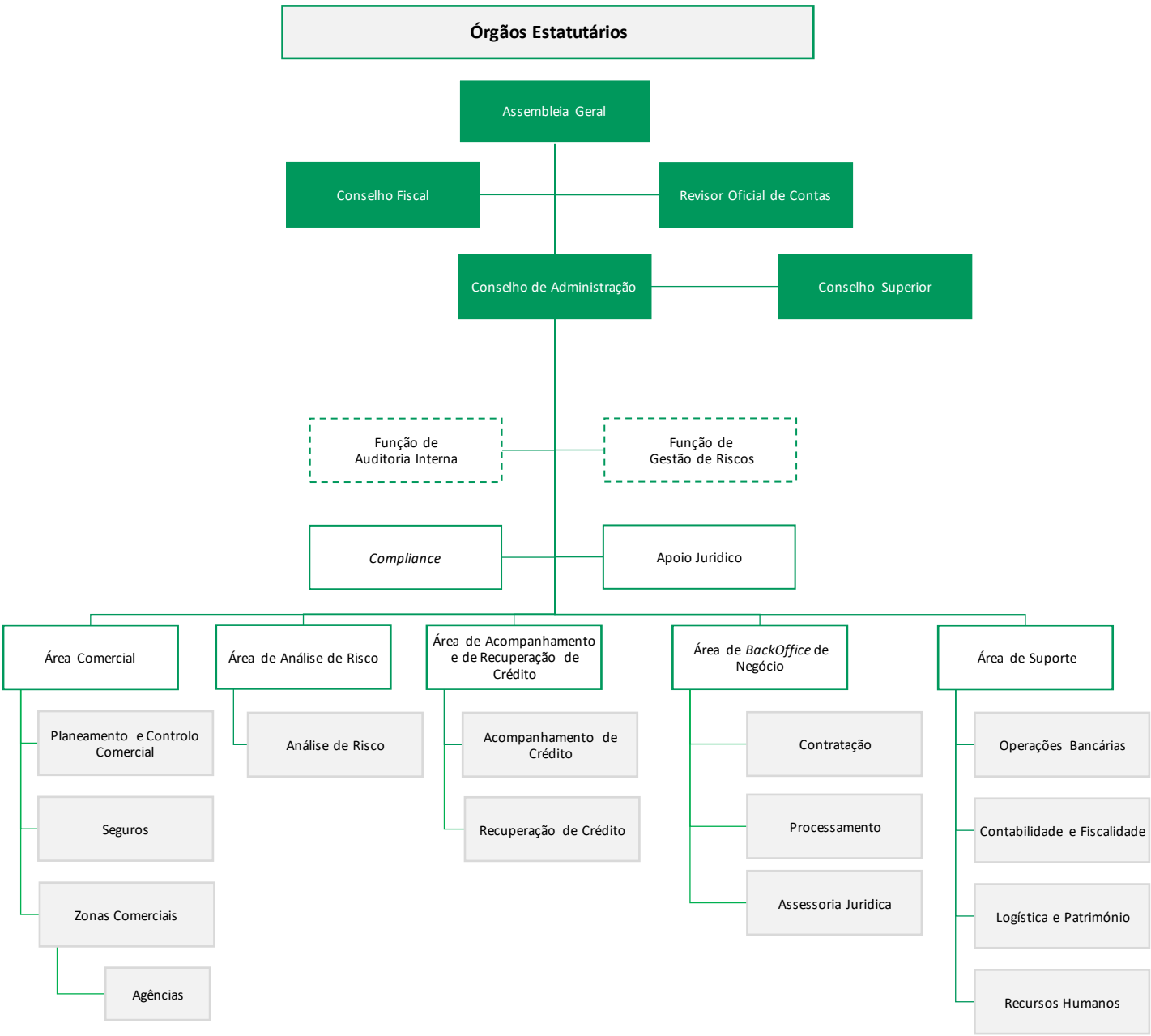Versão 1/2022 -entrada em vigor em 01/01/2023