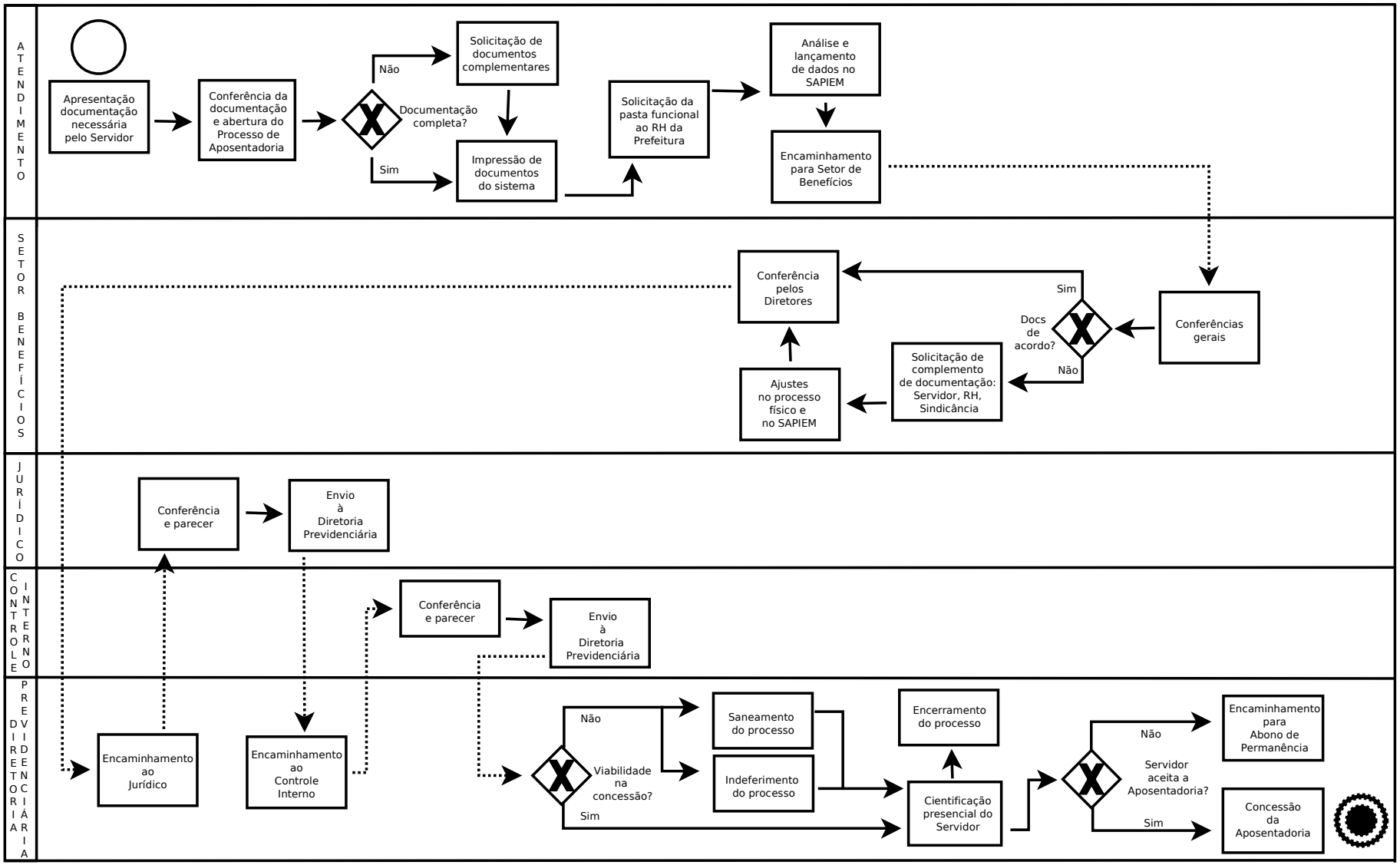MAPEAMENTO APOSENTADORIA VOLUNTÁRIA