## PENSION SCHEME IN SPAIN

CELIA CRESPO MUÑOZ.

## DENSION SCHEVIE







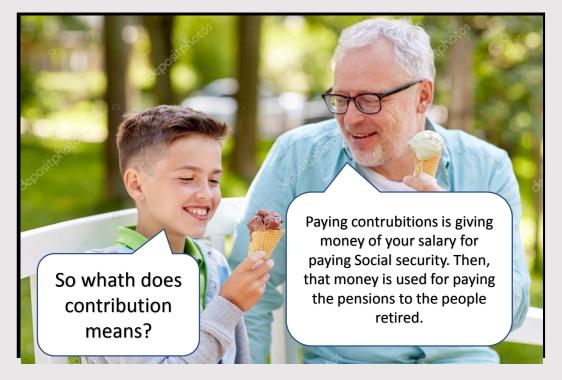




















## Mila Jaini