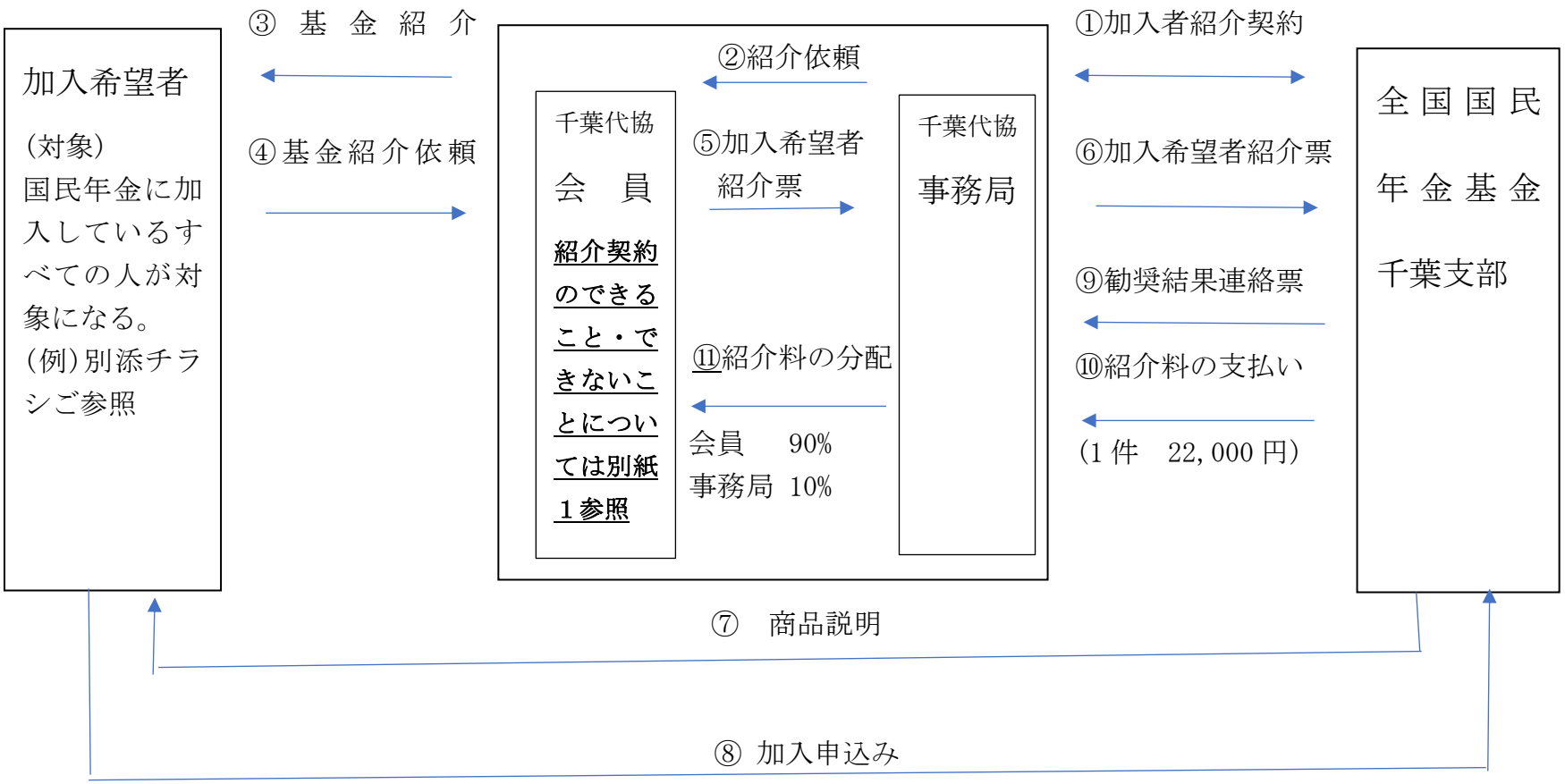国民年金基金紹介契約のスキーム