Do the discount factors make provision for older ages?

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The discount model does not change at older ages, but age is allowed for inherently in the fitness component since the fitness requirement will vary by age. Optimal blood pressure is deemed to be appropriate irrespective of age and medical aid membership remains a relevant factor for accessing quality healthcare at older ages. The norms specified for healthy BMI is wide enough to cater for different age profiles and what is deemed a healthy BMI even at older ages.