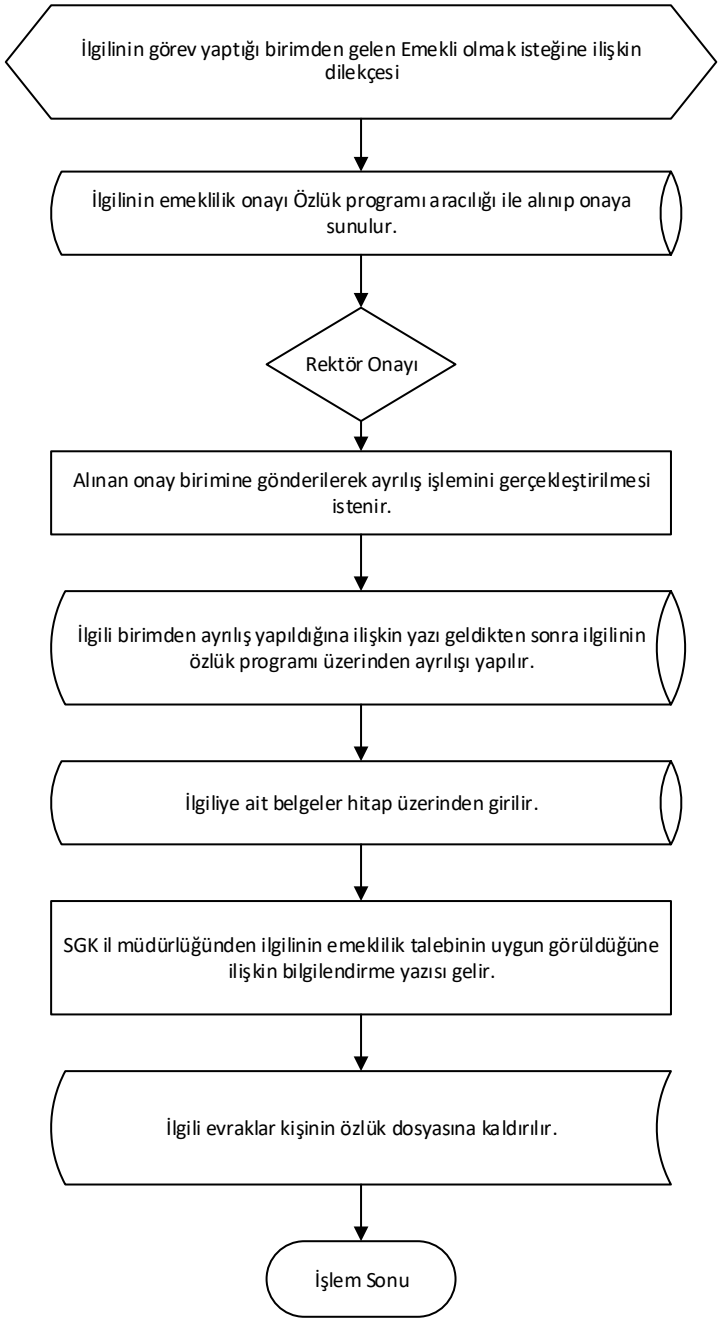EMEKLİLİK İŞ AKIŞ SÜRECİ