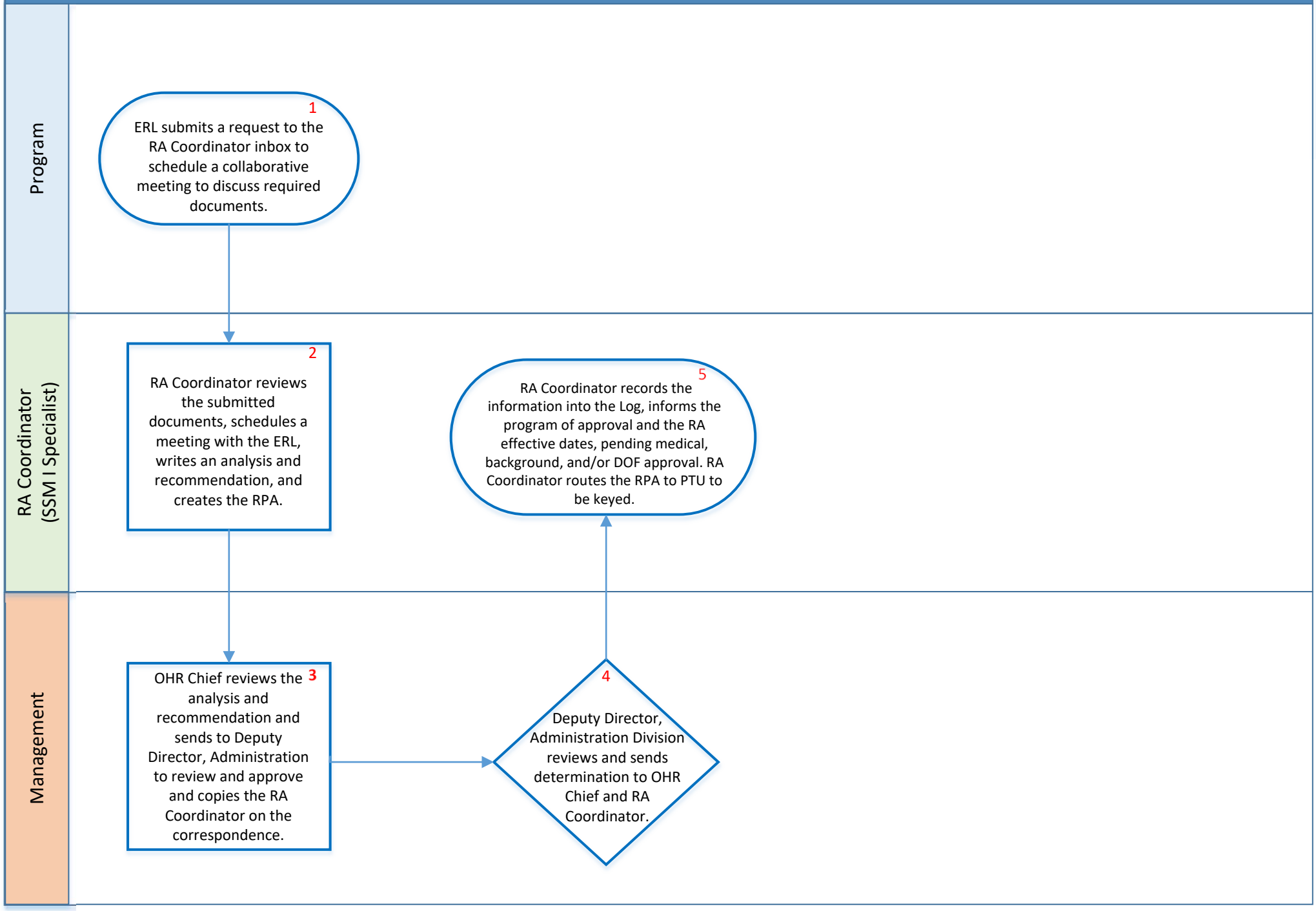Retired Annuitant Process Flow Chart