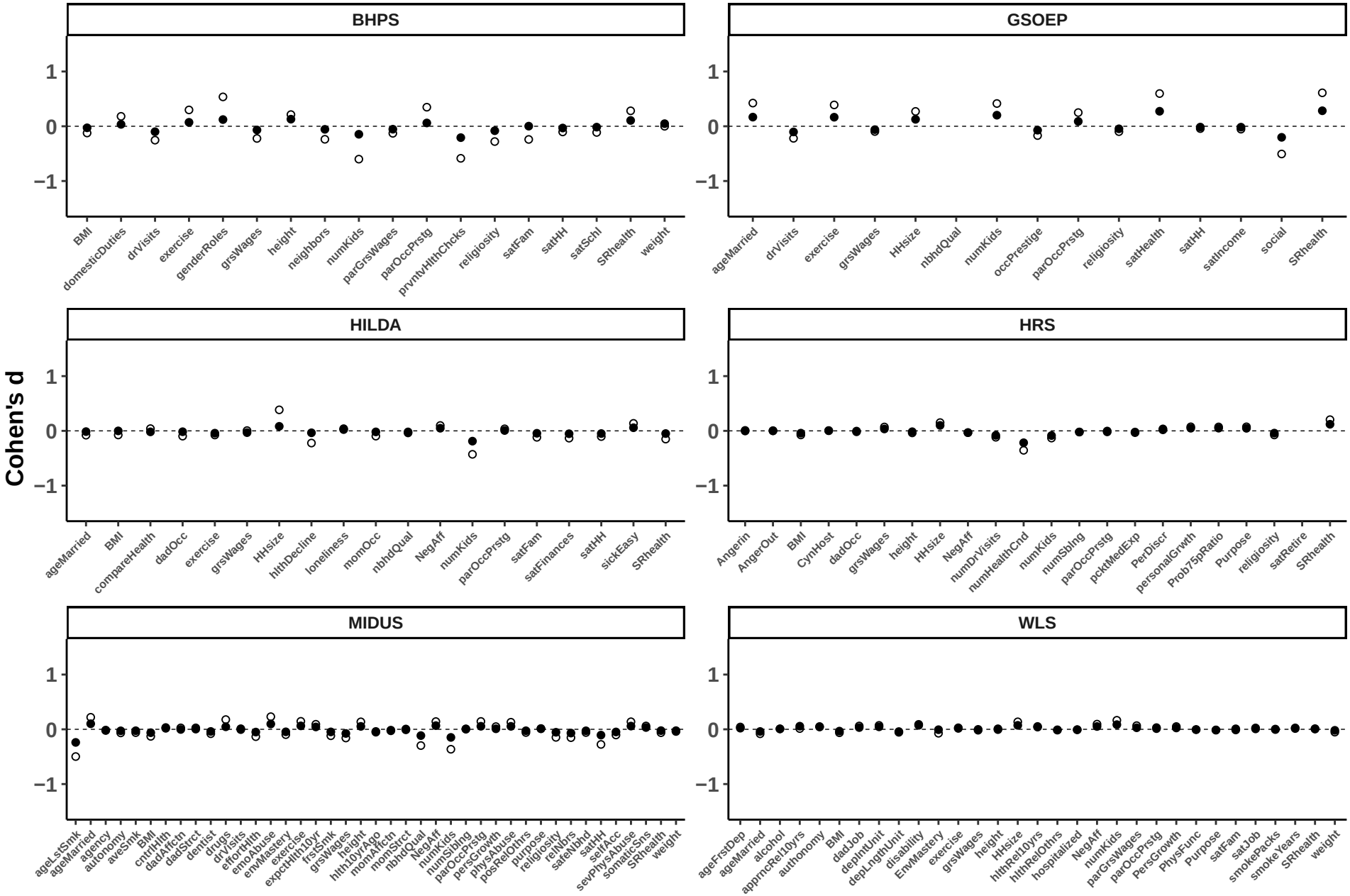Outcome = Retirement, Locus of Control Set, Age Moderation