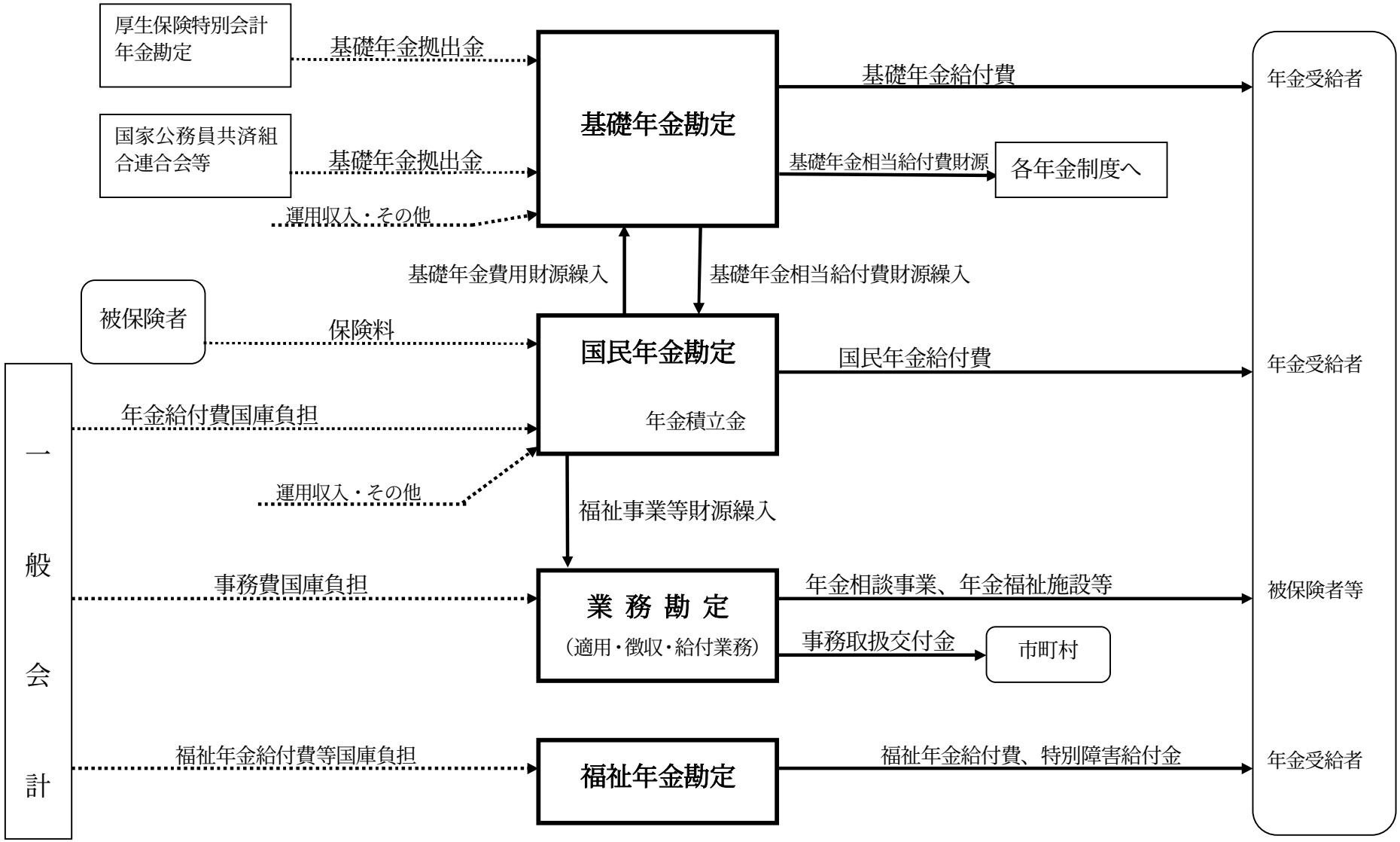国民年金特別会計の仕組み