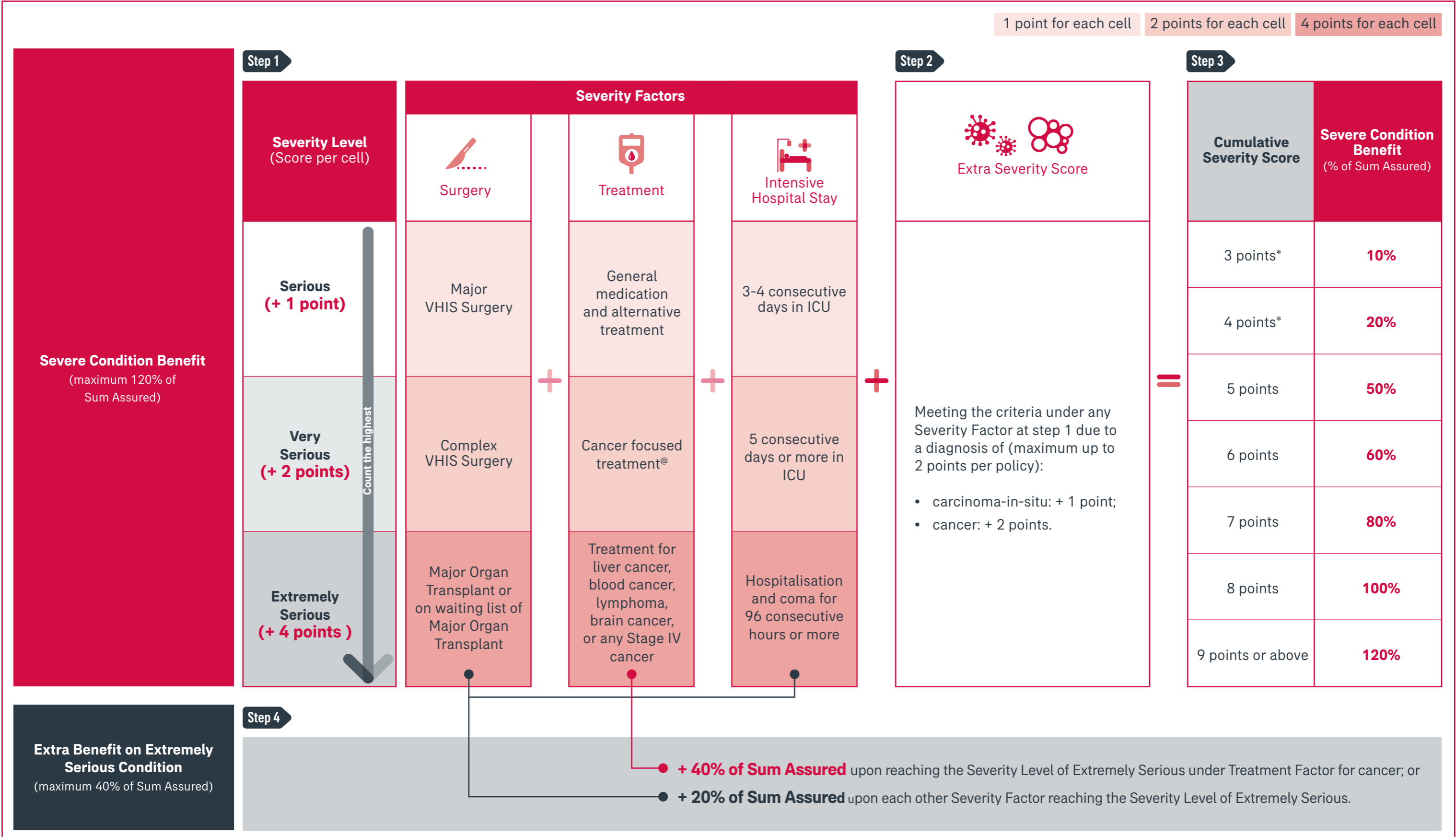


Severity Index



Step 4

- **+ 40% of Sum Assured** upon reaching the Severity Level of Extremely Serious under Treatment Factor for cancer; or
- **+ 20% of Sum Assured** upon each other Severity Factor reaching the Severity Level of Extremely Serious.

[®] Cancer focused treatment means non-surgical treatment for direct purpose of curing or controlling the progression of cancer or carcinoma-in-situ.
^{*} Subject to a maximum of US\$50,000/HK\$400,000/MOP400,000 per insured for claims with a score of 3 points and 4 points.