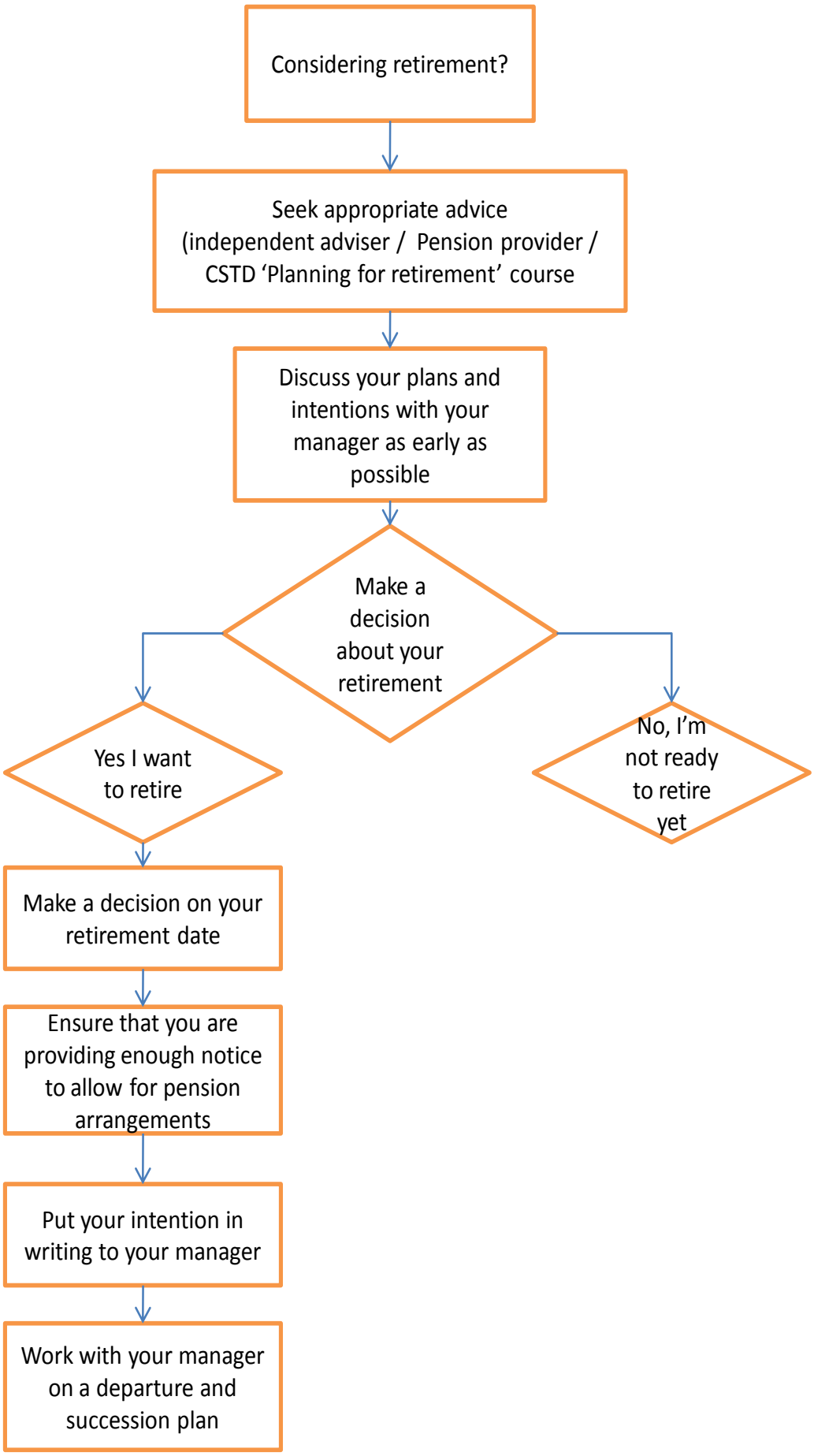Process for retirement following the removal of the default retirement age