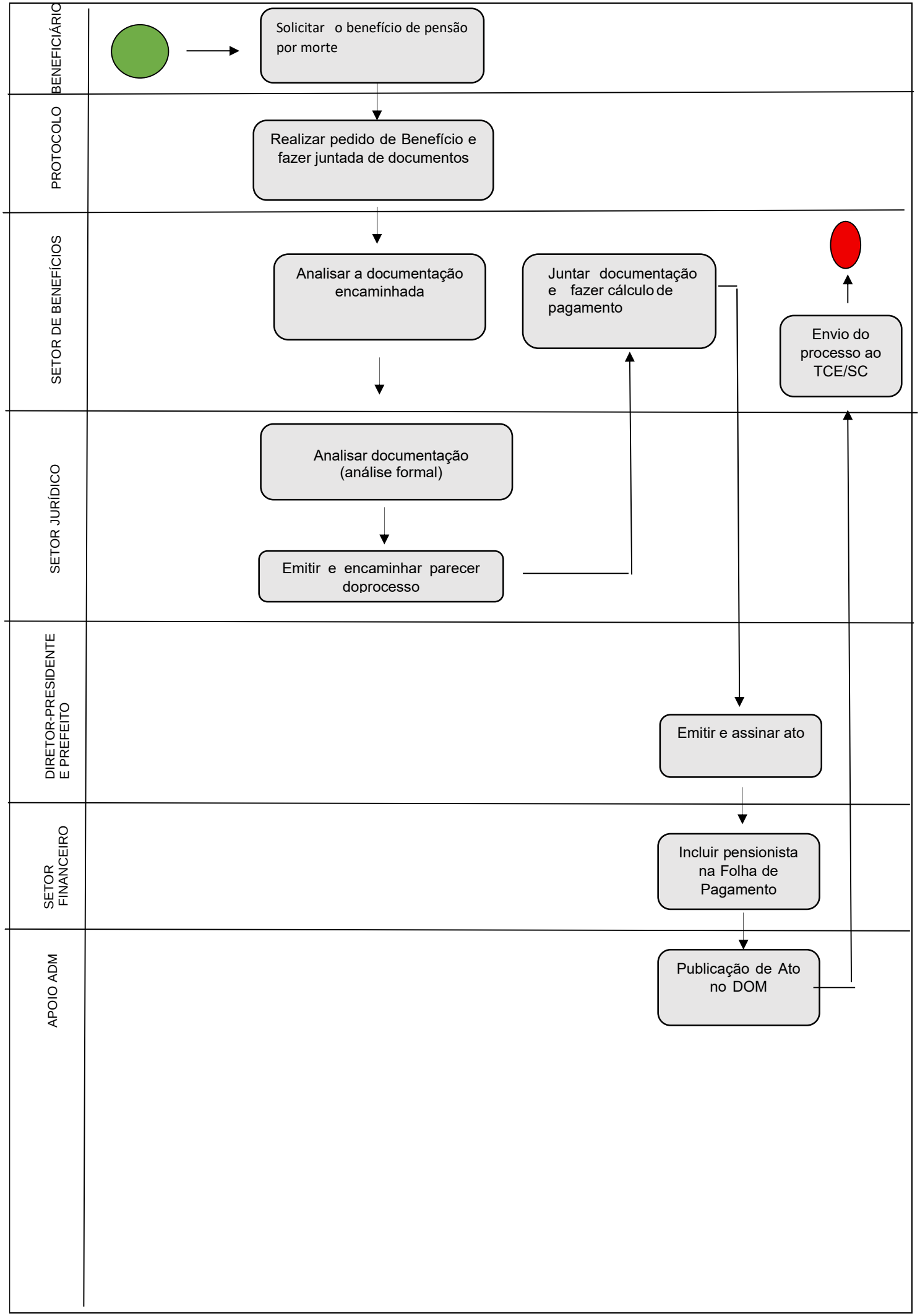PENSÃO POR MORTE