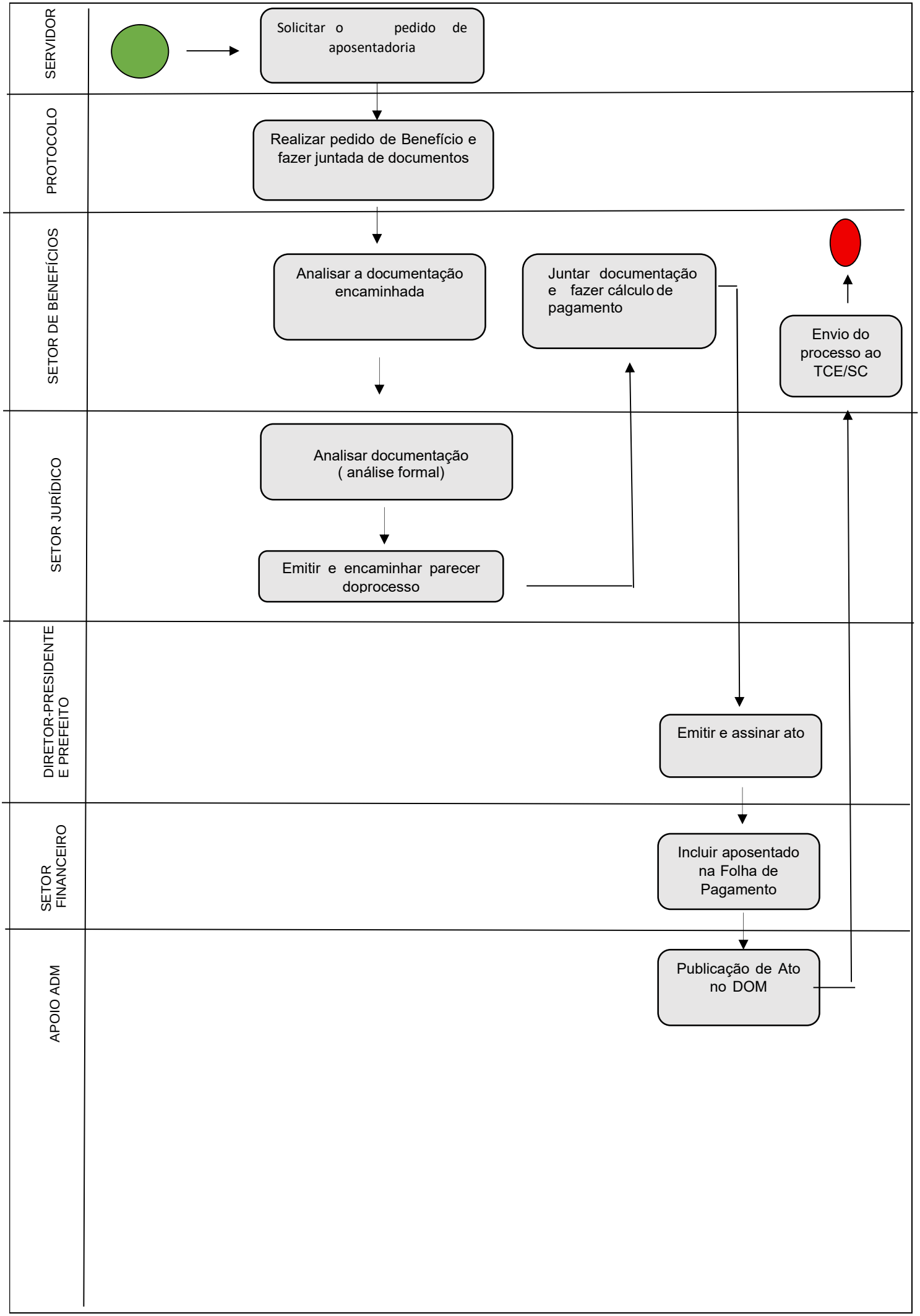APOSENTADORIA VOLUNTÁRIA