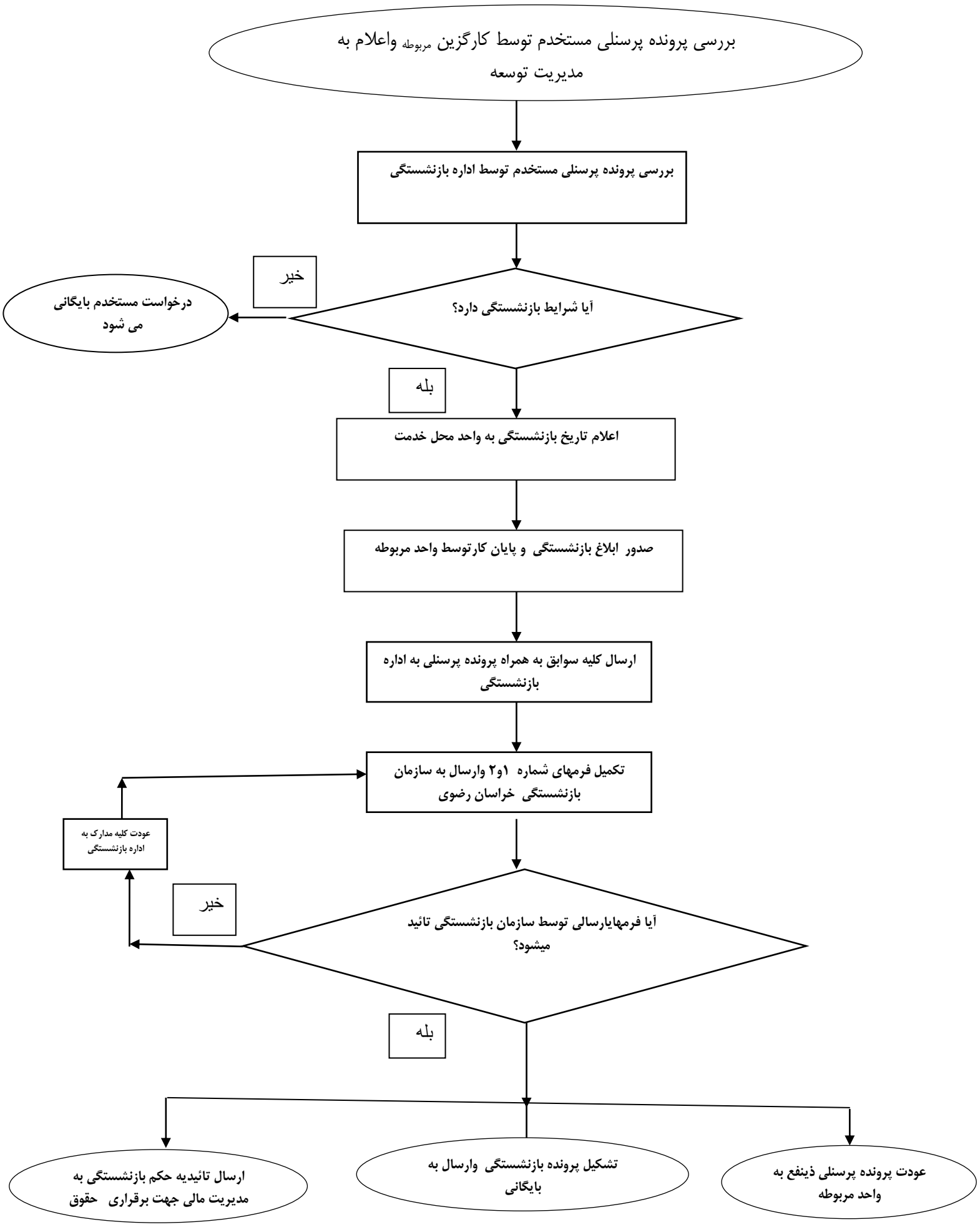فرآیند بازنشستگی عادی(۳۰سال)