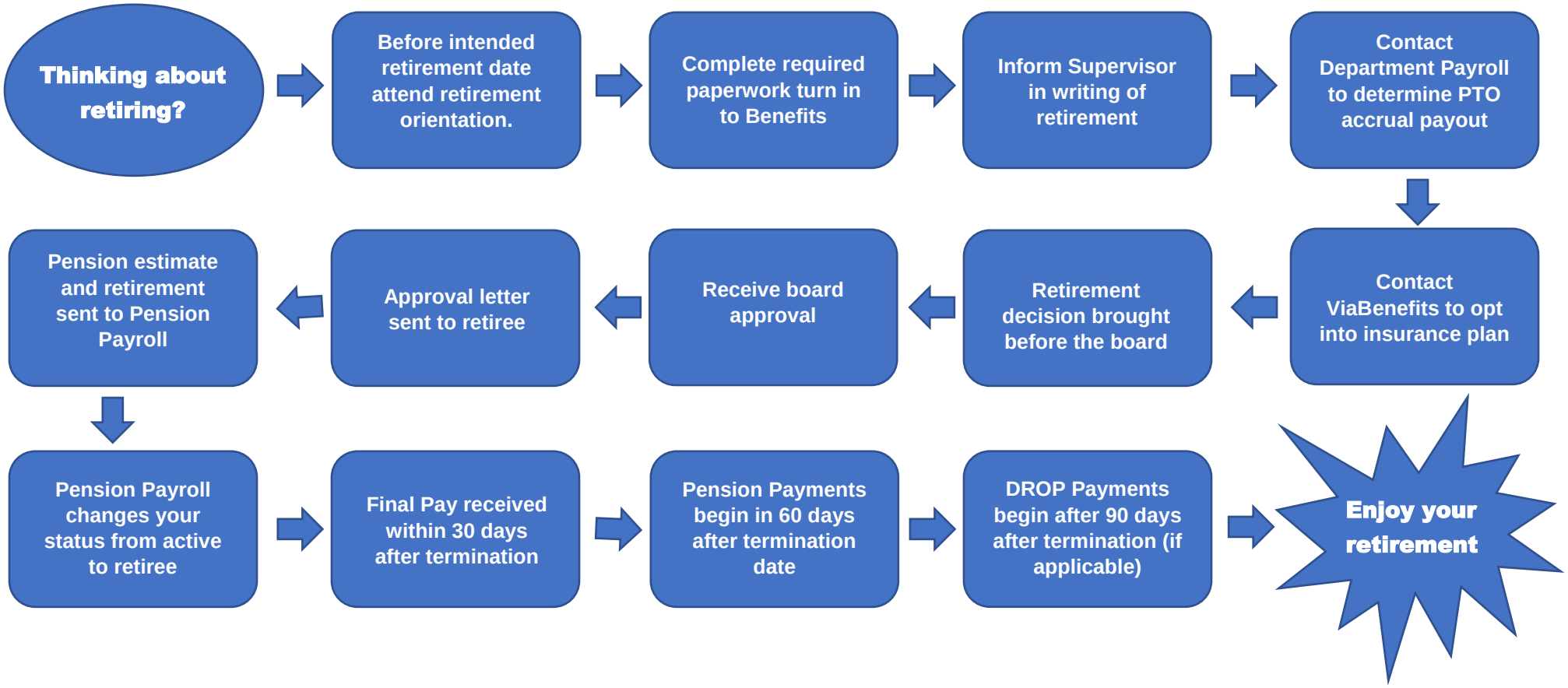Process Flow of Retirement Process