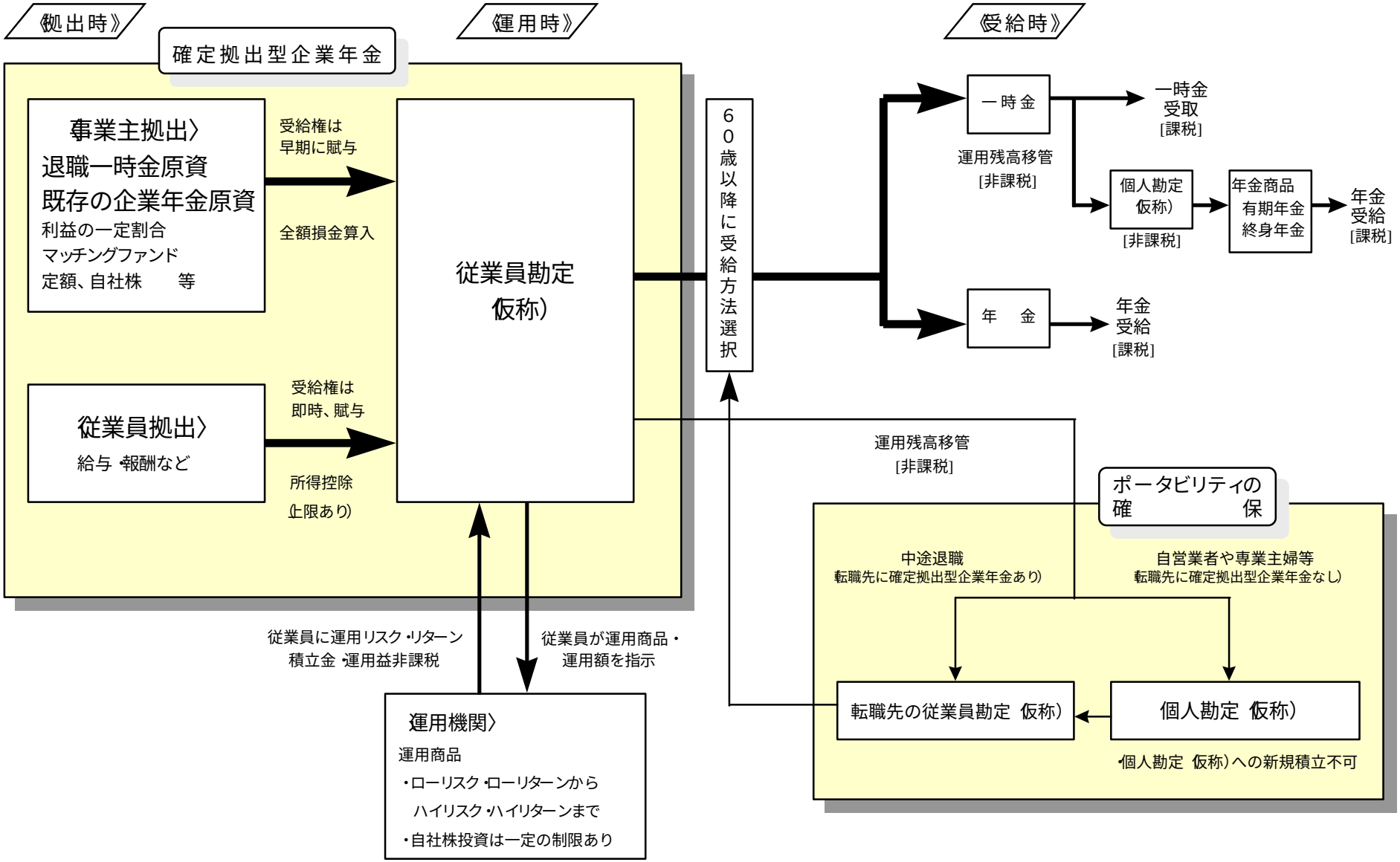確定拠出型企業年金制度の基本的枠組み（イメージ）