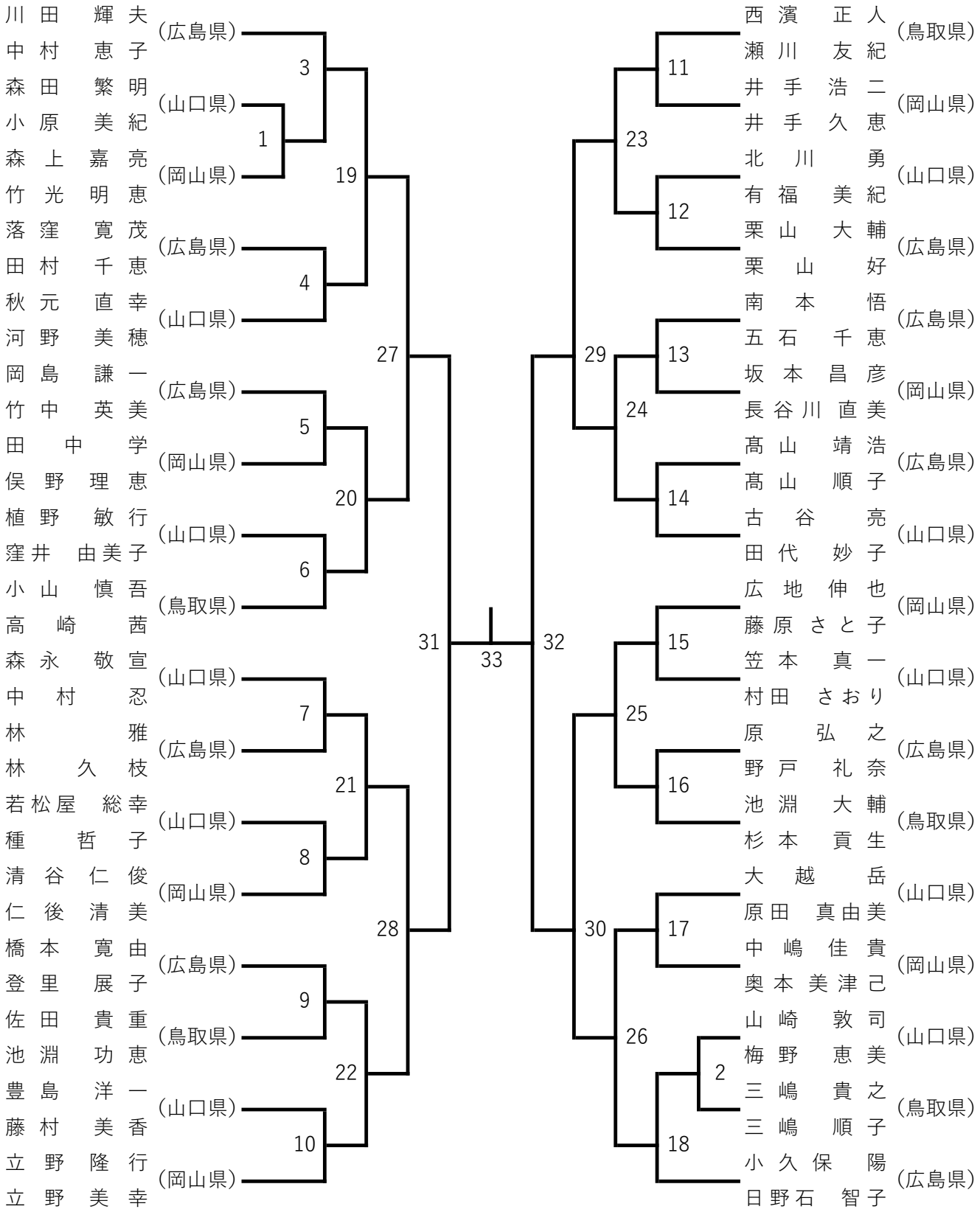４０歳以上混合複（４０XD）