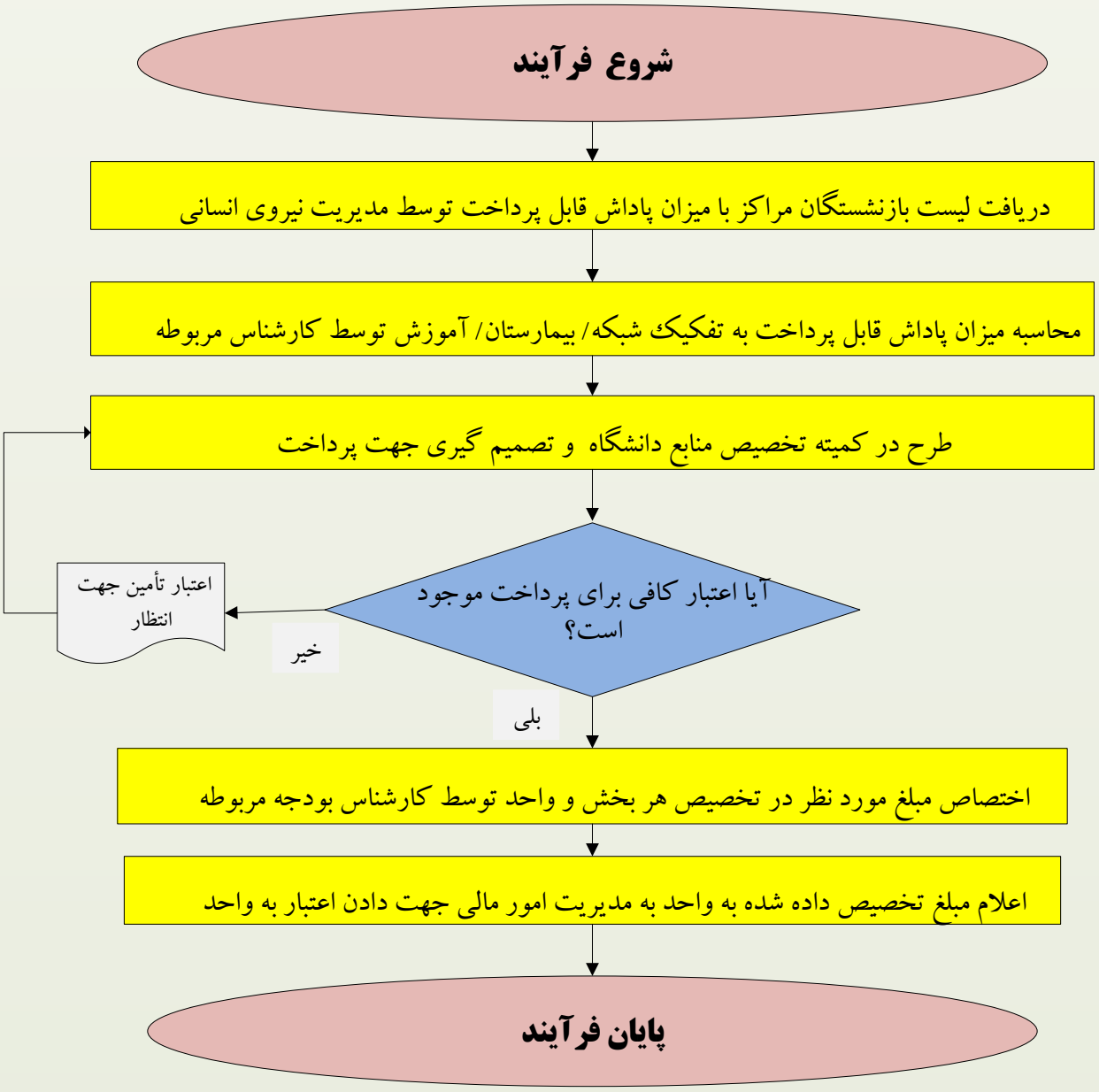فرآیند تخصیص پاداش بازنشستگان