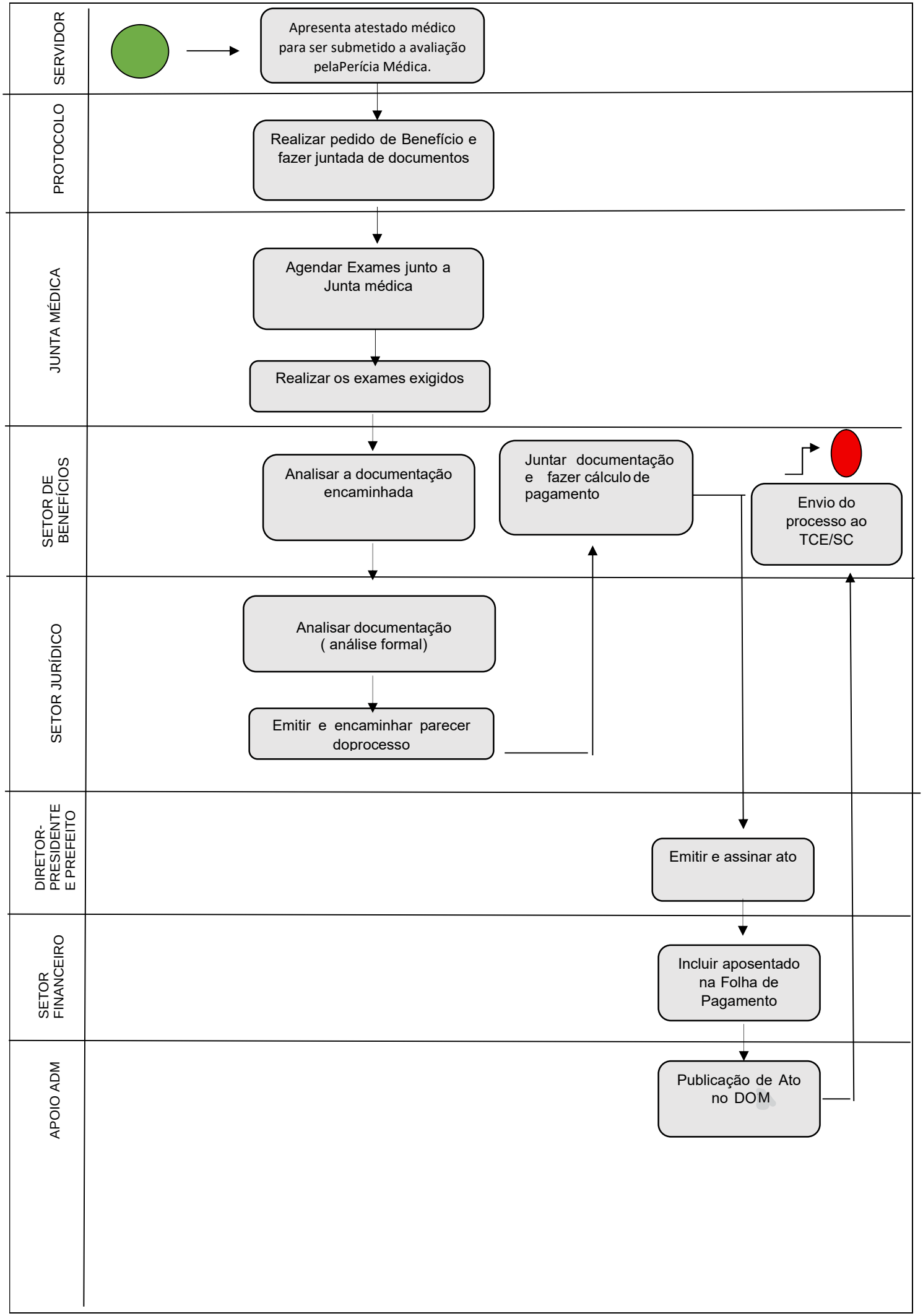APOSENTADORIA POR INCAPACIDADE PERMANENTE