210.28	241.06
36	101.91	115.43	134.97	147.85	173.48	212.92	243.55
37	103.03	116.51	137.08	150.08	176.16	215.55	246.07
38	104.15	117.50	139.27	152.31	179.06	220.30	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	105.86	126.87	151.34	165.86	194.40	239.66	266.29
47	102.92	128.65	153.08	167.61	196.72	242.32	269.24
48	103.25	131.58	156.77	172.35	203.23	248.90	276.56
49	102.55	130.62	156.18	175.36	207.82	252.91	281.01
50	102.41	130.11	156.38	177.21	211.00	255.01	286.64
51	102.88	130.25	157.60	178.03	213.05	255.36	293.68
52	103.52	130.47	159.13	179.18	215.53	256.02	301.11
53	103.38	129.97	159.39	178.99	215.82	254.94	303.81
54	103.86	130.49	160.67	180.04	217.38	255.69	305.32
55	104.67	131.44	162.33	181.60	219.47	257.23	307.82
56	105.82	132.99	164.49	183.90	222.28	259.81	311.57
57	107.40	135.25	167.21	187.00	225.93	263.69	316.90
58	109.78	139.45	170.57	191.51	231.06	269.84	325.52
59	113.61	144.47	175.44	197.75	238.18	278.43	337.18
60	119.44	150.47	181.93	205.81	247.41	289.65	352.20
61	126.56	157.67	190.07	215.74	258.82	303.63	370.74
62	135.08	166.17	199.88	227.66	272.52	320.41	392.93
63	145.61	178.22	215.32	245.13	293.13	344.94	424.72
64	156.66	190.63	231.13	262.86	314.16	369.82	457.34
65	168.75	204.15	247.93	281.58	336.53	396.22	492.32
66	190.16	228.87	277.77	314.88	376.55	443.17	553.53
67	205.58	246.17	297.77	336.90	403.33	474.37	589.74
68	225.29	267.43	316.60	357.64	429.22	508.11	632.08
69	246.25	289.55	338.36	381.59	458.99	543.76	678.16
70	265.25	311.70	361.53	403.29	485.95	574.03	717.80
71	285.82	336.67	388.83	427.65	516.11	606.70	763.89
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	118.33	139.32	165.78	181.51	213.03	262.42	291.58
48	119.22	143.38	170.82	186.71	220.17	269.64	299.61
49	119.44	146.60	175.29	191.01	226.35	275.47	306.07
50	119.68	149.65	179.87	195.42	232.69	281.22	312.45
51	119.98	152.73	184.79	200.05	239.41	286.95	318.86
52	120.92	153.49	187.21	206.00	247.79	294.34	327.04
53	121.64	154.02	188.88	210.52	253.83	299.85	333.17
54	122.97	155.63	191.61	214.66	259.18	304.86	341.73
55	124.11	156.99	193.88	216.82	262.03	307.12	350.11
56	126.16	159.71	197.53	220.74	266.81	311.86	361.77
57	128.66	163.22	201.79	225.56	272.52	318.08	375.67
58	131.86	168.73	206.38	231.60	279.42	326.32	389.74
59	136.58	176.01	213.74	240.79	290.02	339.02	409.19
60	141.88	183.69	222.09	251.09	301.85	353.39	428.26
61	147.73	191.91	231.34	262.42	314.81	369.32	449.52
62	155.51	202.49	243.57	277.21	331.83	390.15	477.02
63	168.11	218.30	263.75	300.05	358.80	422.22	502.81
64	180.60	233.72	283.38	322.11	384.97	453.18	527.38
65	194.38	250.77	304.54	345.75	406.68	484.29	550.90
66	220.04	283.22	343.73	389.62	446.44	531.59	604.88
67	237.96	305.68	365.97	418.06	467.14	556.15	633.03
68	271.89	334.75	391.90	446.50	498.52	594.87	680.95
69	297.41	359.86	419.89	477.48	532.67	635.83	729.28
70	313.79	378.58	440.90	500.77	558.15	665.58	763.13
71	333.48	401.97	467.76	530.85	591.24	703.86	805.63
72	354.60	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	424.86	545.23	642.57	732.87	816.07	961.27	1,078.17
76	428.38	561.72	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	59.59	69.81	80.17	90.70	101.37	123.20	145.68
36	60.15	70.67	81.29	92.00	102.82	124.76	147.08
37	60.75	71.55	82.42	93.31	104.26	126.28	148.50
38	62.27	73.61	84.89	96.12	107.30	129.51	151.54
39	63.48	75.25	86.92	98.44	109.82	132.23	154.17
40	65.01	77.27	89.35	101.24	112.97	135.84	157.99
41	66.62	79.35	91.86	104.16	116.24	139.70	162.28
42	67.90	81.08	94.00	106.67	119.09	143.16	166.21
43	69.62	83.17	96.47	109.49	122.23	146.94	170.58
44	71.50	85.48	99.18	112.58	125.70	151.14	175.42
45	73.59	88.02	102.15	115.98	129.51	155.74	180.77
46	75.58	90.40	104.94	119.18	133.09	160.03	185.76
47	78.20	93.59	108.64	123.38	137.78	165.62	192.19
48	82.21	98.57	114.52	130.09	145.24	174.41	201.99
49	84.26	103.27	120.06	136.37	152.23	182.50	210.89
50	84.94	107.91	126.33	143.53	160.17	191.73	221.00
51	85.24	107.92	130.58	147.51	167.83	200.47	230.39
52	86.18	108.62	132.48	149.18	176.81	210.74	241.37
53	85.90	108.00	132.44	148.73	179.33	211.84	245.81
54	86.72	108.96	134.15	150.32	181.50	213.49	253.12
55	87.31	109.64	135.41	151.48	183.07	214.57	256.77
56	88.70	111.48	137.88	154.15	186.32	217.78	261.17
57	90.47	113.93	140.85	157.52	190.31	222.13	266.95
58	92.39	117.36	143.55	161.17	194.46	227.09	273.95
59	96.08	122.19	148.38	167.25	201.44	235.48	285.18
60	101.52	127.90	154.64	174.94	210.30	246.21	299.37
61	107.48	133.90	161.42	183.22	219.80	257.86	314.85
62	115.29	141.83	170.61	194.32	232.61	273.48	335.38
63	124.81	152.76	184.56	210.11	251.25	295.66	364.04
64	135.66	165.08	200.15	227.63	272.05	320.26	389.64
65	147.54	178.50	216.78	246.20	294.24	346.43	413.18
66	167.91	202.08	245.26	278.03	332.48	391.31	459.81
67	184.35	220.75	267.02	302.11	361.34	425.39	489.65
68	207.47	246.28	291.56	329.36	395.27	467.92	540.48
69	231.94	272.71	318.69	359.41	432.31	512.15	592.96
70	257.26	302.31	350.64	391.14	471.32	556.74	649.79
71	282.27	332.48	384.00	422.34	509.70	599.16	701.27
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	56.84	66.58	76.46	86.51	96.69	117.51	138.94
36	57.38	67.40	77.53	87.76	98.07	118.98	140.30
37	57.64	67.87	78.19	88.51	98.91	119.80	140.88
38	58.80	69.49	80.16	90.76	101.31	122.28	143.06
39	59.64	70.71	81.66	92.48	103.18	124.24	144.84
40	60.80	72.27	83.58	94.71	105.67	127.06	147.79
41	61.39	73.12	84.66	96.00	107.11	128.73	149.53
42	62.28	74.38	86.23	97.84	109.23	131.32	152.46
43	63.57	75.95	88.09	99.98	111.62	134.18	155.77
44	64.67	77.31	89.69	101.82	113.69	136.68	158.65
45	66.27	79.27	91.98	104.44	116.62	140.24	162.79
46	67.46	81.31	95.05	106.30	120.55	144.93	168.23
47	67.22	83.00	97.97	108.13	124.25	149.36	173.32
48	68.98	85.78	102.20	111.71	131.72	158.36	179.25
49	70.74	88.47	105.78	115.26	136.59	166.23	184.70
50	72.08	90.44	108.70	118.10	140.62	169.95	188.83
51	74.06	93.11	112.66	121.96	145.96	174.94	194.39
52	75.66	94.84	115.68	125.23	150.64	178.94	198.82
53	77.42	96.86	118.78	129.12	155.68	183.91	204.34
54	78.75	98.52	121.30	132.46	159.93	188.11	209.01
55	80.38	100.55	124.18	136.27	164.69	193.03	214.48
56	82.91	103.86	128.46	141.81	171.41	200.35	222.63
57	85.24	107.06	132.36	146.81	177.37	207.02	230.53
58	88.06	111.63	136.55	152.18	183.60	214.42	240.25
59	91.60	117.01	142.09	159.11	191.64	224.02	252.60
60	96.04	123.35	149.14	167.75	201.66	236.09	267.94
61	101.49	130.89	157.79	178.23	213.82	250.83	286.55
62	107.22	138.74	166.88	189.30	226.61	266.43	306.41
63	116.70	150.70	182.07	206.66	247.12	290.80	334.61
64	126.79	163.30	197.99	224.77	268.64	316.24	364.07
65	137.62	176.84	214.76	243.78	291.36	343.03	395.14
66	157.48	202.07	245.25	278.28	332.78	391.66	451.42
67	172.54	221.21	267.57	303.51	363.35	427.35	492.89
68	194.65	250.06	296.03	335.70	402.88	476.93	555.48
69	216.71	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	743.93
72	283.29	367.47	423.44	480.63	580.92	678.92	798.21
73	295.51	383.99	447.52	508.13	614.52	710.71	862.10
74	308.66	401.86	474.33	538.16	651.22	746.03	929.19
75	328.12	418.47	500.19	566.47	685.93	779.73	1,012.29
76	359.46	440.70	532.89	601.72	729.22	824.37	1,071.84
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	67.25	77.23	87.38	97.65	123.85	140.33
36	58.19	68.08	78.31	88.64	99.04	125.14	141.69
37	58.50	68.55	78.97	89.40	100.02	125.74	142.28
38	59.39	70.19	80.96	91.66	102.32	126.46	144.50
39	60.24	71.41	82.48	93.40	104.21	127.48	146.30
40	61.42	73.00	84.41	95.65	106.72	128.73	149.26
41	62.00	73.86	85.50	96.95	108.18	130.01	151.03
42	62.91	75.12	87.09	98.83	110.33	132.64	153.99
43	64.21	76.71	88.97	100.98	112.74	135.52	157.33
44	65.31	78.08	90.59	102.84	114.83	138.05	160.24
45	66.93	80.06	92.90	105.49	117.80	141.64	164.41
46	69.13	82.69	96.00	109.02	121.74	146.39	169.92
47	71.22	85.25	98.95	112.37	125.49	150.85	175.05
48	75.39	90.40	105.01	119.30	133.20	159.94	185.24
49	79.35	95.29	110.78	125.84	140.46	168.40	194.59
50	83.80	100.83	117.32	133.28	148.73	178.03	205.22
51	88.09	106.21	123.67	140.52	156.74	187.23	215.15
52	93.06	112.48	131.13	149.00	166.09	197.97	226.74
53	95.94	117.58	137.15	155.85	173.67	206.69	236.15
54	98.30	122.97	143.72	163.30	181.93	216.18	246.50
55	100.47	125.69	150.28	170.34	190.22	225.79	256.94
56	103.03	129.07	158.40	176.22	200.48	237.74	270.17
57	106.08	133.23	164.72	182.70	210.33	249.26	282.95
58	109.59	138.92	169.93	189.38	217.15	257.49	292.41
59	113.99	145.62	176.83	198.00	227.14	269.49	306.10
60	118.81	152.59	184.49	207.51	239.64	284.56	323.33
61	125.55	161.92	195.19	220.47	252.51	300.15	341.21
62	133.62	172.90	207.98	235.92	270.40	321.78	366.04
63	145.45	187.81	223.74	255.73	285.81	340.27	387.07
64	158.02	200.48	236.43	270.35	302.22	359.85	409.32
65	172.80	214.96	253.50	289.88	324.08	385.92	439.00
66	194.50	239.76	282.62	323.08	361.14	430.02	489.31
67	210.55	259.04	304.97	348.39	389.27	463.47	527.52
68	234.33	285.22	333.91	380.42	424.74	506.83	580.17
69	259.90	314.45	366.93	417.24	465.47	555.60	637.27
70	285.83	344.85	401.61	456.14	508.43	606.27	695.13
71	311.01	374.90	436.25	495.10	551.42	656.44	751.37
72	335.44	404.54	470.73	533.98	594.31	706.11	806.18
73	357.36	438.96	512.71	582.42	648.14	767.46	870.72
74	368.95	474.37	556.48	633.33	704.92	832.24	938.49
75	390.62	498.17	595.46	674.37	773.86	911.55	1,022.40
76	422.73	518.26	626.68	707.62	852.25	969.46	1,119.71
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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 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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	32.77	38.38	44.07	49.86	55.74	68.05	80.09
36	33.07	38.85	44.69	50.58	56.53	68.76	80.87
37	33.40	39.34	45.31	51.29	57.33	69.47	81.64
38	33.72	39.84	45.95	52.02	58.08	70.10	82.02
39	34.01	40.32	46.56	52.74	58.83	70.85	82.59
40	34.30	40.77	47.16	53.42	59.61	71.69	83.38
41	34.64	41.25	47.76	54.15	60.43	72.63	84.36
42	34.95	41.74	48.39	54.90	61.30	73.70	85.55
43	35.49	42.40	49.18	55.80	62.31	74.90	86.96
44	36.10	43.15	50.06	56.84	63.46	76.30	88.56
45	36.44	44.01	51.07	57.99	64.77	77.87	90.40
46	36.32	44.99	52.23	59.31	66.24	79.65	92.45
47	37.02	46.13	53.56	60.82	67.93	81.66	94.75
48	38.24	47.28	55.42	62.96	70.29	84.39	97.75
49	39.46	48.38	57.31	65.10	72.66	87.11	100.66
50	40.74	49.44	59.23	66.98	75.08	89.88	103.61
51	42.10	50.54	61.15	68.72	77.64	92.75	106.57
52	43.56	51.69	63.04	70.64	80.37	95.79	109.72
53	44.88	52.43	64.30	71.87	82.90	98.65	112.72
54	46.29	53.37	65.71	73.31	85.67	101.80	116.07
55	47.90	54.81	67.69	75.02	88.78	105.37	119.92
56	49.72	56.96	70.45	77.12	92.34	108.96	124.43
57	51.81	59.50	73.56	79.65	96.23	112.32	129.76
58	53.93	62.46	76.40	82.93	100.05	116.85	135.26
59	56.52	65.92	80.05	87.10	104.90	122.63	142.24
60	59.72	69.98	84.61	92.25	110.90	129.84	150.91
61	63.60	74.79	90.16	98.48	118.15	138.60	161.41
62	68.22	80.45	96.77	105.96	126.84	149.13	173.92
63	74.29	87.43	105.63	115.82	138.50	162.98	189.94
64	80.75	94.79	114.93	126.23	150.86	177.59	206.64
65	88.35	103.48	125.67	138.23	165.20	194.50	225.98
66	101.15	118.32	143.60	158.13	189.10	222.56	258.21
67	111.73	130.59	157.96	174.18	208.53	245.26	284.09
68	127.28	149.03	176.43	193.17	231.83	274.44	320.65
69	143.17	167.92	196.23	214.81	258.38	306.10	357.85
70	159.79	187.77	217.79	238.41	287.28	339.35	396.72
71	177.53	209.11	241.51	264.40	319.09	375.10	438.34
72	196.73	232.43	267.83	293.24	354.43	414.22	483.75
73	215.62	255.44	297.70	325.97	394.22	455.93	531.59
74	236.65	281.26	331.98	363.50	439.87	503.91	586.61
75	260.41	310.72	371.40	406.67	492.43	559.77	638.25
76	287.57	344.61	416.70	456.27	552.95	625.10	696.94
77	318.75	383.81	468.66	513.15	622.49	701.52	779.46
78	354.61	429.07	527.99	578.12	702.04	790.61	878.45
79	395.76	481.30	595.48	652.01	792.71	894.01	993.34
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	33.42	39.15	44.95	50.86	56.85	69.41	81.69
36	33.73	39.62	45.59	51.60	57.66	70.14	82.49
37	34.07	40.13	46.22	52.32	58.47	70.86	83.27
38	34.39	40.64	46.87	53.06	59.24	71.50	83.66
39	34.69	41.12	47.50	53.80	60.01	72.27	84.24
40	34.99	41.59	48.10	54.49	60.81	73.12	85.05
41	35.33	42.08	48.71	55.24	61.64	74.08	86.05
42	35.65	42.57	49.35	56.00	62.53	75.17	87.26
43	36.20	43.25	50.16	56.92	63.56	76.39	88.70
44	36.82	44.01	51.07	57.98	64.73	77.82	90.33
45	37.17	44.89	52.09	59.15	66.06	79.42	92.20
46	37.05	45.89	53.28	60.50	67.56	81.24	94.30
47	37.76	47.05	54.63	62.04	69.29	83.29	96.65
48	39.00	48.23	56.53	64.22	71.69	86.08	99.70
49	40.25	49.34	58.45	66.40	74.11	88.85	102.67
50	41.55	50.43	60.41	68.32	76.59	91.68	105.68
51	42.94	51.55	62.37	70.10	79.19	94.60	108.71
52	44.43	52.72	64.30	72.06	81.98	97.71	111.92
53	45.78	53.48	65.58	73.30	84.55	100.62	114.97
54	47.22	54.44	67.02	74.77	87.38	103.84	118.39
55	48.86	55.91	69.04	76.52	90.55	107.48	122.31
56	50.71	58.10	71.86	78.67	94.19	111.14	126.92
57	52.85	60.69	75.03	81.25	98.16	114.57	132.35
58	55.01	63.71	77.93	84.59	102.06	119.18	137.97
59	57.65	67.24	81.65	88.84	107.00	125.08	145.08
60	60.91	71.38	86.30	94.10	113.12	132.44	153.92
61	64.87	76.29	91.96	100.45	120.51	141.38	164.63
62	69.58	82.06	98.71	108.08	129.38	152.11	177.40
63	75.78	89.18	107.74	118.14	141.27	166.24	193.74
64	82.37	96.69	117.23	128.75	153.88	181.15	210.77
65	90.12	105.55	128.18	140.99	168.50	198.39	230.50
66	103.17	120.69	146.47	161.30	192.88	227.01	263.38
67	113.96	133.20	161.12	177.67	212.70	250.16	289.77
68	129.83	152.01	179.96	197.03	236.47	279.93	327.06
69	146.03	171.28	200.15	219.11	263.55	312.22	365.01
70	162.99	191.53	222.15	243.18	293.03	346.14	404.66
71	181.08	213.29	246.34	269.69	325.47	382.60	447.11
72	200.66	237.08	273.19	299.10	361.52	422.50	493.43
73	219.93	260.55	303.65	332.49	402.10	465.05	542.22
74	241.38	286.89	338.62	370.77	448.67	513.99	598.34
75	265.62	316.93	378.83	414.80	502.28	570.97	651.02
76	293.32	351.50	425.03	465.40	564.01	637.60	710.88
77	325.13	391.49	478.03	523.41	634.94	715.55	795.05
78	361.70	437.65	538.55	589.68	716.08	806.42	896.02
79	403.68	490.93	607.39	665.05	808.56	911.89	1,013.21
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.15	66.94	76.88	86.98	97.21	118.14	139.70
36	57.69	67.77	77.95	88.23	98.60	119.63	141.06
37	58.26	68.62	79.04	89.48	99.99	121.11	142.41
38	59.44	70.25	81.02	91.74	102.40	123.60	144.62
39	60.93	72.23	83.42	94.47	105.40	126.91	147.96
40	62.09	73.81	85.35	96.70	107.92	129.77	150.93
41	63.69	75.70	87.81	99.56	111.10	133.52	155.11
42	64.92	76.36	89.87	101.35	113.87	136.87	158.92
43	66.58	77.84	92.26	103.01	116.91	140.53	163.15
44	68.06	79.56	94.42	104.89	119.67	143.88	167.01
45	70.08	80.92	96.92	106.22	123.36	148.31	170.40
46	69.29	83.05	99.06	108.56	126.79	152.45	174.30
47	68.30	85.37	101.59	111.22	130.54	157.07	178.67
48	68.83	87.72	104.51	114.90	135.49	163.14	184.37
49	68.85	87.69	104.85	117.73	139.52	168.36	188.66
50	68.92	87.56	105.24	119.26	142.00	171.62	192.90
51	69.08	87.45	105.81	119.53	143.05	171.46	197.19
52	69.34	87.39	106.59	120.03	144.38	171.50	201.70
53	69.42	87.28	107.03	120.19	144.92	171.19	204.01
54	69.58	87.42	107.63	120.61	145.62	171.29	204.53
55	69.95	87.84	108.49	121.36	146.67	171.91	205.71
56	70.55	88.66	109.66	122.60	148.18	173.20	207.71
57	71.42	89.95	111.20	124.36	150.25	175.36	210.75
58	72.82	92.51	113.15	127.04	153.28	179.00	215.94
59	75.74	96.32	116.96	131.83	158.79	185.62	224.79
60	80.02	100.81	121.89	137.89	165.76	194.07	235.97
61	84.59	105.38	127.03	144.19	172.98	202.93	247.78
62	90.73	111.62	134.26	152.92	183.06	215.23	263.94
63	98.81	120.94	146.11	166.34	198.91	234.06	288.20
64	107.40	130.69	158.45	180.21	215.38	253.54	313.54
65	117.51	142.16	172.64	196.07	234.34	275.90	342.82
66	134.53	161.91	196.50	222.76	266.39	313.52	391.59
67	147.48	176.60	213.62	241.69	289.35	340.31	425.88
68	166.74	197.93	234.32	264.70	317.67	376.06	468.62
69	187.55	220.53	257.71	290.63	349.58	414.14	516.23
70	207.73	244.10	283.13	315.83	380.57	449.54	557.34
71	230.79	271.84	313.96	345.31	416.73	489.88	603.41
72	253.78	299.83	345.50	378.28	457.21	534.34	652.24
73	278.15	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.72	67.61	77.65	87.84	98.18	119.32	141.10
36	58.26	68.45	78.73	89.11	99.59	120.84	142.47
37	58.84	69.31	79.83	90.37	100.99	122.33	143.84
38	60.03	70.95	81.83	92.65	103.42	124.83	146.07
39	61.55	72.95	84.25	95.41	106.46	128.18	149.44
40	62.72	74.55	86.20	97.68	109.00	131.06	152.44
41	64.32	76.60	88.69	100.56	112.21	134.86	156.66
42	65.57	78.29	90.78	103.01	115.00	138.24	160.51
43	67.25	80.35	93.18	105.76	118.08	141.95	164.78
44	68.75	82.18	95.35	108.25	120.88	145.32	168.68
45	70.79	84.66	98.25	111.56	124.59	149.79	173.89
46	72.71	86.99	100.96	114.66	128.04	153.97	178.72
47	74.89	89.63	104.05	118.17	131.96	158.63	184.07
48	76.48	93.12	108.17	122.89	137.22	164.76	190.82
49	76.07	96.23	111.87	127.07	141.84	170.05	196.51
50	76.20	96.81	115.62	131.36	146.58	175.47	202.27
51	76.43	96.76	117.07	132.25	153.05	182.81	210.09
52	76.77	96.76	118.01	132.89	157.67	187.93	215.24
53	76.91	96.69	118.58	133.16	160.56	189.67	220.05
54	77.14	96.92	119.33	133.72	161.45	189.91	225.50
55	77.61	97.46	120.36	134.65	162.73	190.73	228.24
56	78.33	98.44	121.76	136.12	164.53	192.31	230.62
57	79.36	99.94	123.56	138.17	166.94	194.85	234.16
58	80.97	102.86	125.82	141.26	170.43	199.04	240.11
59	84.21	107.10	130.05	146.59	176.56	206.39	249.95
60	88.98	112.10	135.53	153.33	184.32	215.79	262.39
61	94.13	117.26	141.36	160.45	192.49	225.82	275.73
62	100.97	124.21	149.41	170.17	203.70	239.50	293.71
63	109.95	134.58	162.59	185.10	221.34	260.46	320.71
64	118.70	144.44	175.13	199.17	238.05	280.23	340.44
65	129.87	157.12	190.81	216.71	259.00	304.94	363.68
66	147.68	177.74	215.71	244.54	292.42	344.17	403.25
67	162.01	193.99	234.65	265.49	317.41	373.83	430.13
68	182.01	216.06	255.79	288.94	346.50	410.51	473.30
69	203.30	239.05	279.35	315.04	378.93	448.92	521.40
70	223.71	262.88	304.91	340.12	409.84	484.12	562.91
71	244.99	288.57	333.28	366.56	442.38	520.03	609.45
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	70.20	82.23	94.43	106.84	119.42	145.13	171.61
36	70.86	83.26	95.76	108.37	121.12	146.96	173.28
37	71.57	84.29	97.09	109.91	122.83	148.76	174.94
38	73.19	86.50	99.77	112.96	126.10	152.20	178.10
39	74.83	88.70	102.43	116.00	129.42	155.85	181.69
40	76.44	90.86	105.06	119.05	132.84	159.73	185.77
41	78.49	93.49	108.24	122.73	136.96	164.60	191.19
42	79.89	95.39	110.60	125.48	140.10	168.42	195.52
43	81.78	97.69	113.33	128.62	143.59	172.62	200.38
44	83.88	100.27	116.34	132.08	147.47	177.30	205.78
45	85.50	102.28	118.68	134.74	150.49	180.94	210.04
46	88.06	105.40	122.36	137.96	155.17	186.58	216.57
47	85.85	107.31	125.97	139.80	159.77	192.07	222.87
48	86.04	109.65	130.34	143.62	165.31	198.52	229.92
49	84.74	107.93	129.05	144.90	168.84	202.40	232.19
50	84.94	107.91	129.70	146.97	175.00	209.71	237.73
51	85.24	107.92	130.58	147.51	176.53	211.59	243.34
52	85.19	107.37	130.96	147.46	177.38	210.70	247.80
53	85.40	107.37	131.67	147.86	178.29	210.61	250.98
54	85.71	107.69	132.59	148.57	179.39	211.01	251.96
55	86.29	108.36	133.83	149.71	180.93	212.06	253.76
56	87.15	109.53	135.46	151.44	183.05	213.96	256.59
57	88.35	111.27	137.56	153.83	185.86	216.93	260.70
58	90.21	114.60	140.18	157.38	189.88	221.75	267.50
59	93.82	119.32	144.89	163.31	196.70	229.94	278.47
60	98.54	124.14	150.09	169.79	204.11	238.97	290.56
61	104.30	129.94	156.64	177.80	213.30	250.23	305.54
62	111.88	137.64	165.56	188.57	225.73	265.39	325.46
63	121.84	149.13	180.17	205.11	245.27	288.62	355.38
64	131.62	160.16	194.19	220.85	263.96	310.73	384.26
65	143.13	173.15	210.29	238.83	285.43	336.06	411.02
66	162.85	196.00	237.87	269.66	322.47	379.53	457.35
67	177.65	212.73	257.31	291.13	348.53	409.92	484.24
68	198.56	235.70	279.04	315.21	378.30	447.83	531.32
69	219.05	257.56	300.99	339.44	408.29	483.70	575.92
70	239.69	281.66	326.69	364.42	439.11	518.70	619.58
71	260.97	307.39	355.02	390.46	471.23	553.94	663.71
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	83.92	98.32	112.90	127.73	142.77	173.50	205.18
36	84.73	99.53	114.49	129.57	144.80	175.70	207.17
37	85.56	100.78	116.08	131.40	146.84	177.86	209.15
38	87.64	103.58	119.47	135.26	151.00	182.25	213.24
39	89.72	106.35	122.83	139.11	155.20	186.89	217.87
40	91.79	109.11	126.17	142.96	159.52	191.81	223.10
41	93.99	110.15	129.61	145.24	164.00	197.10	228.96
42	94.87	110.06	131.33	146.08	166.37	199.99	232.21
43	97.32	111.66	134.87	147.77	170.90	205.43	236.72
44	98.99	113.03	135.94	149.02	174.05	209.25	238.82
45	99.97	114.63	137.30	150.47	176.29	215.05	241.40
46	97.20	116.49	138.96	152.29	178.49	220.05	244.50
47	94.86	118.57	141.09	154.48	181.30	223.34	248.15
48	94.65	120.61	143.70	157.99	186.30	228.16	253.51
49	93.88	119.58	142.98	160.55	190.25	231.53	257.26
50	93.67	119.01	143.04	162.09	193.00	233.25	262.19
51	94.06	119.09	144.09	162.77	194.79	233.47	268.51
52	94.11	118.61	144.66	162.89	195.94	232.75	273.74
53	94.39	118.67	145.53	163.43	197.05	232.77	277.39
54	94.78	119.09	146.63	164.31	198.38	233.35	278.64
55	95.48	119.90	148.08	165.65	200.20	234.65	280.79
56	96.49	121.26	149.98	167.67	202.66	236.88	284.08
57	97.88	123.26	152.39	170.42	205.89	240.31	288.80
58	100.00	127.03	155.38	174.45	210.47	245.80	296.51
59	103.43	131.54	159.73	180.04	216.85	253.49	306.99
60	108.69	136.93	165.55	187.28	225.14	263.59	320.50
61	115.12	143.41	172.88	196.23	235.41	276.17	337.21
62	123.48	151.90	182.72	208.11	249.12	292.90	359.19
63	133.72	163.67	197.75	225.12	269.20	316.78	390.05
64	144.54	175.89	213.26	242.53	289.87	341.23	421.98
65	156.38	189.19	229.76	260.94	311.86	367.17	456.23
66	177.01	213.04	258.56	293.11	350.51	412.53	508.98
67	193.29	231.46	279.97	316.76	379.22	446.01	541.04
68	215.10	255.35	302.29	341.48	409.82	485.15	589.33
69	234.80	276.08	322.63	363.84	437.64	518.47	633.86
70	255.66	300.43	348.46	388.71	468.39	553.28	676.25
71	275.17	324.12	374.34	411.71	496.87	584.09	717.97
72	295.10	348.65	401.75	439.86	531.65	621.33	760.12
73	319.12	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	210.28	241.06
36	101.91	115.43	134.97	147.85	173.48	212.92	243.55
37	103.03	116.51	137.08	150.08	176.16	215.55	246.07
38	104.15	117.50	139.27	152.31	179.06	220.30	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	105.86	126.87	151.34	165.86	194.40	239.66	266.29
47	102.92	128.65	153.08	167.61	196.72	242.32	269.24
48	103.25	131.58	156.77	172.35	203.23	248.90	276.56
49	102.55	130.62	156.18	175.36	207.82	252.91	281.01
50	102.41	130.11	156.38	177.21	211.00	255.01	286.64
51	102.88	130.25	157.60	178.03	213.05	255.36	293.68
52	103.52	130.47	159.13	179.18	215.53	256.02	301.11
53	103.38	129.97	159.39	178.99	215.82	254.94	303.81
54	103.86	130.49	160.67	180.04	217.38	255.69	305.32
55	104.67	131.44	162.33	181.60	219.47	257.23	307.82
56	105.82	132.99	164.49	183.90	222.28	259.81	311.57
57	107.40	135.25	167.21	187.00	225.93	263.69	316.90
58	109.78	139.45	170.57	191.51	231.06	269.84	325.52
59	113.61	144.47	175.44	197.75	238.18	278.43	337.18
60	119.44	150.47	181.93	205.81	247.41	289.65	352.20
61	126.56	157.67	190.07	215.74	258.82	303.63	370.74
62	135.08	166.17	199.88	227.66	272.52	320.41	392.93
63	145.61	178.22	215.32	245.13	293.13	344.94	424.72
64	156.66	190.63	231.13	262.86	314.16	369.82	457.34
65	168.75	204.15	247.93	281.58	336.53	396.22	492.32
66	190.16	228.87	277.77	314.88	376.55	443.17	553.53
67	205.58	246.17	297.77	336.90	403.33	474.37	589.74
68	225.29	267.43	316.60	357.64	429.22	508.11	632.08
69	246.25	289.55	338.36	381.59	458.99	543.76	678.16
70	265.25	311.70	361.53	403.29	485.95	574.03	717.80
71	285.82	336.67	388.83	427.65	516.11	606.70	763.89
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	118.33	139.32	165.78	181.51	213.03	262.42	291.58
48	119.22	143.38	170.82	186.71	220.17	269.64	299.61
49	119.44	146.60	175.29	191.01	226.35	275.47	306.07
50	119.68	149.65	179.87	195.42	232.69	281.22	312.45
51	119.98	152.73	184.79	200.05	239.41	286.95	318.86
52	120.92	153.49	187.21	206.00	247.79	294.34	327.04
53	121.64	154.02	188.88	210.52	253.83	299.85	333.17
54	122.97	155.63	191.61	214.66	259.18	304.86	341.73
55	124.11	156.99	193.88	216.82	262.03	307.12	350.11
56	126.16	159.71	197.53	220.74	266.81	311.86	361.77
57	128.66	163.22	201.79	225.56	272.52	318.08	375.67
58	131.86	168.73	206.38	231.60	279.42	326.32	389.74
59	136.58	176.01	213.74	240.79	290.02	339.02	409.19
60	141.88	183.69	222.09	251.09	301.85	353.39	428.26
61	147.73	191.91	231.34	262.42	314.81	369.32	449.52
62	155.51	202.49	243.57	277.21	331.83	390.15	477.02
63	168.11	218.30	263.75	300.05	358.80	422.22	502.81
64	180.60	233.72	283.38	322.11	384.97	453.18	527.38
65	194.38	250.77	304.54	345.75	406.68	484.29	550.90
66	220.04	283.22	343.73	389.62	446.44	531.59	604.88
67	237.96	305.68	365.97	418.06	467.14	556.15	633.03
68	271.89	334.75	391.90	446.50	498.52	594.87	680.95
69	297.41	359.86	419.89	477.48	532.67	635.83	729.28
70	313.79	378.58	440.90	500.77	558.15	665.58	763.13
71	333.48	401.97	467.76	530.85	591.24	703.86	805.63
72	354.60	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	424.86	545.23	642.57	732.87	816.07	961.27	1,078.17
76	428.38	561.72	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	59.59	69.81	80.17	90.70	101.37	123.20	145.68
36	60.15	70.67	81.29	92.00	102.82	124.76	147.08
37	60.75	71.55	82.42	93.31	104.26	126.28	148.50
38	62.27	73.61	84.89	96.12	107.30	129.51	151.54
39	63.48	75.25	86.92	98.44	109.82	132.23	154.17
40	65.01	77.27	89.35	101.24	112.97	135.84	157.99
41	66.62	79.35	91.86	104.16	116.24	139.70	162.28
42	67.90	81.08	94.00	106.67	119.09	143.16	166.21
43	69.62	83.17	96.47	109.49	122.23	146.94	170.58
44	71.50	85.48	99.18	112.58	125.70	151.14	175.42
45	73.59	88.02	102.15	115.98	129.51	155.74	180.77
46	75.58	90.40	104.94	119.18	133.09	160.03	185.76
47	78.20	93.59	108.64	123.38	137.78	165.62	192.19
48	82.21	98.57	114.52	130.09	145.24	174.41	201.99
49	84.26	103.27	120.06	136.37	152.23	182.50	210.89
50	84.94	107.91	126.33	143.53	160.17	191.73	221.00
51	85.24	107.92	130.58	147.51	167.83	200.47	230.39
52	86.18	108.62	132.48	149.18	176.81	210.74	241.37
53	85.90	108.00	132.44	148.73	179.33	211.84	245.81
54	86.72	108.96	134.15	150.32	181.50	213.49	253.12
55	87.31	109.64	135.41	151.48	183.07	214.57	256.77
56	88.70	111.48	137.88	154.15	186.32	217.78	261.17
57	90.47	113.93	140.85	157.52	190.31	222.13	266.95
58	92.39	117.36	143.55	161.17	194.46	227.09	273.95
59	96.08	122.19	148.38	167.25	201.44	235.48	285.18
60	101.52	127.90	154.64	174.94	210.30	246.21	299.37
61	107.48	133.90	161.42	183.22	219.80	257.86	314.85
62	115.29	141.83	170.61	194.32	232.61	273.48	335.38
63	124.81	152.76	184.56	210.11	251.25	295.66	364.04
64	135.66	165.08	200.15	227.63	272.05	320.26	389.64
65	147.54	178.50	216.78	246.20	294.24	346.43	413.18
66	167.91	202.08	245.26	278.03	332.48	391.31	459.81
67	184.35	220.75	267.02	302.11	361.34	425.39	489.65
68	207.47	246.28	291.56	329.36	395.27	467.92	540.48
69	231.94	272.71	318.69	359.41	432.31	512.15	592.96
70	257.26	302.31	350.64	391.14	471.32	556.74	649.79
71	282.27	332.48	384.00	422.34	509.70	599.16	701.27
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	56.84	66.58	76.46	86.51	96.69	117.51	138.94
36	57.38	67.40	77.53	87.76	98.07	118.98	140.30
37	57.64	67.87	78.19	88.51	98.91	119.80	140.88
38	58.80	69.49	80.16	90.76	101.31	122.28	143.06
39	59.64	70.71	81.66	92.48	103.18	124.24	144.84
40	60.80	72.27	83.58	94.71	105.67	127.06	147.79
41	61.39	73.12	84.66	96.00	107.11	128.73	149.53
42	62.28	74.38	86.23	97.84	109.23	131.32	152.46
43	63.57	75.95	88.09	99.98	111.62	134.18	155.77
44	64.67	77.31	89.69	101.82	113.69	136.68	158.65
45	66.27	79.27	91.98	104.44	116.62	140.24	162.79
46	67.46	81.31	95.05	106.30	120.55	144.93	168.23
47	67.22	83.00	97.97	108.13	124.25	149.36	173.32
48	68.98	85.78	102.20	111.71	131.72	158.36	179.25
49	70.74	88.47	105.78	115.26	136.59	166.23	184.70
50	72.08	90.44	108.70	118.10	140.62	169.95	188.83
51	74.06	93.11	112.66	121.96	145.96	174.94	194.39
52	75.66	94.84	115.68	125.23	150.64	178.94	198.82
53	77.42	96.86	118.78	129.12	155.68	183.91	204.34
54	78.75	98.52	121.30	132.46	159.93	188.11	209.01
55	80.38	100.55	124.18	136.27	164.69	193.03	214.48
56	82.91	103.86	128.46	141.81	171.41	200.35	222.63
57	85.24	107.06	132.36	146.81	177.37	207.02	230.53
58	88.06	111.63	136.55	152.18	183.60	214.42	240.25
59	91.60	117.01	142.09	159.11	191.64	224.02	252.60
60	96.04	123.35	149.14	167.75	201.66	236.09	267.94
61	101.49	130.89	157.79	178.23	213.82	250.83	286.55
62	107.22	138.74	166.88	189.30	226.61	266.43	306.41
63	116.70	150.70	182.07	206.66	247.12	290.80	334.61
64	126.79	163.30	197.99	224.77	268.64	316.24	364.07
65	137.62	176.84	214.76	243.78	291.36	343.03	395.14
66	157.48	202.07	245.25	278.28	332.78	391.66	451.42
67	172.54	221.21	267.57	303.51	363.35	427.35	492.89
68	194.65	250.06	296.03	335.70	402.88	476.93	555.48
69	216.71	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	743.93
72	283.29	367.47	423.44	480.63	580.92	678.92	798.21
73	295.51	383.99	447.52	508.13	614.52	710.71	862.10
74	308.66	401.86	474.33	538.16	651.22	746.03	929.19
75	328.12	418.47	500.19	566.47	685.93	779.73	1,012.29
76	359.46	440.70	532.89	601.72	729.22	824.37	1,071.84
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	67.25	77.23	87.38	97.65	123.85	140.33
36	58.19	68.08	78.31	88.64	99.04	125.14	141.69
37	58.50	68.55	78.97	89.40	100.02	125.74	142.28
38	59.39	70.19	80.96	91.66	102.32	126.46	144.50
39	60.24	71.41	82.48	93.40	104.21	127.48	146.30
40	61.42	73.00	84.41	95.65	106.72	128.73	149.26
41	62.00	73.86	85.50	96.95	108.18	130.01	151.03
42	62.91	75.12	87.09	98.83	110.33	132.64	153.99
43	64.21	76.71	88.97	100.98	112.74	135.52	157.33
44	65.31	78.08	90.59	102.84	114.83	138.05	160.24
45	66.93	80.06	92.90	105.49	117.80	141.64	164.41
46	69.13	82.69	96.00	109.02	121.74	146.39	169.92
47	71.22	85.25	98.95	112.37	125.49	150.85	175.05
48	75.39	90.40	105.01	119.30	133.20	159.94	185.24
49	79.35	95.29	110.78	125.84	140.46	168.40	194.59
50	83.80	100.83	117.32	133.28	148.73	178.03	205.22
51	88.09	106.21	123.67	140.52	156.74	187.23	215.15
52	93.06	112.48	131.13	149.00	166.09	197.97	226.74
53	95.94	117.58	137.15	155.85	173.67	206.69	236.15
54	98.30	122.97	143.72	163.30	181.93	216.18	246.50
55	100.47	125.69	150.28	170.34	190.22	225.79	256.94
56	103.03	129.07	158.40	176.22	200.48	237.74	270.17
57	106.08	133.23	164.72	182.70	210.33	249.26	282.95
58	109.59	138.92	169.93	189.38	217.15	257.49	292.41
59	113.99	145.62	176.83	198.00	227.14	269.49	306.10
60	118.81	152.59	184.49	207.51	239.64	284.56	323.33
61	125.55	161.92	195.19	220.47	252.51	300.15	341.21
62	133.62	172.90	207.98	235.92	270.40	321.78	366.04
63	145.45	187.81	223.74	255.73	285.81	340.27	387.07
64	158.02	200.48	236.43	270.35	302.22	359.85	409.32
65	172.80	214.96	253.50	289.88	324.08	385.92	439.00
66	194.50	239.76	282.62	323.08	361.14	430.02	489.31
67	210.55	259.04	304.97	348.39	389.27	463.47	527.52
68	234.33	285.22	333.91	380.42	424.74	506.83	580.17
69	259.90	314.45	366.93	417.24	465.47	555.60	637.27
70	285.83	344.85	401.61	456.14	508.43	606.27	695.13
71	311.01	374.90	436.25	495.10	551.42	656.44	751.37
72	335.44	404.54	470.73	533.98	594.31	706.11	806.18
73	357.36	438.96	512.71	582.42	648.14	767.46	870.72
74	368.95	474.37	556.48	633.33	704.92	832.24	938.49
75	390.62	498.17	595.46	674.37	773.86	911.55	1,022.40
76	422.73	518.26	626.68	707.62	852.25	969.46	1,119.71
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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 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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	32.77	38.38	44.07	49.86	55.74	68.05	80.09
36	33.07	38.85	44.69	50.58	56.53	68.76	80.87
37	33.40	39.34	45.31	51.29	57.33	69.47	81.64
38	33.72	39.84	45.95	52.02	58.08	70.10	82.02
39	34.01	40.32	46.56	52.74	58.83	70.85	82.59
40	34.30	40.77	47.16	53.42	59.61	71.69	83.38
41	34.64	41.25	47.76	54.15	60.43	72.63	84.36
42	34.95	41.74	48.39	54.90	61.30	73.70	85.55
43	35.49	42.40	49.18	55.80	62.31	74.90	86.96
44	36.10	43.15	50.06	56.84	63.46	76.30	88.56
45	36.44	44.01	51.07	57.99	64.77	77.87	90.40
46	36.32	44.99	52.23	59.31	66.24	79.65	92.45
47	37.02	46.13	53.56	60.82	67.93	81.66	94.75
48	38.24	47.28	55.42	62.96	70.29	84.39	97.75
49	39.46	48.38	57.31	65.10	72.66	87.11	100.66
50	40.74	49.44	59.23	66.98	75.08	89.88	103.61
51	42.10	50.54	61.15	68.72	77.64	92.75	106.57
52	43.56	51.69	63.04	70.64	80.37	95.79	109.72
53	44.88	52.43	64.30	71.87	82.90	98.65	112.72
54	46.29	53.37	65.71	73.31	85.67	101.80	116.07
55	47.90	54.81	67.69	75.02	88.78	105.37	119.92
56	49.72	56.96	70.45	77.12	92.34	108.96	124.43
57	51.81	59.50	73.56	79.65	96.23	112.32	129.76
58	53.93	62.46	76.40	82.93	100.05	116.85	135.26
59	56.52	65.92	80.05	87.10	104.90	122.63	142.24
60	59.72	69.98	84.61	92.25	110.90	129.84	150.91
61	63.60	74.79	90.16	98.48	118.15	138.60	161.41
62	68.22	80.45	96.77	105.96	126.84	149.13	173.92
63	74.29	87.43	105.63	115.82	138.50	162.98	189.94
64	80.75	94.79	114.93	126.23	150.86	177.59	206.64
65	88.35	103.48	125.67	138.23	165.20	194.50	225.98
66	101.15	118.32	143.60	158.13	189.10	222.56	258.21
67	111.73	130.59	157.96	174.18	208.53	245.26	284.09
68	127.28	149.03	176.43	193.17	231.83	274.44	320.65
69	143.17	167.92	196.23	214.81	258.38	306.10	357.85
70	159.79	187.77	217.79	238.41	287.28	339.35	396.72
71	177.53	209.11	241.51	264.40	319.09	375.10	438.34
72	196.73	232.43	267.83	293.24	354.43	414.22	483.75
73	215.62	255.44	297.70	325.97	394.22	455.93	531.59
74	236.65	281.26	331.98	363.50	439.87	503.91	586.61
75	260.41	310.72	371.40	406.67	492.43	559.77	638.25
76	287.57	344.61	416.70	456.27	552.95	625.10	696.94
77	318.75	383.81	468.66	513.15	622.49	701.52	779.46
78	354.61	429.07	527.99	578.12	702.04	790.61	878.45
79	395.76	481.30	595.48	652.01	792.71	894.01	993.34
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	33.42	39.15	44.95	50.86	56.85	69.41	81.69
36	33.73	39.62	45.59	51.60	57.66	70.14	82.49
37	34.07	40.13	46.22	52.32	58.47	70.86	83.27
38	34.39	40.64	46.87	53.06	59.24	71.50	83.66
39	34.69	41.12	47.50	53.80	60.01	72.27	84.24
40	34.99	41.59	48.10	54.49	60.81	73.12	85.05
41	35.33	42.08	48.71	55.24	61.64	74.08	86.05
42	35.65	42.57	49.35	56.00	62.53	75.17	87.26
43	36.20	43.25	50.16	56.92	63.56	76.39	88.70
44	36.82	44.01	51.07	57.98	64.73	77.82	90.33
45	37.17	44.89	52.09	59.15	66.06	79.42	92.20
46	37.05	45.89	53.28	60.50	67.56	81.24	94.30
47	37.76	47.05	54.63	62.04	69.29	83.29	96.65
48	39.00	48.23	56.53	64.22	71.69	86.08	99.70
49	40.25	49.34	58.45	66.40	74.11	88.85	102.67
50	41.55	50.43	60.41	68.32	76.59	91.68	105.68
51	42.94	51.55	62.37	70.10	79.19	94.60	108.71
52	44.43	52.72	64.30	72.06	81.98	97.71	111.92
53	45.78	53.48	65.58	73.30	84.55	100.62	114.97
54	47.22	54.44	67.02	74.77	87.38	103.84	118.39
55	48.86	55.91	69.04	76.52	90.55	107.48	122.31
56	50.71	58.10	71.86	78.67	94.19	111.14	126.92
57	52.85	60.69	75.03	81.25	98.16	114.57	132.35
58	55.01	63.71	77.93	84.59	102.06	119.18	137.97
59	57.65	67.24	81.65	88.84	107.00	125.08	145.08
60	60.91	71.38	86.30	94.10	113.12	132.44	153.92
61	64.87	76.29	91.96	100.45	120.51	141.38	164.63
62	69.58	82.06	98.71	108.08	129.38	152.11	177.40
63	75.78	89.18	107.74	118.14	141.27	166.24	193.74
64	82.37	96.69	117.23	128.75	153.88	181.15	210.77
65	90.12	105.55	128.18	140.99	168.50	198.39	230.50
66	103.17	120.69	146.47	161.30	192.88	227.01	263.38
67	113.96	133.20	161.12	177.67	212.70	250.16	289.77
68	129.83	152.01	179.96	197.03	236.47	279.93	327.06
69	146.03	171.28	200.15	219.11	263.55	312.22	365.01
70	162.99	191.53	222.15	243.18	293.03	346.14	404.66
71	181.08	213.29	246.34	269.69	325.47	382.60	447.11
72	200.66	237.08	273.19	299.10	361.52	422.50	493.43
73	219.93	260.55	303.65	332.49	402.10	465.05	542.22
74	241.38	286.89	338.62	370.77	448.67	513.99	598.34
75	265.62	316.93	378.83	414.80	502.28	570.97	651.02
76	293.32	351.50	425.03	465.40	564.01	637.60	710.88
77	325.13	391.49	478.03	523.41	634.94	715.55	795.05
78	361.70	437.65	538.55	589.68	716.08	806.42	896.02
79	403.68	490.93	607.39	665.05	808.56	911.89	1,013.21
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.15	66.94	76.88	86.98	97.21	118.14	139.70
36	57.69	67.77	77.95	88.23	98.60	119.63	141.06
37	58.26	68.62	79.04	89.48	99.99	121.11	142.41
38	59.44	70.25	81.02	91.74	102.40	123.60	144.62
39	60.93	72.23	83.42	94.47	105.40	126.91	147.96
40	62.09	73.81	85.35	96.70	107.92	129.77	150.93
41	63.69	75.70	87.81	99.56	111.10	133.52	155.11
42	64.92	76.36	89.87	101.35	113.87	136.87	158.92
43	66.58	77.84	92.26	103.01	116.91	140.53	163.15
44	68.06	79.56	94.42	104.89	119.67	143.88	167.01
45	70.08	80.92	96.92	106.22	123.36	148.31	170.40
46	69.29	83.05	99.06	108.56	126.79	152.45	174.30
47	68.30	85.37	101.59	111.22	130.54	157.07	178.67
48	68.83	87.72	104.51	114.90	135.49	163.14	184.37
49	68.85	87.69	104.85	117.73	139.52	168.36	188.66
50	68.92	87.56	105.24	119.26	142.00	171.62	192.90
51	69.08	87.45	105.81	119.53	143.05	171.46	197.19
52	69.34	87.39	106.59	120.03	144.38	171.50	201.70
53	69.42	87.28	107.03	120.19	144.92	171.19	204.01
54	69.58	87.42	107.63	120.61	145.62	171.29	204.53
55	69.95	87.84	108.49	121.36	146.67	171.91	205.71
56	70.55	88.66	109.66	122.60	148.18	173.20	207.71
57	71.42	89.95	111.20	124.36	150.25	175.36	210.75
58	72.82	92.51	113.15	127.04	153.28	179.00	215.94
59	75.74	96.32	116.96	131.83	158.79	185.62	224.79
60	80.02	100.81	121.89	137.89	165.76	194.07	235.97
61	84.59	105.38	127.03	144.19	172.98	202.93	247.78
62	90.73	111.62	134.26	152.92	183.06	215.23	263.94
63	98.81	120.94	146.11	166.34	198.91	234.06	288.20
64	107.40	130.69	158.45	180.21	215.38	253.54	313.54
65	117.51	142.16	172.64	196.07	234.34	275.90	342.82
66	134.53	161.91	196.50	222.76	266.39	313.52	391.59
67	147.48	176.60	213.62	241.69	289.35	340.31	425.88
68	166.74	197.93	234.32	264.70	317.67	376.06	468.62
69	187.55	220.53	257.71	290.63	349.58	414.14	516.23
70	207.73	244.10	283.13	315.83	380.57	449.54	557.34
71	230.79	271.84	313.96	345.31	416.73	489.88	603.41
72	253.78	299.83	345.50	378.28	457.21	534.34	652.24
73	278.15	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.72	67.61	77.65	87.84	98.18	119.32	141.10
36	58.26	68.45	78.73	89.11	99.59	120.84	142.47
37	58.84	69.31	79.83	90.37	100.99	122.33	143.84
38	60.03	70.95	81.83	92.65	103.42	124.83	146.07
39	61.55	72.95	84.25	95.41	106.46	128.18	149.44
40	62.72	74.55	86.20	97.68	109.00	131.06	152.44
41	64.32	76.60	88.69	100.56	112.21	134.86	156.66
42	65.57	78.29	90.78	103.01	115.00	138.24	160.51
43	67.25	80.35	93.18	105.76	118.08	141.95	164.78
44	68.75	82.18	95.35	108.25	120.88	145.32	168.68
45	70.79	84.66	98.25	111.56	124.59	149.79	173.89
46	72.71	86.99	100.96	114.66	128.04	153.97	178.72
47	74.89	89.63	104.05	118.17	131.96	158.63	184.07
48	76.48	93.12	108.17	122.89	137.22	164.76	190.82
49	76.07	96.23	111.87	127.07	141.84	170.05	196.51
50	76.20	96.81	115.62	131.36	146.58	175.47	202.27
51	76.43	96.76	117.07	132.25	153.05	182.81	210.09
52	76.77	96.76	118.01	132.89	157.67	187.93	215.24
53	76.91	96.69	118.58	133.16	160.56	189.67	220.05
54	77.14	96.92	119.33	133.72	161.45	189.91	225.50
55	77.61	97.46	120.36	134.65	162.73	190.73	228.24
56	78.33	98.44	121.76	136.12	164.53	192.31	230.62
57	79.36	99.94	123.56	138.17	166.94	194.85	234.16
58	80.97	102.86	125.82	141.26	170.43	199.04	240.11
59	84.21	107.10	130.05	146.59	176.56	206.39	249.95
60	88.98	112.10	135.53	153.33	184.32	215.79	262.39
61	94.13	117.26	141.36	160.45	192.49	225.82	275.73
62	100.97	124.21	149.41	170.17	203.70	239.50	293.71
63	109.95	134.58	162.59	185.10	221.34	260.46	320.71
64	118.70	144.44	175.13	199.17	238.05	280.23	340.44
65	129.87	157.12	190.81	216.71	259.00	304.94	363.68
66	147.68	177.74	215.71	244.54	292.42	344.17	403.25
67	162.01	193.99	234.65	265.49	317.41	373.83	430.13
68	182.01	216.06	255.79	288.94	346.50	410.51	473.30
69	203.30	239.05	279.35	315.04	378.93	448.92	521.40
70	223.71	262.88	304.91	340.12	409.84	484.12	562.91
71	244.99	288.57	333.28	366.56	442.38	520.03	609.45
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	70.20	82.23	94.43	106.84	119.42	145.13	171.61
36	70.86	83.26	95.76	108.37	121.12	146.96	173.28
37	71.57	84.29	97.09	109.91	122.83	148.76	174.94
38	73.19	86.50	99.77	112.96	126.10	152.20	178.10
39	74.83	88.70	102.43	116.00	129.42	155.85	181.69
40	76.44	90.86	105.06	119.05	132.84	159.73	185.77
41	78.49	93.49	108.24	122.73	136.96	164.60	191.19
42	79.89	95.39	110.60	125.48	140.10	168.42	195.52
43	81.78	97.69	113.33	128.62	143.59	172.62	200.38
44	83.88	100.27	116.34	132.08	147.47	177.30	205.78
45	85.50	102.28	118.68	134.74	150.49	180.94	210.04
46	88.06	105.40	122.36	137.96	155.17	186.58	216.57
47	85.85	107.31	125.97	139.80	159.77	192.07	222.87
48	86.04	109.65	130.34	143.62	165.31	198.52	229.92
49	84.74	107.93	129.05	144.90	168.84	202.40	232.19
50	84.94	107.91	129.70	146.97	175.00	209.71	237.73
51	85.24	107.92	130.58	147.51	176.53	211.59	243.34
52	85.19	107.37	130.96	147.46	177.38	210.70	247.80
53	85.40	107.37	131.67	147.86	178.29	210.61	250.98
54	85.71	107.69	132.59	148.57	179.39	211.01	251.96
55	86.29	108.36	133.83	149.71	180.93	212.06	253.76
56	87.15	109.53	135.46	151.44	183.05	213.96	256.59
57	88.35	111.27	137.56	153.83	185.86	216.93	260.70
58	90.21	114.60	140.18	157.38	189.88	221.75	267.50
59	93.82	119.32	144.89	163.31	196.70	229.94	278.47
60	98.54	124.14	150.09	169.79	204.11	238.97	290.56
61	104.30	129.94	156.64	177.80	213.30	250.23	305.54
62	111.88	137.64	165.56	188.57	225.73	265.39	325.46
63	121.84	149.13	180.17	205.11	245.27	288.62	355.38
64	131.62	160.16	194.19	220.85	263.96	310.73	384.26
65	143.13	173.15	210.29	238.83	285.43	336.06	411.02
66	162.85	196.00	237.87	269.66	322.47	379.53	457.35
67	177.65	212.73	257.31	291.13	348.53	409.92	484.24
68	198.56	235.70	279.04	315.21	378.30	447.83	531.32
69	219.05	257.56	300.99	339.44	408.29	483.70	575.92
70	239.69	281.66	326.69	364.42	439.11	518.70	619.58
71	260.97	307.39	355.02	390.46	471.23	553.94	663.71
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	83.92	98.32	112.90	127.73	142.77	173.50	205.18
36	84.73	99.53	114.49	129.57	144.80	175.70	207.17
37	85.56	100.78	116.08	131.40	146.84	177.86	209.15
38	87.64	103.58	119.47	135.26	151.00	182.25	213.24
39	89.72	106.35	122.83	139.11	155.20	186.89	217.87
40	91.79	109.11	126.17	142.96	159.52	191.81	223.10
41	93.99	110.15	129.61	145.24	164.00	197.10	228.96
42	94.87	110.06	131.33	146.08	166.37	199.99	232.21
43	97.32	111.66	134.87	147.77	170.90	205.43	236.72
44	98.99	113.03	135.94	149.02	174.05	209.25	238.82
45	99.97	114.63	137.30	150.47	176.29	215.05	241.40
46	97.20	116.49	138.96	152.29	178.49	220.05	244.50
47	94.86	118.57	141.09	154.48	181.30	223.34	248.15
48	94.65	120.61	143.70	157.99	186.30	228.16	253.51
49	93.88	119.58	142.98	160.55	190.25	231.53	257.26
50	93.67	119.01	143.04	162.09	193.00	233.25	262.19
51	94.06	119.09	144.09	162.77	194.79	233.47	268.51
52	94.11	118.61	144.66	162.89	195.94	232.75	273.74
53	94.39	118.67	145.53	163.43	197.05	232.77	277.39
54	94.78	119.09	146.63	164.31	198.38	233.35	278.64
55	95.48	119.90	148.08	165.65	200.20	234.65	280.79
56	96.49	121.26	149.98	167.67	202.66	236.88	284.08
57	97.88	123.26	152.39	170.42	205.89	240.31	288.80
58	100.00	127.03	155.38	174.45	210.47	245.80	296.51
59	103.43	131.54	159.73	180.04	216.85	253.49	306.99
60	108.69	136.93	165.55	187.28	225.14	263.59	320.50
61	115.12	143.41	172.88	196.23	235.41	276.17	337.21
62	123.48	151.90	182.72	208.11	249.12	292.90	359.19
63	133.72	163.67	197.75	225.12	269.20	316.78	390.05
64	144.54	175.89	213.26	242.53	289.87	341.23	421.98
65	156.38	189.19	229.76	260.94	311.86	367.17	456.23
66	177.01	213.04	258.56	293.11	350.51	412.53	508.98
67	193.29	231.46	279.97	316.76	379.22	446.01	541.04
68	215.10	255.35	302.29	341.48	409.82	485.15	589.33
69	234.80	276.08	322.63	363.84	437.64	518.47	633.86
70	255.66	300.43	348.46	388.71	468.39	553.28	676.25
71	275.17	324.12	374.34	411.71	496.87	584.09	717.97
72	295.10	348.65	401.75	439.86	531.65	621.33	760.12
73	319.12	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	210.28	241.06
36	101.91	115.43	134.97	147.85	173.48	212.92	243.55
37	103.03	116.51	137.08	150.08	176.16	215.55	246.07
38	104.15	117.50	139.27	152.31	179.06	220.30	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	105.86	126.87	151.34	165.86	194.40	239.66	266.29
47	102.92	128.65	153.08	167.61	196.72	242.32	269.24
48	103.25	131.58	156.77	172.35	203.23	248.90	276.56
49	102.55	130.62	156.18	175.36	207.82	252.91	281.01
50	102.41	130.11	156.38	177.21	211.00	255.01	286.64
51	102.88	130.25	157.60	178.03	213.05	255.36	293.68
52	103.52	130.47	159.13	179.18	215.53	256.02	301.11
53	103.38	129.97	159.39	178.99	215.82	254.94	303.81
54	103.86	130.49	160.67	180.04	217.38	255.69	305.32
55	104.67	131.44	162.33	181.60	219.47	257.23	307.82
56	105.82	132.99	164.49	183.90	222.28	259.81	311.57
57	107.40	135.25	167.21	187.00	225.93	263.69	316.90
58	109.78	139.45	170.57	191.51	231.06	269.84	325.52
59	113.61	144.47	175.44	197.75	238.18	278.43	337.18
60	119.44	150.47	181.93	205.81	247.41	289.65	352.20
61	126.56	157.67	190.07	215.74	258.82	303.63	370.74
62	135.08	166.17	199.88	227.66	272.52	320.41	392.93
63	145.61	178.22	215.32	245.13	293.13	344.94	424.72
64	156.66	190.63	231.13	262.86	314.16	369.82	457.34
65	168.75	204.15	247.93	281.58	336.53	396.22	492.32
66	190.16	228.87	277.77	314.88	376.55	443.17	553.53
67	205.58	246.17	297.77	336.90	403.33	474.37	589.74
68	225.29	267.43	316.60	357.64	429.22	508.11	632.08
69	246.25	289.55	338.36	381.59	458.99	543.76	678.16
70	265.25	311.70	361.53	403.29	485.95	574.03	717.80
71	285.82	336.67	388.83	427.65	516.11	606.70	763.89
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	118.33	139.32	165.78	181.51	213.03	262.42	291.58
48	119.22	143.38	170.82	186.71	220.17	269.64	299.61
49	119.44	146.60	175.29	191.01	226.35	275.47	306.07
50	119.68	149.65	179.87	195.42	232.69	281.22	312.45
51	119.98	152.73	184.79	200.05	239.41	286.95	318.86
52	120.92	153.49	187.21	206.00	247.79	294.34	327.04
53	121.64	154.02	188.88	210.52	253.83	299.85	333.17
54	122.97	155.63	191.61	214.66	259.18	304.86	341.73
55	124.11	156.99	193.88	216.82	262.03	307.12	350.11
56	126.16	159.71	197.53	220.74	266.81	311.86	361.77
57	128.66	163.22	201.79	225.56	272.52	318.08	375.67
58	131.86	168.73	206.38	231.60	279.42	326.32	389.74
59	136.58	176.01	213.74	240.79	290.02	339.02	409.19
60	141.88	183.69	222.09	251.09	301.85	353.39	428.26
61	147.73	191.91	231.34	262.42	314.81	369.32	449.52
62	155.51	202.49	243.57	277.21	331.83	390.15	477.02
63	168.11	218.30	263.75	300.05	358.80	422.22	502.81
64	180.60	233.72	283.38	322.11	384.97	453.18	527.38
65	194.38	250.77	304.54	345.75	406.68	484.29	550.90
66	220.04	283.22	343.73	389.62	446.44	531.59	604.88
67	237.96	305.68	365.97	418.06	467.14	556.15	633.03
68	271.89	334.75	391.90	446.50	498.52	594.87	680.95
69	297.41	359.86	419.89	477.48	532.67	635.83	729.28
70	313.79	378.58	440.90	500.77	558.15	665.58	763.13
71	333.48	401.97	467.76	530.85	591.24	703.86	805.63
72	354.60	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	424.86	545.23	642.57	732.87	816.07	961.27	1,078.17
76	428.38	561.72	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	59.59	69.81	80.17	90.70	101.37	123.20	145.68
36	60.15	70.67	81.29	92.00	102.82	124.76	147.08
37	60.75	71.55	82.42	93.31	104.26	126.28	148.50
38	62.27	73.61	84.89	96.12	107.30	129.51	151.54
39	63.48	75.25	86.92	98.44	109.82	132.23	154.17
40	65.01	77.27	89.35	101.24	112.97	135.84	157.99
41	66.62	79.35	91.86	104.16	116.24	139.70	162.28
42	67.90	81.08	94.00	106.67	119.09	143.16	166.21
43	69.62	83.17	96.47	109.49	122.23	146.94	170.58
44	71.50	85.48	99.18	112.58	125.70	151.14	175.42
45	73.59	88.02	102.15	115.98	129.51	155.74	180.77
46	75.58	90.40	104.94	119.18	133.09	160.03	185.76
47	78.20	93.59	108.64	123.38	137.78	165.62	192.19
48	82.21	98.57	114.52	130.09	145.24	174.41	201.99
49	84.26	103.27	120.06	136.37	152.23	182.50	210.89
50	84.94	107.91	126.33	143.53	160.17	191.73	221.00
51	85.24	107.92	130.58	147.51	167.83	200.47	230.39
52	86.18	108.62	132.48	149.18	176.81	210.74	241.37
53	85.90	108.00	132.44	148.73	179.33	211.84	245.81
54	86.72	108.96	134.15	150.32	181.50	213.49	253.12
55	87.31	109.64	135.41	151.48	183.07	214.57	256.77
56	88.70	111.48	137.88	154.15	186.32	217.78	261.17
57	90.47	113.93	140.85	157.52	190.31	222.13	266.95
58	92.39	117.36	143.55	161.17	194.46	227.09	273.95
59	96.08	122.19	148.38	167.25	201.44	235.48	285.18
60	101.52	127.90	154.64	174.94	210.30	246.21	299.37
61	107.48	133.90	161.42	183.22	219.80	257.86	314.85
62	115.29	141.83	170.61	194.32	232.61	273.48	335.38
63	124.81	152.76	184.56	210.11	251.25	295.66	364.04
64	135.66	165.08	200.15	227.63	272.05	320.26	389.64
65	147.54	178.50	216.78	246.20	294.24	346.43	413.18
66	167.91	202.08	245.26	278.03	332.48	391.31	459.81
67	184.35	220.75	267.02	302.11	361.34	425.39	489.65
68	207.47	246.28	291.56	329.36	395.27	467.92	540.48
69	231.94	272.71	318.69	359.41	432.31	512.15	592.96
70	257.26	302.31	350.64	391.14	471.32	556.74	649.79
71	282.27	332.48	384.00	422.34	509.70	599.16	701.27
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	56.84	66.58	76.46	86.51	96.69	117.51	138.94
36	57.38	67.40	77.53	87.76	98.07	118.98	140.30
37	57.64	67.87	78.19	88.51	98.91	119.80	140.88
38	58.80	69.49	80.16	90.76	101.31	122.28	143.06
39	59.64	70.71	81.66	92.48	103.18	124.24	144.84
40	60.80	72.27	83.58	94.71	105.67	127.06	147.79
41	61.39	73.12	84.66	96.00	107.11	128.73	149.53
42	62.28	74.38	86.23	97.84	109.23	131.32	152.46
43	63.57	75.95	88.09	99.98	111.62	134.18	155.77
44	64.67	77.31	89.69	101.82	113.69	136.68	158.65
45	66.27	79.27	91.98	104.44	116.62	140.24	162.79
46	67.46	81.31	95.05	106.30	120.55	144.93	168.23
47	67.22	83.00	97.97	108.13	124.25	149.36	173.32
48	68.98	85.78	102.20	111.71	131.72	158.36	179.25
49	70.74	88.47	105.78	115.26	136.59	166.23	184.70
50	72.08	90.44	108.70	118.10	140.62	169.95	188.83
51	74.06	93.11	112.66	121.96	145.96	174.94	194.39
52	75.66	94.84	115.68	125.23	150.64	178.94	198.82
53	77.42	96.86	118.78	129.12	155.68	183.91	204.34
54	78.75	98.52	121.30	132.46	159.93	188.11	209.01
55	80.38	100.55	124.18	136.27	164.69	193.03	214.48
56	82.91	103.86	128.46	141.81	171.41	200.35	222.63
57	85.24	107.06	132.36	146.81	177.37	207.02	230.53
58	88.06	111.63	136.55	152.18	183.60	214.42	240.25
59	91.60	117.01	142.09	159.11	191.64	224.02	252.60
60	96.04	123.35	149.14	167.75	201.66	236.09	267.94
61	101.49	130.89	157.79	178.23	213.82	250.83	286.55
62	107.22	138.74	166.88	189.30	226.61	266.43	306.41
63	116.70	150.70	182.07	206.66	247.12	290.80	334.61
64	126.79	163.30	197.99	224.77	268.64	316.24	364.07
65	137.62	176.84	214.76	243.78	291.36	343.03	395.14
66	157.48	202.07	245.25	278.28	332.78	391.66	451.42
67	172.54	221.21	267.57	303.51	363.35	427.35	492.89
68	194.65	250.06	296.03	335.70	402.88	476.93	555.48
69	216.71	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	743.93
72	283.29	367.47	423.44	480.63	580.92	678.92	798.21
73	295.51	383.99	447.52	508.13	614.52	710.71	862.10
74	308.66	401.86	474.33	538.16	651.22	746.03	929.19
75	328.12	418.47	500.19	566.47	685.93	779.73	1,012.29
76	359.46	440.70	532.89	601.72	729.22	824.37	1,071.84
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	67.25	77.23	87.38	97.65	123.85	140.33
36	58.19	68.08	78.31	88.64	99.04	125.14	141.69
37	58.50	68.55	78.97	89.40	100.02	125.74	142.28
38	59.39	70.19	80.96	91.66	102.32	126.46	144.50
39	60.24	71.41	82.48	93.40	104.21	127.48	146.30
40	61.42	73.00	84.41	95.65	106.72	128.73	149.26
41	62.00	73.86	85.50	96.95	108.18	130.01	151.03
42	62.91	75.12	87.09	98.83	110.33	132.64	153.99
43	64.21	76.71	88.97	100.98	112.74	135.52	157.33
44	65.31	78.08	90.59	102.84	114.83	138.05	160.24
45	66.93	80.06	92.90	105.49	117.80	141.64	164.41
46	69.13	82.69	96.00	109.02	121.74	146.39	169.92
47	71.22	85.25	98.95	112.37	125.49	150.85	175.05
48	75.39	90.40	105.01	119.30	133.20	159.94	185.24
49	79.35	95.29	110.78	125.84	140.46	168.40	194.59
50	83.80	100.83	117.32	133.28	148.73	178.03	205.22
51	88.09	106.21	123.67	140.52	156.74	187.23	215.15
52	93.06	112.48	131.13	149.00	166.09	197.97	226.74
53	95.94	117.58	137.15	155.85	173.67	206.69	236.15
54	98.30	122.97	143.72	163.30	181.93	216.18	246.50
55	100.47	125.69	150.28	170.34	190.22	225.79	256.94
56	103.03	129.07	158.40	176.22	200.48	237.74	270.17
57	106.08	133.23	164.72	182.70	210.33	249.26	282.95
58	109.59	138.92	169.93	189.38	217.15	257.49	292.41
59	113.99	145.62	176.83	198.00	227.14	269.49	306.10
60	118.81	152.59	184.49	207.51	239.64	284.56	323.33
61	125.55	161.92	195.19	220.47	252.51	300.15	341.21
62	133.62	172.90	207.98	235.92	270.40	321.78	366.04
63	145.45	187.81	223.74	255.73	285.81	340.27	387.07
64	158.02	200.48	236.43	270.35	302.22	359.85	409.32
65	172.80	214.96	253.50	289.88	324.08	385.92	439.00
66	194.50	239.76	282.62	323.08	361.14	430.02	489.31
67	210.55	259.04	304.97	348.39	389.27	463.47	527.52
68	234.33	285.22	333.91	380.42	424.74	506.83	580.17
69	259.90	314.45	366.93	417.24	465.47	555.60	637.27
70	285.83	344.85	401.61	456.14	508.43	606.27	695.13
71	311.01	374.90	436.25	495.10	551.42	656.44	751.37
72	335.44	404.54	470.73	533.98	594.31	706.11	806.18
73	357.36	438.96	512.71	582.42	648.14	767.46	870.72
74	368.95	474.37	556.48	633.33	704.92	832.24	938.49
75	390.62	498.17	595.46	674.37	773.86	911.55	1,022.40
76	422.73	518.26	626.68	707.62	852.25	969.46	1,119.71
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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 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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	32.77	38.38	44.07	49.86	55.74	68.05	80.09
36	33.07	38.85	44.69	50.58	56.53	68.76	80.87
37	33.40	39.34	45.31	51.29	57.33	69.47	81.64
38	33.72	39.84	45.95	52.02	58.08	70.10	82.02
39	34.01	40.32	46.56	52.74	58.83	70.85	82.59
40	34.30	40.77	47.16	53.42	59.61	71.69	83.38
41	34.64	41.25	47.76	54.15	60.43	72.63	84.36
42	34.95	41.74	48.39	54.90	61.30	73.70	85.55
43	35.49	42.40	49.18	55.80	62.31	74.90	86.96
44	36.10	43.15	50.06	56.84	63.46	76.30	88.56
45	36.44	44.01	51.07	57.99	64.77	77.87	90.40
46	36.32	44.99	52.23	59.31	66.24	79.65	92.45
47	37.02	46.13	53.56	60.82	67.93	81.66	94.75
48	38.24	47.28	55.42	62.96	70.29	84.39	97.75
49	39.46	48.38	57.31	65.10	72.66	87.11	100.66
50	40.74	49.44	59.23	66.98	75.08	89.88	103.61
51	42.10	50.54	61.15	68.72	77.64	92.75	106.57
52	43.56	51.69	63.04	70.64	80.37	95.79	109.72
53	44.88	52.43	64.30	71.87	82.90	98.65	112.72
54	46.29	53.37	65.71	73.31	85.67	101.80	116.07
55	47.90	54.81	67.69	75.02	88.78	105.37	119.92
56	49.72	56.96	70.45	77.12	92.34	108.96	124.43
57	51.81	59.50	73.56	79.65	96.23	112.32	129.76
58	53.93	62.46	76.40	82.93	100.05	116.85	135.26
59	56.52	65.92	80.05	87.10	104.90	122.63	142.24
60	59.72	69.98	84.61	92.25	110.90	129.84	150.91
61	63.60	74.79	90.16	98.48	118.15	138.60	161.41
62	68.22	80.45	96.77	105.96	126.84	149.13	173.92
63	74.29	87.43	105.63	115.82	138.50	162.98	189.94
64	80.75	94.79	114.93	126.23	150.86	177.59	206.64
65	88.35	103.48	125.67	138.23	165.20	194.50	225.98
66	101.15	118.32	143.60	158.13	189.10	222.56	258.21
67	111.73	130.59	157.96	174.18	208.53	245.26	284.09
68	127.28	149.03	176.43	193.17	231.83	274.44	320.65
69	143.17	167.92	196.23	214.81	258.38	306.10	357.85
70	159.79	187.77	217.79	238.41	287.28	339.35	396.72
71	177.53	209.11	241.51	264.40	319.09	375.10	438.34
72	196.73	232.43	267.83	293.24	354.43	414.22	483.75
73	215.62	255.44	297.70	325.97	394.22	455.93	531.59
74	236.65	281.26	331.98	363.50	439.87	503.91	586.61
75	260.41	310.72	371.40	406.67	492.43	559.77	638.25
76	287.57	344.61	416.70	456.27	552.95	625.10	696.94
77	318.75	383.81	468.66	513.15	622.49	701.52	779.46
78	354.61	429.07	527.99	578.12	702.04	790.61	878.45
79	395.76	481.30	595.48	652.01	792.71	894.01	993.34
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	33.42	39.15	44.95	50.86	56.85	69.41	81.69
36	33.73	39.62	45.59	51.60	57.66	70.14	82.49
37	34.07	40.13	46.22	52.32	58.47	70.86	83.27
38	34.39	40.64	46.87	53.06	59.24	71.50	83.66
39	34.69	41.12	47.50	53.80	60.01	72.27	84.24
40	34.99	41.59	48.10	54.49	60.81	73.12	85.05
41	35.33	42.08	48.71	55.24	61.64	74.08	86.05
42	35.65	42.57	49.35	56.00	62.53	75.17	87.26
43	36.20	43.25	50.16	56.92	63.56	76.39	88.70
44	36.82	44.01	51.07	57.98	64.73	77.82	90.33
45	37.17	44.89	52.09	59.15	66.06	79.42	92.20
46	37.05	45.89	53.28	60.50	67.56	81.24	94.30
47	37.76	47.05	54.63	62.04	69.29	83.29	96.65
48	39.00	48.23	56.53	64.22	71.69	86.08	99.70
49	40.25	49.34	58.45	66.40	74.11	88.85	102.67
50	41.55	50.43	60.41	68.32	76.59	91.68	105.68
51	42.94	51.55	62.37	70.10	79.19	94.60	108.71
52	44.43	52.72	64.30	72.06	81.98	97.71	111.92
53	45.78	53.48	65.58	73.30	84.55	100.62	114.97
54	47.22	54.44	67.02	74.77	87.38	103.84	118.39
55	48.86	55.91	69.04	76.52	90.55	107.48	122.31
56	50.71	58.10	71.86	78.67	94.19	111.14	126.92
57	52.85	60.69	75.03	81.25	98.16	114.57	132.35
58	55.01	63.71	77.93	84.59	102.06	119.18	137.97
59	57.65	67.24	81.65	88.84	107.00	125.08	145.08
60	60.91	71.38	86.30	94.10	113.12	132.44	153.92
61	64.87	76.29	91.96	100.45	120.51	141.38	164.63
62	69.58	82.06	98.71	108.08	129.38	152.11	177.40
63	75.78	89.18	107.74	118.14	141.27	166.24	193.74
64	82.37	96.69	117.23	128.75	153.88	181.15	210.77
65	90.12	105.55	128.18	140.99	168.50	198.39	230.50
66	103.17	120.69	146.47	161.30	192.88	227.01	263.38
67	113.96	133.20	161.12	177.67	212.70	250.16	289.77
68	129.83	152.01	179.96	197.03	236.47	279.93	327.06
69	146.03	171.28	200.15	219.11	263.55	312.22	365.01
70	162.99	191.53	222.15	243.18	293.03	346.14	404.66
71	181.08	213.29	246.34	269.69	325.47	382.60	447.11
72	200.66	237.08	273.19	299.10	361.52	422.50	493.43
73	219.93	260.55	303.65	332.49	402.10	465.05	542.22
74	241.38	286.89	338.62	370.77	448.67	513.99	598.34
75	265.62	316.93	378.83	414.80	502.28	570.97	651.02
76	293.32	351.50	425.03	465.40	564.01	637.60	710.88
77	325.13	391.49	478.03	523.41	634.94	715.55	795.05
78	361.70	437.65	538.55	589.68	716.08	806.42	896.02
79	403.68	490.93	607.39	665.05	808.56	911.89	1,013.21
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.15	66.94	76.88	86.98	97.21	118.14	139.70
36	57.69	67.77	77.95	88.23	98.60	119.63	141.06
37	58.26	68.62	79.04	89.48	99.99	121.11	142.41
38	59.44	70.25	81.02	91.74	102.40	123.60	144.62
39	60.93	72.23	83.42	94.47	105.40	126.91	147.96
40	62.09	73.81	85.35	96.70	107.92	129.77	150.93
41	63.69	75.70	87.81	99.56	111.10	133.52	155.11
42	64.92	76.36	89.87	101.35	113.87	136.87	158.92
43	66.58	77.84	92.26	103.01	116.91	140.53	163.15
44	68.06	79.56	94.42	104.89	119.67	143.88	167.01
45	70.08	80.92	96.92	106.22	123.36	148.31	170.40
46	69.29	83.05	99.06	108.56	126.79	152.45	174.30
47	68.30	85.37	101.59	111.22	130.54	157.07	178.67
48	68.83	87.72	104.51	114.90	135.49	163.14	184.37
49	68.85	87.69	104.85	117.73	139.52	168.36	188.66
50	68.92	87.56	105.24	119.26	142.00	171.62	192.90
51	69.08	87.45	105.81	119.53	143.05	171.46	197.19
52	69.34	87.39	106.59	120.03	144.38	171.50	201.70
53	69.42	87.28	107.03	120.19	144.92	171.19	204.01
54	69.58	87.42	107.63	120.61	145.62	171.29	204.53
55	69.95	87.84	108.49	121.36	146.67	171.91	205.71
56	70.55	88.66	109.66	122.60	148.18	173.20	207.71
57	71.42	89.95	111.20	124.36	150.25	175.36	210.75
58	72.82	92.51	113.15	127.04	153.28	179.00	215.94
59	75.74	96.32	116.96	131.83	158.79	185.62	224.79
60	80.02	100.81	121.89	137.89	165.76	194.07	235.97
61	84.59	105.38	127.03	144.19	172.98	202.93	247.78
62	90.73	111.62	134.26	152.92	183.06	215.23	263.94
63	98.81	120.94	146.11	166.34	198.91	234.06	288.20
64	107.40	130.69	158.45	180.21	215.38	253.54	313.54
65	117.51	142.16	172.64	196.07	234.34	275.90	342.82
66	134.53	161.91	196.50	222.76	266.39	313.52	391.59
67	147.48	176.60	213.62	241.69	289.35	340.31	425.88
68	166.74	197.93	234.32	264.70	317.67	376.06	468.62
69	187.55	220.53	257.71	290.63	349.58	414.14	516.23
70	207.73	244.10	283.13	315.83	380.57	449.54	557.34
71	230.79	271.84	313.96	345.31	416.73	489.88	603.41
72	253.78	299.83	345.50	378.28	457.21	534.34	652.24
73	278.15	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.72	67.61	77.65	87.84	98.18	119.32	141.10
36	58.26	68.45	78.73	89.11	99.59	120.84	142.47
37	58.84	69.31	79.83	90.37	100.99	122.33	143.84
38	60.03	70.95	81.83	92.65	103.42	124.83	146.07
39	61.55	72.95	84.25	95.41	106.46	128.18	149.44
40	62.72	74.55	86.20	97.68	109.00	131.06	152.44
41	64.32	76.60	88.69	100.56	112.21	134.86	156.66
42	65.57	78.29	90.78	103.01	115.00	138.24	160.51
43	67.25	80.35	93.18	105.76	118.08	141.95	164.78
44	68.75	82.18	95.35	108.25	120.88	145.32	168.68
45	70.79	84.66	98.25	111.56	124.59	149.79	173.89
46	72.71	86.99	100.96	114.66	128.04	153.97	178.72
47	74.89	89.63	104.05	118.17	131.96	158.63	184.07
48	76.48	93.12	108.17	122.89	137.22	164.76	190.82
49	76.07	96.23	111.87	127.07	141.84	170.05	196.51
50	76.20	96.81	115.62	131.36	146.58	175.47	202.27
51	76.43	96.76	117.07	132.25	153.05	182.81	210.09
52	76.77	96.76	118.01	132.89	157.67	187.93	215.24
53	76.91	96.69	118.58	133.16	160.56	189.67	220.05
54	77.14	96.92	119.33	133.72	161.45	189.91	225.50
55	77.61	97.46	120.36	134.65	162.73	190.73	228.24
56	78.33	98.44	121.76	136.12	164.53	192.31	230.62
57	79.36	99.94	123.56	138.17	166.94	194.85	234.16
58	80.97	102.86	125.82	141.26	170.43	199.04	240.11
59	84.21	107.10	130.05	146.59	176.56	206.39	249.95
60	88.98	112.10	135.53	153.33	184.32	215.79	262.39
61	94.13	117.26	141.36	160.45	192.49	225.82	275.73
62	100.97	124.21	149.41	170.17	203.70	239.50	293.71
63	109.95	134.58	162.59	185.10	221.34	260.46	320.71
64	118.70	144.44	175.13	199.17	238.05	280.23	340.44
65	129.87	157.12	190.81	216.71	259.00	304.94	363.68
66	147.68	177.74	215.71	244.54	292.42	344.17	403.25
67	162.01	193.99	234.65	265.49	317.41	373.83	430.13
68	182.01	216.06	255.79	288.94	346.50	410.51	473.30
69	203.30	239.05	279.35	315.04	378.93	448.92	521.40
70	223.71	262.88	304.91	340.12	409.84	484.12	562.91
71	244.99	288.57	333.28	366.56	442.38	520.03	609.45
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	70.20	82.23	94.43	106.84	119.42	145.13	171.61
36	70.86	83.26	95.76	108.37	121.12	146.96	173.28
37	71.57	84.29	97.09	109.91	122.83	148.76	174.94
38	73.19	86.50	99.77	112.96	126.10	152.20	178.10
39	74.83	88.70	102.43	116.00	129.42	155.85	181.69
40	76.44	90.86	105.06	119.05	132.84	159.73	185.77
41	78.49	93.49	108.24	122.73	136.96	164.60	191.19
42	79.89	95.39	110.60	125.48	140.10	168.42	195.52
43	81.78	97.69	113.33	128.62	143.59	172.62	200.38
44	83.88	100.27	116.34	132.08	147.47	177.30	205.78
45	85.50	102.28	118.68	134.74	150.49	180.94	210.04
46	88.06	105.40	122.36	137.96	155.17	186.58	216.57
47	85.85	107.31	125.97	139.80	159.77	192.07	222.87
48	86.04	109.65	130.34	143.62	165.31	198.52	229.92
49	84.74	107.93	129.05	144.90	168.84	202.40	232.19
50	84.94	107.91	129.70	146.97	175.00	209.71	237.73
51	85.24	107.92	130.58	147.51	176.53	211.59	243.34
52	85.19	107.37	130.96	147.46	177.38	210.70	247.80
53	85.40	107.37	131.67	147.86	178.29	210.61	250.98
54	85.71	107.69	132.59	148.57	179.39	211.01	251.96
55	86.29	108.36	133.83	149.71	180.93	212.06	253.76
56	87.15	109.53	135.46	151.44	183.05	213.96	256.59
57	88.35	111.27	137.56	153.83	185.86	216.93	260.70
58	90.21	114.60	140.18	157.38	189.88	221.75	267.50
59	93.82	119.32	144.89	163.31	196.70	229.94	278.47
60	98.54	124.14	150.09	169.79	204.11	238.97	290.56
61	104.30	129.94	156.64	177.80	213.30	250.23	305.54
62	111.88	137.64	165.56	188.57	225.73	265.39	325.46
63	121.84	149.13	180.17	205.11	245.27	288.62	355.38
64	131.62	160.16	194.19	220.85	263.96	310.73	384.26
65	143.13	173.15	210.29	238.83	285.43	336.06	411.02
66	162.85	196.00	237.87	269.66	322.47	379.53	457.35
67	177.65	212.73	257.31	291.13	348.53	409.92	484.24
68	198.56	235.70	279.04	315.21	378.30	447.83	531.32
69	219.05	257.56	300.99	339.44	408.29	483.70	575.92
70	239.69	281.66	326.69	364.42	439.11	518.70	619.58
71	260.97	307.39	355.02	390.46	471.23	553.94	663.71
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	83.92	98.32	112.90	127.73	142.77	173.50	205.18
36	84.73	99.53	114.49	129.57	144.80	175.70	207.17
37	85.56	100.78	116.08	131.40	146.84	177.86	209.15
38	87.64	103.58	119.47	135.26	151.00	182.25	213.24
39	89.72	106.35	122.83	139.11	155.20	186.89	217.87
40	91.79	109.11	126.17	142.96	159.52	191.81	223.10
41	93.99	110.15	129.61	145.24	164.00	197.10	228.96
42	94.87	110.06	131.33	146.08	166.37	199.99	232.21
43	97.32	111.66	134.87	147.77	170.90	205.43	236.72
44	98.99	113.03	135.94	149.02	174.05	209.25	238.82
45	99.97	114.63	137.30	150.47	176.29	215.05	241.40
46	97.20	116.49	138.96	152.29	178.49	220.05	244.50
47	94.86	118.57	141.09	154.48	181.30	223.34	248.15
48	94.65	120.61	143.70	157.99	186.30	228.16	253.51
49	93.88	119.58	142.98	160.55	190.25	231.53	257.26
50	93.67	119.01	143.04	162.09	193.00	233.25	262.19
51	94.06	119.09	144.09	162.77	194.79	233.47	268.51
52	94.11	118.61	144.66	162.89	195.94	232.75	273.74
53	94.39	118.67	145.53	163.43	197.05	232.77	277.39
54	94.78	119.09	146.63	164.31	198.38	233.35	278.64
55	95.48	119.90	148.08	165.65	200.20	234.65	280.79
56	96.49	121.26	149.98	167.67	202.66	236.88	284.08
57	97.88	123.26	152.39	170.42	205.89	240.31	288.80
58	100.00	127.03	155.38	174.45	210.47	245.80	296.51
59	103.43	131.54	159.73	180.04	216.85	253.49	306.99
60	108.69	136.93	165.55	187.28	225.14	263.59	320.50
61	115.12	143.41	172.88	196.23	235.41	276.17	337.21
62	123.48	151.90	182.72	208.11	249.12	292.90	359.19
63	133.72	163.67	197.75	225.12	269.20	316.78	390.05
64	144.54	175.89	213.26	242.53	289.87	341.23	421.98
65	156.38	189.19	229.76	260.94	311.86	367.17	456.23
66	177.01	213.04	258.56	293.11	350.51	412.53	508.98
67	193.29	231.46	279.97	316.76	379.22	446.01	541.04
68	215.10	255.35	302.29	341.48	409.82	485.15	589.33
69	234.80	276.08	322.63	363.84	437.64	518.47	633.86
70	255.66	300.43	348.46	388.71	468.39	553.28	676.25
71	275.17	324.12	374.34	411.71	496.87	584.09	717.97
72	295.10	348.65	401.75	439.86	531.65	621.33	760.12
73	319.12	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	210.28	241.06
36	101.91	115.43	134.97	147.85	173.48	212.92	243.55
37	103.03	116.51	137.08	150.08	176.16	215.55	246.07
38	104.15	117.50	139.27	152.31	179.06	220.30	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	105.86	126.87	151.34	165.86	194.40	239.66	266.29
47	102.92	128.65	153.08	167.61	196.72	242.32	269.24
48	103.25	131.58	156.77	172.35	203.23	248.90	276.56
49	102.55	130.62	156.18	175.36	207.82	252.91	281.01
50	102.41	130.11	156.38	177.21	211.00	255.01	286.64
51	102.88	130.25	157.60	178.03	213.05	255.36	293.68
52	103.52	130.47	159.13	179.18	215.53	256.02	301.11
53	103.38	129.97	159.39	178.99	215.82	254.94	303.81
54	103.86	130.49	160.67	180.04	217.38	255.69	305.32
55	104.67	131.44	162.33	181.60	219.47	257.23	307.82
56	105.82	132.99	164.49	183.90	222.28	259.81	311.57
57	107.40	135.25	167.21	187.00	225.93	263.69	316.90
58	109.78	139.45	170.57	191.51	231.06	269.84	325.52
59	113.61	144.47	175.44	197.75	238.18	278.43	337.18
60	119.44	150.47	181.93	205.81	247.41	289.65	352.20
61	126.56	157.67	190.07	215.74	258.82	303.63	370.74
62	135.08	166.17	199.88	227.66	272.52	320.41	392.93
63	145.61	178.22	215.32	245.13	293.13	344.94	424.72
64	156.66	190.63	231.13	262.86	314.16	369.82	457.34
65	168.75	204.15	247.93	281.58	336.53	396.22	492.32
66	190.16	228.87	277.77	314.88	376.55	443.17	553.53
67	205.58	246.17	297.77	336.90	403.33	474.37	589.74
68	225.29	267.43	316.60	357.64	429.22	508.11	632.08
69	246.25	289.55	338.36	381.59	458.99	543.76	678.16
70	265.25	311.70	361.53	403.29	485.95	574.03	717.80
71	285.82	336.67	388.83	427.65	516.11	606.70	763.89
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	118.33	139.32	165.78	181.51	213.03	262.42	291.58
48	119.22	143.38	170.82	186.71	220.17	269.64	299.61
49	119.44	146.60	175.29	191.01	226.35	275.47	306.07
50	119.68	149.65	179.87	195.42	232.69	281.22	312.45
51	119.98	152.73	184.79	200.05	239.41	286.95	318.86
52	120.92	153.49	187.21	206.00	247.79	294.34	327.04
53	121.64	154.02	188.88	210.52	253.83	299.85	333.17
54	122.97	155.63	191.61	214.66	259.18	304.86	341.73
55	124.11	156.99	193.88	216.82	262.03	307.12	350.11
56	126.16	159.71	197.53	220.74	266.81	311.86	361.77
57	128.66	163.22	201.79	225.56	272.52	318.08	375.67
58	131.86	168.73	206.38	231.60	279.42	326.32	389.74
59	136.58	176.01	213.74	240.79	290.02	339.02	409.19
60	141.88	183.69	222.09	251.09	301.85	353.39	428.26
61	147.73	191.91	231.34	262.42	314.81	369.32	449.52
62	155.51	202.49	243.57	277.21	331.83	390.15	477.02
63	168.11	218.30	263.75	300.05	358.80	422.22	502.81
64	180.60	233.72	283.38	322.11	384.97	453.18	527.38
65	194.38	250.77	304.54	345.75	406.68	484.29	550.90
66	220.04	283.22	343.73	389.62	446.44	531.59	604.88
67	237.96	305.68	365.97	418.06	467.14	556.15	633.03
68	271.89	334.75	391.90	446.50	498.52	594.87	680.95
69	297.41	359.86	419.89	477.48	532.67	635.83	729.28
70	313.79	378.58	440.90	500.77	558.15	665.58	763.13
71	333.48	401.97	467.76	530.85	591.24	703.86	805.63
72	354.60	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	424.86	545.23	642.57	732.87	816.07	961.27	1,078.17
76	428.38	561.72	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	59.59	69.81	80.17	90.70	101.37	123.20	145.68
36	60.15	70.67	81.29	92.00	102.82	124.76	147.08
37	60.75	71.55	82.42	93.31	104.26	126.28	148.50
38	62.27	73.61	84.89	96.12	107.30	129.51	151.54
39	63.48	75.25	86.92	98.44	109.82	132.23	154.17
40	65.01	77.27	89.35	101.24	112.97	135.84	157.99
41	66.62	79.35	91.86	104.16	116.24	139.70	162.28
42	67.90	81.08	94.00	106.67	119.09	143.16	166.21
43	69.62	83.17	96.47	109.49	122.23	146.94	170.58
44	71.50	85.48	99.18	112.58	125.70	151.14	175.42
45	73.59	88.02	102.15	115.98	129.51	155.74	180.77
46	75.58	90.40	104.94	119.18	133.09	160.03	185.76
47	78.20	93.59	108.64	123.38	137.78	165.62	192.19
48	82.21	98.57	114.52	130.09	145.24	174.41	201.99
49	84.26	103.27	120.06	136.37	152.23	182.50	210.89
50	84.94	107.91	126.33	143.53	160.17	191.73	221.00
51	85.24	107.92	130.58	147.51	167.83	200.47	230.39
52	86.18	108.62	132.48	149.18	176.81	210.74	241.37
53	85.90	108.00	132.44	148.73	179.33	211.84	245.81
54	86.72	108.96	134.15	150.32	181.50	213.49	253.12
55	87.31	109.64	135.41	151.48	183.07	214.57	256.77
56	88.70	111.48	137.88	154.15	186.32	217.78	261.17
57	90.47	113.93	140.85	157.52	190.31	222.13	266.95
58	92.39	117.36	143.55	161.17	194.46	227.09	273.95
59	96.08	122.19	148.38	167.25	201.44	235.48	285.18
60	101.52	127.90	154.64	174.94	210.30	246.21	299.37
61	107.48	133.90	161.42	183.22	219.80	257.86	314.85
62	115.29	141.83	170.61	194.32	232.61	273.48	335.38
63	124.81	152.76	184.56	210.11	251.25	295.66	364.04
64	135.66	165.08	200.15	227.63	272.05	320.26	389.64
65	147.54	178.50	216.78	246.20	294.24	346.43	413.18
66	167.91	202.08	245.26	278.03	332.48	391.31	459.81
67	184.35	220.75	267.02	302.11	361.34	425.39	489.65
68	207.47	246.28	291.56	329.36	395.27	467.92	540.48
69	231.94	272.71	318.69	359.41	432.31	512.15	592.96
70	257.26	302.31	350.64	391.14	471.32	556.74	649.79
71	282.27	332.48	384.00	422.34	509.70	599.16	701.27
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	56.84	66.58	76.46	86.51	96.69	117.51	138.94
36	57.38	67.40	77.53	87.76	98.07	118.98	140.30
37	57.64	67.87	78.19	88.51	98.91	119.80	140.88
38	58.80	69.49	80.16	90.76	101.31	122.28	143.06
39	59.64	70.71	81.66	92.48	103.18	124.24	144.84
40	60.80	72.27	83.58	94.71	105.67	127.06	147.79
41	61.39	73.12	84.66	96.00	107.11	128.73	149.53
42	62.28	74.38	86.23	97.84	109.23	131.32	152.46
43	63.57	75.95	88.09	99.98	111.62	134.18	155.77
44	64.67	77.31	89.69	101.82	113.69	136.68	158.65
45	66.27	79.27	91.98	104.44	116.62	140.24	162.79
46	67.46	81.31	95.05	106.30	120.55	144.93	168.23
47	67.22	83.00	97.97	108.13	124.25	149.36	173.32
48	68.98	85.78	102.20	111.71	131.72	158.36	179.25
49	70.74	88.47	105.78	115.26	136.59	166.23	184.70
50	72.08	90.44	108.70	118.10	140.62	169.95	188.83
51	74.06	93.11	112.66	121.96	145.96	174.94	194.39
52	75.66	94.84	115.68	125.23	150.64	178.94	198.82
53	77.42	96.86	118.78	129.12	155.68	183.91	204.34
54	78.75	98.52	121.30	132.46	159.93	188.11	209.01
55	80.38	100.55	124.18	136.27	164.69	193.03	214.48
56	82.91	103.86	128.46	141.81	171.41	200.35	222.63
57	85.24	107.06	132.36	146.81	177.37	207.02	230.53
58	88.06	111.63	136.55	152.18	183.60	214.42	240.25
59	91.60	117.01	142.09	159.11	191.64	224.02	252.60
60	96.04	123.35	149.14	167.75	201.66	236.09	267.94
61	101.49	130.89	157.79	178.23	213.82	250.83	286.55
62	107.22	138.74	166.88	189.30	226.61	266.43	306.41
63	116.70	150.70	182.07	206.66	247.12	290.80	334.61
64	126.79	163.30	197.99	224.77	268.64	316.24	364.07
65	137.62	176.84	214.76	243.78	291.36	343.03	395.14
66	157.48	202.07	245.25	278.28	332.78	391.66	451.42
67	172.54	221.21	267.57	303.51	363.35	427.35	492.89
68	194.65	250.06	296.03	335.70	402.88	476.93	555.48
69	216.71	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	743.93
72	283.29	367.47	423.44	480.63	580.92	678.92	798.21
73	295.51	383.99	447.52	508.13	614.52	710.71	862.10
74	308.66	401.86	474.33	538.16	651.22	746.03	929.19
75	328.12	418.47	500.19	566.47	685.93	779.73	1,012.29
76	359.46	440.70	532.89	601.72	729.22	824.37	1,071.84
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	67.25	77.23	87.38	97.65	123.85	140.33
36	58.19	68.08	78.31	88.64	99.04	125.14	141.69
37	58.50	68.55	78.97	89.40	100.02	125.74	142.28
38	59.39	70.19	80.96	91.66	102.32	126.46	144.50
39	60.24	71.41	82.48	93.40	104.21	127.48	146.30
40	61.42	73.00	84.41	95.65	106.72	128.73	149.26
41	62.00	73.86	85.50	96.95	108.18	130.01	151.03
42	62.91	75.12	87.09	98.83	110.33	132.64	153.99
43	64.21	76.71	88.97	100.98	112.74	135.52	157.33
44	65.31	78.08	90.59	102.84	114.83	138.05	160.24
45	66.93	80.06	92.90	105.49	117.80	141.64	164.41
46	69.13	82.69	96.00	109.02	121.74	146.39	169.92
47	71.22	85.25	98.95	112.37	125.49	150.85	175.05
48	75.39	90.40	105.01	119.30	133.20	159.94	185.24
49	79.35	95.29	110.78	125.84	140.46	168.40	194.59
50	83.80	100.83	117.32	133.28	148.73	178.03	205.22
51	88.09	106.21	123.67	140.52	156.74	187.23	215.15
52	93.06	112.48	131.13	149.00	166.09	197.97	226.74
53	95.94	117.58	137.15	155.85	173.67	206.69	236.15
54	98.30	122.97	143.72	163.30	181.93	216.18	246.50
55	100.47	125.69	150.28	170.34	190.22	225.79	256.94
56	103.03	129.07	158.40	176.22	200.48	237.74	270.17
57	106.08	133.23	164.72	182.70	210.33	249.26	282.95
58	109.59	138.92	169.93	189.38	217.15	257.49	292.41
59	113.99	145.62	176.83	198.00	227.14	269.49	306.10
60	118.81	152.59	184.49	207.51	239.64	284.56	323.33
61	125.55	161.92	195.19	220.47	252.51	300.15	341.21
62	133.62	172.90	207.98	235.92	270.40	321.78	366.04
63	145.45	187.81	223.74	255.73	285.81	340.27	387.07
64	158.02	200.48	236.43	270.35	302.22	359.85	409.32
65	172.80	214.96	253.50	289.88	324.08	385.92	439.00
66	194.50	239.76	282.62	323.08	361.14	430.02	489.31
67	210.55	259.04	304.97	348.39	389.27	463.47	527.52
68	234.33	285.22	333.91	380.42	424.74	506.83	580.17
69	259.90	314.45	366.93	417.24	465.47	555.60	637.27
70	285.83	344.85	401.61	456.14	508.43	606.27	695.13
71	311.01	374.90	436.25	495.10	551.42	656.44	751.37
72	335.44	404.54	470.73	533.98	594.31	706.11	806.18
73	357.36	438.96	512.71	582.42	648.14	767.46	870.72
74	368.95	474.37	556.48	633.33	704.92	832.24	938.49
75	390.62	498.17	595.46	674.37	773.86	911.55	1,022.40
76	422.73	518.26	626.68	707.62	852.25	969.46	1,119.71
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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 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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	32.77	38.38	44.07	49.86	55.74	68.05	80.09
36	33.07	38.85	44.69	50.58	56.53	68.76	80.87
37	33.40	39.34	45.31	51.29	57.33	69.47	81.64
38	33.72	39.84	45.95	52.02	58.08	70.10	82.02
39	34.01	40.32	46.56	52.74	58.83	70.85	82.59
40	34.30	40.77	47.16	53.42	59.61	71.69	83.38
41	34.64	41.25	47.76	54.15	60.43	72.63	84.36
42	34.95	41.74	48.39	54.90	61.30	73.70	85.55
43	35.49	42.40	49.18	55.80	62.31	74.90	86.96
44	36.10	43.15	50.06	56.84	63.46	76.30	88.56
45	36.44	44.01	51.07	57.99	64.77	77.87	90.40
46	36.32	44.99	52.23	59.31	66.24	79.65	92.45
47	37.02	46.13	53.56	60.82	67.93	81.66	94.75
48	38.24	47.28	55.42	62.96	70.29	84.39	97.75
49	39.46	48.38	57.31	65.10	72.66	87.11	100.66
50	40.74	49.44	59.23	66.98	75.08	89.88	103.61
51	42.10	50.54	61.15	68.72	77.64	92.75	106.57
52	43.56	51.69	63.04	70.64	80.37	95.79	109.72
53	44.88	52.43	64.30	71.87	82.90	98.65	112.72
54	46.29	53.37	65.71	73.31	85.67	101.80	116.07
55	47.90	54.81	67.69	75.02	88.78	105.37	119.92
56	49.72	56.96	70.45	77.12	92.34	108.96	124.43
57	51.81	59.50	73.56	79.65	96.23	112.32	129.76
58	53.93	62.46	76.40	82.93	100.05	116.85	135.26
59	56.52	65.92	80.05	87.10	104.90	122.63	142.24
60	59.72	69.98	84.61	92.25	110.90	129.84	150.91
61	63.60	74.79	90.16	98.48	118.15	138.60	161.41
62	68.22	80.45	96.77	105.96	126.84	149.13	173.92
63	74.29	87.43	105.63	115.82	138.50	162.98	189.94
64	80.75	94.79	114.93	126.23	150.86	177.59	206.64
65	88.35	103.48	125.67	138.23	165.20	194.50	225.98
66	101.15	118.32	143.60	158.13	189.10	222.56	258.21
67	111.73	130.59	157.96	174.18	208.53	245.26	284.09
68	127.28	149.03	176.43	193.17	231.83	274.44	320.65
69	143.17	167.92	196.23	214.81	258.38	306.10	357.85
70	159.79	187.77	217.79	238.41	287.28	339.35	396.72
71	177.53	209.11	241.51	264.40	319.09	375.10	438.34
72	196.73	232.43	267.83	293.24	354.43	414.22	483.75
73	215.62	255.44	297.70	325.97	394.22	455.93	531.59
74	236.65	281.26	331.98	363.50	439.87	503.91	586.61
75	260.41	310.72	371.40	406.67	492.43	559.77	638.25
76	287.57	344.61	416.70	456.27	552.95	625.10	696.94
77	318.75	383.81	468.66	513.15	622.49	701.52	779.46
78	354.61	429.07	527.99	578.12	702.04	790.61	878.45
79	395.76	481.30	595.48	652.01	792.71	894.01	993.34
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	33.42	39.15	44.95	50.86	56.85	69.41	81.69
36	33.73	39.62	45.59	51.60	57.66	70.14	82.49
37	34.07	40.13	46.22	52.32	58.47	70.86	83.27
38	34.39	40.64	46.87	53.06	59.24	71.50	83.66
39	34.69	41.12	47.50	53.80	60.01	72.27	84.24
40	34.99	41.59	48.10	54.49	60.81	73.12	85.05
41	35.33	42.08	48.71	55.24	61.64	74.08	86.05
42	35.65	42.57	49.35	56.00	62.53	75.17	87.26
43	36.20	43.25	50.16	56.92	63.56	76.39	88.70
44	36.82	44.01	51.07	57.98	64.73	77.82	90.33
45	37.17	44.89	52.09	59.15	66.06	79.42	92.20
46	37.05	45.89	53.28	60.50	67.56	81.24	94.30
47	37.76	47.05	54.63	62.04	69.29	83.29	96.65
48	39.00	48.23	56.53	64.22	71.69	86.08	99.70
49	40.25	49.34	58.45	66.40	74.11	88.85	102.67
50	41.55	50.43	60.41	68.32	76.59	91.68	105.68
51	42.94	51.55	62.37	70.10	79.19	94.60	108.71
52	44.43	52.72	64.30	72.06	81.98	97.71	111.92
53	45.78	53.48	65.58	73.30	84.55	100.62	114.97
54	47.22	54.44	67.02	74.77	87.38	103.84	118.39
55	48.86	55.91	69.04	76.52	90.55	107.48	122.31
56	50.71	58.10	71.86	78.67	94.19	111.14	126.92
57	52.85	60.69	75.03	81.25	98.16	114.57	132.35
58	55.01	63.71	77.93	84.59	102.06	119.18	137.97
59	57.65	67.24	81.65	88.84	107.00	125.08	145.08
60	60.91	71.38	86.30	94.10	113.12	132.44	153.92
61	64.87	76.29	91.96	100.45	120.51	141.38	164.63
62	69.58	82.06	98.71	108.08	129.38	152.11	177.40
63	75.78	89.18	107.74	118.14	141.27	166.24	193.74
64	82.37	96.69	117.23	128.75	153.88	181.15	210.77
65	90.12	105.55	128.18	140.99	168.50	198.39	230.50
66	103.17	120.69	146.47	161.30	192.88	227.01	263.38
67	113.96	133.20	161.12	177.67	212.70	250.16	289.77
68	129.83	152.01	179.96	197.03	236.47	279.93	327.06
69	146.03	171.28	200.15	219.11	263.55	312.22	365.01
70	162.99	191.53	222.15	243.18	293.03	346.14	404.66
71	181.08	213.29	246.34	269.69	325.47	382.60	447.11
72	200.66	237.08	273.19	299.10	361.52	422.50	493.43
73	219.93	260.55	303.65	332.49	402.10	465.05	542.22
74	241.38	286.89	338.62	370.77	448.67	513.99	598.34
75	265.62	316.93	378.83	414.80	502.28	570.97	651.02
76	293.32	351.50	425.03	465.40	564.01	637.60	710.88
77	325.13	391.49	478.03	523.41	634.94	715.55	795.05
78	361.70	437.65	538.55	589.68	716.08	806.42	896.02
79	403.68	490.93	607.39	665.05	808.56	911.89	1,013.21
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.15	66.94	76.88	86.98	97.21	118.14	139.70
36	57.69	67.77	77.95	88.23	98.60	119.63	141.06
37	58.26	68.62	79.04	89.48	99.99	121.11	142.41
38	59.44	70.25	81.02	91.74	102.40	123.60	144.62
39	60.93	72.23	83.42	94.47	105.40	126.91	147.96
40	62.09	73.81	85.35	96.70	107.92	129.77	150.93
41	63.69	75.70	87.81	99.56	111.10	133.52	155.11
42	64.92	76.36	89.87	101.35	113.87	136.87	158.92
43	66.58	77.84	92.26	103.01	116.91	140.53	163.15
44	68.06	79.56	94.42	104.89	119.67	143.88	167.01
45	70.08	80.92	96.92	106.22	123.36	148.31	170.40
46	69.29	83.05	99.06	108.56	126.79	152.45	174.30
47	68.30	85.37	101.59	111.22	130.54	157.07	178.67
48	68.83	87.72	104.51	114.90	135.49	163.14	184.37
49	68.85	87.69	104.85	117.73	139.52	168.36	188.66
50	68.92	87.56	105.24	119.26	142.00	171.62	192.90
51	69.08	87.45	105.81	119.53	143.05	171.46	197.19
52	69.34	87.39	106.59	120.03	144.38	171.50	201.70
53	69.42	87.28	107.03	120.19	144.92	171.19	204.01
54	69.58	87.42	107.63	120.61	145.62	171.29	204.53
55	69.95	87.84	108.49	121.36	146.67	171.91	205.71
56	70.55	88.66	109.66	122.60	148.18	173.20	207.71
57	71.42	89.95	111.20	124.36	150.25	175.36	210.75
58	72.82	92.51	113.15	127.04	153.28	179.00	215.94
59	75.74	96.32	116.96	131.83	158.79	185.62	224.79
60	80.02	100.81	121.89	137.89	165.76	194.07	235.97
61	84.59	105.38	127.03	144.19	172.98	202.93	247.78
62	90.73	111.62	134.26	152.92	183.06	215.23	263.94
63	98.81	120.94	146.11	166.34	198.91	234.06	288.20
64	107.40	130.69	158.45	180.21	215.38	253.54	313.54
65	117.51	142.16	172.64	196.07	234.34	275.90	342.82
66	134.53	161.91	196.50	222.76	266.39	313.52	391.59
67	147.48	176.60	213.62	241.69	289.35	340.31	425.88
68	166.74	197.93	234.32	264.70	317.67	376.06	468.62
69	187.55	220.53	257.71	290.63	349.58	414.14	516.23
70	207.73	244.10	283.13	315.83	380.57	449.54	557.34
71	230.79	271.84	313.96	345.31	416.73	489.88	603.41
72	253.78	299.83	345.50	378.28	457.21	534.34	652.24
73	278.15	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.72	67.61	77.65	87.84	98.18	119.32	141.10
36	58.26	68.45	78.73	89.11	99.59	120.84	142.47
37	58.84	69.31	79.83	90.37	100.99	122.33	143.84
38	60.03	70.95	81.83	92.65	103.42	124.83	146.07
39	61.55	72.95	84.25	95.41	106.46	128.18	149.44
40	62.72	74.55	86.20	97.68	109.00	131.06	152.44
41	64.32	76.60	88.69	100.56	112.21	134.86	156.66
42	65.57	78.29	90.78	103.01	115.00	138.24	160.51
43	67.25	80.35	93.18	105.76	118.08	141.95	164.78
44	68.75	82.18	95.35	108.25	120.88	145.32	168.68
45	70.79	84.66	98.25	111.56	124.59	149.79	173.89
46	72.71	86.99	100.96	114.66	128.04	153.97	178.72
47	74.89	89.63	104.05	118.17	131.96	158.63	184.07
48	76.48	93.12	108.17	122.89	137.22	164.76	190.82
49	76.07	96.23	111.87	127.07	141.84	170.05	196.51
50	76.20	96.81	115.62	131.36	146.58	175.47	202.27
51	76.43	96.76	117.07	132.25	153.05	182.81	210.09
52	76.77	96.76	118.01	132.89	157.67	187.93	215.24
53	76.91	96.69	118.58	133.16	160.56	189.67	220.05
54	77.14	96.92	119.33	133.72	161.45	189.91	225.50
55	77.61	97.46	120.36	134.65	162.73	190.73	228.24
56	78.33	98.44	121.76	136.12	164.53	192.31	230.62
57	79.36	99.94	123.56	138.17	166.94	194.85	234.16
58	80.97	102.86	125.82	141.26	170.43	199.04	240.11
59	84.21	107.10	130.05	146.59	176.56	206.39	249.95
60	88.98	112.10	135.53	153.33	184.32	215.79	262.39
61	94.13	117.26	141.36	160.45	192.49	225.82	275.73
62	100.97	124.21	149.41	170.17	203.70	239.50	293.71
63	109.95	134.58	162.59	185.10	221.34	260.46	320.71
64	118.70	144.44	175.13	199.17	238.05	280.23	340.44
65	129.87	157.12	190.81	216.71	259.00	304.94	363.68
66	147.68	177.74	215.71	244.54	292.42	344.17	403.25
67	162.01	193.99	234.65	265.49	317.41	373.83	430.13
68	182.01	216.06	255.79	288.94	346.50	410.51	473.30
69	203.30	239.05	279.35	315.04	378.93	448.92	521.40
70	223.71	262.88	304.91	340.12	409.84	484.12	562.91
71	244.99	288.57	333.28	366.56	442.38	520.03	609.45
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	70.20	82.23	94.43	106.84	119.42	145.13	171.61
36	70.86	83.26	95.76	108.37	121.12	146.96	173.28
37	71.57	84.29	97.09	109.91	122.83	148.76	174.94
38	73.19	86.50	99.77	112.96	126.10	152.20	178.10
39	74.83	88.70	102.43	116.00	129.42	155.85	181.69
40	76.44	90.86	105.06	119.05	132.84	159.73	185.77
41	78.49	93.49	108.24	122.73	136.96	164.60	191.19
42	79.89	95.39	110.60	125.48	140.10	168.42	195.52
43	81.78	97.69	113.33	128.62	143.59	172.62	200.38
44	83.88	100.27	116.34	132.08	147.47	177.30	205.78
45	85.50	102.28	118.68	134.74	150.49	180.94	210.04
46	88.06	105.40	122.36	137.96	155.17	186.58	216.57
47	85.85	107.31	125.97	139.80	159.77	192.07	222.87
48	86.04	109.65	130.34	143.62	165.31	198.52	229.92
49	84.74	107.93	129.05	144.90	168.84	202.40	232.19
50	84.94	107.91	129.70	146.97	175.00	209.71	237.73
51	85.24	107.92	130.58	147.51	176.53	211.59	243.34
52	85.19	107.37	130.96	147.46	177.38	210.70	247.80
53	85.40	107.37	131.67	147.86	178.29	210.61	250.98
54	85.71	107.69	132.59	148.57	179.39	211.01	251.96
55	86.29	108.36	133.83	149.71	180.93	212.06	253.76
56	87.15	109.53	135.46	151.44	183.05	213.96	256.59
57	88.35	111.27	137.56	153.83	185.86	216.93	260.70
58	90.21	114.60	140.18	157.38	189.88	221.75	267.50
59	93.82	119.32	144.89	163.31	196.70	229.94	278.47
60	98.54	124.14	150.09	169.79	204.11	238.97	290.56
61	104.30	129.94	156.64	177.80	213.30	250.23	305.54
62	111.88	137.64	165.56	188.57	225.73	265.39	325.46
63	121.84	149.13	180.17	205.11	245.27	288.62	355.38
64	131.62	160.16	194.19	220.85	263.96	310.73	384.26
65	143.13	173.15	210.29	238.83	285.43	336.06	411.02
66	162.85	196.00	237.87	269.66	322.47	379.53	457.35
67	177.65	212.73	257.31	291.13	348.53	409.92	484.24
68	198.56	235.70	279.04	315.21	378.30	447.83	531.32
69	219.05	257.56	300.99	339.44	408.29	483.70	575.92
70	239.69	281.66	326.69	364.42	439.11	518.70	619.58
71	260.97	307.39	355.02	390.46	471.23	553.94	663.71
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	83.92	98.32	112.90	127.73	142.77	173.50	205.18
36	84.73	99.53	114.49	129.57	144.80	175.70	207.17
37	85.56	100.78	116.08	131.40	146.84	177.86	209.15
38	87.64	103.58	119.47	135.26	151.00	182.25	213.24
39	89.72	106.35	122.83	139.11	155.20	186.89	217.87
40	91.79	109.11	126.17	142.96	159.52	191.81	223.10
41	93.99	110.15	129.61	145.24	164.00	197.10	228.96
42	94.87	110.06	131.33	146.08	166.37	199.99	232.21
43	97.32	111.66	134.87	147.77	170.90	205.43	236.72
44	98.99	113.03	135.94	149.02	174.05	209.25	238.82
45	99.97	114.63	137.30	150.47	176.29	215.05	241.40
46	97.20	116.49	138.96	152.29	178.49	220.05	244.50
47	94.86	118.57	141.09	154.48	181.30	223.34	248.15
48	94.65	120.61	143.70	157.99	186.30	228.16	253.51
49	93.88	119.58	142.98	160.55	190.25	231.53	257.26
50	93.67	119.01	143.04	162.09	193.00	233.25	262.19
51	94.06	119.09	144.09	162.77	194.79	233.47	268.51
52	94.11	118.61	144.66	162.89	195.94	232.75	273.74
53	94.39	118.67	145.53	163.43	197.05	232.77	277.39
54	94.78	119.09	146.63	164.31	198.38	233.35	278.64
55	95.48	119.90	148.08	165.65	200.20	234.65	280.79
56	96.49	121.26	149.98	167.67	202.66	236.88	284.08
57	97.88	123.26	152.39	170.42	205.89	240.31	288.80
58	100.00	127.03	155.38	174.45	210.47	245.80	296.51
59	103.43	131.54	159.73	180.04	216.85	253.49	306.99
60	108.69	136.93	165.55	187.28	225.14	263.59	320.50
61	115.12	143.41	172.88	196.23	235.41	276.17	337.21
62	123.48	151.90	182.72	208.11	249.12	292.90	359.19
63	133.72	163.67	197.75	225.12	269.20	316.78	390.05
64	144.54	175.89	213.26	242.53	289.87	341.23	421.98
65	156.38	189.19	229.76	260.94	311.86	367.17	456.23
66	177.01	213.04	258.56	293.11	350.51	412.53	508.98
67	193.29	231.46	279.97	316.76	379.22	446.01	541.04
68	215.10	255.35	302.29	341.48	409.82	485.15	589.33
69	234.80	276.08	322.63	363.84	437.64	518.47	633.86
70	255.66	300.43	348.46	388.71	468.39	553.28	676.25
71	275.17	324.12	374.34	411.71	496.87	584.09	717.97
72	295.10	348.65	401.75	439.86	531.65	621.33	760.12
73	319.12	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	210.28	241.06
36	101.91	115.43	134.97	147.85	173.48	212.92	243.55
37	103.03	116.51	137.08	150.08	176.16	215.55	246.07
38	104.15	117.50	139.27	152.31	179.06	220.30	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	105.86	126.87	151.34	165.86	194.40	239.66	266.29
47	102.92	128.65	153.08	167.61	196.72	242.32	269.24
48	103.25	131.58	156.77	172.35	203.23	248.90	276.56
49	102.55	130.62	156.18	175.36	207.82	252.91	281.01
50	102.41	130.11	156.38	177.21	211.00	255.01	286.64
51	102.88	130.25	157.60	178.03	213.05	255.36	293.68
52	103.52	130.47	159.13	179.18	215.53	256.02	301.11
53	103.38	129.97	159.39	178.99	215.82	254.94	303.81
54	103.86	130.49	160.67	180.04	217.38	255.69	305.32
55	104.67	131.44	162.33	181.60	219.47	257.23	307.82
56	105.82	132.99	164.49	183.90	222.28	259.81	311.57
57	107.40	135.25	167.21	187.00	225.93	263.69	316.90
58	109.78	139.45	170.57	191.51	231.06	269.84	325.52
59	113.61	144.47	175.44	197.75	238.18	278.43	337.18
60	119.44	150.47	181.93	205.81	247.41	289.65	352.20
61	126.56	157.67	190.07	215.74	258.82	303.63	370.74
62	135.08	166.17	199.88	227.66	272.52	320.41	392.93
63	145.61	178.22	215.32	245.13	293.13	344.94	424.72
64	156.66	190.63	231.13	262.86	314.16	369.82	457.34
65	168.75	204.15	247.93	281.58	336.53	396.22	492.32
66	190.16	228.87	277.77	314.88	376.55	443.17	553.53
67	205.58	246.17	297.77	336.90	403.33	474.37	589.74
68	225.29	267.43	316.60	357.64	429.22	508.11	632.08
69	246.25	289.55	338.36	381.59	458.99	543.76	678.16
70	265.25	311.70	361.53	403.29	485.95	574.03	717.80
71	285.82	336.67	388.83	427.65	516.11	606.70	763.89
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	118.33	139.32	165.78	181.51	213.03	262.42	291.58
48	119.22	143.38	170.82	186.71	220.17	269.64	299.61
49	119.44	146.60	175.29	191.01	226.35	275.47	306.07
50	119.68	149.65	179.87	195.42	232.69	281.22	312.45
51	119.98	152.73	184.79	200.05	239.41	286.95	318.86
52	120.92	153.49	187.21	206.00	247.79	294.34	327.04
53	121.64	154.02	188.88	210.52	253.83	299.85	333.17
54	122.97	155.63	191.61	214.66	259.18	304.86	341.73
55	124.11	156.99	193.88	216.82	262.03	307.12	350.11
56	126.16	159.71	197.53	220.74	266.81	311.86	361.77
57	128.66	163.22	201.79	225.56	272.52	318.08	375.67
58	131.86	168.73	206.38	231.60	279.42	326.32	389.74
59	136.58	176.01	213.74	240.79	290.02	339.02	409.19
60	141.88	183.69	222.09	251.09	301.85	353.39	428.26
61	147.73	191.91	231.34	262.42	314.81	369.32	449.52
62	155.51	202.49	243.57	277.21	331.83	390.15	477.02
63	168.11	218.30	263.75	300.05	358.80	422.22	502.81
64	180.60	233.72	283.38	322.11	384.97	453.18	527.38
65	194.38	250.77	304.54	345.75	406.68	484.29	550.90
66	220.04	283.22	343.73	389.62	446.44	531.59	604.88
67	237.96	305.68	365.97	418.06	467.14	556.15	633.03
68	271.89	334.75	391.90	446.50	498.52	594.87	680.95
69	297.41	359.86	419.89	477.48	532.67	635.83	729.28
70	313.79	378.58	440.90	500.77	558.15	665.58	763.13
71	333.48	401.97	467.76	530.85	591.24	703.86	805.63
72	354.60	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	424.86	545.23	642.57	732.87	816.07	961.27	1,078.17
76	428.38	561.72	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	59.59	69.81	80.17	90.70	101.37	123.20	145.68
36	60.15	70.67	81.29	92.00	102.82	124.76	147.08
37	60.75	71.55	82.42	93.31	104.26	126.28	148.50
38	62.27	73.61	84.89	96.12	107.30	129.51	151.54
39	63.48	75.25	86.92	98.44	109.82	132.23	154.17
40	65.01	77.27	89.35	101.24	112.97	135.84	157.99
41	66.62	79.35	91.86	104.16	116.24	139.70	162.28
42	67.90	81.08	94.00	106.67	119.09	143.16	166.21
43	69.62	83.17	96.47	109.49	122.23	146.94	170.58
44	71.50	85.48	99.18	112.58	125.70	151.14	175.42
45	73.59	88.02	102.15	115.98	129.51	155.74	180.77
46	75.58	90.40	104.94	119.18	133.09	160.03	185.76
47	78.20	93.59	108.64	123.38	137.78	165.62	192.19
48	82.21	98.57	114.52	130.09	145.24	174.41	201.99
49	84.26	103.27	120.06	136.37	152.23	182.50	210.89
50	84.94	107.91	126.33	143.53	160.17	191.73	221.00
51	85.24	107.92	130.58	147.51	167.83	200.47	230.39
52	86.18	108.62	132.48	149.18	176.81	210.74	241.37
53	85.90	108.00	132.44	148.73	179.33	211.84	245.81
54	86.72	108.96	134.15	150.32	181.50	213.49	253.12
55	87.31	109.64	135.41	151.48	183.07	214.57	256.77
56	88.70	111.48	137.88	154.15	186.32	217.78	261.17
57	90.47	113.93	140.85	157.52	190.31	222.13	266.95
58	92.39	117.36	143.55	161.17	194.46	227.09	273.95
59	96.08	122.19	148.38	167.25	201.44	235.48	285.18
60	101.52	127.90	154.64	174.94	210.30	246.21	299.37
61	107.48	133.90	161.42	183.22	219.80	257.86	314.85
62	115.29	141.83	170.61	194.32	232.61	273.48	335.38
63	124.81	152.76	184.56	210.11	251.25	295.66	364.04
64	135.66	165.08	200.15	227.63	272.05	320.26	389.64
65	147.54	178.50	216.78	246.20	294.24	346.43	413.18
66	167.91	202.08	245.26	278.03	332.48	391.31	459.81
67	184.35	220.75	267.02	302.11	361.34	425.39	489.65
68	207.47	246.28	291.56	329.36	395.27	467.92	540.48
69	231.94	272.71	318.69	359.41	432.31	512.15	592.96
70	257.26	302.31	350.64	391.14	471.32	556.74	649.79
71	282.27	332.48	384.00	422.34	509.70	599.16	701.27
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	56.84	66.58	76.46	86.51	96.69	117.51	138.94
36	57.38	67.40	77.53	87.76	98.07	118.98	140.30
37	57.64	67.87	78.19	88.51	98.91	119.80	140.88
38	58.80	69.49	80.16	90.76	101.31	122.28	143.06
39	59.64	70.71	81.66	92.48	103.18	124.24	144.84
40	60.80	72.27	83.58	94.71	105.67	127.06	147.79
41	61.39	73.12	84.66	96.00	107.11	128.73	149.53
42	62.28	74.38	86.23	97.84	109.23	131.32	152.46
43	63.57	75.95	88.09	99.98	111.62	134.18	155.77
44	64.67	77.31	89.69	101.82	113.69	136.68	158.65
45	66.27	79.27	91.98	104.44	116.62	140.24	162.79
46	67.46	81.31	95.05	106.30	120.55	144.93	168.23
47	67.22	83.00	97.97	108.13	124.25	149.36	173.32
48	68.98	85.78	102.20	111.71	131.72	158.36	179.25
49	70.74	88.47	105.78	115.26	136.59	166.23	184.70
50	72.08	90.44	108.70	118.10	140.62	169.95	188.83
51	74.06	93.11	112.66	121.96	145.96	174.94	194.39
52	75.66	94.84	115.68	125.23	150.64	178.94	198.82
53	77.42	96.86	118.78	129.12	155.68	183.91	204.34
54	78.75	98.52	121.30	132.46	159.93	188.11	209.01
55	80.38	100.55	124.18	136.27	164.69	193.03	214.48
56	82.91	103.86	128.46	141.81	171.41	200.35	222.63
57	85.24	107.06	132.36	146.81	177.37	207.02	230.53
58	88.06	111.63	136.55	152.18	183.60	214.42	240.25
59	91.60	117.01	142.09	159.11	191.64	224.02	252.60
60	96.04	123.35	149.14	167.75	201.66	236.09	267.94
61	101.49	130.89	157.79	178.23	213.82	250.83	286.55
62	107.22	138.74	166.88	189.30	226.61	266.43	306.41
63	116.70	150.70	182.07	206.66	247.12	290.80	334.61
64	126.79	163.30	197.99	224.77	268.64	316.24	364.07
65	137.62	176.84	214.76	243.78	291.36	343.03	395.14
66	157.48	202.07	245.25	278.28	332.78	391.66	451.42
67	172.54	221.21	267.57	303.51	363.35	427.35	492.89
68	194.65	250.06	296.03	335.70	402.88	476.93	555.48
69	216.71	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	743.93
72	283.29	367.47	423.44	480.63	580.92	678.92	798.21
73	295.51	383.99	447.52	508.13	614.52	710.71	862.10
74	308.66	401.86	474.33	538.16	651.22	746.03	929.19
75	328.12	418.47	500.19	566.47	685.93	779.73	1,012.29
76	359.46	440.70	532.89	601.72	729.22	824.37	1,071.84
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	67.25	77.23	87.38	97.65	123.85	140.33
36	58.19	68.08	78.31	88.64	99.04	125.14	141.69
37	58.50	68.55	78.97	89.40	100.02	125.74	142.28
38	59.39	70.19	80.96	91.66	102.32	126.46	144.50
39	60.24	71.41	82.48	93.40	104.21	127.48	146.30
40	61.42	73.00	84.41	95.65	106.72	128.73	149.26
41	62.00	73.86	85.50	96.95	108.18	130.01	151.03
42	62.91	75.12	87.09	98.83	110.33	132.64	153.99
43	64.21	76.71	88.97	100.98	112.74	135.52	157.33
44	65.31	78.08	90.59	102.84	114.83	138.05	160.24
45	66.93	80.06	92.90	105.49	117.80	141.64	164.41
46	69.13	82.69	96.00	109.02	121.74	146.39	169.92
47	71.22	85.25	98.95	112.37	125.49	150.85	175.05
48	75.39	90.40	105.01	119.30	133.20	159.94	185.24
49	79.35	95.29	110.78	125.84	140.46	168.40	194.59
50	83.80	100.83	117.32	133.28	148.73	178.03	205.22
51	88.09	106.21	123.67	140.52	156.74	187.23	215.15
52	93.06	112.48	131.13	149.00	166.09	197.97	226.74
53	95.94	117.58	137.15	155.85	173.67	206.69	236.15
54	98.30	122.97	143.72	163.30	181.93	216.18	246.50
55	100.47	125.69	150.28	170.34	190.22	225.79	256.94
56	103.03	129.07	158.40	176.22	200.48	237.74	270.17
57	106.08	133.23	164.72	182.70	210.33	249.26	282.95
58	109.59	138.92	169.93	189.38	217.15	257.49	292.41
59	113.99	145.62	176.83	198.00	227.14	269.49	306.10
60	118.81	152.59	184.49	207.51	239.64	284.56	323.33
61	125.55	161.92	195.19	220.47	252.51	300.15	341.21
62	133.62	172.90	207.98	235.92	270.40	321.78	366.04
63	145.45	187.81	223.74	255.73	285.81	340.27	387.07
64	158.02	200.48	236.43	270.35	302.22	359.85	409.32
65	172.80	214.96	253.50	289.88	324.08	385.92	439.00
66	194.50	239.76	282.62	323.08	361.14	430.02	489.31
67	210.55	259.04	304.97	348.39	389.27	463.47	527.52
68	234.33	285.22	333.91	380.42	424.74	506.83	580.17
69	259.90	314.45	366.93	417.24	465.47	555.60	637.27
70	285.83	344.85	401.61	456.14	508.43	606.27	695.13
71	311.01	374.90	436.25	495.10	551.42	656.44	751.37
72	335.44	404.54	470.73	533.98	594.31	706.11	806.18
73	357.36	438.96	512.71	582.42	648.14	767.46	870.72
74	368.95	474.37	556.48	633.33	704.92	832.24	938.49
75	390.62	498.17	595.46	674.37	773.86	911.55	1,022.40
76	422.73	518.26	626.68	707.62	852.25	969.46	1,119.71
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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 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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	32.77	38.38	44.07	49.86	55.74	68.05	80.09
36	33.07	38.85	44.69	50.58	56.53	68.76	80.87
37	33.40	39.34	45.31	51.29	57.33	69.47	81.64
38	33.72	39.84	45.95	52.02	58.08	70.10	82.02
39	34.01	40.32	46.56	52.74	58.83	70.85	82.59
40	34.30	40.77	47.16	53.42	59.61	71.69	83.38
41	34.64	41.25	47.76	54.15	60.43	72.63	84.36
42	34.95	41.74	48.39	54.90	61.30	73.70	85.55
43	35.49	42.40	49.18	55.80	62.31	74.90	86.96
44	36.10	43.15	50.06	56.84	63.46	76.30	88.56
45	36.44	44.01	51.07	57.99	64.77	77.87	90.40
46	36.32	44.99	52.23	59.31	66.24	79.65	92.45
47	37.02	46.13	53.56	60.82	67.93	81.66	94.75
48	38.24	47.28	55.42	62.96	70.29	84.39	97.75
49	39.46	48.38	57.31	65.10	72.66	87.11	100.66
50	40.74	49.44	59.23	66.98	75.08	89.88	103.61
51	42.10	50.54	61.15	68.72	77.64	92.75	106.57
52	43.56	51.69	63.04	70.64	80.37	95.79	109.72
53	44.88	52.43	64.30	71.87	82.90	98.65	112.72
54	46.29	53.37	65.71	73.31	85.67	101.80	116.07
55	47.90	54.81	67.69	75.02	88.78	105.37	119.92
56	49.72	56.96	70.45	77.12	92.34	108.96	124.43
57	51.81	59.50	73.56	79.65	96.23	112.32	129.76
58	53.93	62.46	76.40	82.93	100.05	116.85	135.26
59	56.52	65.92	80.05	87.10	104.90	122.63	142.24
60	59.72	69.98	84.61	92.25	110.90	129.84	150.91
61	63.60	74.79	90.16	98.48	118.15	138.60	161.41
62	68.22	80.45	96.77	105.96	126.84	149.13	173.92
63	74.29	87.43	105.63	115.82	138.50	162.98	189.94
64	80.75	94.79	114.93	126.23	150.86	177.59	206.64
65	88.35	103.48	125.67	138.23	165.20	194.50	225.98
66	101.15	118.32	143.60	158.13	189.10	222.56	258.21
67	111.73	130.59	157.96	174.18	208.53	245.26	284.09
68	127.28	149.03	176.43	193.17	231.83	274.44	320.65
69	143.17	167.92	196.23	214.81	258.38	306.10	357.85
70	159.79	187.77	217.79	238.41	287.28	339.35	396.72
71	177.53	209.11	241.51	264.40	319.09	375.10	438.34
72	196.73	232.43	267.83	293.24	354.43	414.22	483.75
73	215.62	255.44	297.70	325.97	394.22	455.93	531.59
74	236.65	281.26	331.98	363.50	439.87	503.91	586.61
75	260.41	310.72	371.40	406.67	492.43	559.77	638.25
76	287.57	344.61	416.70	456.27	552.95	625.10	696.94
77	318.75	383.81	468.66	513.15	622.49	701.52	779.46
78	354.61	429.07	527.99	578.12	702.04	790.61	878.45
79	395.76	481.30	595.48	652.01	792.71	894.01	993.34
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	33.42	39.15	44.95	50.86	56.85	69.41	81.69
36	33.73	39.62	45.59	51.60	57.66	70.14	82.49
37	34.07	40.13	46.22	52.32	58.47	70.86	83.27
38	34.39	40.64	46.87	53.06	59.24	71.50	83.66
39	34.69	41.12	47.50	53.80	60.01	72.27	84.24
40	34.99	41.59	48.10	54.49	60.81	73.12	85.05
41	35.33	42.08	48.71	55.24	61.64	74.08	86.05
42	35.65	42.57	49.35	56.00	62.53	75.17	87.26
43	36.20	43.25	50.16	56.92	63.56	76.39	88.70
44	36.82	44.01	51.07	57.98	64.73	77.82	90.33
45	37.17	44.89	52.09	59.15	66.06	79.42	92.20
46	37.05	45.89	53.28	60.50	67.56	81.24	94.30
47	37.76	47.05	54.63	62.04	69.29	83.29	96.65
48	39.00	48.23	56.53	64.22	71.69	86.08	99.70
49	40.25	49.34	58.45	66.40	74.11	88.85	102.67
50	41.55	50.43	60.41	68.32	76.59	91.68	105.68
51	42.94	51.55	62.37	70.10	79.19	94.60	108.71
52	44.43	52.72	64.30	72.06	81.98	97.71	111.92
53	45.78	53.48	65.58	73.30	84.55	100.62	114.97
54	47.22	54.44	67.02	74.77	87.38	103.84	118.39
55	48.86	55.91	69.04	76.52	90.55	107.48	122.31
56	50.71	58.10	71.86	78.67	94.19	111.14	126.92
57	52.85	60.69	75.03	81.25	98.16	114.57	132.35
58	55.01	63.71	77.93	84.59	102.06	119.18	137.97
59	57.65	67.24	81.65	88.84	107.00	125.08	145.08
60	60.91	71.38	86.30	94.10	113.12	132.44	153.92
61	64.87	76.29	91.96	100.45	120.51	141.38	164.63
62	69.58	82.06	98.71	108.08	129.38	152.11	177.40
63	75.78	89.18	107.74	118.14	141.27	166.24	193.74
64	82.37	96.69	117.23	128.75	153.88	181.15	210.77
65	90.12	105.55	128.18	140.99	168.50	198.39	230.50
66	103.17	120.69	146.47	161.30	192.88	227.01	263.38
67	113.96	133.20	161.12	177.67	212.70	250.16	289.77
68	129.83	152.01	179.96	197.03	236.47	279.93	327.06
69	146.03	171.28	200.15	219.11	263.55	312.22	365.01
70	162.99	191.53	222.15	243.18	293.03	346.14	404.66
71	181.08	213.29	246.34	269.69	325.47	382.60	447.11
72	200.66	237.08	273.19	299.10	361.52	422.50	493.43
73	219.93	260.55	303.65	332.49	402.10	465.05	542.22
74	241.38	286.89	338.62	370.77	448.67	513.99	598.34
75	265.62	316.93	378.83	414.80	502.28	570.97	651.02
76	293.32	351.50	425.03	465.40	564.01	637.60	710.88
77	325.13	391.49	478.03	523.41	634.94	715.55	795.05
78	361.70	437.65	538.55	589.68	716.08	806.42	896.02
79	403.68	490.93	607.39	665.05	808.56	911.89	1,013.21
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.15	66.94	76.88	86.98	97.21	118.14	139.70
36	57.69	67.77	77.95	88.23	98.60	119.63	141.06
37	58.26	68.62	79.04	89.48	99.99	121.11	142.41
38	59.44	70.25	81.02	91.74	102.40	123.60	144.62
39	60.93	72.23	83.42	94.47	105.40	126.91	147.96
40	62.09	73.81	85.35	96.70	107.92	129.77	150.93
41	63.69	75.70	87.81	99.56	111.10	133.52	155.11
42	64.92	76.36	89.87	101.35	113.87	136.87	158.92
43	66.58	77.84	92.26	103.01	116.91	140.53	163.15
44	68.06	79.56	94.42	104.89	119.67	143.88	167.01
45	70.08	80.92	96.92	106.22	123.36	148.31	170.40
46	69.29	83.05	99.06	108.56	126.79	152.45	174.30
47	68.30	85.37	101.59	111.22	130.54	157.07	178.67
48	68.83	87.72	104.51	114.90	135.49	163.14	184.37
49	68.85	87.69	104.85	117.73	139.52	168.36	188.66
50	68.92	87.56	105.24	119.26	142.00	171.62	192.90
51	69.08	87.45	105.81	119.53	143.05	171.46	197.19
52	69.34	87.39	106.59	120.03	144.38	171.50	201.70
53	69.42	87.28	107.03	120.19	144.92	171.19	204.01
54	69.58	87.42	107.63	120.61	145.62	171.29	204.53
55	69.95	87.84	108.49	121.36	146.67	171.91	205.71
56	70.55	88.66	109.66	122.60	148.18	173.20	207.71
57	71.42	89.95	111.20	124.36	150.25	175.36	210.75
58	72.82	92.51	113.15	127.04	153.28	179.00	215.94
59	75.74	96.32	116.96	131.83	158.79	185.62	224.79
60	80.02	100.81	121.89	137.89	165.76	194.07	235.97
61	84.59	105.38	127.03	144.19	172.98	202.93	247.78
62	90.73	111.62	134.26	152.92	183.06	215.23	263.94
63	98.81	120.94	146.11	166.34	198.91	234.06	288.20
64	107.40	130.69	158.45	180.21	215.38	253.54	313.54
65	117.51	142.16	172.64	196.07	234.34	275.90	342.82
66	134.53	161.91	196.50	222.76	266.39	313.52	391.59
67	147.48	176.60	213.62	241.69	289.35	340.31	425.88
68	166.74	197.93	234.32	264.70	317.67	376.06	468.62
69	187.55	220.53	257.71	290.63	349.58	414.14	516.23
70	207.73	244.10	283.13	315.83	380.57	449.54	557.34
71	230.79	271.84	313.96	345.31	416.73	489.88	603.41
72	253.78	299.83	345.50	378.28	457.21	534.34	652.24
73	278.15	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.72	67.61	77.65	87.84	98.18	119.32	141.10
36	58.26	68.45	78.73	89.11	99.59	120.84	142.47
37	58.84	69.31	79.83	90.37	100.99	122.33	143.84
38	60.03	70.95	81.83	92.65	103.42	124.83	146.07
39	61.55	72.95	84.25	95.41	106.46	128.18	149.44
40	62.72	74.55	86.20	97.68	109.00	131.06	152.44
41	64.32	76.60	88.69	100.56	112.21	134.86	156.66
42	65.57	78.29	90.78	103.01	115.00	138.24	160.51
43	67.25	80.35	93.18	105.76	118.08	141.95	164.78
44	68.75	82.18	95.35	108.25	120.88	145.32	168.68
45	70.79	84.66	98.25	111.56	124.59	149.79	173.89
46	72.71	86.99	100.96	114.66	128.04	153.97	178.72
47	74.89	89.63	104.05	118.17	131.96	158.63	184.07
48	76.48	93.12	108.17	122.89	137.22	164.76	190.82
49	76.07	96.23	111.87	127.07	141.84	170.05	196.51
50	76.20	96.81	115.62	131.36	146.58	175.47	202.27
51	76.43	96.76	117.07	132.25	153.05	182.81	210.09
52	76.77	96.76	118.01	132.89	157.67	187.93	215.24
53	76.91	96.69	118.58	133.16	160.56	189.67	220.05
54	77.14	96.92	119.33	133.72	161.45	189.91	225.50
55	77.61	97.46	120.36	134.65	162.73	190.73	228.24
56	78.33	98.44	121.76	136.12	164.53	192.31	230.62
57	79.36	99.94	123.56	138.17	166.94	194.85	234.16
58	80.97	102.86	125.82	141.26	170.43	199.04	240.11
59	84.21	107.10	130.05	146.59	176.56	206.39	249.95
60	88.98	112.10	135.53	153.33	184.32	215.79	262.39
61	94.13	117.26	141.36	160.45	192.49	225.82	275.73
62	100.97	124.21	149.41	170.17	203.70	239.50	293.71
63	109.95	134.58	162.59	185.10	221.34	260.46	320.71
64	118.70	144.44	175.13	199.17	238.05	280.23	340.44
65	129.87	157.12	190.81	216.71	259.00	304.94	363.68
66	147.68	177.74	215.71	244.54	292.42	344.17	403.25
67	162.01	193.99	234.65	265.49	317.41	373.83	430.13
68	182.01	216.06	255.79	288.94	346.50	410.51	473.30
69	203.30	239.05	279.35	315.04	378.93	448.92	521.40
70	223.71	262.88	304.91	340.12	409.84	484.12	562.91
71	244.99	288.57	333.28	366.56	442.38	520.03	609.45
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	70.20	82.23	94.43	106.84	119.42	145.13	171.61
36	70.86	83.26	95.76	108.37	121.12	146.96	173.28
37	71.57	84.29	97.09	109.91	122.83	148.76	174.94
38	73.19	86.50	99.77	112.96	126.10	152.20	178.10
39	74.83	88.70	102.43	116.00	129.42	155.85	181.69
40	76.44	90.86	105.06	119.05	132.84	159.73	185.77
41	78.49	93.49	108.24	122.73	136.96	164.60	191.19
42	79.89	95.39	110.60	125.48	140.10	168.42	195.52
43	81.78	97.69	113.33	128.62	143.59	172.62	200.38
44	83.88	100.27	116.34	132.08	147.47	177.30	205.78
45	85.50	102.28	118.68	134.74	150.49	180.94	210.04
46	88.06	105.40	122.36	137.96	155.17	186.58	216.57
47	85.85	107.31	125.97	139.80	159.77	192.07	222.87
48	86.04	109.65	130.34	143.62	165.31	198.52	229.92
49	84.74	107.93	129.05	144.90	168.84	202.40	232.19
50	84.94	107.91	129.70	146.97	175.00	209.71	237.73
51	85.24	107.92	130.58	147.51	176.53	211.59	243.34
52	85.19	107.37	130.96	147.46	177.38	210.70	247.80
53	85.40	107.37	131.67	147.86	178.29	210.61	250.98
54	85.71	107.69	132.59	148.57	179.39	211.01	251.96
55	86.29	108.36	133.83	149.71	180.93	212.06	253.76
56	87.15	109.53	135.46	151.44	183.05	213.96	256.59
57	88.35	111.27	137.56	153.83	185.86	216.93	260.70
58	90.21	114.60	140.18	157.38	189.88	221.75	267.50
59	93.82	119.32	144.89	163.31	196.70	229.94	278.47
60	98.54	124.14	150.09	169.79	204.11	238.97	290.56
61	104.30	129.94	156.64	177.80	213.30	250.23	305.54
62	111.88	137.64	165.56	188.57	225.73	265.39	325.46
63	121.84	149.13	180.17	205.11	245.27	288.62	355.38
64	131.62	160.16	194.19	220.85	263.96	310.73	384.26
65	143.13	173.15	210.29	238.83	285.43	336.06	411.02
66	162.85	196.00	237.87	269.66	322.47	379.53	457.35
67	177.65	212.73	257.31	291.13	348.53	409.92	484.24
68	198.56	235.70	279.04	315.21	378.30	447.83	531.32
69	219.05	257.56	300.99	339.44	408.29	483.70	575.92
70	239.69	281.66	326.69	364.42	439.11	518.70	619.58
71	260.97	307.39	355.02	390.46	471.23	553.94	663.71
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	83.92	98.32	112.90	127.73	142.77	173.50	205.18
36	84.73	99.53	114.49	129.57	144.80	175.70	207.17
37	85.56	100.78	116.08	131.40	146.84	177.86	209.15
38	87.64	103.58	119.47	135.26	151.00	182.25	213.24
39	89.72	106.35	122.83	139.11	155.20	186.89	217.87
40	91.79	109.11	126.17	142.96	159.52	191.81	223.10
41	93.99	110.15	129.61	145.24	164.00	197.10	228.96
42	94.87	110.06	131.33	146.08	166.37	199.99	232.21
43	97.32	111.66	134.87	147.77	170.90	205.43	236.72
44	98.99	113.03	135.94	149.02	174.05	209.25	238.82
45	99.97	114.63	137.30	150.47	176.29	215.05	241.40
46	97.20	116.49	138.96	152.29	178.49	220.05	244.50
47	94.86	118.57	141.09	154.48	181.30	223.34	248.15
48	94.65	120.61	143.70	157.99	186.30	228.16	253.51
49	93.88	119.58	142.98	160.55	190.25	231.53	257.26
50	93.67	119.01	143.04	162.09	193.00	233.25	262.19
51	94.06	119.09	144.09	162.77	194.79	233.47	268.51
52	94.11	118.61	144.66	162.89	195.94	232.75	273.74
53	94.39	118.67	145.53	163.43	197.05	232.77	277.39
54	94.78	119.09	146.63	164.31	198.38	233.35	278.64
55	95.48	119.90	148.08	165.65	200.20	234.65	280.79
56	96.49	121.26	149.98	167.67	202.66	236.88	284.08
57	97.88	123.26	152.39	170.42	205.89	240.31	288.80
58	100.00	127.03	155.38	174.45	210.47	245.80	296.51
59	103.43	131.54	159.73	180.04	216.85	253.49	306.99
60	108.69	136.93	165.55	187.28	225.14	263.59	320.50
61	115.12	143.41	172.88	196.23	235.41	276.17	337.21
62	123.48	151.90	182.72	208.11	249.12	292.90	359.19
63	133.72	163.67	197.75	225.12	269.20	316.78	390.05
64	144.54	175.89	213.26	242.53	289.87	341.23	421.98
65	156.38	189.19	229.76	260.94	311.86	367.17	456.23
66	177.01	213.04	258.56	293.11	350.51	412.53	508.98
67	193.29	231.46	279.97	316.76	379.22	446.01	541.04
68	215.10	255.35	302.29	341.48	409.82	485.15	589.33
69	234.80	276.08	322.63	363.84	437.64	518.47	633.86
70	255.66	300.43	348.46	388.71	468.39	553.28	676.25
71	275.17	324.12	374.34	411.71	496.87	584.09	717.97
72	295.10	348.65	401.75	439.86	531.65	621.33	760.12
73	319.12	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	210.28	241.06
36	101.91	115.43	134.97	147.85	173.48	212.92	243.55
37	103.03	116.51	137.08	150.08	176.16	215.55	246.07
38	104.15	117.50	139.27	152.31	179.06	220.30	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	105.86	126.87	151.34	165.86	194.40	239.66	266.29
47	102.92	128.65	153.08	167.61	196.72	242.32	269.24
48	103.25	131.58	156.77	172.35	203.23	248.90	276.56
49	102.55	130.62	156.18	175.36	207.82	252.91	281.01
50	102.41	130.11	156.38	177.21	211.00	255.01	286.64
51	102.88	130.25	157.60	178.03	213.05	255.36	293.68
52	103.52	130.47	159.13	179.18	215.53	256.02	301.11
53	103.38	129.97	159.39	178.99	215.82	254.94	303.81
54	103.86	130.49	160.67	180.04	217.38	255.69	305.32
55	104.67	131.44	162.33	181.60	219.47	257.23	307.82
56	105.82	132.99	164.49	183.90	222.28	259.81	311.57
57	107.40	135.25	167.21	187.00	225.93	263.69	316.90
58	109.78	139.45	170.57	191.51	231.06	269.84	325.52
59	113.61	144.47	175.44	197.75	238.18	278.43	337.18
60	119.44	150.47	181.93	205.81	247.41	289.65	352.20
61	126.56	157.67	190.07	215.74	258.82	303.63	370.74
62	135.08	166.17	199.88	227.66	272.52	320.41	392.93
63	145.61	178.22	215.32	245.13	293.13	344.94	424.72
64	156.66	190.63	231.13	262.86	314.16	369.82	457.34
65	168.75	204.15	247.93	281.58	336.53	396.22	492.32
66	190.16	228.87	277.77	314.88	376.55	443.17	553.53
67	205.58	246.17	297.77	336.90	403.33	474.37	589.74
68	225.29	267.43	316.60	357.64	429.22	508.11	632.08
69	246.25	289.55	338.36	381.59	458.99	543.76	678.16
70	265.25	311.70	361.53	403.29	485.95	574.03	717.80
71	285.82	336.67	388.83	427.65	516.11	606.70	763.89
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	118.33	139.32	165.78	181.51	213.03	262.42	291.58
48	119.22	143.38	170.82	186.71	220.17	269.64	299.61
49	119.44	146.60	175.29	191.01	226.35	275.47	306.07
50	119.68	149.65	179.87	195.42	232.69	281.22	312.45
51	119.98	152.73	184.79	200.05	239.41	286.95	318.86
52	120.92	153.49	187.21	206.00	247.79	294.34	327.04
53	121.64	154.02	188.88	210.52	253.83	299.85	333.17
54	122.97	155.63	191.61	214.66	259.18	304.86	341.73
55	124.11	156.99	193.88	216.82	262.03	307.12	350.11
56	126.16	159.71	197.53	220.74	266.81	311.86	361.77
57	128.66	163.22	201.79	225.56	272.52	318.08	375.67
58	131.86	168.73	206.38	231.60	279.42	326.32	389.74
59	136.58	176.01	213.74	240.79	290.02	339.02	409.19
60	141.88	183.69	222.09	251.09	301.85	353.39	428.26
61	147.73	191.91	231.34	262.42	314.81	369.32	449.52
62	155.51	202.49	243.57	277.21	331.83	390.15	477.02
63	168.11	218.30	263.75	300.05	358.80	422.22	502.81
64	180.60	233.72	283.38	322.11	384.97	453.18	527.38
65	194.38	250.77	304.54	345.75	406.68	484.29	550.90
66	220.04	283.22	343.73	389.62	446.44	531.59	604.88
67	237.96	305.68	365.97	418.06	467.14	556.15	633.03
68	271.89	334.75	391.90	446.50	498.52	594.87	680.95
69	297.41	359.86	419.89	477.48	532.67	635.83	729.28
70	313.79	378.58	440.90	500.77	558.15	665.58	763.13
71	333.48	401.97	467.76	530.85	591.24	703.86	805.63
72	354.60	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	424.86	545.23	642.57	732.87	816.07	961.27	1,078.17
76	428.38	561.72	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	59.59	69.81	80.17	90.70	101.37	123.20	145.68
36	60.15	70.67	81.29	92.00	102.82	124.76	147.08
37	60.75	71.55	82.42	93.31	104.26	126.28	148.50
38	62.27	73.61	84.89	96.12	107.30	129.51	151.54
39	63.48	75.25	86.92	98.44	109.82	132.23	154.17
40	65.01	77.27	89.35	101.24	112.97	135.84	157.99
41	66.62	79.35	91.86	104.16	116.24	139.70	162.28
42	67.90	81.08	94.00	106.67	119.09	143.16	166.21
43	69.62	83.17	96.47	109.49	122.23	146.94	170.58
44	71.50	85.48	99.18	112.58	125.70	151.14	175.42
45	73.59	88.02	102.15	115.98	129.51	155.74	180.77
46	75.58	90.40	104.94	119.18	133.09	160.03	185.76
47	78.20	93.59	108.64	123.38	137.78	165.62	192.19
48	82.21	98.57	114.52	130.09	145.24	174.41	201.99
49	84.26	103.27	120.06	136.37	152.23	182.50	210.89
50	84.94	107.91	126.33	143.53	160.17	191.73	221.00
51	85.24	107.92	130.58	147.51	167.83	200.47	230.39
52	86.18	108.62	132.48	149.18	176.81	210.74	241.37
53	85.90	108.00	132.44	148.73	179.33	211.84	245.81
54	86.72	108.96	134.15	150.32	181.50	213.49	253.12
55	87.31	109.64	135.41	151.48	183.07	214.57	256.77
56	88.70	111.48	137.88	154.15	186.32	217.78	261.17
57	90.47	113.93	140.85	157.52	190.31	222.13	266.95
58	92.39	117.36	143.55	161.17	194.46	227.09	273.95
59	96.08	122.19	148.38	167.25	201.44	235.48	285.18
60	101.52	127.90	154.64	174.94	210.30	246.21	299.37
61	107.48	133.90	161.42	183.22	219.80	257.86	314.85
62	115.29	141.83	170.61	194.32	232.61	273.48	335.38
63	124.81	152.76	184.56	210.11	251.25	295.66	364.04
64	135.66	165.08	200.15	227.63	272.05	320.26	389.64
65	147.54	178.50	216.78	246.20	294.24	346.43	413.18
66	167.91	202.08	245.26	278.03	332.48	391.31	459.81
67	184.35	220.75	267.02	302.11	361.34	425.39	489.65
68	207.47	246.28	291.56	329.36	395.27	467.92	540.48
69	231.94	272.71	318.69	359.41	432.31	512.15	592.96
70	257.26	302.31	350.64	391.14	471.32	556.74	649.79
71	282.27	332.48	384.00	422.34	509.70	599.16	701.27
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	56.84	66.58	76.46	86.51	96.69	117.51	138.94
36	57.38	67.40	77.53	87.76	98.07	118.98	140.30
37	57.64	67.87	78.19	88.51	98.91	119.80	140.88
38	58.80	69.49	80.16	90.76	101.31	122.28	143.06
39	59.64	70.71	81.66	92.48	103.18	124.24	144.84
40	60.80	72.27	83.58	94.71	105.67	127.06	147.79
41	61.39	73.12	84.66	96.00	107.11	128.73	149.53
42	62.28	74.38	86.23	97.84	109.23	131.32	152.46
43	63.57	75.95	88.09	99.98	111.62	134.18	155.77
44	64.67	77.31	89.69	101.82	113.69	136.68	158.65
45	66.27	79.27	91.98	104.44	116.62	140.24	162.79
46	67.46	81.31	95.05	106.30	120.55	144.93	168.23
47	67.22	83.00	97.97	108.13	124.25	149.36	173.32
48	68.98	85.78	102.20	111.71	131.72	158.36	179.25
49	70.74	88.47	105.78	115.26	136.59	166.23	184.70
50	72.08	90.44	108.70	118.10	140.62	169.95	188.83
51	74.06	93.11	112.66	121.96	145.96	174.94	194.39
52	75.66	94.84	115.68	125.23	150.64	178.94	198.82
53	77.42	96.86	118.78	129.12	155.68	183.91	204.34
54	78.75	98.52	121.30	132.46	159.93	188.11	209.01
55	80.38	100.55	124.18	136.27	164.69	193.03	214.48
56	82.91	103.86	128.46	141.81	171.41	200.35	222.63
57	85.24	107.06	132.36	146.81	177.37	207.02	230.53
58	88.06	111.63	136.55	152.18	183.60	214.42	240.25
59	91.60	117.01	142.09	159.11	191.64	224.02	252.60
60	96.04	123.35	149.14	167.75	201.66	236.09	267.94
61	101.49	130.89	157.79	178.23	213.82	250.83	286.55
62	107.22	138.74	166.88	189.30	226.61	266.43	306.41
63	116.70	150.70	182.07	206.66	247.12	290.80	334.61
64	126.79	163.30	197.99	224.77	268.64	316.24	364.07
65	137.62	176.84	214.76	243.78	291.36	343.03	395.14
66	157.48	202.07	245.25	278.28	332.78	391.66	451.42
67	172.54	221.21	267.57	303.51	363.35	427.35	492.89
68	194.65	250.06	296.03	335.70	402.88	476.93	555.48
69	216.71	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	743.93
72	283.29	367.47	423.44	480.63	580.92	678.92	798.21
73	295.51	383.99	447.52	508.13	614.52	710.71	862.10
74	308.66	401.86	474.33	538.16	651.22	746.03	929.19
75	328.12	418.47	500.19	566.47	685.93	779.73	1,012.29
76	359.46	440.70	532.89	601.72	729.22	824.37	1,071.84
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	67.25	77.23	87.38	97.65	123.85	140.33
36	58.19	68.08	78.31	88.64	99.04	125.14	141.69
37	58.50	68.55	78.97	89.40	100.02	125.74	142.28
38	59.39	70.19	80.96	91.66	102.32	126.46	144.50
39	60.24	71.41	82.48	93.40	104.21	127.48	146.30
40	61.42	73.00	84.41	95.65	106.72	128.73	149.26
41	62.00	73.86	85.50	96.95	108.18	130.01	151.03
42	62.91	75.12	87.09	98.83	110.33	132.64	153.99
43	64.21	76.71	88.97	100.98	112.74	135.52	157.33
44	65.31	78.08	90.59	102.84	114.83	138.05	160.24
45	66.93	80.06	92.90	105.49	117.80	141.64	164.41
46	69.13	82.69	96.00	109.02	121.74	146.39	169.92
47	71.22	85.25	98.95	112.37	125.49	150.85	175.05
48	75.39	90.40	105.01	119.30	133.20	159.94	185.24
49	79.35	95.29	110.78	125.84	140.46	168.40	194.59
50	83.80	100.83	117.32	133.28	148.73	178.03	205.22
51	88.09	106.21	123.67	140.52	156.74	187.23	215.15
52	93.06	112.48	131.13	149.00	166.09	197.97	226.74
53	95.94	117.58	137.15	155.85	173.67	206.69	236.15
54	98.30	122.97	143.72	163.30	181.93	216.18	246.50
55	100.47	125.69	150.28	170.34	190.22	225.79	256.94
56	103.03	129.07	158.40	176.22	200.48	237.74	270.17
57	106.08	133.23	164.72	182.70	210.33	249.26	282.95
58	109.59	138.92	169.93	189.38	217.15	257.49	292.41
59	113.99	145.62	176.83	198.00	227.14	269.49	306.10
60	118.81	152.59	184.49	207.51	239.64	284.56	323.33
61	125.55	161.92	195.19	220.47	252.51	300.15	341.21
62	133.62	172.90	207.98	235.92	270.40	321.78	366.04
63	145.45	187.81	223.74	255.73	285.81	340.27	387.07
64	158.02	200.48	236.43	270.35	302.22	359.85	409.32
65	172.80	214.96	253.50	289.88	324.08	385.92	439.00
66	194.50	239.76	282.62	323.08	361.14	430.02	489.31
67	210.55	259.04	304.97	348.39	389.27	463.47	527.52
68	234.33	285.22	333.91	380.42	424.74	506.83	580.17
69	259.90	314.45	366.93	417.24	465.47	555.60	637.27
70	285.83	344.85	401.61	456.14	508.43	606.27	695.13
71	311.01	374.90	436.25	495.10	551.42	656.44	751.37
72	335.44	404.54	470.73	533.98	594.31	706.11	806.18
73	357.36	438.96	512.71	582.42	648.14	767.46	870.72
74	368.95	474.37	556.48	633.33	704.92	832.24	938.49
75	390.62	498.17	595.46	674.37	773.86	911.55	1,022.40
76	422.73	518.26	626.68	707.62	852.25	969.46	1,119.71
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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 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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	32.77	38.38	44.07	49.86	55.74	68.05	80.09
36	33.07	38.85	44.69	50.58	56.53	68.76	80.87
37	33.40	39.34	45.31	51.29	57.33	69.47	81.64
38	33.72	39.84	45.95	52.02	58.08	70.10	82.02
39	34.01	40.32	46.56	52.74	58.83	70.85	82.59
40	34.30	40.77	47.16	53.42	59.61	71.69	83.38
41	34.64	41.25	47.76	54.15	60.43	72.63	84.36
42	34.95	41.74	48.39	54.90	61.30	73.70	85.55
43	35.49	42.40	49.18	55.80	62.31	74.90	86.96
44	36.10	43.15	50.06	56.84	63.46	76.30	88.56
45	36.44	44.01	51.07	57.99	64.77	77.87	90.40
46	36.32	44.99	52.23	59.31	66.24	79.65	92.45
47	37.02	46.13	53.56	60.82	67.93	81.66	94.75
48	38.24	47.28	55.42	62.96	70.29	84.39	97.75
49	39.46	48.38	57.31	65.10	72.66	87.11	100.66
50	40.74	49.44	59.23	66.98	75.08	89.88	103.61
51	42.10	50.54	61.15	68.72	77.64	92.75	106.57
52	43.56	51.69	63.04	70.64	80.37	95.79	109.72
53	44.88	52.43	64.30	71.87	82.90	98.65	112.72
54	46.29	53.37	65.71	73.31	85.67	101.80	116.07
55	47.90	54.81	67.69	75.02	88.78	105.37	119.92
56	49.72	56.96	70.45	77.12	92.34	108.96	124.43
57	51.81	59.50	73.56	79.65	96.23	112.32	129.76
58	53.93	62.46	76.40	82.93	100.05	116.85	135.26
59	56.52	65.92	80.05	87.10	104.90	122.63	142.24
60	59.72	69.98	84.61	92.25	110.90	129.84	150.91
61	63.60	74.79	90.16	98.48	118.15	138.60	161.41
62	68.22	80.45	96.77	105.96	126.84	149.13	173.92
63	74.29	87.43	105.63	115.82	138.50	162.98	189.94
64	80.75	94.79	114.93	126.23	150.86	177.59	206.64
65	88.35	103.48	125.67	138.23	165.20	194.50	225.98
66	101.15	118.32	143.60	158.13	189.10	222.56	258.21
67	111.73	130.59	157.96	174.18	208.53	245.26	284.09
68	127.28	149.03	176.43	193.17	231.83	274.44	320.65
69	143.17	167.92	196.23	214.81	258.38	306.10	357.85
70	159.79	187.77	217.79	238.41	287.28	339.35	396.72
71	177.53	209.11	241.51	264.40	319.09	375.10	438.34
72	196.73	232.43	267.83	293.24	354.43	414.22	483.75
73	215.62	255.44	297.70	325.97	394.22	455.93	531.59
74	236.65	281.26	331.98	363.50	439.87	503.91	586.61
75	260.41	310.72	371.40	406.67	492.43	559.77	638.25
76	287.57	344.61	416.70	456.27	552.95	625.10	696.94
77	318.75	383.81	468.66	513.15	622.49	701.52	779.46
78	354.61	429.07	527.99	578.12	702.04	790.61	878.45
79	395.76	481.30	595.48	652.01	792.71	894.01	993.34
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	33.42	39.15	44.95	50.86	56.85	69.41	81.69
36	33.73	39.62	45.59	51.60	57.66	70.14	82.49
37	34.07	40.13	46.22	52.32	58.47	70.86	83.27
38	34.39	40.64	46.87	53.06	59.24	71.50	83.66
39	34.69	41.12	47.50	53.80	60.01	72.27	84.24
40	34.99	41.59	48.10	54.49	60.81	73.12	85.05
41	35.33	42.08	48.71	55.24	61.64	74.08	86.05
42	35.65	42.57	49.35	56.00	62.53	75.17	87.26
43	36.20	43.25	50.16	56.92	63.56	76.39	88.70
44	36.82	44.01	51.07	57.98	64.73	77.82	90.33
45	37.17	44.89	52.09	59.15	66.06	79.42	92.20
46	37.05	45.89	53.28	60.50	67.56	81.24	94.30
47	37.76	47.05	54.63	62.04	69.29	83.29	96.65
48	39.00	48.23	56.53	64.22	71.69	86.08	99.70
49	40.25	49.34	58.45	66.40	74.11	88.85	102.67
50	41.55	50.43	60.41	68.32	76.59	91.68	105.68
51	42.94	51.55	62.37	70.10	79.19	94.60	108.71
52	44.43	52.72	64.30	72.06	81.98	97.71	111.92
53	45.78	53.48	65.58	73.30	84.55	100.62	114.97
54	47.22	54.44	67.02	74.77	87.38	103.84	118.39
55	48.86	55.91	69.04	76.52	90.55	107.48	122.31
56	50.71	58.10	71.86	78.67	94.19	111.14	126.92
57	52.85	60.69	75.03	81.25	98.16	114.57	132.35
58	55.01	63.71	77.93	84.59	102.06	119.18	137.97
59	57.65	67.24	81.65	88.84	107.00	125.08	145.08
60	60.91	71.38	86.30	94.10	113.12	132.44	153.92
61	64.87	76.29	91.96	100.45	120.51	141.38	164.63
62	69.58	82.06	98.71	108.08	129.38	152.11	177.40
63	75.78	89.18	107.74	118.14	141.27	166.24	193.74
64	82.37	96.69	117.23	128.75	153.88	181.15	210.77
65	90.12	105.55	128.18	140.99	168.50	198.39	230.50
66	103.17	120.69	146.47	161.30	192.88	227.01	263.38
67	113.96	133.20	161.12	177.67	212.70	250.16	289.77
68	129.83	152.01	179.96	197.03	236.47	279.93	327.06
69	146.03	171.28	200.15	219.11	263.55	312.22	365.01
70	162.99	191.53	222.15	243.18	293.03	346.14	404.66
71	181.08	213.29	246.34	269.69	325.47	382.60	447.11
72	200.66	237.08	273.19	299.10	361.52	422.50	493.43
73	219.93	260.55	303.65	332.49	402.10	465.05	542.22
74	241.38	286.89	338.62	370.77	448.67	513.99	598.34
75	265.62	316.93	378.83	414.80	502.28	570.97	651.02
76	293.32	351.50	425.03	465.40	564.01	637.60	710.88
77	325.13	391.49	478.03	523.41	634.94	715.55	795.05
78	361.70	437.65	538.55	589.68	716.08	806.42	896.02
79	403.68	490.93	607.39	665.05	808.56	911.89	1,013.21
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.15	66.94	76.88	86.98	97.21	118.14	139.70
36	57.69	67.77	77.95	88.23	98.60	119.63	141.06
37	58.26	68.62	79.04	89.48	99.99	121.11	142.41
38	59.44	70.25	81.02	91.74	102.40	123.60	144.62
39	60.93	72.23	83.42	94.47	105.40	126.91	147.96
40	62.09	73.81	85.35	96.70	107.92	129.77	150.93
41	63.69	75.70	87.81	99.56	111.10	133.52	155.11
42	64.92	76.36	89.87	101.35	113.87	136.87	158.92
43	66.58	77.84	92.26	103.01	116.91	140.53	163.15
44	68.06	79.56	94.42	104.89	119.67	143.88	167.01
45	70.08	80.92	96.92	106.22	123.36	148.31	170.40
46	69.29	83.05	99.06	108.56	126.79	152.45	174.30
47	68.30	85.37	101.59	111.22	130.54	157.07	178.67
48	68.83	87.72	104.51	114.90	135.49	163.14	184.37
49	68.85	87.69	104.85	117.73	139.52	168.36	188.66
50	68.92	87.56	105.24	119.26	142.00	171.62	192.90
51	69.08	87.45	105.81	119.53	143.05	171.46	197.19
52	69.34	87.39	106.59	120.03	144.38	171.50	201.70
53	69.42	87.28	107.03	120.19	144.92	171.19	204.01
54	69.58	87.42	107.63	120.61	145.62	171.29	204.53
55	69.95	87.84	108.49	121.36	146.67	171.91	205.71
56	70.55	88.66	109.66	122.60	148.18	173.20	207.71
57	71.42	89.95	111.20	124.36	150.25	175.36	210.75
58	72.82	92.51	113.15	127.04	153.28	179.00	215.94
59	75.74	96.32	116.96	131.83	158.79	185.62	224.79
60	80.02	100.81	121.89	137.89	165.76	194.07	235.97
61	84.59	105.38	127.03	144.19	172.98	202.93	247.78
62	90.73	111.62	134.26	152.92	183.06	215.23	263.94
63	98.81	120.94	146.11	166.34	198.91	234.06	288.20
64	107.40	130.69	158.45	180.21	215.38	253.54	313.54
65	117.51	142.16	172.64	196.07	234.34	275.90	342.82
66	134.53	161.91	196.50	222.76	266.39	313.52	391.59
67	147.48	176.60	213.62	241.69	289.35	340.31	425.88
68	166.74	197.93	234.32	264.70	317.67	376.06	468.62
69	187.55	220.53	257.71	290.63	349.58	414.14	516.23
70	207.73	244.10	283.13	315.83	380.57	449.54	557.34
71	230.79	271.84	313.96	345.31	416.73	489.88	603.41
72	253.78	299.83	345.50	378.28	457.21	534.34	652.24
73	278.15	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.72	67.61	77.65	87.84	98.18	119.32	141.10
36	58.26	68.45	78.73	89.11	99.59	120.84	142.47
37	58.84	69.31	79.83	90.37	100.99	122.33	143.84
38	60.03	70.95	81.83	92.65	103.42	124.83	146.07
39	61.55	72.95	84.25	95.41	106.46	128.18	149.44
40	62.72	74.55	86.20	97.68	109.00	131.06	152.44
41	64.32	76.60	88.69	100.56	112.21	134.86	156.66
42	65.57	78.29	90.78	103.01	115.00	138.24	160.51
43	67.25	80.35	93.18	105.76	118.08	141.95	164.78
44	68.75	82.18	95.35	108.25	120.88	145.32	168.68
45	70.79	84.66	98.25	111.56	124.59	149.79	173.89
46	72.71	86.99	100.96	114.66	128.04	153.97	178.72
47	74.89	89.63	104.05	118.17	131.96	158.63	184.07
48	76.48	93.12	108.17	122.89	137.22	164.76	190.82
49	76.07	96.23	111.87	127.07	141.84	170.05	196.51
50	76.20	96.81	115.62	131.36	146.58	175.47	202.27
51	76.43	96.76	117.07	132.25	153.05	182.81	210.09
52	76.77	96.76	118.01	132.89	157.67	187.93	215.24
53	76.91	96.69	118.58	133.16	160.56	189.67	220.05
54	77.14	96.92	119.33	133.72	161.45	189.91	225.50
55	77.61	97.46	120.36	134.65	162.73	190.73	228.24
56	78.33	98.44	121.76	136.12	164.53	192.31	230.62
57	79.36	99.94	123.56	138.17	166.94	194.85	234.16
58	80.97	102.86	125.82	141.26	170.43	199.04	240.11
59	84.21	107.10	130.05	146.59	176.56	206.39	249.95
60	88.98	112.10	135.53	153.33	184.32	215.79	262.39
61	94.13	117.26	141.36	160.45	192.49	225.82	275.73
62	100.97	124.21	149.41	170.17	203.70	239.50	293.71
63	109.95	134.58	162.59	185.10	221.34	260.46	320.71
64	118.70	144.44	175.13	199.17	238.05	280.23	340.44
65	129.87	157.12	190.81	216.71	259.00	304.94	363.68
66	147.68	177.74	215.71	244.54	292.42	344.17	403.25
67	162.01	193.99	234.65	265.49	317.41	373.83	430.13
68	182.01	216.06	255.79	288.94	346.50	410.51	473.30
69	203.30	239.05	279.35	315.04	378.93	448.92	521.40
70	223.71	262.88	304.91	340.12	409.84	484.12	562.91
71	244.99	288.57	333.28	366.56	442.38	520.03	609.45
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	70.20	82.23	94.43	106.84	119.42	145.13	171.61
36	70.86	83.26	95.76	108.37	121.12	146.96	173.28
37	71.57	84.29	97.09	109.91	122.83	148.76	174.94
38	73.19	86.50	99.77	112.96	126.10	152.20	178.10
39	74.83	88.70	102.43	116.00	129.42	155.85	181.69
40	76.44	90.86	105.06	119.05	132.84	159.73	185.77
41	78.49	93.49	108.24	122.73	136.96	164.60	191.19
42	79.89	95.39	110.60	125.48	140.10	168.42	195.52
43	81.78	97.69	113.33	128.62	143.59	172.62	200.38
44	83.88	100.27	116.34	132.08	147.47	177.30	205.78
45	85.50	102.28	118.68	134.74	150.49	180.94	210.04
46	88.06	105.40	122.36	137.96	155.17	186.58	216.57
47	85.85	107.31	125.97	139.80	159.77	192.07	222.87
48	86.04	109.65	130.34	143.62	165.31	198.52	229.92
49	84.74	107.93	129.05	144.90	168.84	202.40	232.19
50	84.94	107.91	129.70	146.97	175.00	209.71	237.73
51	85.24	107.92	130.58	147.51	176.53	211.59	243.34
52	85.19	107.37	130.96	147.46	177.38	210.70	247.80
53	85.40	107.37	131.67	147.86	178.29	210.61	250.98
54	85.71	107.69	132.59	148.57	179.39	211.01	251.96
55	86.29	108.36	133.83	149.71	180.93	212.06	253.76
56	87.15	109.53	135.46	151.44	183.05	213.96	256.59
57	88.35	111.27	137.56	153.83	185.86	216.93	260.70
58	90.21	114.60	140.18	157.38	189.88	221.75	267.50
59	93.82	119.32	144.89	163.31	196.70	229.94	278.47
60	98.54	124.14	150.09	169.79	204.11	238.97	290.56
61	104.30	129.94	156.64	177.80	213.30	250.23	305.54
62	111.88	137.64	165.56	188.57	225.73	265.39	325.46
63	121.84	149.13	180.17	205.11	245.27	288.62	355.38
64	131.62	160.16	194.19	220.85	263.96	310.73	384.26
65	143.13	173.15	210.29	238.83	285.43	336.06	411.02
66	162.85	196.00	237.87	269.66	322.47	379.53	457.35
67	177.65	212.73	257.31	291.13	348.53	409.92	484.24
68	198.56	235.70	279.04	315.21	378.30	447.83	531.32
69	219.05	257.56	300.99	339.44	408.29	483.70	575.92
70	239.69	281.66	326.69	364.42	439.11	518.70	619.58
71	260.97	307.39	355.02	390.46	471.23	553.94	663.71
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	83.92	98.32	112.90	127.73	142.77	173.50	205.18
36	84.73	99.53	114.49	129.57	144.80	175.70	207.17
37	85.56	100.78	116.08	131.40	146.84	177.86	209.15
38	87.64	103.58	119.47	135.26	151.00	182.25	213.24
39	89.72	106.35	122.83	139.11	155.20	186.89	217.87
40	91.79	109.11	126.17	142.96	159.52	191.81	223.10
41	93.99	110.15	129.61	145.24	164.00	197.10	228.96
42	94.87	110.06	131.33	146.08	166.37	199.99	232.21
43	97.32	111.66	134.87	147.77	170.90	205.43	236.72
44	98.99	113.03	135.94	149.02	174.05	209.25	238.82
45	99.97	114.63	137.30	150.47	176.29	215.05	241.40
46	97.20	116.49	138.96	152.29	178.49	220.05	244.50
47	94.86	118.57	141.09	154.48	181.30	223.34	248.15
48	94.65	120.61	143.70	157.99	186.30	228.16	253.51
49	93.88	119.58	142.98	160.55	190.25	231.53	257.26
50	93.67	119.01	143.04	162.09	193.00	233.25	262.19
51	94.06	119.09	144.09	162.77	194.79	233.47	268.51
52	94.11	118.61	144.66	162.89	195.94	232.75	273.74
53	94.39	118.67	145.53	163.43	197.05	232.77	277.39
54	94.78	119.09	146.63	164.31	198.38	233.35	278.64
55	95.48	119.90	148.08	165.65	200.20	234.65	280.79
56	96.49	121.26	149.98	167.67	202.66	236.88	284.08
57	97.88	123.26	152.39	170.42	205.89	240.31	288.80
58	100.00	127.03	155.38	174.45	210.47	245.80	296.51
59	103.43	131.54	159.73	180.04	216.85	253.49	306.99
60	108.69	136.93	165.55	187.28	225.14	263.59	320.50
61	115.12	143.41	172.88	196.23	235.41	276.17	337.21
62	123.48	151.90	182.72	208.11	249.12	292.90	359.19
63	133.72	163.67	197.75	225.12	269.20	316.78	390.05
64	144.54	175.89	213.26	242.53	289.87	341.23	421.98
65	156.38	189.19	229.76	260.94	311.86	367.17	456.23
66	177.01	213.04	258.56	293.11	350.51	412.53	508.98
67	193.29	231.46	279.97	316.76	379.22	446.01	541.04
68	215.10	255.35	302.29	341.48	409.82	485.15	589.33
69	234.80	276.08	322.63	363.84	437.64	518.47	633.86
70	255.66	300.43	348.46	388.71	468.39	553.28	676.25
71	275.17	324.12	374.34	411.71	496.87	584.09	717.97
72	295.10	348.65	401.75	439.86	531.65	621.33	760.12
73	319.12	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	210.28	241.06
36	101.91	115.43	134.97	147.85	173.48	212.92	243.55
37	103.03	116.51	137.08	150.08	176.16	215.55	246.07
38	104.15	117.50	139.27	152.31	179.06	220.30	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	105.86	126.87	151.34	165.86	194.40	239.66	266.29
47	102.92	128.65	153.08	167.61	196.72	242.32	269.24
48	103.25	131.58	156.77	172.35	203.23	248.90	276.56
49	102.55	130.62	156.18	175.36	207.82	252.91	281.01
50	102.41	130.11	156.38	177.21	211.00	255.01	286.64
51	102.88	130.25	157.60	178.03	213.05	255.36	293.68
52	103.52	130.47	159.13	179.18	215.53	256.02	301.11
53	103.38	129.97	159.39	178.99	215.82	254.94	303.81
54	103.86	130.49	160.67	180.04	217.38	255.69	305.32
55	104.67	131.44	162.33	181.60	219.47	257.23	307.82
56	105.82	132.99	164.49	183.90	222.28	259.81	311.57
57	107.40	135.25	167.21	187.00	225.93	263.69	316.90
58	109.78	139.45	170.57	191.51	231.06	269.84	325.52
59	113.61	144.47	175.44	197.75	238.18	278.43	337.18
60	119.44	150.47	181.93	205.81	247.41	289.65	352.20
61	126.56	157.67	190.07	215.74	258.82	303.63	370.74
62	135.08	166.17	199.88	227.66	272.52	320.41	392.93
63	145.61	178.22	215.32	245.13	293.13	344.94	424.72
64	156.66	190.63	231.13	262.86	314.16	369.82	457.34
65	168.75	204.15	247.93	281.58	336.53	396.22	492.32
66	190.16	228.87	277.77	314.88	376.55	443.17	553.53
67	205.58	246.17	297.77	336.90	403.33	474.37	589.74
68	225.29	267.43	316.60	357.64	429.22	508.11	632.08
69	246.25	289.55	338.36	381.59	458.99	543.76	678.16
70	265.25	311.70	361.53	403.29	485.95	574.03	717.80
71	285.82	336.67	388.83	427.65	516.11	606.70	763.89
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	118.33	139.32	165.78	181.51	213.03	262.42	291.58
48	119.22	143.38	170.82	186.71	220.17	269.64	299.61
49	119.44	146.60	175.29	191.01	226.35	275.47	306.07
50	119.68	149.65	179.87	195.42	232.69	281.22	312.45
51	119.98	152.73	184.79	200.05	239.41	286.95	318.86
52	120.92	153.49	187.21	206.00	247.79	294.34	327.04
53	121.64	154.02	188.88	210.52	253.83	299.85	333.17
54	122.97	155.63	191.61	214.66	259.18	304.86	341.73
55	124.11	156.99	193.88	216.82	262.03	307.12	350.11
56	126.16	159.71	197.53	220.74	266.81	311.86	361.77
57	128.66	163.22	201.79	225.56	272.52	318.08	375.67
58	131.86	168.73	206.38	231.60	279.42	326.32	389.74
59	136.58	176.01	213.74	240.79	290.02	339.02	409.19
60	141.88	183.69	222.09	251.09	301.85	353.39	428.26
61	147.73	191.91	231.34	262.42	314.81	369.32	449.52
62	155.51	202.49	243.57	277.21	331.83	390.15	477.02
63	168.11	218.30	263.75	300.05	358.80	422.22	502.81
64	180.60	233.72	283.38	322.11	384.97	453.18	527.38
65	194.38	250.77	304.54	345.75	406.68	484.29	550.90
66	220.04	283.22	343.73	389.62	446.44	531.59	604.88
67	237.96	305.68	365.97	418.06	467.14	556.15	633.03
68	271.89	334.75	391.90	446.50	498.52	594.87	680.95
69	297.41	359.86	419.89	477.48	532.67	635.83	729.28
70	313.79	378.58	440.90	500.77	558.15	665.58	763.13
71	333.48	401.97	467.76	530.85	591.24	703.86	805.63
72	354.60	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	424.86	545.23	642.57	732.87	816.07	961.27	1,078.17
76	428.38	561.72	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	59.59	69.81	80.17	90.70	101.37	123.20	145.68
36	60.15	70.67	81.29	92.00	102.82	124.76	147.08
37	60.75	71.55	82.42	93.31	104.26	126.28	148.50
38	62.27	73.61	84.89	96.12	107.30	129.51	151.54
39	63.48	75.25	86.92	98.44	109.82	132.23	154.17
40	65.01	77.27	89.35	101.24	112.97	135.84	157.99
41	66.62	79.35	91.86	104.16	116.24	139.70	162.28
42	67.90	81.08	94.00	106.67	119.09	143.16	166.21
43	69.62	83.17	96.47	109.49	122.23	146.94	170.58
44	71.50	85.48	99.18	112.58	125.70	151.14	175.42
45	73.59	88.02	102.15	115.98	129.51	155.74	180.77
46	75.58	90.40	104.94	119.18	133.09	160.03	185.76
47	78.20	93.59	108.64	123.38	137.78	165.62	192.19
48	82.21	98.57	114.52	130.09	145.24	174.41	201.99
49	84.26	103.27	120.06	136.37	152.23	182.50	210.89
50	84.94	107.91	126.33	143.53	160.17	191.73	221.00
51	85.24	107.92	130.58	147.51	167.83	200.47	230.39
52	86.18	108.62	132.48	149.18	176.81	210.74	241.37
53	85.90	108.00	132.44	148.73	179.33	211.84	245.81
54	86.72	108.96	134.15	150.32	181.50	213.49	253.12
55	87.31	109.64	135.41	151.48	183.07	214.57	256.77
56	88.70	111.48	137.88	154.15	186.32	217.78	261.17
57	90.47	113.93	140.85	157.52	190.31	222.13	266.95
58	92.39	117.36	143.55	161.17	194.46	227.09	273.95
59	96.08	122.19	148.38	167.25	201.44	235.48	285.18
60	101.52	127.90	154.64	174.94	210.30	246.21	299.37
61	107.48	133.90	161.42	183.22	219.80	257.86	314.85
62	115.29	141.83	170.61	194.32	232.61	273.48	335.38
63	124.81	152.76	184.56	210.11	251.25	295.66	364.04
64	135.66	165.08	200.15	227.63	272.05	320.26	389.64
65	147.54	178.50	216.78	246.20	294.24	346.43	413.18
66	167.91	202.08	245.26	278.03	332.48	391.31	459.81
67	184.35	220.75	267.02	302.11	361.34	425.39	489.65
68	207.47	246.28	291.56	329.36	395.27	467.92	540.48
69	231.94	272.71	318.69	359.41	432.31	512.15	592.96
70	257.26	302.31	350.64	391.14	471.32	556.74	649.79
71	282.27	332.48	384.00	422.34	509.70	599.16	701.27
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	56.84	66.58	76.46	86.51	96.69	117.51	138.94
36	57.38	67.40	77.53	87.76	98.07	118.98	140.30
37	57.64	67.87	78.19	88.51	98.91	119.80	140.88
38	58.80	69.49	80.16	90.76	101.31	122.28	143.06
39	59.64	70.71	81.66	92.48	103.18	124.24	144.84
40	60.80	72.27	83.58	94.71	105.67	127.06	147.79
41	61.39	73.12	84.66	96.00	107.11	128.73	149.53
42	62.28	74.38	86.23	97.84	109.23	131.32	152.46
43	63.57	75.95	88.09	99.98	111.62	134.18	155.77
44	64.67	77.31	89.69	101.82	113.69	136.68	158.65
45	66.27	79.27	91.98	104.44	116.62	140.24	162.79
46	67.46	81.31	95.05	106.30	120.55	144.93	168.23
47	67.22	83.00	97.97	108.13	124.25	149.36	173.32
48	68.98	85.78	102.20	111.71	131.72	158.36	179.25
49	70.74	88.47	105.78	115.26	136.59	166.23	184.70
50	72.08	90.44	108.70	118.10	140.62	169.95	188.83
51	74.06	93.11	112.66	121.96	145.96	174.94	194.39
52	75.66	94.84	115.68	125.23	150.64	178.94	198.82
53	77.42	96.86	118.78	129.12	155.68	183.91	204.34
54	78.75	98.52	121.30	132.46	159.93	188.11	209.01
55	80.38	100.55	124.18	136.27	164.69	193.03	214.48
56	82.91	103.86	128.46	141.81	171.41	200.35	222.63
57	85.24	107.06	132.36	146.81	177.37	207.02	230.53
58	88.06	111.63	136.55	152.18	183.60	214.42	240.25
59	91.60	117.01	142.09	159.11	191.64	224.02	252.60
60	96.04	123.35	149.14	167.75	201.66	236.09	267.94
61	101.49	130.89	157.79	178.23	213.82	250.83	286.55
62	107.22	138.74	166.88	189.30	226.61	266.43	306.41
63	116.70	150.70	182.07	206.66	247.12	290.80	334.61
64	126.79	163.30	197.99	224.77	268.64	316.24	364.07
65	137.62	176.84	214.76	243.78	291.36	343.03	395.14
66	157.48	202.07	245.25	278.28	332.78	391.66	451.42
67	172.54	221.21	267.57	303.51	363.35	427.35	492.89
68	194.65	250.06	296.03	335.70	402.88	476.93	555.48
69	216.71	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	743.93
72	283.29	367.47	423.44	480.63	580.92	678.92	798.21
73	295.51	383.99	447.52	508.13	614.52	710.71	862.10
74	308.66	401.86	474.33	538.16	651.22	746.03	929.19
75	328.12	418.47	500.19	566.47	685.93	779.73	1,012.29
76	359.46	440.70	532.89	601.72	729.22	824.37	1,071.84
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	67.25	77.23	87.38	97.65	123.85	140.33
36	58.19	68.08	78.31	88.64	99.04	125.14	141.69
37	58.50	68.55	78.97	89.40	100.02	125.74	142.28
38	59.39	70.19	80.96	91.66	102.32	126.46	144.50
39	60.24	71.41	82.48	93.40	104.21	127.48	146.30
40	61.42	73.00	84.41	95.65	106.72	128.73	149.26
41	62.00	73.86	85.50	96.95	108.18	130.01	151.03
42	62.91	75.12	87.09	98.83	110.33	132.64	153.99
43	64.21	76.71	88.97	100.98	112.74	135.52	157.33
44	65.31	78.08	90.59	102.84	114.83	138.05	160.24
45	66.93	80.06	92.90	105.49	117.80	141.64	164.41
46	69.13	82.69	96.00	109.02	121.74	146.39	169.92
47	71.22	85.25	98.95	112.37	125.49	150.85	175.05
48	75.39	90.40	105.01	119.30	133.20	159.94	185.24
49	79.35	95.29	110.78	125.84	140.46	168.40	194.59
50	83.80	100.83	117.32	133.28	148.73	178.03	205.22
51	88.09	106.21	123.67	140.52	156.74	187.23	215.15
52	93.06	112.48	131.13	149.00	166.09	197.97	226.74
53	95.94	117.58	137.15	155.85	173.67	206.69	236.15
54	98.30	122.97	143.72	163.30	181.93	216.18	246.50
55	100.47	125.69	150.28	170.34	190.22	225.79	256.94
56	103.03	129.07	158.40	176.22	200.48	237.74	270.17
57	106.08	133.23	164.72	182.70	210.33	249.26	282.95
58	109.59	138.92	169.93	189.38	217.15	257.49	292.41
59	113.99	145.62	176.83	198.00	227.14	269.49	306.10
60	118.81	152.59	184.49	207.51	239.64	284.56	323.33
61	125.55	161.92	195.19	220.47	252.51	300.15	341.21
62	133.62	172.90	207.98	235.92	270.40	321.78	366.04
63	145.45	187.81	223.74	255.73	285.81	340.27	387.07
64	158.02	200.48	236.43	270.35	302.22	359.85	409.32
65	172.80	214.96	253.50	289.88	324.08	385.92	439.00
66	194.50	239.76	282.62	323.08	361.14	430.02	489.31
67	210.55	259.04	304.97	348.39	389.27	463.47	527.52
68	234.33	285.22	333.91	380.42	424.74	506.83	580.17
69	259.90	314.45	366.93	417.24	465.47	555.60	637.27
70	285.83	344.85	401.61	456.14	508.43	606.27	695.13
71	311.01	374.90	436.25	495.10	551.42	656.44	751.37
72	335.44	404.54	470.73	533.98	594.31	706.11	806.18
73	357.36	438.96	512.71	582.42	648.14	767.46	870.72
74	368.95	474.37	556.48	633.33	704.92	832.24	938.49
75	390.62	498.17	595.46	674.37	773.86	911.55	1,022.40
76	422.73	518.26	626.68	707.62	852.25	969.46	1,119.71
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 20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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 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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	32.77	38.38	44.07	49.86	55.74	68.05	80.09
36	33.07	38.85	44.69	50.58	56.53	68.76	80.87
37	33.40	39.34	45.31	51.29	57.33	69.47	81.64
38	33.72	39.84	45.95	52.02	58.08	70.10	82.02
39	34.01	40.32	46.56	52.74	58.83	70.85	82.59
40	34.30	40.77	47.16	53.42	59.61	71.69	83.38
41	34.64	41.25	47.76	54.15	60.43	72.63	84.36
42	34.95	41.74	48.39	54.90	61.30	73.70	85.55
43	35.49	42.40	49.18	55.80	62.31	74.90	86.96
44	36.10	43.15	50.06	56.84	63.46	76.30	88.56
45	36.44	44.01	51.07	57.99	64.77	77.87	90.40
46	36.32	44.99	52.23	59.31	66.24	79.65	92.45
47	37.02	46.13	53.56	60.82	67.93	81.66	94.75
48	38.24	47.28	55.42	62.96	70.29	84.39	97.75
49	39.46	48.38	57.31	65.10	72.66	87.11	100.66
50	40.74	49.44	59.23	66.98	75.08	89.88	103.61
51	42.10	50.54	61.15	68.72	77.64	92.75	106.57
52	43.56	51.69	63.04	70.64	80.37	95.79	109.72
53	44.88	52.43	64.30	71.87	82.90	98.65	112.72
54	46.29	53.37	65.71	73.31	85.67	101.80	116.07
55	47.90	54.81	67.69	75.02	88.78	105.37	119.92
56	49.72	56.96	70.45	77.12	92.34	108.96	124.43
57	51.81	59.50	73.56	79.65	96.23	112.32	129.76
58	53.93	62.46	76.40	82.93	100.05	116.85	135.26
59	56.52	65.92	80.05	87.10	104.90	122.63	142.24
60	59.72	69.98	84.61	92.25	110.90	129.84	150.91
61	63.60	74.79	90.16	98.48	118.15	138.60	161.41
62	68.22	80.45	96.77	105.96	126.84	149.13	173.92
63	74.29	87.43	105.63	115.82	138.50	162.98	189.94
64	80.75	94.79	114.93	126.23	150.86	177.59	206.64
65	88.35	103.48	125.67	138.23	165.20	194.50	225.98
66	101.15	118.32	143.60	158.13	189.10	222.56	258.21
67	111.73	130.59	157.96	174.18	208.53	245.26	284.09
68	127.28	149.03	176.43	193.17	231.83	274.44	320.65
69	143.17	167.92	196.23	214.81	258.38	306.10	357.85
70	159.79	187.77	217.79	238.41	287.28	339.35	396.72
71	177.53	209.11	241.51	264.40	319.09	375.10	438.34
72	196.73	232.43	267.83	293.24	354.43	414.22	483.75
73	215.62	255.44	297.70	325.97	394.22	455.93	531.59
74	236.65	281.26	331.98	363.50	439.87	503.91	586.61
75	260.41	310.72	371.40	406.67	492.43	559.77	638.25
76	287.57	344.61	416.70	456.27	552.95	625.10	696.94
77	318.75	383.81	468.66	513.15	622.49	701.52	779.46
78	354.61	429.07	527.99	578.12	702.04	790.61	878.45
79	395.76	481.30	595.48	652.01	792.71	894.01	993.34
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

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

GPO

Form:	LTC06UI-NH, LTC06UI-ALF, LTC06UI-HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
	2	3	4	5	6	8	Lifetime
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	33.42	39.15	44.95	50.86	56.85	69.41	81.69
36	33.73	39.62	45.59	51.60	57.66	70.14	82.49
37	34.07	40.13	46.22	52.32	58.47	70.86	83.27
38	34.39	40.64	46.87	53.06	59.24	71.50	83.66
39	34.69	41.12	47.50	53.80	60.01	72.27	84.24
40	34.99	41.59	48.10	54.49	60.81	73.12	85.05
41	35.33	42.08	48.71	55.24	61.64	74.08	86.05
42	35.65	42.57	49.35	56.00	62.53	75.17	87.26
43	36.20	43.25	50.16	56.92	63.56	76.39	88.70
44	36.82	44.01	51.07	57.98	64.73	77.82	90.33
45	37.17	44.89	52.09	59.15	66.06	79.42	92.20
46	37.05	45.89	53.28	60.50	67.56	81.24	94.30
47	37.76	47.05	54.63	62.04	69.29	83.29	96.65
48	39.00	48.23	56.53	64.22	71.69	86.08	99.70
49	40.25	49.34	58.45	66.40	74.11	88.85	102.67
50	41.55	50.43	60.41	68.32	76.59	91.68	105.68
51	42.94	51.55	62.37	70.10	79.19	94.60	108.71
52	44.43	52.72	64.30	72.06	81.98	97.71	111.92
53	45.78	53.48	65.58	73.30	84.55	100.62	114.97
54	47.22	54.44	67.02	74.77	87.38	103.84	118.39
55	48.86	55.91	69.04	76.52	90.55	107.48	122.31
56	50.71	58.10	71.86	78.67	94.19	111.14	126.92
57	52.85	60.69	75.03	81.25	98.16	114.57	132.35
58	55.01	63.71	77.93	84.59	102.06	119.18	137.97
59	57.65	67.24	81.65	88.84	107.00	125.08	145.08
60	60.91	71.38	86.30	94.10	113.12	132.44	153.92
61	64.87	76.29	91.96	100.45	120.51	141.38	164.63
62	69.58	82.06	98.71	108.08	129.38	152.11	177.40
63	75.78	89.18	107.74	118.14	141.27	166.24	193.74
64	82.37	96.69	117.23	128.75	153.88	181.15	210.77
65	90.12	105.55	128.18	140.99	168.50	198.39	230.50
66	103.17	120.69	146.47	161.30	192.88	227.01	263.38
67	113.96	133.20	161.12	177.67	212.70	250.16	289.77
68	129.83	152.01	179.96	197.03	236.47	279.93	327.06
69	146.03	171.28	200.15	219.11	263.55	312.22	365.01
70	162.99	191.53	222.15	243.18	293.03	346.14	404.66
71	181.08	213.29	246.34	269.69	325.47	382.60	447.11
72	200.66	237.08	273.19	299.10	361.52	422.50	493.43
73	219.93	260.55	303.65	332.49	402.10	465.05	542.22
74	241.38	286.89	338.62	370.77	448.67	513.99	598.34
75	265.62	316.93	378.83	414.80	502.28	570.97	651.02
76	293.32	351.50	425.03	465.40	564.01	637.60	710.88
77	325.13	391.49	478.03	523.41	634.94	715.55	795.05
78	361.70	437.65	538.55	589.68	716.08	806.42	896.02
79	403.68	490.93	607.39	665.05	808.56	911.89	1,013.21
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.15	66.94	76.88	86.98	97.21	118.14	139.70
36	57.69	67.77	77.95	88.23	98.60	119.63	141.06
37	58.26	68.62	79.04	89.48	99.99	121.11	142.41
38	59.44	70.25	81.02	91.74	102.40	123.60	144.62
39	60.93	72.23	83.42	94.47	105.40	126.91	147.96
40	62.09	73.81	85.35	96.70	107.92	129.77	150.93
41	63.69	75.70	87.81	99.56	111.10	133.52	155.11
42	64.92	76.36	89.87	101.35	113.87	136.87	158.92
43	66.58	77.84	92.26	103.01	116.91	140.53	163.15
44	68.06	79.56	94.42	104.89	119.67	143.88	167.01
45	70.08	80.92	96.92	106.22	123.36	148.31	170.40
46	69.29	83.05	99.06	108.56	126.79	152.45	174.30
47	68.30	85.37	101.59	111.22	130.54	157.07	178.67
48	68.83	87.72	104.51	114.90	135.49	163.14	184.37
49	68.85	87.69	104.85	117.73	139.52	168.36	188.66
50	68.92	87.56	105.24	119.26	142.00	171.62	192.90
51	69.08	87.45	105.81	119.53	143.05	171.46	197.19
52	69.34	87.39	106.59	120.03	144.38	171.50	201.70
53	69.42	87.28	107.03	120.19	144.92	171.19	204.01
54	69.58	87.42	107.63	120.61	145.62	171.29	204.53
55	69.95	87.84	108.49	121.36	146.67	171.91	205.71
56	70.55	88.66	109.66	122.60	148.18	173.20	207.71
57	71.42	89.95	111.20	124.36	150.25	175.36	210.75
58	72.82	92.51	113.15	127.04	153.28	179.00	215.94
59	75.74	96.32	116.96	131.83	158.79	185.62	224.79
60	80.02	100.81	121.89	137.89	165.76	194.07	235.97
61	84.59	105.38	127.03	144.19	172.98	202.93	247.78
62	90.73	111.62	134.26	152.92	183.06	215.23	263.94
63	98.81	120.94	146.11	166.34	198.91	234.06	288.20
64	107.40	130.69	158.45	180.21	215.38	253.54	313.54
65	117.51	142.16	172.64	196.07	234.34	275.90	342.82
66	134.53	161.91	196.50	222.76	266.39	313.52	391.59
67	147.48	176.60	213.62	241.69	289.35	340.31	425.88
68	166.74	197.93	234.32	264.70	317.67	376.06	468.62
69	187.55	220.53	257.71	290.63	349.58	414.14	516.23
70	207.73	244.10	283.13	315.83	380.57	449.54	557.34
71	230.79	271.84	313.96	345.31	416.73	489.88	603.41
72	253.78	299.83	345.50	378.28	457.21	534.34	652.24
73	278.15	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.72	67.61	77.65	87.84	98.18	119.32	141.10
36	58.26	68.45	78.73	89.11	99.59	120.84	142.47
37	58.84	69.31	79.83	90.37	100.99	122.33	143.84
38	60.03	70.95	81.83	92.65	103.42	124.83	146.07
39	61.55	72.95	84.25	95.41	106.46	128.18	149.44
40	62.72	74.55	86.20	97.68	109.00	131.06	152.44
41	64.32	76.60	88.69	100.56	112.21	134.86	156.66
42	65.57	78.29	90.78	103.01	115.00	138.24	160.51
43	67.25	80.35	93.18	105.76	118.08	141.95	164.78
44	68.75	82.18	95.35	108.25	120.88	145.32	168.68
45	70.79	84.66	98.25	111.56	124.59	149.79	173.89
46	72.71	86.99	100.96	114.66	128.04	153.97	178.72
47	74.89	89.63	104.05	118.17	131.96	158.63	184.07
48	76.48	93.12	108.17	122.89	137.22	164.76	190.82
49	76.07	96.23	111.87	127.07	141.84	170.05	196.51
50	76.20	96.81	115.62	131.36	146.58	175.47	202.27
51	76.43	96.76	117.07	132.25	153.05	182.81	210.09
52	76.77	96.76	118.01	132.89	157.67	187.93	215.24
53	76.91	96.69	118.58	133.16	160.56	189.67	220.05
54	77.14	96.92	119.33	133.72	161.45	189.91	225.50
55	77.61	97.46	120.36	134.65	162.73	190.73	228.24
56	78.33	98.44	121.76	136.12	164.53	192.31	230.62
57	79.36	99.94	123.56	138.17	166.94	194.85	234.16
58	80.97	102.86	125.82	141.26	170.43	199.04	240.11
59	84.21	107.10	130.05	146.59	176.56	206.39	249.95
60	88.98	112.10	135.53	153.33	184.32	215.79	262.39
61	94.13	117.26	141.36	160.45	192.49	225.82	275.73
62	100.97	124.21	149.41	170.17	203.70	239.50	293.71
63	109.95	134.58	162.59	185.10	221.34	260.46	320.71
64	118.70	144.44	175.13	199.17	238.05	280.23	340.44
65	129.87	157.12	190.81	216.71	259.00	304.94	363.68
66	147.68	177.74	215.71	244.54	292.42	344.17	403.25
67	162.01	193.99	234.65	265.49	317.41	373.83	430.13
68	182.01	216.06	255.79	288.94	346.50	410.51	473.30
69	203.30	239.05	279.35	315.04	378.93	448.92	521.40
70	223.71	262.88	304.91	340.12	409.84	484.12	562.91
71	244.99	288.57	333.28	366.56	442.38	520.03	609.45
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	70.20	82.23	94.43	106.84	119.42	145.13	171.61
36	70.86	83.26	95.76	108.37	121.12	146.96	173.28
37	71.57	84.29	97.09	109.91	122.83	148.76	174.94
38	73.19	86.50	99.77	112.96	126.10	152.20	178.10
39	74.83	88.70	102.43	116.00	129.42	155.85	181.69
40	76.44	90.86	105.06	119.05	132.84	159.73	185.77
41	78.49	93.49	108.24	122.73	136.96	164.60	191.19
42	79.89	95.39	110.60	125.48	140.10	168.42	195.52
43	81.78	97.69	113.33	128.62	143.59	172.62	200.38
44	83.88	100.27	116.34	132.08	147.47	177.30	205.78
45	85.50	102.28	118.68	134.74	150.49	180.94	210.04
46	88.06	105.40	122.36	137.96	155.17	186.58	216.57
47	85.85	107.31	125.97	139.80	159.77	192.07	222.87
48	86.04	109.65	130.34	143.62	165.31	198.52	229.92
49	84.74	107.93	129.05	144.90	168.84	202.40	232.19
50	84.94	107.91	129.70	146.97	175.00	209.71	237.73
51	85.24	107.92	130.58	147.51	176.53	211.59	243.34
52	85.19	107.37	130.96	147.46	177.38	210.70	247.80
53	85.40	107.37	131.67	147.86	178.29	210.61	250.98
54	85.71	107.69	132.59	148.57	179.39	211.01	251.96
55	86.29	108.36	133.83	149.71	180.93	212.06	253.76
56	87.15	109.53	135.46	151.44	183.05	213.96	256.59
57	88.35	111.27	137.56	153.83	185.86	216.93	260.70
58	90.21	114.60	140.18	157.38	189.88	221.75	267.50
59	93.82	119.32	144.89	163.31	196.70	229.94	278.47
60	98.54	124.14	150.09	169.79	204.11	238.97	290.56
61	104.30	129.94	156.64	177.80	213.30	250.23	305.54
62	111.88	137.64	165.56	188.57	225.73	265.39	325.46
63	121.84	149.13	180.17	205.11	245.27	288.62	355.38
64	131.62	160.16	194.19	220.85	263.96	310.73	384.26
65	143.13	173.15	210.29	238.83	285.43	336.06	411.02
66	162.85	196.00	237.87	269.66	322.47	379.53	457.35
67	177.65	212.73	257.31	291.13	348.53	409.92	484.24
68	198.56	235.70	279.04	315.21	378.30	447.83	531.32
69	219.05	257.56	300.99	339.44	408.29	483.70	575.92
70	239.69	281.66	326.69	364.42	439.11	518.70	619.58
71	260.97	307.39	355.02	390.46	471.23	553.94	663.71
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	83.92	98.32	112.90	127.73	142.77	173.50	205.18
36	84.73	99.53	114.49	129.57	144.80	175.70	207.17
37	85.56	100.78	116.08	131.40	146.84	177.86	209.15
38	87.64	103.58	119.47	135.26	151.00	182.25	213.24
39	89.72	106.35	122.83	139.11	155.20	186.89	217.87
40	91.79	109.11	126.17	142.96	159.52	191.81	223.10
41	93.99	110.15	129.61	145.24	164.00	197.10	228.96
42	94.87	110.06	131.33	146.08	166.37	199.99	232.21
43	97.32	111.66	134.87	147.77	170.90	205.43	236.72
44	98.99	113.03	135.94	149.02	174.05	209.25	238.82
45	99.97	114.63	137.30	150.47	176.29	215.05	241.40
46	97.20	116.49	138.96	152.29	178.49	220.05	244.50
47	94.86	118.57	141.09	154.48	181.30	223.34	248.15
48	94.65	120.61	143.70	157.99	186.30	228.16	253.51
49	93.88	119.58	142.98	160.55	190.25	231.53	257.26
50	93.67	119.01	143.04	162.09	193.00	233.25	262.19
51	94.06	119.09	144.09	162.77	194.79	233.47	268.51
52	94.11	118.61	144.66	162.89	195.94	232.75	273.74
53	94.39	118.67	145.53	163.43	197.05	232.77	277.39
54	94.78	119.09	146.63	164.31	198.38	233.35	278.64
55	95.48	119.90	148.08	165.65	200.20	234.65	280.79
56	96.49	121.26	149.98	167.67	202.66	236.88	284.08
57	97.88	123.26	152.39	170.42	205.89	240.31	288.80
58	100.00	127.03	155.38	174.45	210.47	245.80	296.51
59	103.43	131.54	159.73	180.04	216.85	253.49	306.99
60	108.69	136.93	165.55	187.28	225.14	263.59	320.50
61	115.12	143.41	172.88	196.23	235.41	276.17	337.21
62	123.48	151.90	182.72	208.11	249.12	292.90	359.19
63	133.72	163.67	197.75	225.12	269.20	316.78	390.05
64	144.54	175.89	213.26	242.53	289.87	341.23	421.98
65	156.38	189.19	229.76	260.94	311.86	367.17	456.23
66	177.01	213.04	258.56	293.11	350.51	412.53	508.98
67	193.29	231.46	279.97	316.76	379.22	446.01	541.04
68	215.10	255.35	302.29	341.48	409.82	485.15	589.33
69	234.80	276.08	322.63	363.84	437.64	518.47	633.86
70	255.66	300.43	348.46	388.71	468.39	553.28	676.25
71	275.17	324.12	374.34	411.71	496.87	584.09	717.97
72	295.10	348.65	401.75	439.86	531.65	621.33	760.12
73	319.12	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	100.86	114.41	132.93	145.52	170.80	210.28	241.06
36	101.91	115.43	134.97	147.85	173.48	212.92	243.55
37	103.03	116.51	137.08	150.08	176.16	215.55	246.07
38	104.15	117.50	139.27	152.31	179.06	220.30	247.50
39	105.13	118.52	141.32	154.54	181.80	224.52	249.45
40	106.12	119.57	143.32	156.78	184.32	226.72	251.90
41	106.77	120.07	144.73	158.32	186.03	228.50	253.89
42	106.54	119.54	144.91	158.67	186.23	228.74	254.18
43	107.38	121.32	146.55	160.56	188.28	231.48	257.21
44	108.01	122.91	147.82	162.04	189.86	233.73	259.69
45	108.79	124.75	149.41	163.75	191.84	236.45	262.70
46	105.86	126.87	151.34	165.86	194.40	239.66	266.29
47	102.92	128.65	153.08	167.61	196.72	242.32	269.24
48	103.25	131.58	156.77	172.35	203.23	248.90	276.56
49	102.55	130.62	156.18	175.36	207.82	252.91	281.01
50	102.41	130.11	156.38	177.21	211.00	255.01	286.64
51	102.88	130.25	157.60	178.03	213.05	255.36	293.68
52	103.52	130.47	159.13	179.18	215.53	256.02	301.11
53	103.38	129.97	159.39	178.99	215.82	254.94	303.81
54	103.86	130.49	160.67	180.04	217.38	255.69	305.32
55	104.67	131.44	162.33	181.60	219.47	257.23	307.82
56	105.82	132.99	164.49	183.90	222.28	259.81	311.57
57	107.40	135.25	167.21	187.00	225.93	263.69	316.90
58	109.78	139.45	170.57	191.51	231.06	269.84	325.52
59	113.61	144.47	175.44	197.75	238.18	278.43	337.18
60	119.44	150.47	181.93	205.81	247.41	289.65	352.20
61	126.56	157.67	190.07	215.74	258.82	303.63	370.74
62	135.08	166.17	199.88	227.66	272.52	320.41	392.93
63	145.61	178.22	215.32	245.13	293.13	344.94	424.72
64	156.66	190.63	231.13	262.86	314.16	369.82	457.34
65	168.75	204.15	247.93	281.58	336.53	396.22	492.32
66	190.16	228.87	277.77	314.88	376.55	443.17	553.53
67	205.58	246.17	297.77	336.90	403.33	474.37	589.74
68	225.29	267.43	316.60	357.64	429.22	508.11	632.08
69	246.25	289.55	338.36	381.59	458.99	543.76	678.16
70	265.25	311.70	361.53	403.29	485.95	574.03	717.80
71	285.82	336.67	388.83	427.65	516.11	606.70	763.89
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	108.72	123.33	143.29	156.86	184.11	233.83	259.85
36	109.86	124.42	145.49	159.37	187.00	236.27	262.53
37	111.06	125.59	147.76	161.78	189.88	238.71	265.24
38	112.26	126.66	150.13	164.18	193.01	240.09	266.79
39	113.33	127.76	152.33	166.59	195.97	242.01	268.88
40	114.39	128.89	154.49	168.99	198.68	244.38	271.53
41	115.13	129.47	156.06	170.71	200.59	246.38	273.76
42	115.46	129.55	157.04	171.95	201.82	247.89	275.45
43	115.93	130.98	158.22	173.34	203.28	249.91	277.69
44	116.69	132.78	159.70	175.06	205.12	252.51	280.56
45	117.61	134.86	161.53	177.03	207.40	255.62	284.00
46	118.90	137.26	163.73	179.43	210.30	259.27	288.07
47	118.33	139.32	165.78	181.51	213.03	262.42	291.58
48	119.22	143.38	170.82	186.71	220.17	269.64	299.61
49	119.44	146.60	175.29	191.01	226.35	275.47	306.07
50	119.68	149.65	179.87	195.42	232.69	281.22	312.45
51	119.98	152.73	184.79	200.05	239.41	286.95	318.86
52	120.92	153.49	187.21	206.00	247.79	294.34	327.04
53	121.64	154.02	188.88	210.52	253.83	299.85	333.17
54	122.97	155.63	191.61	214.66	259.18	304.86	341.73
55	124.11	156.99	193.88	216.82	262.03	307.12	350.11
56	126.16	159.71	197.53	220.74	266.81	311.86	361.77
57	128.66	163.22	201.79	225.56	272.52	318.08	375.67
58	131.86	168.73	206.38	231.60	279.42	326.32	389.74
59	136.58	176.01	213.74	240.79	290.02	339.02	409.19
60	141.88	183.69	222.09	251.09	301.85	353.39	428.26
61	147.73	191.91	231.34	262.42	314.81	369.32	449.52
62	155.51	202.49	243.57	277.21	331.83	390.15	477.02
63	168.11	218.30	263.75	300.05	358.80	422.22	502.81
64	180.60	233.72	283.38	322.11	384.97	453.18	527.38
65	194.38	250.77	304.54	345.75	406.68	484.29	550.90
66	220.04	283.22	343.73	389.62	446.44	531.59	604.88
67	237.96	305.68	365.97	418.06	467.14	556.15	633.03
68	271.89	334.75	391.90	446.50	498.52	594.87	680.95
69	297.41	359.86	419.89	477.48	532.67	635.83	729.28
70	313.79	378.58	440.90	500.77	558.15	665.58	763.13
71	333.48	401.97	467.76	530.85	591.24	703.86	805.63
72	354.60	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	424.86	545.23	642.57	732.87	816.07	961.27	1,078.17
76	428.38	561.72	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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	59.59	69.81	80.17	90.70	101.37	123.20	145.68
36	60.15	70.67	81.29	92.00	102.82	124.76	147.08
37	60.75	71.55	82.42	93.31	104.26	126.28	148.50
38	62.27	73.61	84.89	96.12	107.30	129.51	151.54
39	63.48	75.25	86.92	98.44	109.82	132.23	154.17
40	65.01	77.27	89.35	101.24	112.97	135.84	157.99
41	66.62	79.35	91.86	104.16	116.24	139.70	162.28
42	67.90	81.08	94.00	106.67	119.09	143.16	166.21
43	69.62	83.17	96.47	109.49	122.23	146.94	170.58
44	71.50	85.48	99.18	112.58	125.70	151.14	175.42
45	73.59	88.02	102.15	115.98	129.51	155.74	180.77
46	75.58	90.40	104.94	119.18	133.09	160.03	185.76
47	78.20	93.59	108.64	123.38	137.78	165.62	192.19
48	82.21	98.57	114.52	130.09	145.24	174.41	201.99
49	84.26	103.27	120.06	136.37	152.23	182.50	210.89
50	84.94	107.91	126.33	143.53	160.17	191.73	221.00
51	85.24	107.92	130.58	147.51	167.83	200.47	230.39
52	86.18	108.62	132.48	149.18	176.81	210.74	241.37
53	85.90	108.00	132.44	148.73	179.33	211.84	245.81
54	86.72	108.96	134.15	150.32	181.50	213.49	253.12
55	87.31	109.64	135.41	151.48	183.07	214.57	256.77
56	88.70	111.48	137.88	154.15	186.32	217.78	261.17
57	90.47	113.93	140.85	157.52	190.31	222.13	266.95
58	92.39	117.36	143.55	161.17	194.46	227.09	273.95
59	96.08	122.19	148.38	167.25	201.44	235.48	285.18
60	101.52	127.90	154.64	174.94	210.30	246.21	299.37
61	107.48	133.90	161.42	183.22	219.80	257.86	314.85
62	115.29	141.83	170.61	194.32	232.61	273.48	335.38
63	124.81	152.76	184.56	210.11	251.25	295.66	364.04
64	135.66	165.08	200.15	227.63	272.05	320.26	389.64
65	147.54	178.50	216.78	246.20	294.24	346.43	413.18
66	167.91	202.08	245.26	278.03	332.48	391.31	459.81
67	184.35	220.75	267.02	302.11	361.34	425.39	489.65
68	207.47	246.28	291.56	329.36	395.27	467.92	540.48
69	231.94	272.71	318.69	359.41	432.31	512.15	592.96
70	257.26	302.31	350.64	391.14	471.32	556.74	649.79
71	282.27	332.48	384.00	422.34	509.70	599.16	701.27
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	56.84	66.58	76.46	86.51	96.69	117.51	138.94
36	57.38	67.40	77.53	87.76	98.07	118.98	140.30
37	57.64	67.87	78.19	88.51	98.91	119.80	140.88
38	58.80	69.49	80.16	90.76	101.31	122.28	143.06
39	59.64	70.71	81.66	92.48	103.18	124.24	144.84
40	60.80	72.27	83.58	94.71	105.67	127.06	147.79
41	61.39	73.12	84.66	96.00	107.11	128.73	149.53
42	62.28	74.38	86.23	97.84	109.23	131.32	152.46
43	63.57	75.95	88.09	99.98	111.62	134.18	155.77
44	64.67	77.31	89.69	101.82	113.69	136.68	158.65
45	66.27	79.27	91.98	104.44	116.62	140.24	162.79
46	67.46	81.31	95.05	106.30	120.55	144.93	168.23
47	67.22	83.00	97.97	108.13	124.25	149.36	173.32
48	68.98	85.78	102.20	111.71	131.72	158.36	179.25
49	70.74	88.47	105.78	115.26	136.59	166.23	184.70
50	72.08	90.44	108.70	118.10	140.62	169.95	188.83
51	74.06	93.11	112.66	121.96	145.96	174.94	194.39
52	75.66	94.84	115.68	125.23	150.64	178.94	198.82
53	77.42	96.86	118.78	129.12	155.68	183.91	204.34
54	78.75	98.52	121.30	132.46	159.93	188.11	209.01
55	80.38	100.55	124.18	136.27	164.69	193.03	214.48
56	82.91	103.86	128.46	141.81	171.41	200.35	222.63
57	85.24	107.06	132.36	146.81	177.37	207.02	230.53
58	88.06	111.63	136.55	152.18	183.60	214.42	240.25
59	91.60	117.01	142.09	159.11	191.64	224.02	252.60
60	96.04	123.35	149.14	167.75	201.66	236.09	267.94
61	101.49	130.89	157.79	178.23	213.82	250.83	286.55
62	107.22	138.74	166.88	189.30	226.61	266.43	306.41
63	116.70	150.70	182.07	206.66	247.12	290.80	334.61
64	126.79	163.30	197.99	224.77	268.64	316.24	364.07
65	137.62	176.84	214.76	243.78	291.36	343.03	395.14
66	157.48	202.07	245.25	278.28	332.78	391.66	451.42
67	172.54	221.21	267.57	303.51	363.35	427.35	492.89
68	194.65	250.06	296.03	335.70	402.88	476.93	555.48
69	216.71	278.93	325.96	369.53	444.48	526.57	619.54
70	237.44	306.25	355.22	402.74	485.29	573.25	681.65
71	260.78	337.20	389.45	441.75	533.12	626.70	743.93
72	283.29	367.47	423.44	480.63	580.92	678.92	798.21
73	295.51	383.99	447.52	508.13	614.52	710.71	862.10
74	308.66	401.86	474.33	538.16	651.22	746.03	929.19
75	328.12	418.47	500.19	566.47	685.93	779.73	1,012.29
76	359.46	440.70	532.89	601.72	729.22	824.37	1,071.84
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						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	67.25	77.23	87.38	97.65	123.85	140.33
36	58.19	68.08	78.31	88.64	99.04	125.14	141.69
37	58.50	68.55	78.97	89.40	100.02	125.74	142.28
38	59.39	70.19	80.96	91.66	102.32	126.46	144.50
39	60.24	71.41	82.48	93.40	104.21	127.48	146.30
40	61.42	73.00	84.41	95.65	106.72	128.73	149.26
41	62.00	73.86	85.50	96.95	108.18	130.01	151.03
42	62.91	75.12	87.09	98.83	110.33	132.64	153.99
43	64.21	76.71	88.97	100.98	112.74	135.52	157.33
44	65.31	78.08	90.59	102.84	114.83	138.05	160.24
45	66.93	80.06	92.90	105.49	117.80	141.64	164.41
46	69.13	82.69	96.00	109.02	121.74	146.39	169.92
47	71.22	85.25	98.95	112.37	125.49	150.85	175.05
48	75.39	90.40	105.01	119.30	133.20	159.94	185.24
49	79.35	95.29	110.78	125.84	140.46	168.40	194.59
50	83.80	100.83	117.32	133.28	148.73	178.03	205.22
51	88.09	106.21	123.67	140.52	156.74	187.23	215.15
52	93.06	112.48	131.13	149.00	166.09	197.97	226.74
53	95.94	117.58	137.15	155.85	173.67	206.69	236.15
54	98.30	122.97	143.72	163.30	181.93	216.18	246.50
55	100.47	125.69	150.28	170.34	190.22	225.79	256.94
56	103.03	129.07	158.40	176.22	200.48	237.74	270.17
57	106.08	133.23	164.72	182.70	210.33	249.26	282.95
58	109.59	138.92	169.93	189.38	217.15	257.49	292.41
59	113.99	145.62	176.83	198.00	227.14	269.49	306.10
60	118.81	152.59	184.49	207.51	239.64	284.56	323.33
61	125.55	161.92	195.19	220.47	252.51	300.15	341.21
62	133.62	172.90	207.98	235.92	270.40	321.78	366.04
63	145.45	187.81	223.74	255.73	285.81	340.27	387.07
64	158.02	200.48	236.43	270.35	302.22	359.85	409.32
65	172.80	214.96	253.50	289.88	324.08	385.92	439.00
66	194.50	239.76	282.62	323.08	361.14	430.02	489.31
67	210.55	259.04	304.97	348.39	389.27	463.47	527.52
68	234.33	285.22	333.91	380.42	424.74	506.83	580.17
69	259.90	314.45	366.93	417.24	465.47	555.60	637.27
70	285.83	344.85	401.61	456.14	508.43	606.27	695.13
71	311.01	374.90	436.25	495.10	551.42	656.44	751.37
72	335.44	404.54	470.73	533.98	594.31	706.11	806.18
73	357.36	438.96	512.71	582.42	648.14	767.46	870.72
74	368.95	474.37	556.48	633.33	704.92	832.24	938.49
75	390.62	498.17	595.46	674.37	773.86	911.55	1,022.40
76	422.73	518.26	626.68	707.62	852.25	969.46	1,119.71
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

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
No Inflation

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	31.64	35.89	41.70	45.65	53.58	68.05	75.62
36	31.97	36.21	42.34	46.38	54.42	68.76	76.40
37	32.32	36.55	43.00	47.08	55.26	69.47	77.19
38	32.67	36.86	43.69	47.78	56.17	69.87	77.64
39	32.98	37.18	44.33	48.48	57.03	70.43	78.25
40	33.29	37.51	44.96	49.18	57.82	71.12	79.02
41	33.64	37.83	45.60	49.88	58.61	71.99	79.99
42	34.01	38.16	46.26	50.65	59.45	73.02	81.14
43	34.43	38.90	46.99	51.48	60.37	74.22	82.47
44	34.94	39.76	47.82	52.42	61.42	75.61	84.01
45	35.51	40.72	48.77	53.45	62.62	77.18	85.75
46	36.20	41.79	49.85	54.63	64.03	78.94	87.71
47	37.02	42.96	51.12	55.97	65.69	80.92	89.91
48	38.24	44.40	52.90	57.82	68.18	83.50	92.78
49	39.46	45.79	54.75	59.66	70.70	86.04	95.60
50	40.74	47.15	56.67	61.57	73.31	88.60	98.44
51	42.10	48.54	58.73	63.58	76.09	91.20	101.34
52	43.56	49.98	60.96	65.76	79.10	93.96	104.40
53	44.88	51.38	63.01	67.80	81.75	96.57	107.30
54	46.29	52.98	65.23	70.06	84.59	99.50	110.55
55	47.90	54.81	67.69	72.61	87.75	102.85	114.28
56	49.72	56.96	70.45	75.56	91.33	106.75	118.62
57	51.81	59.50	73.56	78.97	95.41	111.36	123.74
58	53.93	62.46	76.40	82.37	99.38	116.06	128.96
59	56.52	65.92	80.05	86.67	104.39	122.03	135.59
60	59.72	69.98	84.61	91.97	110.56	129.44	143.82
61	63.60	74.79	90.16	98.36	118.00	138.43	153.81
62	68.22	80.45	96.77	105.96	126.84	149.13	165.70
63	74.29	87.43	105.63	115.73	138.39	162.85	180.95
64	80.75	94.79	114.93	125.94	150.52	177.19	196.88
65	88.35	103.48	125.67	137.70	164.57	193.76	215.29
66	101.15	118.32	143.60	157.28	188.08	221.36	245.95
67	111.73	130.59	157.96	172.95	207.05	243.52	270.58
68	127.28	149.03	176.43	193.17	231.83	274.44	304.94
69	143.17	167.92	196.23	214.81	258.38	306.10	340.11
70	159.79	187.77	217.79	238.41	287.28	339.35	377.06
71	177.53	209.11	241.51	264.40	319.09	375.10	416.78
72	196.73	232.43	267.83	293.24	354.43	414.22	460.24
73	215.62	255.44	297.70	325.97	394.22	455.93	506.59
74	236.65	281.26	331.98	363.50	439.87	503.91	559.90
75	260.41	310.72	371.40	406.67	492.43	559.77	621.96
76	287.57	344.61	416.70	456.27	552.95	625.10	694.55
77	318.75	383.81	468.66	513.15	622.49	701.52	779.46
78	354.61	429.07	527.99	578.12	702.04	790.61	878.45
79	395.76	481.30	595.48	652.01	792.71	894.01	993.34
80	442.85	541.26	671.86	735.64	895.49	1,013.30	1,125.89
81	496.52	609.77	757.89	829.84	1,011.46	1,150.11	1,277.90

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
GPO

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	32.27	36.61	42.53	46.56	54.65	69.41	77.13
36	32.61	36.93	43.19	47.31	55.51	70.14	77.93
37	32.97	37.28	43.86	48.02	56.37	70.86	78.73
38	33.32	37.60	44.56	48.74	57.29	71.27	79.19
39	33.64	37.92	45.22	49.45	58.17	71.84	79.82
40	33.96	38.26	45.86	50.16	58.98	72.54	80.60
41	34.31	38.59	46.51	50.88	59.78	73.43	81.59
42	34.69	38.92	47.19	51.66	60.64	74.48	82.76
43	35.12	39.68	47.93	52.51	61.58	75.70	84.12
44	35.64	40.56	48.78	53.47	62.65	77.12	85.69
45	36.22	41.53	49.75	54.52	63.87	78.72	87.47
46	36.92	42.63	50.85	55.72	65.31	80.52	89.46
47	37.76	43.82	52.14	57.09	67.00	82.54	91.71
48	39.00	45.29	53.96	58.98	69.54	85.17	94.64
49	40.25	46.71	55.85	60.85	72.11	87.76	97.51
50	41.55	48.09	57.80	62.80	74.78	90.37	100.41
51	42.94	49.51	59.90	64.85	77.61	93.02	103.37
52	44.43	50.98	62.18	67.08	80.68	95.84	106.49
53	45.78	52.41	64.27	69.16	83.39	98.50	109.45
54	47.22	54.04	66.53	71.46	86.28	101.49	112.76
55	48.86	55.91	69.04	74.06	89.51	104.91	116.57
56	50.71	58.10	71.86	77.07	93.16	108.89	120.99
57	52.85	60.69	75.03	80.55	97.32	113.59	126.21
58	55.01	63.71	77.93	84.02	101.37	118.38	131.54
59	57.65	67.24	81.65	88.40	106.48	124.47	138.30
60	60.91	71.38	86.30	93.81	112.77	132.03	146.70
61	64.87	76.29	91.96	100.33	120.36	141.20	156.89
62	69.58	82.06	98.71	108.08	129.38	152.11	169.01
63	75.78	89.18	107.74	118.04	141.16	166.11	184.57
64	82.37	96.69	117.23	128.46	153.53	180.73	200.82
65	90.12	105.55	128.18	140.45	167.86	197.64	219.60
66	103.17	120.69	146.47	160.43	191.84	225.79	250.87
67	113.96	133.20	161.12	176.41	211.19	248.39	275.99
68	129.83	152.01	179.96	197.03	236.47	279.93	311.04
69	146.03	171.28	200.15	219.11	263.55	312.22	346.91
70	162.99	191.53	222.15	243.18	293.03	346.14	384.60
71	181.08	213.29	246.34	269.69	325.47	382.60	425.12
72	200.66	237.08	273.19	299.10	361.52	422.50	469.44
73	219.93	260.55	303.65	332.49	402.10	465.05	516.72
74	241.38	286.89	338.62	370.77	448.67	513.99	571.10
75	265.62	316.93	378.83	414.80	502.28	570.97	634.40
76	293.32	351.50	425.03	465.40	564.01	637.60	708.44
77	325.13	391.49	478.03	523.41	634.94	715.55	795.05
78	361.70	437.65	538.55	589.68	716.08	806.42	896.02
79	403.68	490.93	607.39	665.05	808.56	911.89	1,013.21
80	451.71	552.09	685.30	750.35	913.40	1,033.57	1,148.41
81	506.45	621.97	773.05	846.44	1,031.69	1,173.11	1,303.46

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
2.5% Compound

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	45.88	52.04	60.47	66.19	77.69	98.67	109.65
36	46.36	52.50	61.39	67.25	78.91	99.70	110.78
37	46.86	53.00	62.35	68.27	80.13	100.73	111.93
38	47.37	53.45	63.35	69.28	81.45	101.31	112.58
39	47.82	53.91	64.28	70.30	82.69	102.12	113.46
40	48.27	54.39	65.19	71.31	83.84	103.12	114.58
41	48.78	54.85	66.12	72.33	84.98	104.39	115.99
42	49.31	55.33	67.08	73.44	86.20	105.88	117.65
43	49.92	56.41	68.14	74.65	87.54	107.62	119.58
44	50.66	57.65	69.34	76.01	89.06	109.63	121.81
45	51.13	58.64	70.23	76.97	90.17	111.14	123.48
46	52.13	60.18	71.78	78.67	92.20	113.67	126.30
47	53.31	61.86	73.61	80.60	94.59	116.52	129.47
48	55.07	63.94	76.18	83.26	98.18	120.24	133.60
49	56.43	65.48	78.29	85.31	101.10	123.04	136.71
50	57.85	66.95	80.47	87.43	104.10	125.81	139.78
51	59.36	68.44	82.81	89.65	107.29	128.59	142.89
52	60.98	69.97	85.34	92.06	110.74	131.54	146.16
53	62.38	71.42	87.58	94.24	113.63	134.23	149.15
54	63.88	73.11	90.02	96.68	116.73	137.31	152.56
55	65.62	75.09	92.74	99.48	120.22	140.90	156.56
56	67.62	77.47	95.81	102.76	124.21	145.18	161.32
57	69.94	80.33	99.31	106.61	128.80	150.34	167.05
58	72.27	83.70	102.38	110.38	133.17	155.52	172.81
59	75.74	88.33	107.27	116.14	139.88	163.52	181.69
60	80.02	93.77	113.38	123.24	148.15	173.45	192.72
61	84.59	99.47	119.91	130.82	156.94	184.11	204.57
62	90.73	107.00	128.70	140.93	168.70	198.34	220.38
63	98.81	116.28	140.49	153.92	184.06	216.59	240.66
64	107.40	126.07	152.86	167.50	200.19	235.66	261.85
65	117.51	137.63	167.14	183.14	218.88	257.70	286.34
66	134.53	157.37	190.99	209.18	250.15	294.41	327.11
67	147.48	172.38	208.51	228.29	273.31	321.45	357.17
68	166.74	195.23	231.12	253.05	303.70	359.52	399.47
69	187.55	219.98	257.06	281.40	338.48	400.99	445.54
70	207.73	244.10	283.13	309.93	373.46	441.16	490.18
71	230.79	271.84	313.96	343.72	414.82	487.63	541.81
72	253.78	299.83	345.50	378.28	457.21	534.34	593.71
73	278.15	329.52	384.03	420.50	508.54	588.15	653.50
74	305.28	362.83	428.25	468.92	567.43	650.04	722.27
75	333.32	397.72	475.39	520.54	630.31	716.51	796.11
76	362.34	434.21	525.04	574.90	696.72	787.63	875.13
77	401.63	483.60	590.51	646.57	784.34	883.92	982.12
78	443.26	536.34	659.99	722.65	877.55	988.26	1,098.06
79	494.70	601.63	744.35	815.01	990.89	1,117.51	1,241.68

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
3% Compound

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	52.52	59.58	69.22	75.78	88.94	112.96	125.53
36	53.07	60.11	70.28	76.99	90.34	114.14	126.82
37	53.65	60.67	71.38	78.15	91.73	115.32	128.14
38	54.23	61.19	72.53	79.31	93.24	115.98	128.88
39	54.75	61.72	73.59	80.48	94.67	116.91	129.90
40	55.26	62.27	74.63	81.64	95.98	118.06	131.17
41	55.84	62.80	75.70	82.80	97.29	119.50	132.78
42	56.46	63.35	76.79	84.08	98.69	121.21	134.69
43	56.81	64.19	77.53	84.94	99.61	122.46	136.08
44	57.30	65.21	78.42	85.97	100.73	124.00	137.78
45	57.88	66.37	79.50	87.12	102.07	125.80	139.77
46	58.64	67.70	80.76	88.50	103.73	127.88	142.09
47	59.60	69.17	82.30	90.11	105.76	130.28	144.76
48	61.18	71.04	84.64	92.51	109.09	133.60	148.45
49	62.35	72.35	86.51	94.26	111.71	135.94	151.05
50	63.96	74.03	88.97	96.66	115.10	139.10	154.55
51	65.68	75.72	91.62	99.18	118.70	142.27	158.09
52	67.52	77.47	94.49	101.93	122.61	145.64	161.82
53	69.12	79.13	97.04	104.41	125.90	148.72	165.24
54	70.82	81.06	99.80	107.19	129.42	152.24	169.14
55	72.81	83.31	102.89	110.37	133.38	156.33	173.71
56	75.08	86.01	106.38	114.10	137.91	161.19	179.12
57	77.72	89.25	110.34	118.46	143.12	167.04	185.61
58	80.36	93.07	113.84	122.73	148.08	172.93	192.15
59	84.21	98.22	119.27	129.14	155.54	181.82	202.03
60	88.98	104.27	126.07	137.04	164.73	192.87	214.29
61	94.13	110.69	133.44	145.57	174.64	204.88	227.64
62	100.97	119.07	143.22	156.82	187.72	220.71	245.24
63	109.95	129.40	156.33	171.28	204.82	241.02	267.81
64	118.70	139.34	168.95	185.13	221.26	260.47	289.41
65	129.87	152.12	184.73	202.42	241.92	284.83	316.48
66	147.68	172.75	209.66	229.63	274.60	323.19	359.09
67	162.01	189.36	229.04	250.78	300.22	353.10	392.34
68	182.01	213.11	252.29	276.23	331.52	392.45	436.06
69	203.30	238.45	278.65	305.03	366.90	434.66	482.96
70	223.71	262.88	304.91	333.77	402.19	475.09	527.88
71	244.99	288.57	333.28	364.87	440.34	517.64	575.16
72	269.52	318.43	366.93	401.74	485.57	567.48	630.53
73	293.24	347.40	404.87	443.32	536.14	620.06	688.96
74	319.48	379.70	448.17	490.73	593.82	680.28	755.87
75	348.95	416.36	497.68	544.94	659.86	750.09	833.43
76	382.47	458.33	554.21	606.84	735.42	831.38	923.75
77	420.75	506.63	618.63	677.36	821.69	926.01	1,028.89
78	464.54	562.08	691.67	757.34	919.67	1,035.70	1,150.77
79	514.49	625.69	774.12	847.61	1,030.52	1,162.21	1,291.34

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
3.5% Compound

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	59.80	67.83	78.81	86.28	101.27	128.61	142.92
36	60.42	68.44	80.02	87.66	102.85	129.96	144.40
37	61.08	69.08	81.27	88.98	104.44	131.30	145.89
38	61.75	69.67	82.57	90.30	106.16	132.05	146.74
39	62.33	70.27	83.78	91.63	107.79	133.11	147.89
40	62.92	70.89	84.97	92.95	109.28	134.42	149.35
41	63.58	71.50	86.18	94.27	110.77	136.06	151.18
42	63.94	71.74	86.97	95.22	111.77	137.28	152.54
43	64.38	72.74	87.87	96.27	112.89	138.79	154.22
44	64.99	73.95	88.95	97.50	114.24	140.63	156.26
45	65.34	74.92	89.74	98.35	115.22	142.01	157.78
46	66.25	76.48	91.23	99.97	117.17	144.46	160.51
47	67.01	77.76	92.53	101.31	118.90	146.47	162.74
48	68.83	79.92	95.22	104.08	122.72	150.30	167.00
49	69.45	80.59	96.36	105.00	124.43	151.43	168.26
50	71.30	82.51	99.17	107.75	128.29	155.05	172.27
51	73.25	84.46	102.19	110.63	132.40	158.69	176.33
52	74.92	85.97	104.85	113.11	136.05	161.61	179.57
53	76.74	87.86	107.75	115.94	139.79	165.13	183.48
54	78.69	90.07	110.89	119.10	143.80	169.15	187.94
55	80.95	92.63	114.40	122.71	148.30	173.82	193.13
56	83.53	95.69	118.36	126.94	153.43	179.34	199.28
57	86.52	99.37	122.85	131.88	159.33	185.97	206.65
58	89.52	103.68	126.82	136.73	164.97	192.66	214.07
59	93.82	109.43	132.88	143.87	173.29	202.57	225.08
60	98.54	115.47	139.61	151.75	182.42	213.58	237.30
61	104.30	122.66	147.86	161.31	193.52	227.03	252.25
62	111.88	131.94	158.70	173.77	208.02	244.57	271.75
63	121.84	143.39	173.23	189.80	226.96	267.07	296.76
64	131.62	154.51	187.34	205.28	245.35	288.82	320.91
65	143.13	167.64	203.59	223.07	266.60	313.89	348.77
66	162.85	190.50	231.20	253.22	302.81	356.39	395.98
67	177.65	207.64	251.16	274.99	329.21	387.20	430.22
68	198.56	232.49	275.23	301.35	361.65	428.13	475.71
69	219.05	256.92	300.23	328.66	395.32	468.33	520.37
70	239.69	281.66	326.69	357.62	430.92	509.03	565.59
71	260.97	307.39	355.02	388.67	469.06	551.40	612.67
72	283.29	334.70	385.68	422.27	510.38	596.48	662.75
73	306.18	362.72	422.73	462.88	559.79	647.42	719.36
74	333.68	396.58	468.09	512.54	620.22	710.51	789.46
75	361.97	431.90	516.25	565.27	684.48	778.08	864.52
76	396.85	475.56	575.05	629.65	763.07	862.64	958.48
77	436.69	525.82	642.06	703.02	852.81	961.08	1,067.86
78	478.72	579.24	712.79	780.46	947.75	1,067.32	1,185.91
79	530.32	644.94	797.94	873.69	1,062.23	1,197.97	1,331.08

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
4% Compound

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	66.76	75.73	87.99	96.32	113.05	143.59	159.56
36	67.46	76.40	89.34	97.86	114.83	145.08	161.20
37	68.20	77.12	90.73	99.34	116.60	146.58	162.87
38	68.93	77.77	92.19	100.82	118.52	147.43	163.82
39	69.59	78.45	93.54	102.29	120.33	148.61	165.11
40	70.24	79.15	94.87	103.77	122.00	150.06	166.73
41	70.98	79.82	96.22	105.25	123.67	151.90	168.78
42	71.08	79.75	96.68	105.86	124.25	152.61	169.58
43	71.61	80.91	97.74	107.08	125.57	154.38	171.54
44	71.98	81.91	98.51	107.99	126.53	155.76	173.06
45	72.44	83.07	99.49	109.04	127.74	157.45	174.93
46	73.12	84.42	100.70	110.35	129.34	159.46	177.17
47	74.04	85.92	102.24	111.94	131.38	161.84	179.82
48	75.72	87.91	104.74	114.48	135.00	165.33	183.70
49	76.95	89.29	106.76	116.34	137.87	167.78	186.42
50	78.63	91.00	109.37	118.83	141.49	171.00	189.99
51	80.83	93.20	112.76	122.07	146.09	175.10	194.57
52	82.76	94.96	115.82	124.94	150.29	178.52	198.36
53	84.82	97.11	119.09	128.14	154.51	182.52	202.80
54	87.03	99.60	122.63	131.71	159.03	187.06	207.83
55	89.57	102.49	126.58	135.78	164.09	192.33	213.70
56	92.48	105.95	131.04	140.54	169.87	198.56	220.63
57	95.85	110.08	136.09	146.09	176.51	206.02	228.92
58	99.23	114.93	140.58	151.56	182.86	213.55	237.29
59	103.43	120.63	146.49	158.61	191.03	223.31	248.13
60	108.69	127.36	153.99	167.39	201.22	235.58	261.75
61	115.12	135.37	163.19	178.03	213.58	250.56	278.40
62	123.48	145.61	175.15	191.79	229.58	269.93	299.92
63	133.72	157.37	190.13	208.31	249.10	293.13	325.71
64	144.54	169.67	205.72	225.43	269.43	317.17	352.42
65	156.38	183.16	222.44	243.73	291.29	342.96	381.06
66	177.01	207.06	251.30	275.24	329.14	387.38	430.41
67	193.29	225.92	273.27	299.20	358.20	421.29	468.10
68	215.10	251.86	298.17	326.46	391.79	463.80	515.35
69	234.80	275.39	321.82	352.29	423.74	502.00	557.78
70	255.66	300.43	348.46	381.46	459.65	542.96	603.30
71	275.17	324.12	374.34	409.82	494.59	581.41	646.01
72	295.10	348.65	401.75	439.86	531.65	621.33	690.36
73	319.12	378.05	440.60	482.44	583.45	674.78	749.75
74	345.51	410.64	484.69	530.71	642.21	735.71	817.45
75	374.99	447.44	534.82	585.60	709.10	806.07	895.62
76	411.23	492.79	595.88	652.47	790.72	893.89	993.21
77	449.44	541.17	660.81	723.54	877.71	989.14	1,099.04
78	492.91	596.41	733.91	803.59	975.84	1,098.95	1,221.05
79	542.19	659.38	815.81	893.25	1,086.01	1,224.79	1,360.88

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
4.5% Compound

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	73.09	82.91	96.33	105.45	123.77	157.20	174.68
36	73.85	83.65	97.81	107.14	125.71	158.84	176.48
37	74.66	84.43	99.33	108.75	127.65	160.48	178.31
38	75.47	85.15	100.92	110.37	129.75	161.40	179.35
39	76.18	85.89	102.40	111.99	131.74	162.69	180.76
40	76.90	86.65	103.86	113.61	133.56	164.29	182.54
41	77.37	87.01	104.88	114.72	134.80	165.58	183.98
42	77.20	86.62	105.01	114.98	134.95	165.76	184.19
43	77.81	87.91	106.20	116.34	136.44	167.74	186.38
44	78.27	89.06	107.12	117.42	137.58	169.37	188.18
45	78.83	90.40	108.27	118.66	139.02	171.34	190.37
46	79.64	91.94	109.67	120.19	140.87	173.67	192.96
47	80.33	93.22	110.93	121.45	142.55	175.60	195.10
48	82.60	95.90	114.26	124.89	147.27	180.36	200.40
49	84.05	97.53	116.62	127.08	150.59	183.27	203.63
50	85.96	99.49	119.57	129.91	154.68	186.95	207.71
51	88.41	101.93	123.33	133.52	159.79	191.52	212.81
52	91.04	104.46	127.41	137.44	165.32	196.38	218.20
53	92.90	106.36	130.43	140.35	169.22	199.90	222.11
54	95.36	109.14	134.37	144.32	174.26	204.97	227.73
55	98.20	112.36	138.76	148.85	179.89	210.84	234.27
56	101.43	116.20	143.72	154.14	186.31	217.77	241.98
57	105.17	120.79	149.33	160.31	193.68	226.06	251.19
58	108.94	126.17	154.33	166.39	200.75	234.44	260.50
59	113.61	132.50	160.90	174.21	209.82	245.28	272.54
60	119.44	139.96	169.22	183.94	221.12	258.88	287.64
61	126.56	148.83	179.42	195.74	234.82	275.48	306.08
62	135.08	159.29	191.60	209.80	251.14	295.28	328.09
63	145.61	171.36	207.03	226.83	271.24	319.19	354.66
64	156.66	183.89	222.96	244.32	292.01	343.75	381.95
65	168.75	197.65	240.03	263.01	314.33	370.08	411.20
66	190.16	222.44	269.97	295.69	353.59	416.16	462.39
67	205.58	240.29	290.65	318.23	380.97	448.08	497.87
68	225.29	263.78	312.28	341.91	410.34	485.76	539.74
69	246.25	288.82	337.52	369.47	444.41	526.49	584.99
70	265.25	311.70	361.53	395.76	476.88	563.32	625.92
71	285.82	336.67	388.83	425.68	513.73	603.91	671.02
72	306.90	362.59	417.81	457.45	552.91	646.18	717.97
73	329.90	390.82	455.48	498.73	603.16	697.57	775.08
74	354.98	421.89	497.97	545.25	659.81	755.87	839.85
75	385.41	459.87	549.67	601.87	728.80	828.46	920.50
76	419.85	503.13	608.38	666.15	807.31	912.65	1,014.04
77	455.81	548.85	670.18	733.80	890.16	1,003.17	1,114.63
78	500.00	604.99	744.47	815.15	989.88	1,114.76	1,238.61
79	550.11	669.01	827.72	906.29	1,101.87	1,242.67	1,380.74

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
5% Compound

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	78.78	89.37	103.83	113.67	133.41	169.44	188.29
36	79.61	90.16	105.43	115.49	135.51	171.21	190.24
37	80.48	91.01	107.07	117.23	137.60	172.98	192.20
38	81.35	91.78	108.79	118.97	139.86	173.98	193.32
39	82.12	92.58	110.38	120.72	142.00	175.37	194.84
40	82.89	93.40	111.95	122.46	143.97	177.09	196.76
41	83.43	93.82	113.09	123.70	145.35	178.54	198.38
42	83.66	93.87	113.80	124.60	146.25	179.63	199.60
43	84.01	94.92	114.66	125.61	147.30	181.10	201.23
44	84.55	96.22	115.72	126.86	148.64	182.98	203.30
45	85.22	97.73	117.05	128.28	150.29	185.23	205.80
46	86.16	99.46	118.64	130.02	152.39	187.88	208.75
47	87.00	100.96	120.13	131.53	154.37	190.16	211.29
48	89.48	103.90	123.79	135.30	159.54	195.39	217.11
49	91.55	106.23	127.02	138.41	164.02	199.61	221.79
50	93.70	108.45	130.34	141.61	168.61	203.78	226.41
51	95.99	110.67	133.90	144.96	173.49	207.94	231.06
52	98.88	113.45	138.38	149.28	179.56	213.29	236.99
53	100.98	115.61	141.77	152.55	183.94	217.28	241.43
54	103.69	118.68	146.12	156.93	189.48	222.88	247.63
55	106.34	121.68	150.27	161.19	194.81	228.33	253.70
56	109.88	125.88	155.69	166.99	201.84	235.92	262.15
57	113.98	130.90	161.83	173.73	209.90	244.99	272.23
58	118.11	136.79	167.32	180.39	217.64	254.17	282.42
59	123.78	144.36	175.31	189.81	228.61	267.25	296.94
60	130.19	152.56	184.45	200.49	241.02	282.18	313.53
61	137.38	161.55	194.75	212.46	254.88	299.01	332.23
62	146.67	172.97	208.06	227.81	272.71	320.63	356.26
63	157.49	185.35	223.94	245.35	293.39	345.24	383.61
64	167.96	197.16	239.05	261.96	313.08	368.56	409.51
65	179.35	210.06	255.11	279.53	334.08	393.33	437.04
66	201.29	235.46	285.76	312.99	374.28	440.51	489.44
67	215.64	252.04	304.86	333.79	399.61	469.99	522.22
68	236.74	277.20	328.16	359.30	431.20	510.46	567.19
69	257.71	302.26	353.21	386.66	465.08	550.98	612.20
70	274.84	322.96	374.60	410.07	494.12	583.68	648.54
71	294.70	347.12	400.91	438.90	529.69	622.67	691.85
72	316.74	374.21	431.21	472.12	570.63	666.89	740.99
73	338.52	401.04	467.39	511.77	618.93	715.81	795.35
74	364.44	433.14	511.25	559.79	677.40	776.02	862.25
75	393.22	469.19	560.81	614.07	743.57	845.25	939.16
76	425.60	510.02	616.72	675.28	818.37	925.15	1,027.93
77	462.19	556.52	679.56	744.07	902.61	1,017.20	1,130.22
78	507.09	613.57	755.03	826.71	1,003.92	1,130.57	1,256.18
79	554.06	673.82	833.67	912.81	1,109.79	1,251.61	1,390.68

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
5% Simple

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	56.95	64.60	75.06	82.17	96.44	122.49	136.12
36	57.55	65.18	76.21	83.48	97.96	123.77	137.52
37	58.18	65.79	77.40	84.74	99.47	125.05	138.94
38	58.81	66.35	78.64	86.00	101.11	125.77	139.75
39	59.36	66.92	79.79	87.26	102.65	126.77	140.85
40	59.92	67.52	80.93	88.52	104.08	128.02	142.24
41	60.55	68.09	82.08	89.78	105.50	129.58	143.98
42	61.22	68.69	83.27	91.17	107.01	131.44	146.05
43	61.63	69.63	84.11	92.15	108.06	132.85	147.62
44	62.54	71.17	85.60	93.83	109.94	135.34	150.38
45	63.21	72.48	86.81	95.14	111.46	137.38	152.64
46	64.07	73.97	88.23	96.70	113.33	139.72	155.25
47	65.16	75.61	89.97	98.51	115.61	142.42	158.24
48	67.30	78.14	93.10	101.76	120.00	146.96	163.29
49	69.06	80.13	95.81	104.41	123.73	150.57	167.30
50	71.30	82.51	99.17	107.75	128.29	155.05	172.27
51	73.25	84.46	102.19	110.63	132.40	158.69	176.33
52	75.79	86.97	106.07	114.42	137.63	163.49	181.66
53	77.19	88.37	108.38	116.62	140.61	166.10	184.56
54	79.62	91.13	112.20	120.50	145.49	171.14	190.15
55	81.91	93.73	115.75	124.16	150.05	175.87	195.42
56	85.02	97.40	120.47	129.21	156.17	182.54	202.84
57	88.60	101.75	125.79	135.04	163.15	190.43	211.60
58	91.68	106.18	129.88	140.03	168.95	197.30	219.23
59	96.08	112.06	136.09	147.34	177.46	207.45	230.50
60	101.52	118.97	143.84	156.35	187.95	220.05	244.49
61	107.48	126.40	152.37	166.23	199.42	233.95	259.94
62	115.29	135.96	163.54	179.07	214.36	252.03	280.03
63	124.81	146.88	177.46	194.43	232.50	273.59	304.00
64	135.66	159.25	193.08	211.58	252.87	297.68	330.76
65	147.54	172.81	209.87	229.96	274.83	323.58	359.53
66	167.91	196.41	238.38	261.08	312.21	367.46	408.28
67	184.35	215.47	260.63	285.37	341.63	401.81	446.46
68	207.47	242.92	287.58	314.87	377.88	447.34	497.05
69	231.94	272.03	317.89	347.99	418.58	495.88	550.98
70	257.26	302.31	350.64	383.84	462.52	546.35	607.07
71	282.27	332.48	384.00	420.40	507.35	596.41	662.68
72	308.87	364.92	420.49	460.39	556.46	650.33	722.58
73	336.37	398.49	464.41	508.51	614.98	711.25	790.28
74	369.17	438.77	517.89	567.06	686.20	786.10	873.44
75	403.64	481.62	575.67	630.34	763.27	867.64	964.04
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

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
5% Compound for 10 Years

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	46.19	52.40	60.88	66.65	78.23	99.35	110.41
36	46.36	52.50	61.39	67.25	78.91	99.70	110.78
37	46.86	53.00	62.35	68.27	80.13	100.73	111.93
38	47.37	53.45	63.35	69.28	81.45	101.31	112.58
39	47.82	53.91	64.28	70.30	82.69	102.12	113.46
40	47.94	54.01	64.74	70.82	83.26	102.41	113.79
41	48.44	54.48	65.66	71.83	84.40	103.67	115.19
42	48.63	54.57	66.15	72.43	85.01	104.42	116.03
43	49.23	55.63	67.20	73.62	86.33	106.13	117.93
44	49.61	56.46	67.90	74.44	87.22	107.37	119.29
45	50.42	57.82	69.25	75.90	88.92	109.60	121.77
46	51.04	58.92	70.29	77.03	90.28	111.31	123.67
47	51.83	60.14	71.57	78.36	91.97	113.29	125.87
48	53.54	62.16	74.06	80.95	95.45	116.90	129.89
49	55.24	64.11	76.65	83.52	98.98	120.46	133.84
50	56.63	65.54	78.77	85.58	101.90	123.15	136.83
51	58.52	67.47	81.63	88.38	105.77	126.77	140.86
52	60.11	68.97	84.12	90.75	109.16	129.66	144.07
53	61.93	70.90	86.95	93.56	112.82	133.27	148.07
54	63.42	72.58	89.37	95.98	115.89	136.32	151.45
55	65.14	74.54	92.06	98.75	119.34	139.88	155.42
56	67.62	77.47	95.81	102.76	124.21	145.18	161.32
57	69.94	80.33	99.31	106.61	128.80	150.34	167.05
58	72.81	84.32	103.14	111.20	134.16	156.68	174.10
59	76.30	88.99	108.07	117.00	140.93	164.74	183.05
60	80.62	94.47	114.22	124.16	149.26	174.74	194.16
61	85.86	100.97	121.72	132.79	159.30	186.88	207.64
62	91.41	107.80	129.67	141.99	169.97	199.83	222.04
63	99.55	117.16	141.54	155.08	185.44	218.22	242.47
64	108.21	127.02	154.01	168.76	201.70	237.43	263.82
65	117.51	137.63	167.14	183.14	218.88	257.70	286.34
66	134.53	157.37	190.99	209.18	250.15	294.41	327.11
67	147.48	172.38	208.51	228.29	273.31	321.45	357.17
68	168.01	196.72	232.89	254.98	306.02	362.26	402.52
69	188.98	221.65	259.02	283.55	341.06	404.05	448.95
70	209.32	245.98	285.30	312.32	376.34	444.55	493.95
71	232.56	273.93	316.38	346.36	418.01	491.38	545.98
72	255.75	302.16	348.18	381.21	460.76	538.49	598.31
73	278.15	329.52	384.03	420.50	508.54	588.15	653.50
74	302.91	360.01	424.93	465.28	563.03	645.00	716.67
75	328.12	391.51	467.96	512.40	620.46	705.31	783.67
76	359.46	430.76	520.88	570.34	691.19	781.38	868.19
77	398.44	479.76	585.83	641.44	778.11	876.90	974.33
78	439.72	532.05	654.71	716.87	870.53	980.36	1,089.28
79	486.78	592.00	732.44	801.97	975.03	1,099.63	1,221.81

Mutual of Omaha Insurance Company

Policy Form: LTC06UI -TQ
Annual Premium Rates
Per $10 Daily Benefit
5% Compound for 20 Years

Form:	LTC04I NH, LTC04I ALF, LTC04I HHC						
	Integrated NH, ALF, and HHC with 100% HHC (1PL)						
Issue	Benefit Period						
Age	2 Yr	3 Yr	4 Yr	5 Yr	6 Yr	8 Yr	Unlimited
18-35	57.58	65.32	75.89	83.08	97.52	123.85	137.63
36	58.19	65.90	77.06	84.41	99.04	125.14	139.05
37	58.50	66.16	77.83	85.21	100.02	125.74	139.71
38	59.13	66.72	79.08	86.48	101.67	126.46	140.53
39	59.69	67.30	80.24	87.75	103.22	127.48	141.63
40	60.25	67.89	81.38	89.02	104.65	128.73	143.03
41	60.55	68.09	82.08	89.78	105.50	129.58	143.98
42	60.88	68.31	82.81	90.66	106.42	130.71	145.24
43	61.63	69.63	84.11	92.15	108.06	132.85	147.62
44	61.84	70.38	84.64	92.78	108.71	133.83	148.70
45	62.50	71.67	85.84	94.07	110.21	135.84	150.92
46	63.35	73.13	87.24	95.60	112.05	138.15	153.49
47	64.79	75.18	89.46	97.95	114.96	141.61	157.34
48	66.54	77.26	92.05	100.61	118.63	145.29	161.44
49	68.66	79.67	95.27	103.81	123.02	149.71	166.34
50	70.48	81.57	98.04	106.52	126.83	153.28	170.30
51	72.83	83.97	101.60	109.99	131.64	157.78	175.32
52	74.92	85.97	104.85	113.11	136.05	161.61	179.57
53	76.74	87.86	107.75	115.94	139.79	165.13	183.48
54	79.16	90.60	111.54	119.80	144.65	170.15	189.04
55	81.43	93.18	115.07	123.44	149.18	174.85	194.28
56	84.03	96.26	119.06	127.70	154.35	180.41	200.47
57	87.04	99.96	123.58	132.67	160.29	187.08	207.88
58	90.60	104.93	128.35	138.38	166.96	194.98	216.65
59	94.95	110.75	134.48	145.61	175.38	205.01	227.79
60	99.73	116.87	141.30	153.59	184.64	216.16	240.18
61	106.21	124.90	150.57	164.26	197.06	231.18	256.86
62	113.93	134.35	161.61	176.95	211.82	249.05	276.72
63	124.06	146.01	176.40	193.27	231.11	271.96	302.19
64	134.85	158.30	191.93	210.32	251.37	295.91	328.79
65	147.54	172.81	209.87	229.96	274.83	323.58	359.53
66	168.92	197.59	239.81	262.66	314.09	369.67	410.74
67	185.47	216.78	262.21	287.10	343.70	404.24	449.16
68	210.01	245.90	291.11	318.73	382.52	452.83	503.15
69	234.80	275.39	321.82	352.29	423.74	502.00	557.78
70	260.46	306.07	355.00	388.61	468.27	553.14	614.61
71	285.82	336.67	388.83	425.68	513.73	603.91	671.02
72	312.80	369.56	425.85	466.25	563.54	658.61	731.78
73	336.37	398.49	464.41	508.51	614.98	711.25	790.28
74	362.07	430.33	507.93	556.16	673.00	770.98	856.65
75	390.62	466.08	557.10	610.01	738.65	839.66	932.94
76	422.73	506.58	612.55	670.72	812.84	918.90	1,020.99
77	459.00	552.69	674.87	738.94	896.39	1,010.19	1,122.42
78	503.55	609.28	749.75	820.93	996.90	1,122.67	1,247.40
79	550.11	669.01	827.72	906.29	1,101.87	1,242.67	1,380.74

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	Limited Pay Options 10 Pay	20 Pay	Pay to 65	Full Return Premium on Death	Return Premium on Death less Claims	Return Premium on Death Before Age 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-SPOUSESHARED

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*

Years	Factor
5 Years	1.05
6 Years	1.06
7 Years	1.09
8 Years	1.11
9 Years	1.13
10 Years	1.15

Built-In 5 Year Rate Guarantee

Factor	1.015
Additional Years	Factor
1 Years *	1.022
2 Years *	1.057
3 Years *	1.081
4 Years *	1.101
5 Years *	1.123

Spouse Waiver of Premium & Survivorship Benefit

Form: LTC06UI-SBWP, LTC06UI-SBWPSHARED

Years	Factor
7 Years	1.18
8 Years	1.16
10 Years	1.14

Cash Benefit

Form: LTC06UI-CASHBEN-TQ

% HHC	Factor
50% HHC	1.015
100% HHC	1.020
150% HHC	1.040

Spouse Security Benefit

Form: LTC06UI-SB1PL-TQ
LTC06UI-SBDOMPART1PL-TQ

Factor	1.60

Monthly Home Health Care Benefit

Form: LTC06UI-MHHC,
LTC06UI-MHHCB&P

Factor	1.08

Additional Benefit for Injury

Form: LTC06UI-ADDBEN-HHC, LTC06UI-ADDBEN-MHHC,
LTC06UI-ADDBEN-HHCB&P,
LTC06UI-ADDBEN-MHHCB&P

Factor	1.01

Removal of War Exclusion

Form: LTC06UI-EXCLUREIMWOWAR-TQ,
LTC06UI-EXCLUINDWOWAR-TQ,
LTC06UI-EXCLUREIMWOWAR-NTQ

Factor	1.01

Indemnity Benefit

Description	Factor	Form:
NH Only	1.05	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.