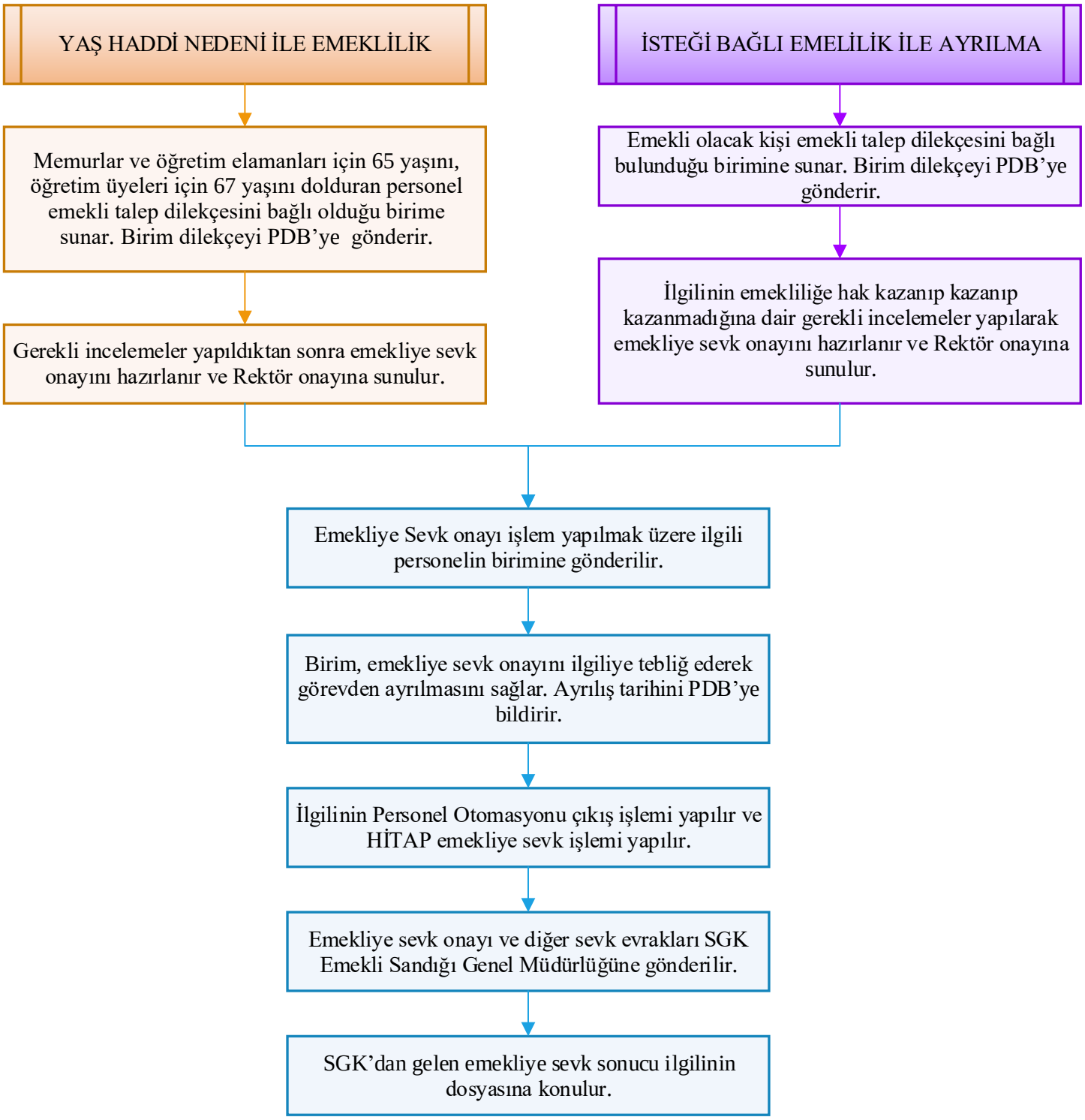EMEKLİLİK İŞLEMLERİ