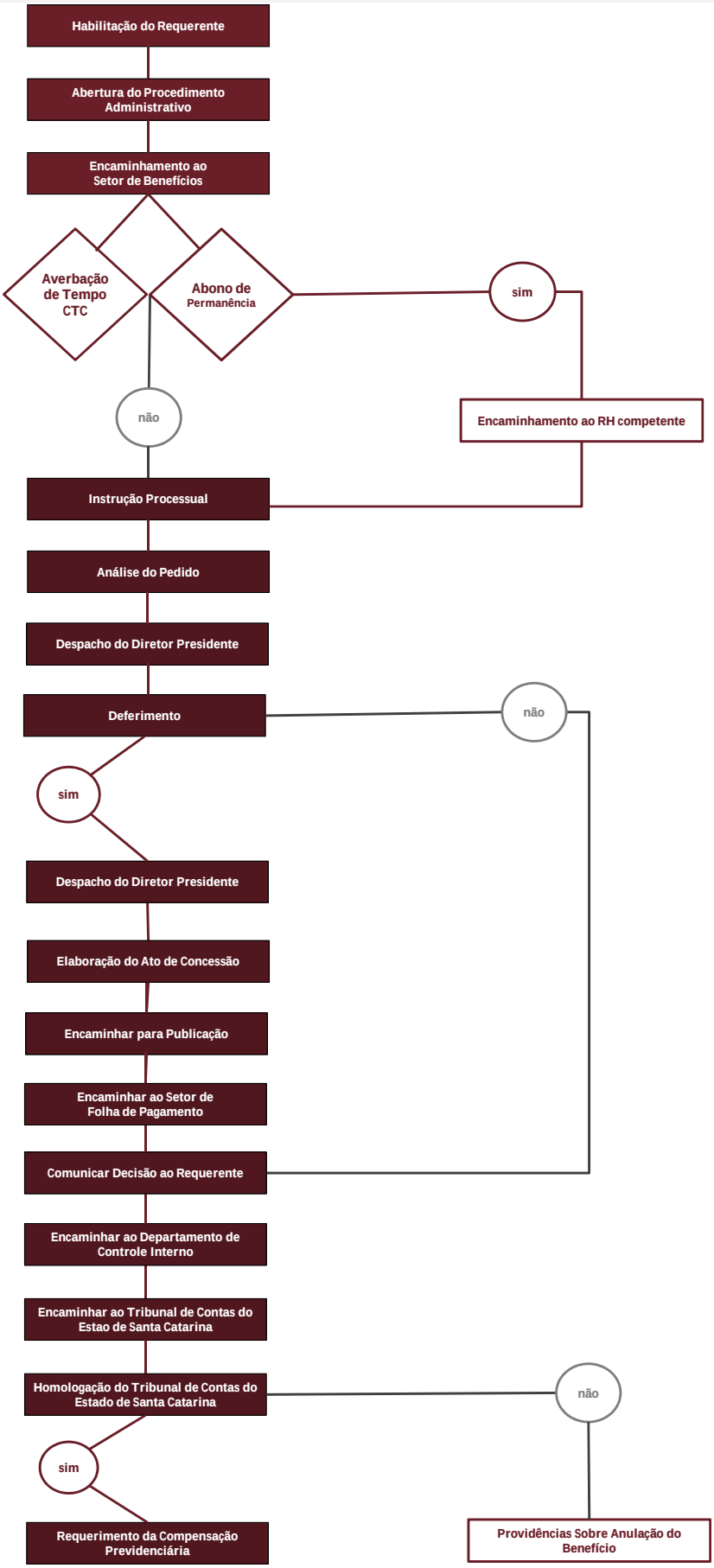Manual de Concessão de Benefícios Previdênciários