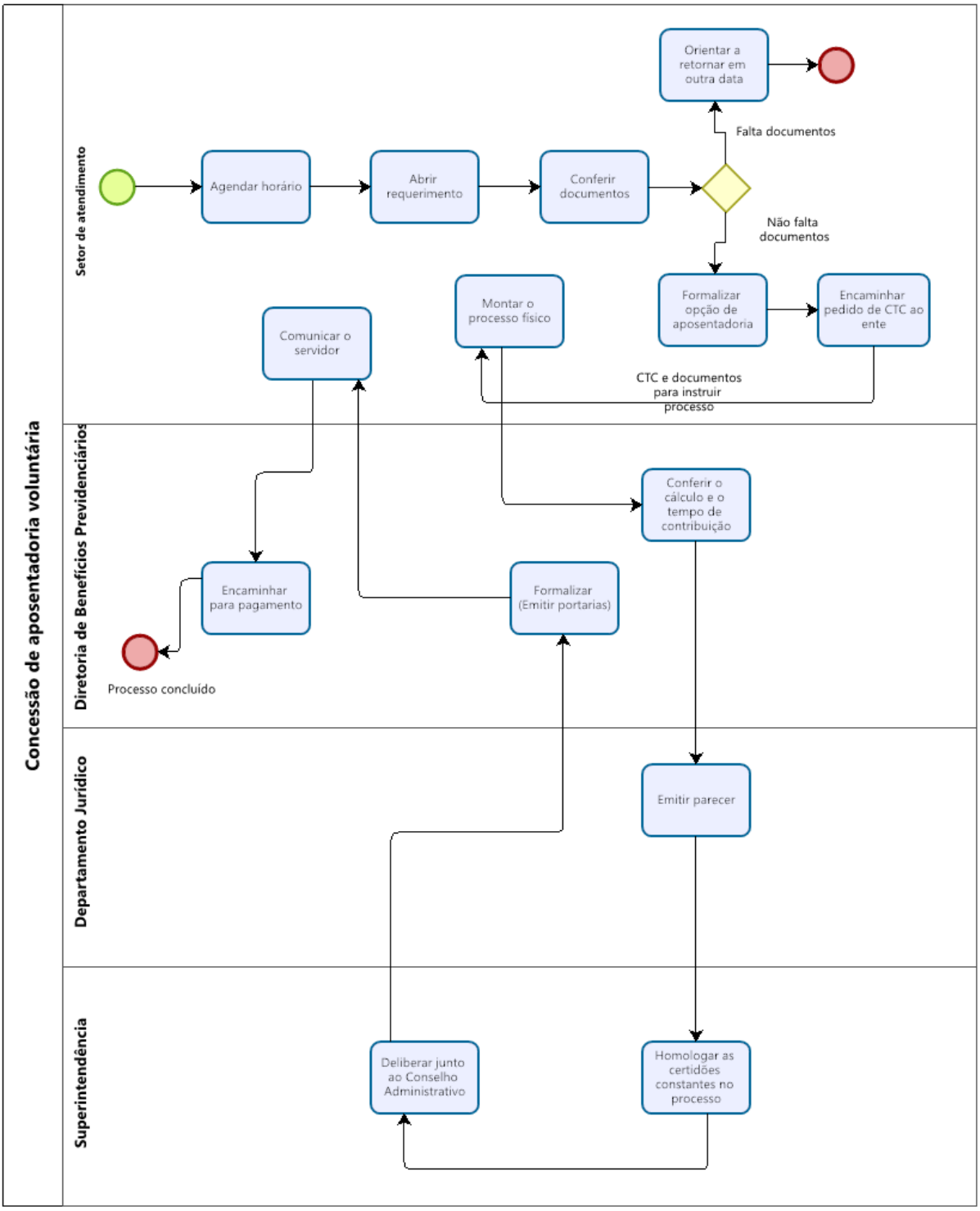FLUXOGRAMA - CONCESSÃO DE APOSENTADORIA VOLUNTÁRIA