

**Annex 1:** categories and subcategories related to successful retirement

Theme	Categories	Subcategories	Quotation
<p><b>Hindering factors</b></p>	<p>Worsened health status</p>	<p>Physical problems</p>	<p>A person who has not encountered physical problems unexpectedly gets into healthy trouble and other diseases; as he becomes older, his teeth will have issues. They will get several kinds of conditions due to stress and unhealthy nutrition. A person who has not encountered physical problems unexpectedly gets into healthy trouble and other diseases; as he becomes older, his teeth will have issues. They will get several kinds of conditions due to stress and unhealthy nutrition. In my mind, When a person is young does not get sick. I did not use my medical insurance at all until I was young, but now it keeps used for several issues (code 9).</p>
		<p>Psychological problems</p>	<p>I see my peers and colleagues and their stresses....they say, "well, what should we do when we retire? Going home?... sometimes they wish to die... I mean, they become sensitive like me. While I didn't get it in the past, it doesn't bother me as much as now. For example, some time ago, when I called my daughter, I saw that she was panting, and I told her, "what happened?" she</p>

			<p>said that I was busy with my child and explained why you have so stressed ... Then she answered me, "Oh, dear mother, how many complicated questions do you want to ask now?" .. Her reaction bothered me so much and I did not answer her call again however called me twice (code 7).</p>
		Work holism and job burnout	<p>I think everyone works at any job for 30 years, which becomes part of his/her, life. After a while... Their mind and body get used to the work's rhythm, and they become dependent on it, and you are afraid that they will not work ... Usually; these people are very confusing... They are very emotionally disturbed (code 2).</p> <p>In the last years of my job period, I was only teache18 hours a week instead of 20 hours, and the manager would tell me;" that we would like to add to your duty a few hours for teaching," and I refused because I knew I did not want to continue (code 11).</p>
	Lack of a plan and retirement crisis	Insufficient skills	<p>During the work period, people cannot make plans for their life for retirement because they do not have much information about it and prepare themselves. Their salaries are reduced too, and all things lead to having a bad status in retirement (code 7).</p>
		Lack of a plan	<p>When a person does not know what to do ... have much free time until noon.... it means that it is challenging. When you get up in the morning.... you do not know what to do ... you do not know where to go... How much time serve for hanging out with your friends or how much time you spend in the park ... I told my wife that "I am looking for an activity even it be free"... That was my goal (code 5).</p>

		Transition from employment to unemployment	In different countries, retirement introduces a transition and should be gradual. Due to this, different forms of retirement exist, and compulsory retirement, like in our country, can be very destructive. People might struggle to find an alternative when it happens suddenly, and there is no other choice to make. People might not be able to find it, and that affects their lives (code 21).
Socioeconomic problems		Discrimination and social exclusion	Unfortunately, The current system is flawed in that it pays attention to employees when they work and their benefits, not when they retire. The system ignores them..... There is no doubt that the system should care more about retirees (code 21).  A retiree's experience is an asset that it should not waste... Society doesn't care at all about retirees (code 7).
		Livelihood concerns	The pension is not as enough that a person enjoys, and unfortunately, our pension is low, and we must work to handle our life (code 7).
		Financial problems and negative consequences of economic problems	For someone like me, inflation makes a complicated situation rather than an employee paying the cost and managing life. When I retired, my daughter educates for a master's degree, and I should support her university fee, which was more than my pension. So it makes problems(code 5).
Inadequate supportive systems		Lack of appropriate plans and social services for the elderly	There is a weak image about retirement and availability of welfare services for us restricted ... people in contact with retiree consider them as strange ... then Retirement clubs is an excellent idea if it established (code 1).

			Some countries account the retirement as a new part of a life course. They usually provide financial and supportive resources and travel programs (code 20).
		inappropriate Policies for retirement	<p>A good example that I experienced for getting a loan, and I couldn't do it because they said, "you are over 60 years old ". This person's manner annoyed me (Code 9).</p> <p>Retiree expects to Transfer experience and the system where they worked using that, even for free, but this is not possible.. They had many experiences like this .... (Code 21).</p>
<b>Facilitators</b>	Benefiting from social support systems	Family support	My family accepted my new situation, and they were very happy .. My wife was along with me, which means that she liked this transition .... Being more comfortable at home, and I do some things at home too...(code 3).
		social networks and appropriate relations	Fortunately, my colleagues still respecting to me and I feel good... (Code 4).
		Positive impact of retirement association	<p>It is clear that this association is valuable... the government should sponsor retirement centers like this one for the benefit of senior citizens (Code 22).</p> <p>As a non-profit organization striving to create a culture that facilitates retirement the prevention of diseases like depression, the provision of travel benefits, and financial aid. Additionally, I believe our center should provide pre-retirement counseling ... I mean counseling could be useful. (Code 16).</p>
	Personal characteristics	Accepting retirement	Sometimes our ability depends on our circumstances, not what are we expected... We should all be fair in assessing our abilities... I accepted many of the issues involved in my

			retirement as a real thing ... if we don't accept it, it will be hard.. we try to accept that... retirement is a natural part of the process of work-life ... ( Code 12)
		Mindfulness	Retirement is a path that you enjoy the outcome of your job, your knowledge, and experience however; your physical and mental abilities are not the same as you started working (Code 2).  Retirement was, for me, like that preparation for a journey... With passion, I retired (Code 4).
		Self-efficacy	When I think about myself, I am so strong. My husband died 25 years ago when I had two children, and I raised them alone during the war and the sanction period. In order to achieve inner peace, I accepted death and tried to find solutions to problems in my life (Code 7).
		Healthy lifestyle	Despite having the option to continue working after retiring, I decided not to continue my job. That is what I said: how many years I would live ...How much I want to use my lifetimes... my psychological status is very important (Code 2).  The most important thing to me was my mental and physical health (Code 15).
	Social participation	humanitarian activities	It is possible for retirees to contribute their professional expertise to places that care for and mentor parentless children until they become independent and can live independently. For instance, one retiree could teach children how to sew or use the computer using his/her professional experience even earn money from teaching ... on the other hand, a retiree who hasn't kept up with

			<p>his family like his wife or grandchildren for months may lose touch with them...since they work voluntary there, fulfill their emotional, spiritual needs, and their daily lives are moving forward...(Code 10).</p>
		<p>Religious activities</p>	<p>Helping people makes me happy. God bless my family so much when I help others, and I feel good (Code 6).</p> <p>The materialistic view of life always leads to greed, but when the spiritual dimension get stronger, we can rely on God to help us; therefore, this is very effective in satisfying us (Code 12).</p> <p>As people get older, they often have a paradigm shift and are more willing to go to pilgrimage places (Code 18).</p>