

If one of my rating factors improve, what would cause my discount not to increase?

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It is important to remember that we will always use the full set of screening results, and we will not only update one improved factor to get a higher discount. This means that the LifeReturns® discounts may not change after an improvement in one rating factor's results.

For example:

- the discount can increase due to improved BMI, but reduce due to poorer blood pressure results, or
- improved BMI results do not move the client into a different discount category.