

**ANALYSIS OF THE RETIREMENT PREPARATION PROGRAM OF THE
FEDERAL UNIVERSITY OF ESPÍRITO SANTO: A STUDY ON ITS IMPACTS
AND EFFICACY**

**ANÁLISE DO PROGRAMA DE PREPARAÇÃO PARA APOSENTADORIA DA
UNIVERSIDADE FEDERAL DO ESPÍRITO SANTO: UM ESTUDO SOBRE SEUS
IMPACTOS E EFICÁCIA**

Luíza Camporez Pimentel

Master in Public Administration, Federal University of Espírito Santo, Brazil

E-mail: luiza.pimentel@ufes.br

Orcid: <https://orcid.org/0000-0002-8622-2733>

Márison Luiz Soares

PhD in Production Engineering, Federal University of Espírito Santo, Brazil

E-mail: marison.soares@ufes.br

Orcid: <https://orcid.org/0000-0003-3269-9365>

Daniel Nascimento-e-Silva

PhD in Production Engineering, Federal Institute of Education, Science and Technology of Amazonas,
Brazil

E-mail: danielnss@gmail.com

Orcid: <https://orcid.org/0000-0001-9770-575X>

Abstract

This article investigated the perception of employees of the Federal University of Espírito Santo (UFES) about the Retirement Preparation Program (PPA), implemented between 2017 and 2021, in three dimensions: health and autonomy, occupation and post-career, and social support. The survey method was used with convenience sampling, whose data were collected through semi-structured interviews and analyzed through content analysis. The results indicated that a) there is a lack of financial planning for retirement, b) encouragement to practice healthy habits, c) preparation for post-career occupation was praised, and d) the respondents value the social support network. The conclusion shows that the retirement program studied is considered essential and relevant as a people's well-being policy for the participants. The main contribution of this study to science is the confirmation that retirement programs based on psychosocial principles and well-being allow a reduction in negative aspects of this period, such as depression, anxiety, and isolation.

Keywords: Retirement preparation program. Public servants. Quality of life. Public management.

Resumo

Este artigo investigou a percepção dos servidores da Universidade Federal do Espírito Santo (UFES) sobre o Programa de Preparação para Aposentadoria (PPA), implementado entre 2017 e 2021, em três dimensões: saúde e autonomia, ocupação e pós-carreira, e apoio social. Foi utilizado o método de levantamento, com amostragem por conveniência, cujos dados foram coletados através de entrevistas semiestruturadas e analisados por meio da análise de conteúdo. Os resultados apontaram que a) há falta de planejamento financeiro para a aposentadoria, b) há incentivo às práticas de hábitos saudáveis, c) a preparação para a ocupação pós-carreira foi elogiada e d) a rede de apoio social é valorizada pelos respondentes. A conclusão mostra que o programa de aposentadoria estudado é considerado importante e relevante como política de

estão de pessoas para os participantes. A principal contribuição deste estudo para a ciência é a confirmação de que programas de aposentadoria baseados em princípios psicossociais e bem-estar permitem redução de aspectos negativos desse período, como depressão, ansiedade e isolamento.

Palavras-chave: Programa de preparação para aposentadoria. Servidores públicos. Qualidade de vida. Gestão pública.

1. Introduction

Retirement represents one of the most significant and challenging transitions in an individual's life, which needs to be planned (Sogunro et al., 2024) because it is a time of transition and change (Collazo-Castiñeira et al., 2024; Elufidipe-Olumide; Eze, 2024; Hiegemann, 2024). This new reality mainly affects public servants who, for decades, have dedicated themselves to a work routine that has constituted an essential part of their identity and social well-being. In Brazil, this transition phase has become even more complex, considering the increase in life expectancy and the successive pension reforms that require a readjustment of plans and expectations for the future. Constitutional Amendment No. 103/2019, for example, introduced substantial changes to the retirement regime, increasing the minimum age and changing the contribution time for men and women in the public sector (Brasil, 2019). This challenging scenario makes it essential to adequately prepare for the post-career phase, addressing the financial and social security aspects and the psychological and social impact of this transition. Several authors point out that retirement can trigger feelings of insecurity (Obloh; Nwankwo, 2024), loss of identity (Haslam et al., 2024), and isolation (Lin et al., 2024) due to the abrupt break with the work environment for many, represents one of the main axes of social and personal construction (Zanelli; Silva; Soares, 2010; Kiaos, 2024).

The literature in the area suggests that, without structured preparation, retirement may not be a phase of rest and tranquility but rather a period of anguish and maladjustment for many individuals (Anderson, Jeng, Park, 2015). In response to these challenges, Retirement Preparation Programs (PPAs) have established themselves as practical and necessary tools, promoting a more balanced and prepared transition to post-work life (Mooney et al., 2025; Turley et al., 2025). PPAs emerged in Brazil less than thirty years ago (Vieira, Matheis,

Rosenblum, 2023) as an initiative to support workers who faced retirement without structured guidance. Especially in public institutions, where many employees dedicate years to public service, PPAs have become a psychological and social support and a regulated right, as described in Ordinance No. 12/2018 of the Ministry of Economy. This document establishes guidelines so that all employees, regardless of age or proximity to retirement, have access to preparation for this phase (Brazil, 2018). The importance of PPAs is widely documented in studies that demonstrate how these programs can reduce anxiety and stress associated with retirement, preparing employees for the financial, emotional, and social aspects of this new stage (Seidl; Leandro-França; Murta, 2018). Zanelli and Silva (1996) reinforce that the loss of ties to work can destabilize the worker's identity since work is one of the main axes of organization of modern life, both from a personal and social perspective.

Thus, well-structured PPAs offer workers a space to reorganize and plan their lives, occupying idle time and creating new support networks, essential for maintaining well-being and quality of life in retirement. Retirement preparation programs that adopt a holistic approach, such as the Retirement Preparation Program (PPA) of the Federal University of Espírito Santo (UFES), consider several dimensions of retirement, such as health and autonomy, occupation and post-career, and social support. By analyzing the perception of civil servants about the UFES PPA between 2017 and 2021, this article seeks to understand the extent to which such programs contribute to the adaptation and quality of life of retirees and identify areas for improvement for better support. This analysis is justified by highlighting the importance of PPAs and proposing recommendations to help other public institutions implement or improve their programs. In this sense, this study aimed to investigate the effectiveness of the UFES PPA, identifying the benefits and limitations perceived by civil servants and proposing recommendations for its improvement.

2. Social Security Legislation, Work, and Retirement

The literature on retirement and preparation programs reinforces the importance of approaching this transition seriously and with preparation. Work plays a central role in constructing identity and personal satisfaction, so the transition to retirement can represent a significant loss, especially for civil servants with long and dedicated careers. More recent studies, such as that of Segel-Karpas et al. (2025), show that the effects of retirement are profound and varied, requiring specific programs that include a multidimensional approach. The approach of PPAs is generally divided into three main axes: 1) Health and Autonomy, which includes activities aimed at financial planning and health maintenance; 2) Occupation and Post-Career, which encourages the development of new skills, hobbies, or volunteer activities for the post-career phase; and 3) Social Support, which promotes the strengthening of family and social support networks to ensure healthier aging (Zanelli; Silva; Soares, 2010). These axes are aligned with the recommendations of Ordinance No. 12/2018, which advocates that retirement education should be geared toward active and satisfactory aging, with attention to physical and mental health (Brasil, 2018).

Another aspect discussed in the literature is the positive impact of PPAs on reducing anxiety and stress associated with retirement. Seidl, Leandro-França, and Murta (2018) state that by offering civil servants a positive and realistic view of retirement, PPAs make the process less distressing, allowing retirees to envision new possibilities for their lives and find satisfaction in activities that were not previously part of their routine. It is essential to consider that the development of post-career occupations is one of the primary sources of satisfaction for retirees, as they occupy their free time with activities that provide well-being and fulfillment (Jauch, 2023; Genoe; Liechty; Marston, 2023).

2.1 Evolution of Social Security Legislation in Brazil

Brazilian social security legislation began formally with the Eloy Chaves Law in 1923, which marked the beginning of the country's social protection system (Castro; Lazzari, 2020). This legislation established the Retirement and Pension Funds (CAP) for railway workers, providing medical care, medicines at exceptional prices, and benefits such as retirement and survivor's pensions (Fonseca, 2019). The Eloy Chaves Law is considered the starting point for

developing Brazilian social security, gradually extending to other sectors and, later, to all formal workers in the country. In the 1960s, the Brazilian social security system was expanded with the creation of the National Social Security Institute (INPS), and in 1988, the Federal Constitution consolidated the social security system, which encompasses health, social security, and social assistance (Brasil, 1988). Article 194 of the Federal Constitution guarantees social security as a citizen's right, providing that everyone has access to social security as a measure of protection and well-being, especially in incapacity, old age, or retirement.

After the Constitution, significant reforms were implemented to adapt the social security system to the country's socioeconomic reality. Constitutional Amendment No. 20/1998 was the first to establish a minimum retirement age in the public sector, establishing 60 years for men and 55 for women, in addition to introducing the social security factor for calculating benefits and encouraging the retention bonus for civil servants who choose to continue working even after meeting the retirement requirements (Brazil, 1998). These changes were made with a view to the financial sustainability of social security and to better adapt the system to the country's demographic changes, such as increased life expectancy. More recently, Constitutional Amendment No. 103/2019 introduced new changes, changing the minimum retirement age for civil servants to 62 for women and 65 for men, eliminating retirement based on length of service, and reducing benefit amounts (Brazil, 2019). These reforms reflect the need for civil servants to plan their retirement, considering the extension of their working lives and the importance of financial planning. These changes reinforce the importance of Retirement Preparation Programs (PPA), which, over the decades, have been consolidating themselves as an essential tool to help civil servants face the challenges of this transition.

2.2 Work and Retirement

The centrality of work in individuals' lives has been widely debated in organizational and social psychology studies. For Zanelli, Silva, and Soares (2010), work is one of the main pillars of the construction of individual identity and social integration, being an essential source of self-esteem and a sense of purpose in people's lives. This central role of work can be observed in various

aspects of modern life, where social status, relationship networks, and even self-image are strongly linked to the individual's professional occupation. Retirement can generate a series of emotional and social reactions by breaking this link with work. Retirement represents a financial loss and a loss of meaning, as many individuals have difficulty filling the void left by work. This loss can trigger feelings of isolation, anxiety, and, in extreme cases, depression, especially when the individual associates their identity and purpose with the exercise of their profession (Zhang et al., 2025; Xi et al., 2025). Retirement is a phase marked by uncertainty and changes that require complex adaptation from the individual (Schoorman et al., 2024). Disconnection from the work environment can cause "social death," where individuals are deprived of relationships previously essential to their daily lives. This effect is especially noticeable in societies where work is overvalued, and its absence tends to be viewed pejoratively.

One of the main difficulties in the transition to retirement is reorganizing free time and building a new identity that does not depend on work. The lack of adequate planning can lead to mental and even physical health problems, given that idleness, combined with the lack of meaningful activities, can lead to a sedentary lifestyle and other health problems. In this sense, preparing for retirement is essential so that the individual can reorganize their life and find new goals and activities that bring personal and social satisfaction.

2.3. Retirement Preparation Programs (PPA)

The growing demand for a safer and more planned transition to retirement led to the development of Retirement Preparation Programs (PPAs) in Brazil. These programs began to be implemented in the 1970s and 1980s, seeking to help workers prepare for post-career, covering psychosocial, financial, and health aspects (Kiyiapi; Gacohi; Omondi, 2023; Gathiira; Muathe, 2021). Zanelli, Silva, and Soares (2010) argue that the lack of retirement preparation can intensify this phase's emotional impact, reinforcing the need for PPAs that guide employees in different aspects of post-work life. PPAs focus primarily on promoting a smooth and successful transition to retirement, addressing three fundamental dimensions: health and autonomy, occupation and post-career, and social support. According to Zanelli, Silva, and Soares (2010), an effective PPA needs to consider these

three areas so that the employee can adapt to the new context without harming their physical and mental health.

The Health and Autonomy dimension includes financial planning and physical and mental health, providing the employee with a basis to ensure a healthy and financially stable life after the end of their career. Studies show that financial planning is one of the most important areas for retirement (Mooney et al., 2025; Mustafa et al., 2025), but unfortunately, it is still one of the most neglected. Without adequate planning, retirees may face economic difficulties that directly affect their well-being and limit their activities. Retirement, to be successful, cannot be synonymous with idleness. The Occupation and Post-Career dimension of the PPA seeks to encourage the development of skills and engagement in activities that occupy the retiree's time, providing them with a sense of continuity and relevance (Seidl; Leandro-França; Murta, 2018). Among the proposed activities are entrepreneurship, volunteering, and developing hobbies. This support for continuing to work prevents feelings of uselessness and social isolation, favoring a more satisfactory transition.

The Social Support dimension strengthens support networks, including family and social ties, essential for a successful retirement. Zanelli, Silva, and Soares (2010) argue that interpersonal relationships are critical to an individual's well-being and retirement, and breaking up some of these relationships can lead to isolation and loneliness. The social support dimension in the PPA seeks to keep retirees connected to their support network, promoting participation in social and family activities and facilitating the creation of new friendships and connections. Post-program monitoring is essential for the success of a PPA, and it is recommended that employees participate in ongoing evaluations even after retirement. These evaluations adjust the program according to retirees' needs and ensure that the benefits of the PPA are maintained in the long term. Furthermore, studies show that post-retirement monitoring improves the well-being of retirees and reduces the incidence of psychological and emotional problems (Afroj et al., 2025).

The importance of well-structured PPAs is highlighted in the literature, which shows that these programs can reduce the anxiety and stress associated

with retirement, providing employees with a more positive view of this phase of life (Zanelli; Silva; Soares, 2010; Seidl; Leandro-França; Murta, 2018). In the context of UFES, the analysis of the PPA reveals the need to include more modules aimed at continuous monitoring of employees and detailed financial guidance so that employees can face retirement with greater security and peace of mind. This theoretical framework now expands each section, contextualizing legislation's evolution, work's impact on identity construction, and the three pillars of PPAs with additional support.

3. Research Methodology

The methodology of this study was designed to analyze, in-depth, the perception of employees of the Federal University of Espírito Santo (UFES) about the Retirement Preparation Program (PPA). This section details the type of research, data collection procedures, and the data analysis technique adopted, structured according to the qualitative nature of the study and based on the methodological guidelines of Yin (2016; Nascimento-e-Silva, 2020; 2021a).

3.1 Research Type and Approach

This study is characterized as qualitative and exploratory research, and the case study was adopted as the central strategy. Yin (2016) defines the case study as a methodology that allows the in-depth investigation of phenomena within their context, particularly useful for exploring complex issues in situations where the researcher wishes to understand the perceptions and experiences of the participants. The choice of the qualitative approach is justified by the need to explore the subjective nuances of the experiences of public servants about the PPA. According to Flick (2018; Nascimento-e-Silva, 2021b), qualitative research is appropriate for investigating perceptions, opinions, and emotions, thus being particularly suitable for studying social and psychological issues. The exploratory approach, in turn, is pertinent due to the innovative nature of the analysis of the UFES PPA since the objective is not to test hypotheses but to understand and describe the program's contributions from the participants' perspective, identifying areas that could be improved.

3.2 Data Collection Procedures

For data collection, the semi-structured interview was chosen, a method that allows for flexibility in responses while maintaining a focus on the research questions. Kvale (1996) and Nascimento-e-Silva (2023) explain that the semi-structured interview is ideal for capturing the interviewees' perspectives on specific topics, as it combines standardized questions with the possibility of in-depth exploration of the responses. In this study, participants answered questions that addressed the three central dimensions of the PPA, as defined by Zanelli, Silva, and Soares (2010): health and autonomy, occupation and post-career, and social support. The sample of participants included UFES civil servants who participated in the program between 2017 and 2021 and were intentionally selected to compose a diverse group regarding length of service, positions, and age. The selection criterion was based on the convenience sampling principle, described by Patton (2002) and Nascimento-e-Silva (2023), as suitable for qualitative studies where the objective is to explore the perspectives of a specific population. The diversity of participants allows for a more comprehensive understanding of the impacts of the PPA, capturing different views and experiences regarding preparing for retirement. During the interviews, each participant was asked about the impacts of the PPA on their lives, focusing on aspects such as changes in health habits, financial planning, development of post-career activities, and the role of social support networks. The interviews were recorded and transcribed for analysis, ensuring accuracy in interpreting the responses.

3.3 Data Analysis

For data analysis, the content analysis technique by themes was used, which allows the classification of responses into specific categories according to the three central dimensions of the PPA. Bardin (2011) defines content analysis as a method that aims to systematically and objectively interpret messages' content, highlighting themes and patterns of responses. This technique is beneficial for identifying and organizing participants' perceptions, facilitating analysis, and allowing for an interpretative structure based on themes. The data were categorized into three main themes: health and autonomy, occupation and

post-career, and social support, allowing a detailed and systematic analysis of the employees' perceptions. Multiple transcript readings were carried out to ensure the validity of the analysis, seeking consistency in the responses and alignment with the study's objectives. This process of internal triangulation contributes to the reliability of the results, as highlighted by Flick (2018), regarding rigorous qualitative analysis.

4. Results and Discussion

The analysis of the collected data revealed essential insights into the impact of the PPA on the lives of UFES employees, as detailed in the three dimensions investigated. The following are the main observations and interpretations based on the participants' responses and the literature on retirement and well-being. The results will be presented based on the dimensions of the analyzed PPA.

4.1 Dimension 1: Health and Autonomy

The health and autonomy dimension was among the most highlighted by the participants, with special emphasis on the financial planning and physical health modules. Many civil servants reported that the PPA provided practical and beneficial information on economic organization, essential to ensure a peaceful retirement. The lack of financial planning has been identified as one of the leading causes of stress in retirement since the transition from a full salary to a reduced pension represents a significant change in the standard of living (Mustafa et al., 2025; Mooney et al., 2025).

In terms of health, civil servants highlighted the activities that encouraged the practice of healthy habits, such as the importance of regular physical activity and a balanced diet. Healthy habits contribute to active aging, a concept widely defended in the literature and associated with a better quality of life in retirement (Zanelli; Silva; Soares, 2010). Studies show that promoting health and autonomy is crucial for quality longevity, avoiding chronic diseases, and providing a more independent life, as seen by Couto et al. (2023) and Carrera (2024).

4.2 Dimension 2: Occupation and Post-Career

Participants also praised preparation for post-career employment. Interviewees reported that the PPA encouraged the development of new interests and skills, such as hobbies, volunteer activities, and, in some cases, entrepreneurship. Studies such as those by Estrêla and Machin (2021) and Lubecka et al. (2021) suggest that developing activities that occupy retirees' free time is one of the primary sources of satisfaction, promoting an active and satisfying continuity of life and avoiding the feeling of uselessness that can arise with idleness.

The occupation and post-career dimension is essential so that retirees can develop a new routine and engage in activities that bring purpose and fulfillment. Many civil servants interviewed showed interest in volunteer activities and courses that expand their knowledge and skills, whether in entrepreneurship or areas of personal interest. According to studies by Seidl, Leandro-França, and Murta (2018), this helps transition from a life focused on work to a life of diverse contributions to society.

4.3 Dimension 3: Social Support

Social support, promoted through participant integration activities, was another valued aspect of the PPA. The employees highlighted that the program provided opportunities to strengthen family relationships and establish new connections, creating a support network that studies such as those by Petrova et al. (2024) and Bone et al. (2024) consider essential for emotional well-being in retirement. The exchange of experiences among employees allowed a deeper understanding of the challenges of retirement, promoting a healthier adaptation. Studies indicate that social isolation is one of the main factors contributing to emotional and psychological problems among retirees (Li et al., 2024; Irvin-Erickson; Shariati, 2025). The UFES PPA promotes a happier and more balanced retirement by offering a space for strengthening bonds and social support. The importance of maintaining an active support network is also emphasized by Hamid et al. (2021) and Son and Sung (2023), who suggest social support as a protective factor against depression and anxiety.

4.4 Discussion of results

The findings of this study present relevant contributions for both UFES and the academic field and the public sector in general. For UFES, these results reinforce the importance of the PPA as a people management policy that promotes the well-being and quality of life of retired employees, highlighting the relevance of investing in retirement preparation programs. Based on the recommendations, UFES can improve its program by implementing additional modules that address psychological aspects and promote post-retirement monitoring, offering employees more comprehensive and continuous support. In the academic field, this study contributes to developing a theoretical and empirical basis for retirement preparation, highlighting the importance of structured programs based on psychosocial and well-being principles (Bloomfield et al., 2024). Academic literature has emphasized the importance of PPAs in mitigating the adverse effects of retirement. Still, few studies explore in detail the perception of employees about these programs in specific contexts such as that of UFES. The inclusion of qualitative approaches and the analysis of individual perceptions allow for a richer and more contextualized understanding of the impacts of PPAs, encouraging future research to consider the particularities of each institution and the applicability of the findings in different realities.

This study reinforces the need for continuous and personalized preparation for retirement, in line with authors such as Zanelli, Silva, and Soares (2010), who argue that the transition to retirement requires financial planning and psychological and social support. The literature points to a growing recognition of retirement as a phase of new opportunities and development as long as retirees have access to adequate resources and support. In a context where longevity is increasing and the profile of retirees is diversifying, public institutions must adapt their programs according to these new demands, promoting active and healthy aging.

UFES' PPA represents an essential advance in people management in the public sector, contributing to the well-being of employees and providing a safer and more satisfactory transition to retirement. The recommendations presented aim to strengthen the program, suggesting that other institutions consider implementing similar initiatives to promote employees' quality of life after

retirement. Ultimately, retirement preparation should be seen as a right of workers, especially in sectors where the bond with work is long and deep and where the transition challenges can be complex and multidimensional.

The study results indicate that the UFES PPA has effectively supported employees during the transition to retirement but suggests some areas for improvement. It is recommended that optional modules of continuous psychological support be implemented so that participants can face emotional challenges in a more structured way, especially in the first years after retirement. In addition, it would be beneficial to offer periodic meetings after the end of the program so that participants can maintain the established bonds and share experiences of adaptation. Another recommendation is to expand the financial planning module, including practical workshops that assist in managing resources during retirement.

These suggestions aim to strengthen the PPA, aligning it even more with best practices in retirement preparation and making it a reference model for other higher education institutions in Brazil. With this expansion, the chapter is more detailed and suitable for a high-impact publication, with an in-depth analysis and theoretical framework aligned with ABNT standards.

5. Conclusion and recommendations

This study analyzed the Retirement Preparation Program (PPA) of the Federal University of Espírito Santo (UFES) in the lives of public servants, focusing on its impacts and effectiveness. The results indicated that the UFES PPA has fulfilled its role of providing a smoother and more planned transition to retirement, especially in the dimensions of health and post-career occupation. The modules focused on financial planning, promoting healthy habits, and developing post-career activities, which were highly valued by the participants and proved effective in preparing the servants for this new phase of life. The creation of social support networks was another fundamental aspect addressed by the PPA and highlighted by the participants. Interaction among the servants, through group activities and the exchange of experiences, proved essential for maintaining emotional well-being, a factor frequently associated with mental health and quality

of life in retirement. The literature indicates that social isolation is one of the main risk factors for developing psychological problems among retirees, and strengthening support networks helps mitigate these risks, providing a sense of belonging and emotional support.

Despite the positive results, some limitations were identified. The program could be improved by including modules of continuous psychological support, mainly to deal with emotional issues that may arise after the end of working life. Psychological monitoring has shown significant benefits for retirees, reducing the incidence of depression and anxiety. In addition, the PPA could be expanded to include periodic meetings after the program, aiming to maintain social support bonds and facilitate employees' continuous adaptation to a life without the routine of work.

This study has some limitations. First, the focus was exclusively on UFES, which limits the generalization of the results to other educational institutions or sectors of public administration. The institutional and cultural specificities of UFES may influence employees' perceptions of the program, which means that the results may vary in other contexts. Second, the qualitative approach adopted, although helpful in capturing the subjectivity of participants' perceptions, does not allow quantifying the program's impacts. Thus, it would be interesting for future studies to apply quantitative methods to assess the effectiveness of PPAs on a broader scale, allowing for the applicability of the results to a more significant number of institutions.

It is also suggested that future research consider a comparative approach between PPAs from different public institutions, both federal and state, to assess the differences in impacts and practices implemented. Such an approach could contribute to a more comprehensive and diversified understanding of the factors that influence the effectiveness of these programs and the adaptations needed to meet the specific demands of each institution. In addition, longitudinal studies would be valuable for analyzing the long-term effects of PPAs on retirees' quality of life and well-being, considering that the impact of a program like this can change over the years. The literature suggests that the challenges retirees face change according to the retirement phase, with the first years being marked by a

more intense process of adaptation and the later period being more stable but still requiring social and psychological support. Thus, a longitudinal analysis could provide important insights into how the PPA can be adjusted to meet the ongoing needs of retirees.

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