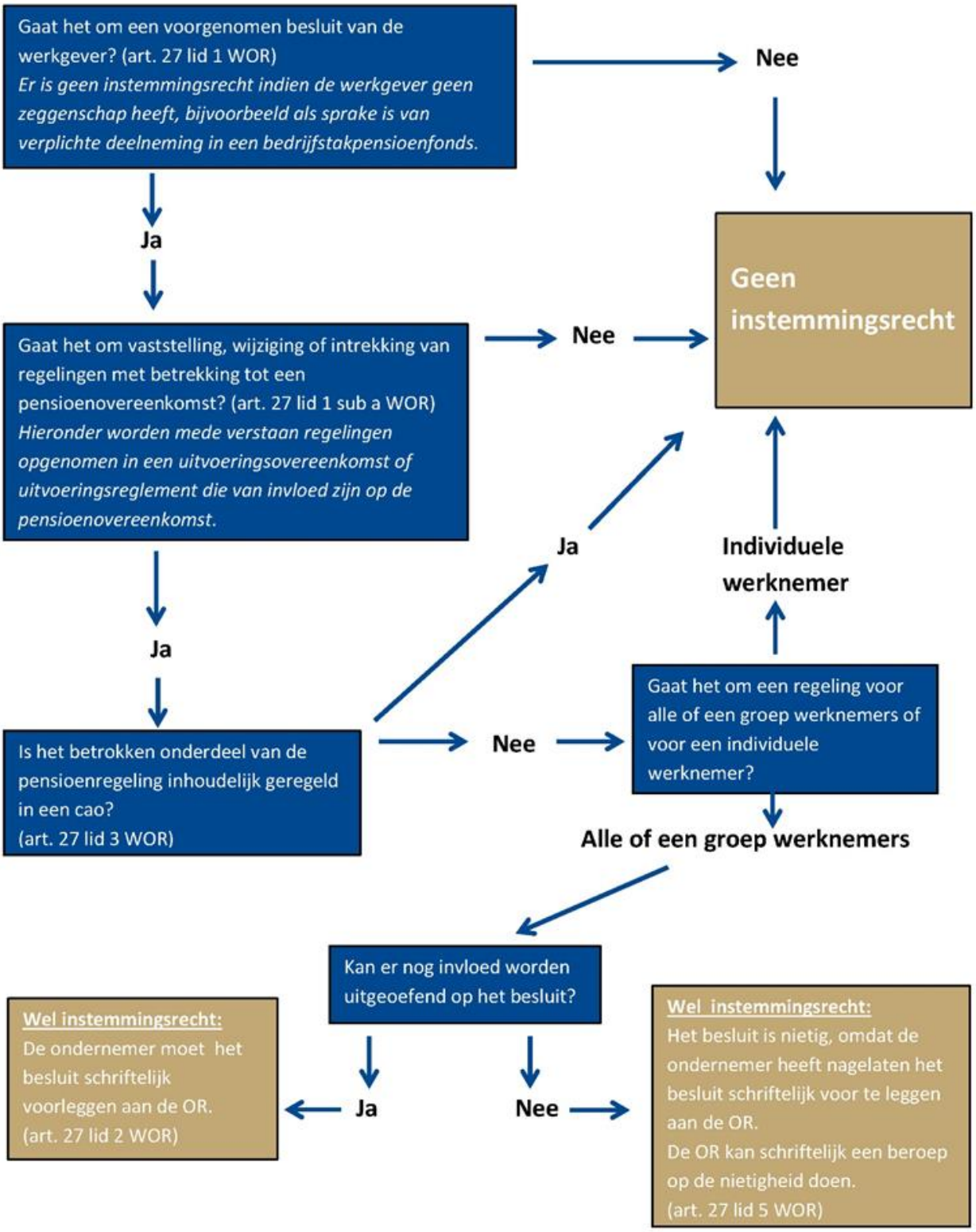Pensioen en de WOR