My Retirement Logging in Guide

You will be sent your username, password and memorable word by email from the Pensions Team. Enter the username and password in the boxes below. Make sure you have entered the details exactly as they are shown in your email.
If you don't have your log in details, please email pensionsteam@virginmoney.com and we can resend them to you or click on the forgot password link below.

Enter the requested characters from your memorable word from your log in email. There should originally be 8 characters in your memorable word when you first log in. If the box asks for something higher than 8 it means that your username and/or password has not been entered correctly so you will need to go back to the previous screen and check those details are correct.
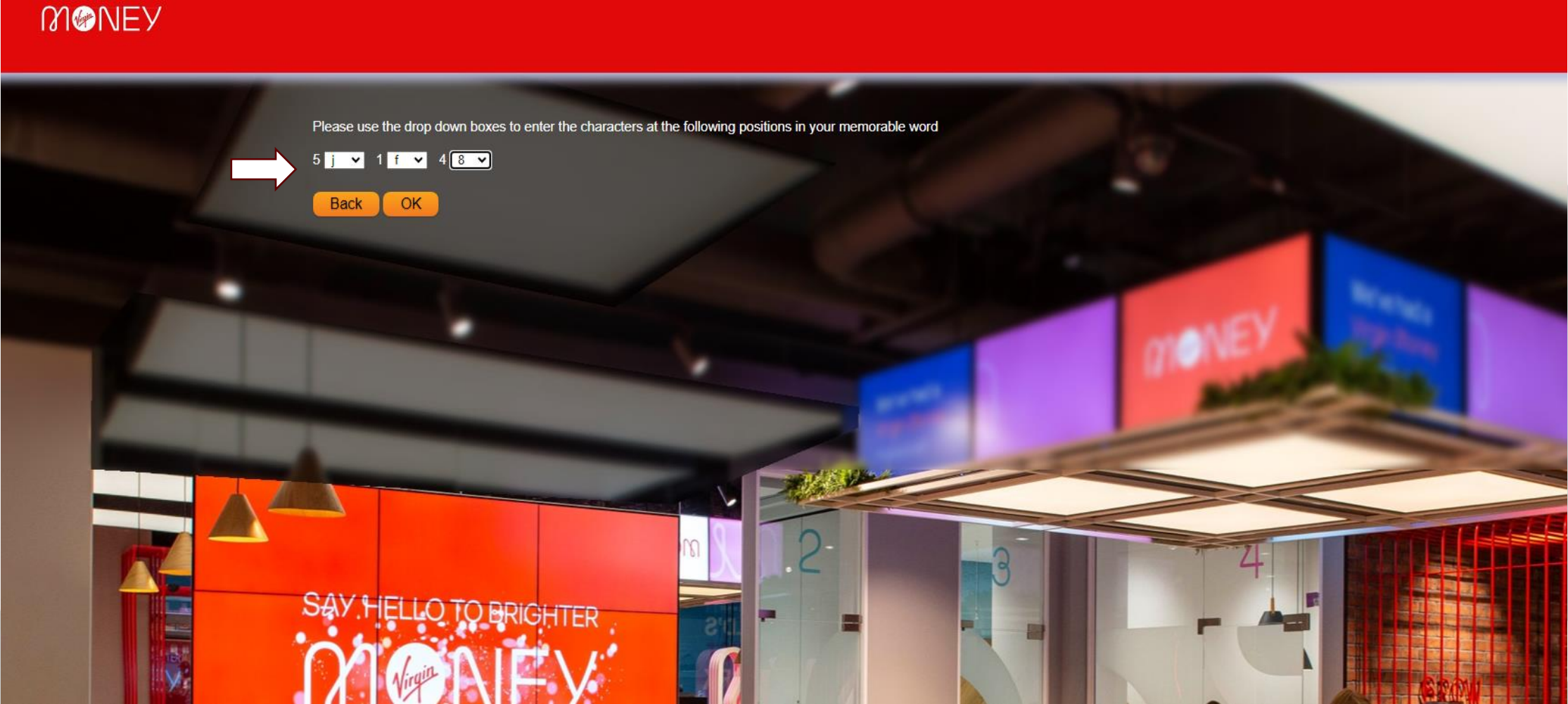
You will then be asked to change your password and memorable word to something easier for you to remember. You will need to enter your current password, just copy and paste this from your email, then enter your new password, making sure it meets the requirements, then enter the same password again to make sure it matches. Then do the same for the memorable word before selecting Save.

You will be taken back to the log in screen for you to re-enter your username and your new password that you have just changed.

You will then be asked to enter certain characters from your new memorable word. Don't forget, once you have completed the initial set up you won't need to use the memorable word again when you log back in.
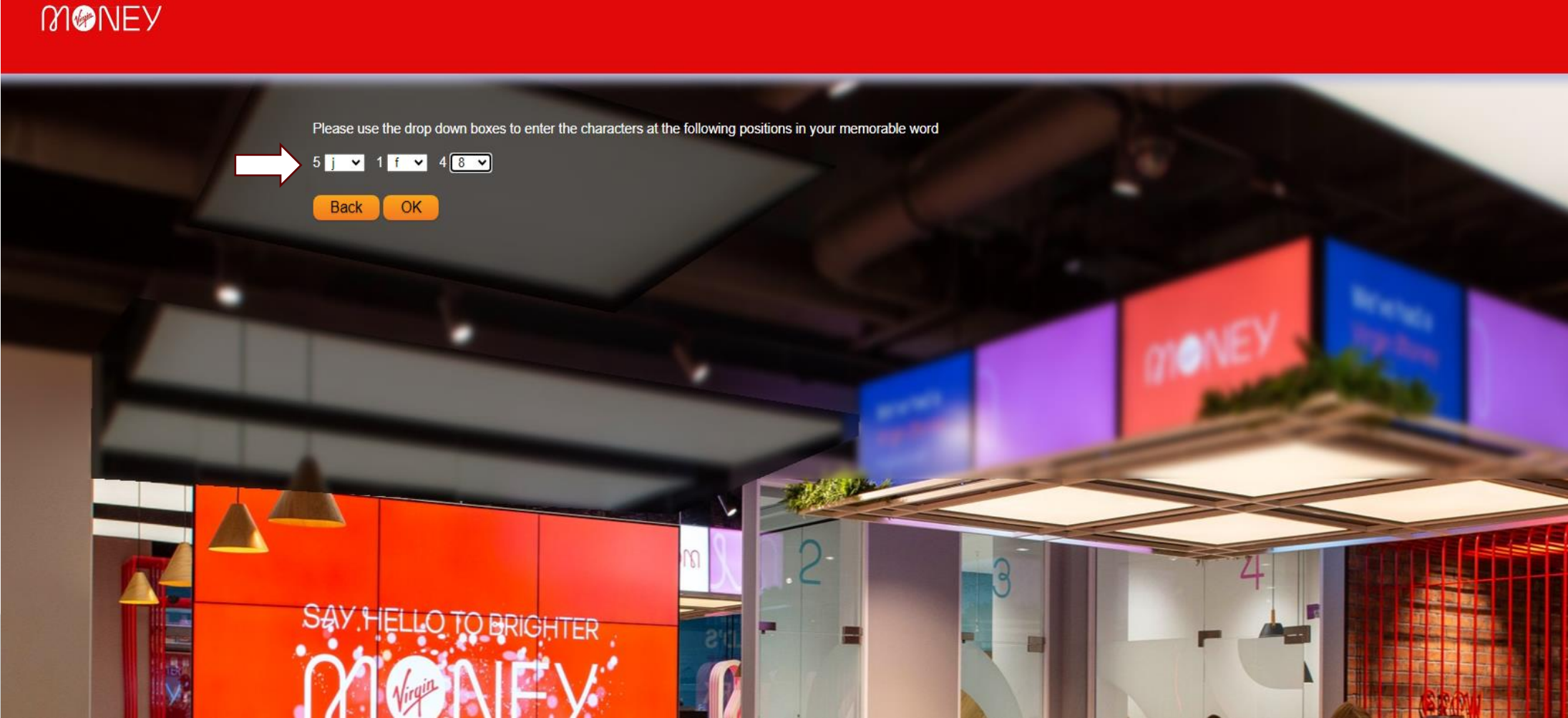
As part of the multi factor authentication process, you will then be taken to this screen to set up the Okta verify. Please follow the instructions below, depending upon whether you already have the Okta verify app or not.
If you do already have Okta verify, remember to use the '+' sign in the toolbar to add Clarity Member in the app.
Once set up, enter the OTP code in the box on the screen and select validate. If you don't have a smart phone/device, you can click on the link at the bottom for an email to be sent to your @virginmoney.com email address (see the next slide for further details).

In order to access My Retirement securely, we have implemented Multi Factor Authentication via the use of the OKTA verify app which you can download onto your smart phone or other device if you don't already have this.

This means that once you have followed the relevant instructions below you will be sent a One Time Password (OTP) every time you want to access My Retirement.

If you already have the OKTA verify app

- Open your Okta app on your device
- Click on the "+" sign on the Choose Account Type screen
- Select "Organisation" and click on the "Yes, Ready to Scan" button
- Scan the QR code onscreen
- Then enter the OTP from the Okta app into the box below
  OR
- Choose the option to manually enter the account details and enter the following information and click 'add' on your device:

  Account name - **Clarity Member**   Your Key - **MZQWEMRXHFSGINDD**   Type of Key - **Time based**

- Then enter the OTP from the Okta app into the box on the My Retirement log in page.
- Enter the registration OTP present on your app and click on 'Validate'.
- Once the OTP is validated successfully, you will be redirected to the login screen. Thereafter, when accessing the website you will need to enter your User name, Password and the OTP shown in the Okta Verify app at the time of logging in.

[ ] [Validate] [Cancel]

*Please note that if you also have another authenticator app on your device please check that the My Retirement account has not been set up there instead if you are unable to see this in Okta.

If you don't already have OKTA app

- Please download Okta verify onto your smart phone or device via the relevant store
- Scan the QR code and you will see a new account set up for My Retirement (Clarity)
- Then enter the OTP from the Okta app into the box on the My Retirement log in page.
- Enter the registration OTP present on your app into the box above and click on 'Validate'.
- Once the OTP is validated successfully, you will be redirected to the login screen. Thereafter, when accessing the website you will need to enter your User name, Password and the OTP shown in the Okta Verify app at the time of logging in.

If you do not own a smartphone

Please click here to register for Email Authentication.

Use the QR code on the site and not the one shown here.

You will only see this screen if you have registered for email authentication rather than setting up Okta verify. You will need to enter your @virginmoney.com email address in the first box below and a code will be emailed to you to enter in the second box.

Please follow the steps below to register for Email Authentication.

Step 1 – Link your Email address

Enter your preferred Email address in the box below. This Email will be used only for the purpose of Multi-factor Authentication.

Click on 'Request OTP' to receive a registration One-Time Password (OTP) to your Email address.

Request OTP

If you do not receive an email shortly, please request a new one by clicking on the 'Request OTP' button.

Step 2 – Validate the account with the One-Time Password (OTP)

Enter the registration OTP received in your Email and click on 'Validate'.

Once the OTP is validated successfully, you will be redirected to the login screen. Thereafter, when accessing the website you will need to enter your User name, Password and the OTP sent to your email address at the time of logging in.

Validate   Cancel   Back

If you are experiencing any difficulties completing the above steps, please contact your scheme administrator.

Once you have changed your password, memorable word and set up Okta verify/ Email OTP verification, you will then be taken back to the original log in screen one last time. Enter your username and your new password.

You will then need to enter the OTP code shown on your Okta verify app – Clarity Member. Please be aware that the code changes every few seconds so just make sure that the code doesn't change at the same time of entering in the box below.
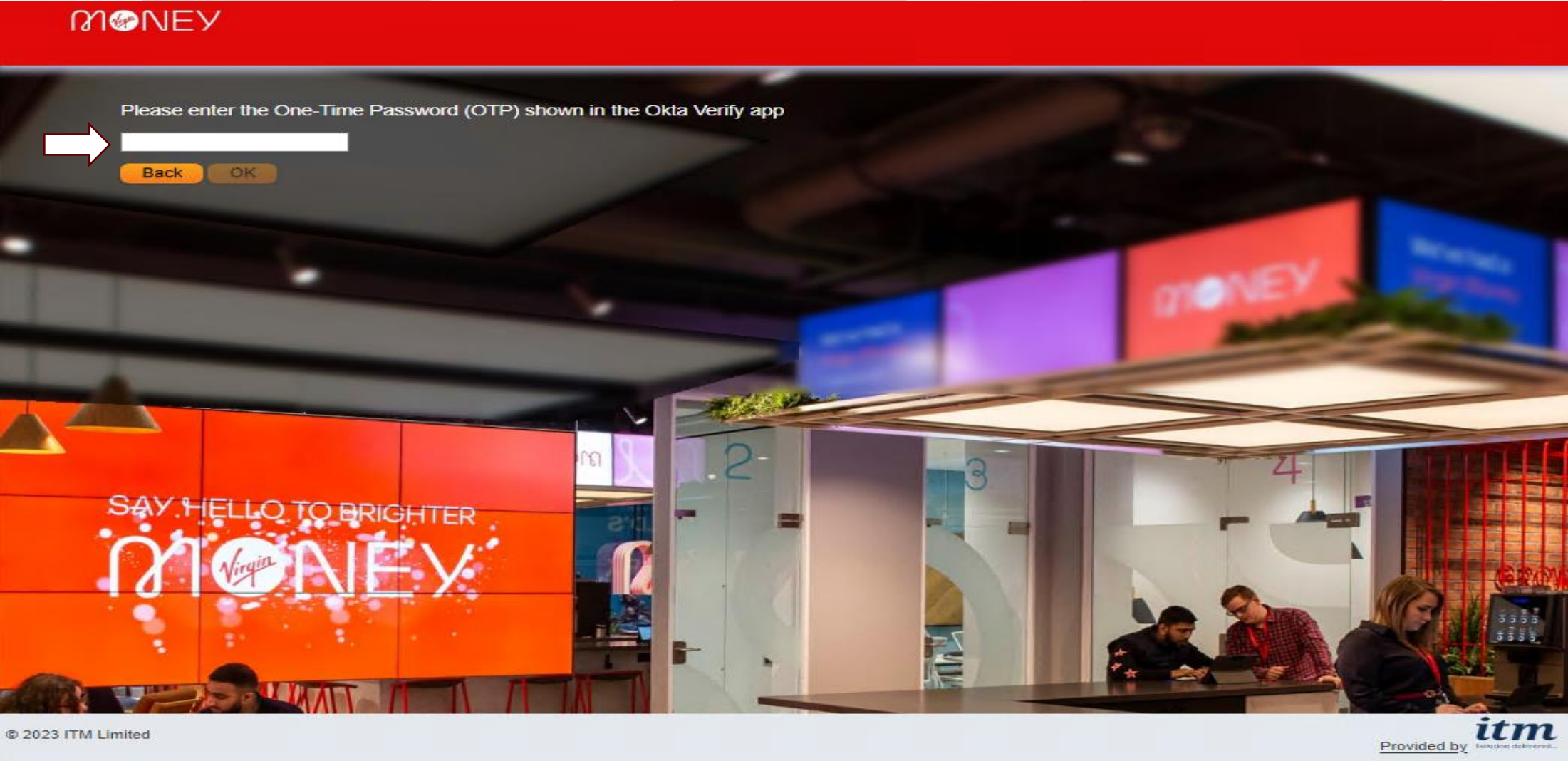
As a final security measure, you will then be asked to select a security question and answer in the box below

Once your security question has been changed successfully you will see the following screen confirming this. Click continue to take you to the home page.
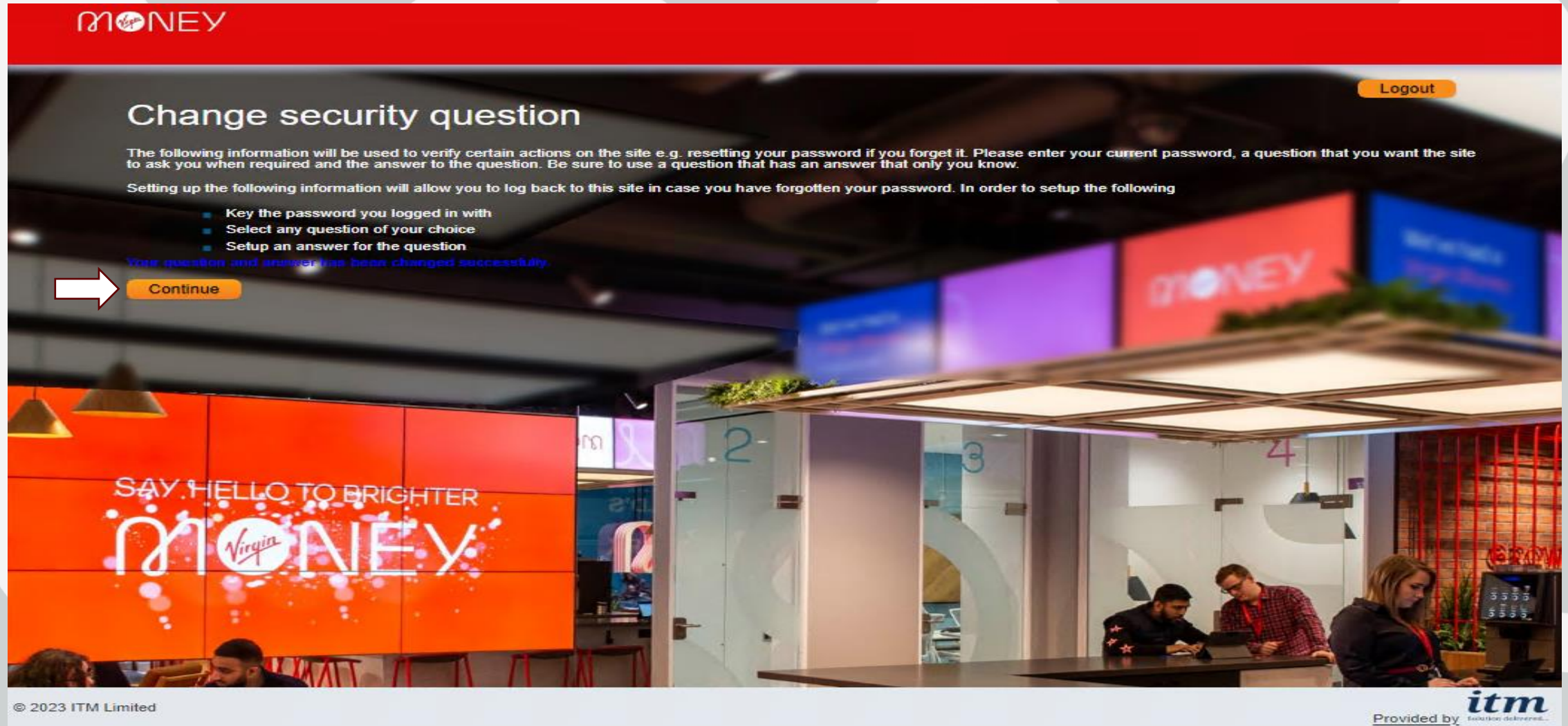
You have now successfully logged into My Retirement where you can see your current fund value, how your money is invested, how much you are paying and much more!

My contributions	My account	Pension planner	My details

Plan Home Page

Your contributions

Your last contribution was **£39.37** which we received on 20/09/2023

Your total savings

Your current fund value is **£21,160.88**

Your benefits

You could have a pension of £4,700.00 and a tax-free lump sum of £33,800.00 if you retire at age of 65 years.

Click here to see how you could change this.

My documents

Click here to access your documents

Latest news

There is no news.

Frequently Asked Questions

Q. **Where can I find my username?**

A. Your username will have been emailed to you from the Pensions Team. If you are a new joiner to the business, you will receive an email at the end of the month you join VM. If you still can't locate the username then click on the forgot password/username link on the login page or email pensionsteam@virginmoney.com .

Q. **I have forgotten my password, but I don't receive an email when clicking on the forgot password link. How can I get a password reset?**

A. Please email pensionsteam@virginmoney.com if you don't receive a password reset email.

Q. **I have requested an OTP code to be emailed to me, but I have not received an email. How do I get the code?**

A. Please email pensionsteam@virginmoney.com if you don't receive an email containing the code.

Q. **Can I use a personal email address?**

A. Unfortunately, not. Your account is linked to your @virginmoney.com email address while you are employed by VM. If you leave us, we will update your email address to your personal email if this has been updated in CoreHR prior to you leaving VM.

Q. **I have recently changed my device, and I can't see the My Retirement (Clarity Member) option on the Okta verify app?**

A. You will need to raise a ServiceNow with IT to get your OKTA app reset so that you can start the OKTA process again. If you select the 'Profund Clarity OKTA reset' from the ServiceNow list and submit. You will then be able to log in as normal once that has been set up again.

Q. **I have left VM and can't access My Retirement. How can I get logged in?**

A. If you had okta set up on your VM device while you were with VM, you will need to reset this and download on your own personal device instead.
Just email pensionsteam@virginmoney.com and we can get that reset for you so you can log in as normal.

Q. **I have entered my log in details, but I keep seeing 'invalid details'. How can I log in?**

A. It sounds like you may be entering incorrect details or characters so double check you are entering the details exactly as they should be. Don't forget to look out for capital letters etc. If you continue having issues, then email pensionsteam@virginmoney.com or click on the forgot password link.

Q. **I have entered my details, but I am getting an error message asking me to contact the administrator. What do I need to do?**

A. If you could try to log in again and if the error message continues, please email pensionsteam@virginmoney.com and we can investigate this for you.