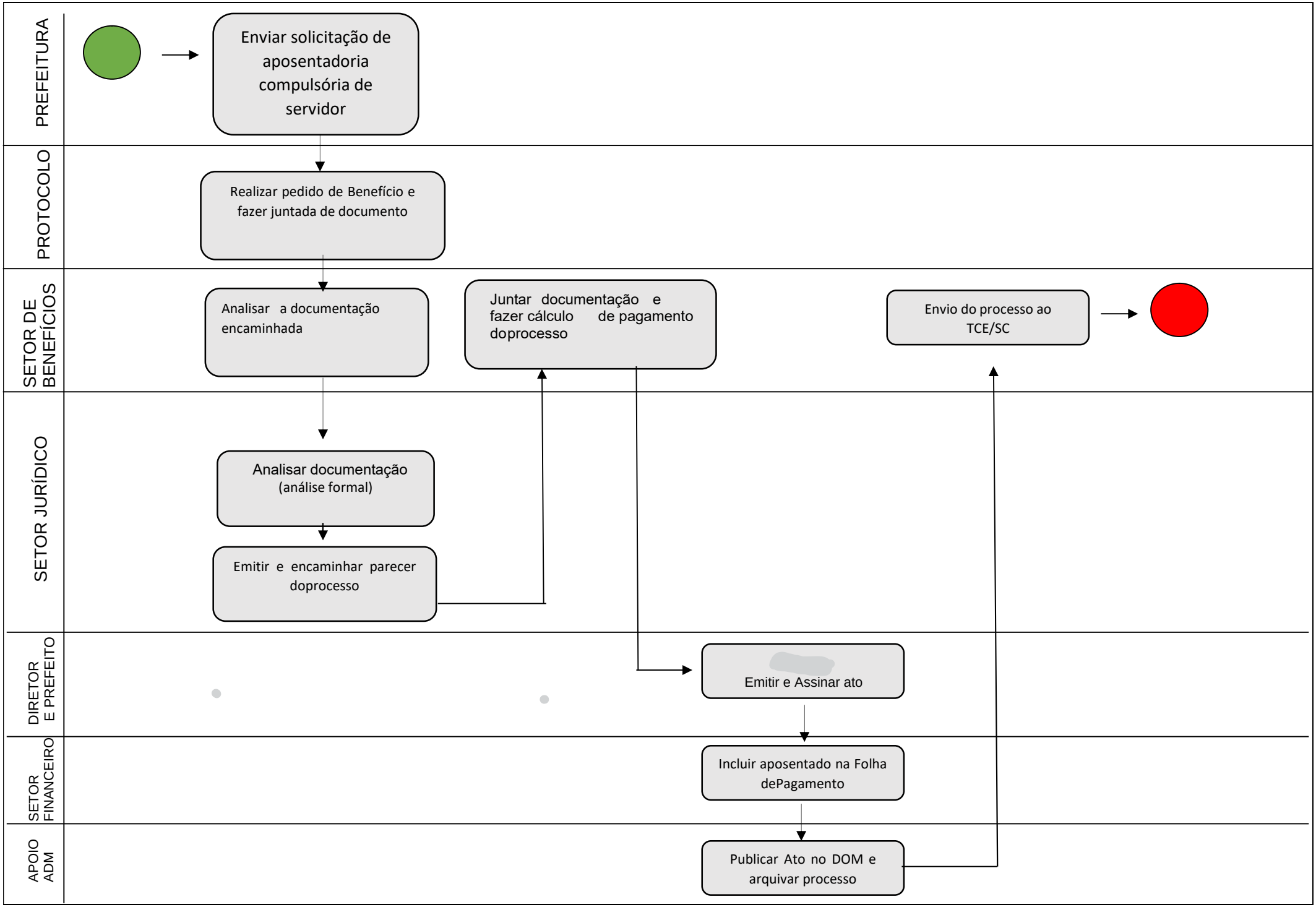APOSENTADORIA COMPULSÓRIA