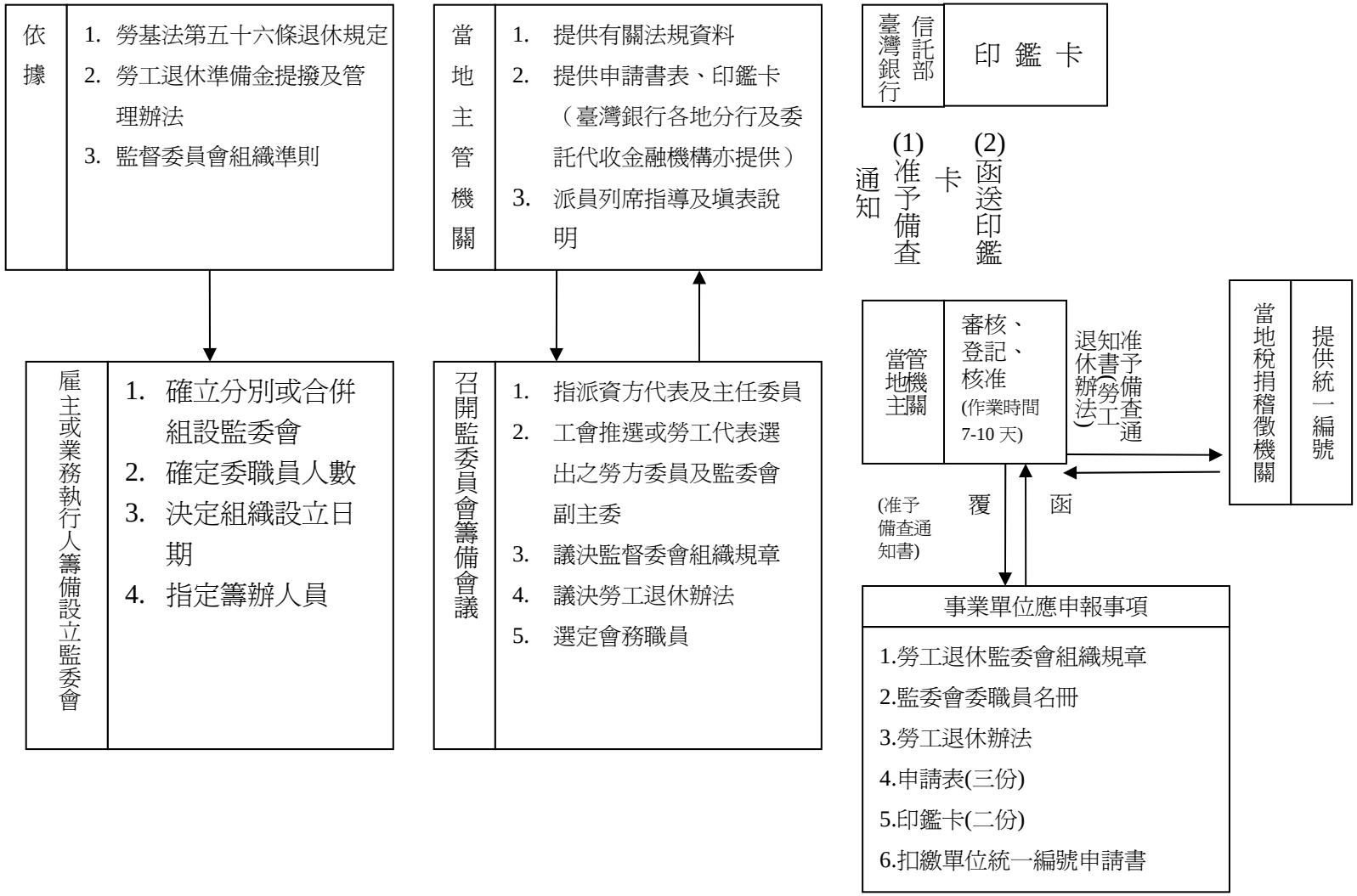事業單位設立勞工退休準備金監督委員會作業流程