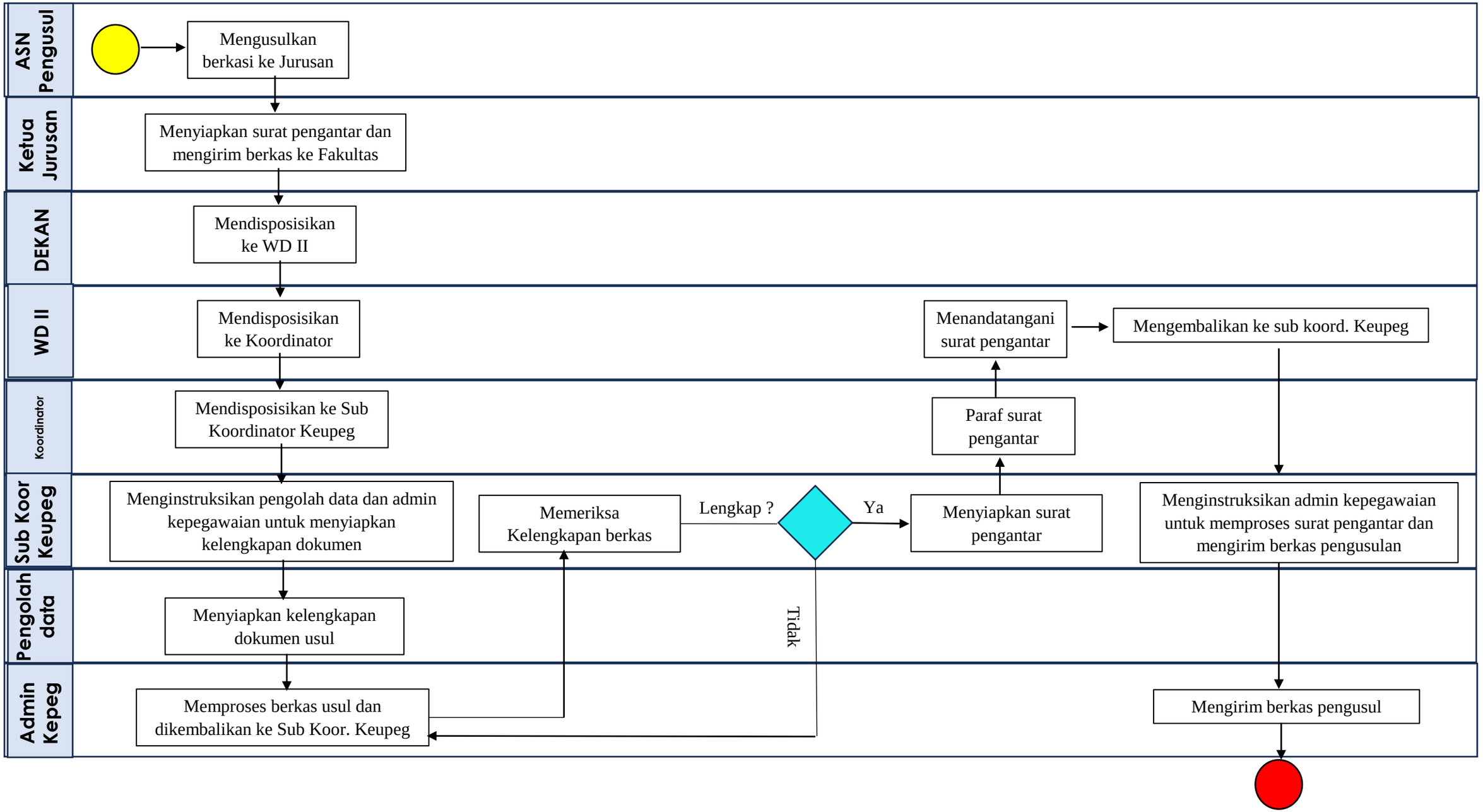SOP PENGUSULAN PENSIUN