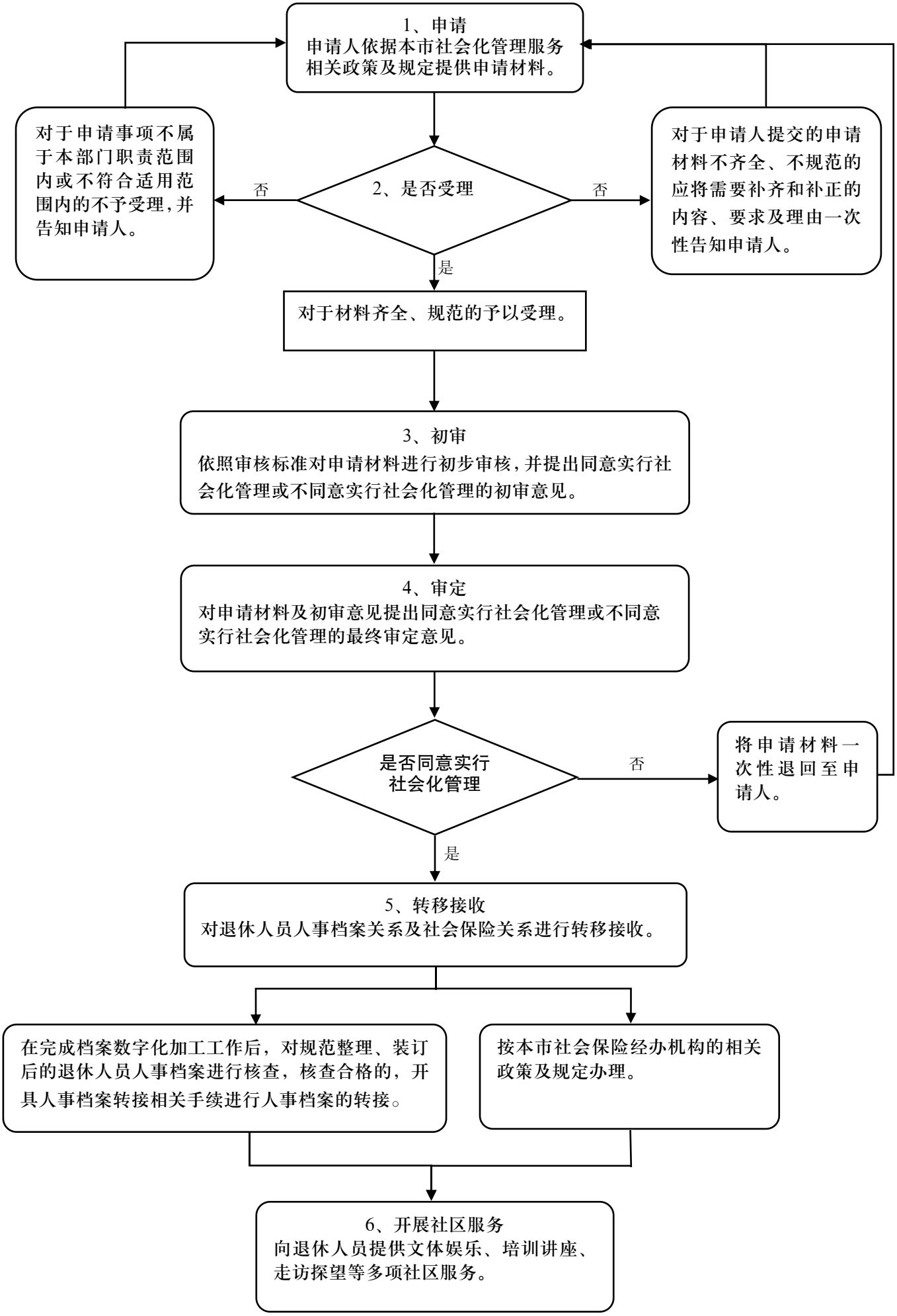退休人员实行社会化管理核准、接收和转移流程图