

# My Retirement Logging in Guide

## Welcome to the My Retirement logging in Guide

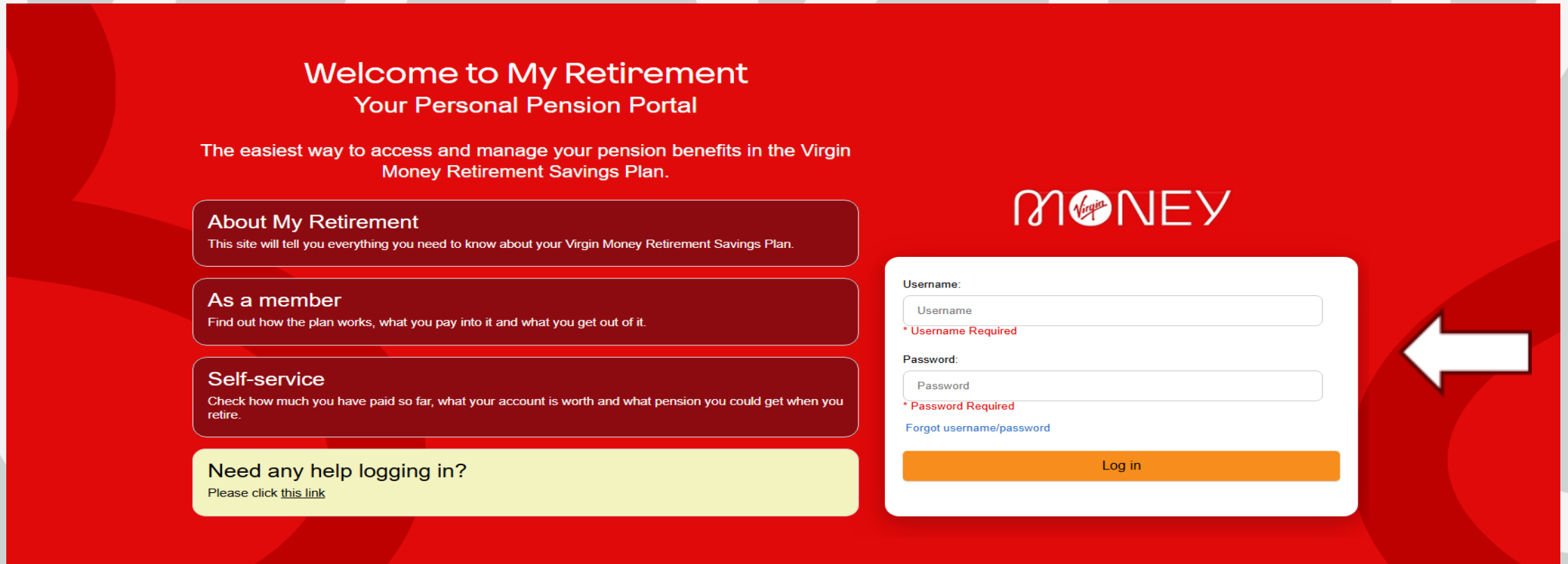
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If you are a new joiner to the company, you will be emailed your log in details shortly after your first pay day.

All existing employees have previously been sent their username, password, and memorable word via email from the Pensions Team.

If you don't have or have forgotten your log in details, please email [pensionsteam@virginmoney.com](mailto:pensionsteam@virginmoney.com) and we can resend them to you, or you can click on the forgot username/password link below.

To log into the site, enter your username and password in the box shown. Please ensure you enter the details exactly as provided in your email and do not add any leading zeros to your username if they are not shown in the details we send you.



**Welcome to My Retirement**  
Your Personal Pension Portal

The easiest way to access and manage your pension benefits in the Virgin Money Retirement Savings Plan.

**About My Retirement**  
This site will tell you everything you need to know about your Virgin Money Retirement Savings Plan.

**As a member**  
Find out how the plan works, what you pay into it and what you get out of it.

**Self-service**  
Check how much you have paid so far, what your account is worth and what pension you could get when you retire.

**Need any help logging in?**  
Please click [this link](#)

**Virgin MONEY**

Username:  
  
\* Username Required

Password:  
  
\* Password Required

[Forgot username/password](#)

**Log in**

Next, enter the requested characters from your memorable word, as provided in your login email. Your memorable word will contain 8 characters when you first log in.

If you're asked to enter a character beyond the 8th position, it usually means your username and/or password was entered incorrectly. In that case, please return to the previous screen and double-check your login details.



Please use the drop down boxes to enter the characters at the following positions in your memorable word


5  6  8

Back

OK



You'll then be prompted to change your password and memorable word to something easier to remember. Start by entering your current password, which you can copy and paste from your email. Then enter your new password, making sure it meets the required criteria, (between 10-64 characters, lower and upper case, numbers and one of the following !@#\$%&\*+=?/~) and re-enter it to confirm it matches. Repeat the same steps for your memorable word. Once both have been updated, click Save to complete the process.



Logout

## Change passwords

As you have logged in with system generated log in credentials, you must now create your own credentials for security purposes.

Please complete the form below and click Save to continue.

For security purposes, you will be automatically logged out and redirected to the login page once your new password and memorable word details are saved.

Existing password


New password

Confirm new password


New memorable word

Confirm new memorable word

Save



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You will then be taken back to the login screen, where you'll need to re-enter your username and the new password you just created. If you receive an error message saying 'Invalid credentials', please double-check that the details you've entered match the changes you made.

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Please click [this link](#)



Username:

\* Username Required

Password:

\* Password Required

[Forgot username/password](#)

Log in

You will then be asked to enter specific characters from your new memorable word.

Remember, once you've completed the initial setup, you won't need to use your memorable word each time you log in—only if you need to reset or change your password in the future.



Please use the drop down boxes to enter the characters at the following positions in your memorable word

5  6  8

Back

OK



To complete multi-factor authentication, you'll need to set up the Okta Verify app on your smartphone. If this is your first login, a QR code will appear (as highlighted in the screenshot). Follow the instructions under "If you don't already have the Okta app" to install the app and scan the code.

Once the app is installed and the QR code is scanned—or if you already have the app—you'll be taken to the OTP login screen. Open Okta Verify, locate the 'clarity member' OTP code, enter it in the box, and click Validate.

If you don't have a smartphone or compatible device, click the link at the bottom of the screen to receive an authentication email instead (see the next slide for details).

If you believe this is your first login but are taken straight to the OTP screen without seeing the QR code, it may be because you've logged in before. If you've changed your phone or deleted the app, please email [pensionsteam@virginmoney.com](mailto:pensionsteam@virginmoney.com) to reset your OKTA.

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 details as shown on your device:  
Account name - **Clarity Member**      Your Key - **MQZDEYRV**
- 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.

Use the key shown on the actual site and not the one shown here.


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'.



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



If you have requested for email authentication rather than setting up Okta verify. You will need to enter your @virginmoney.com email address (if you are still employed by VM) or your personal email address (if you have left VM) in the first box below and a code will be emailed to you to enter in the second box.

If you have already set up OKTA verify and want to change this to email verification instead, you will need to email [pensionsteam@virginmoney.com](mailto:pensionsteam@virginmoney.com) and go through the set up process again. Please be aware that emails will only be sent to your work email whilst you are still employed by VM. It's worth remembering in case you want to access the site outside of working hours and won't be able to receive the verification code from your VM email.

**MONEY**

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.

After you've changed your password and memorable word, and completed either Okta Verify or Email OTP setup, you'll be returned to the original login screen one final time.

At this point, simply enter your username and your new password to log in.

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Please click [this link](#)



Username:

\* Username Required

Password:

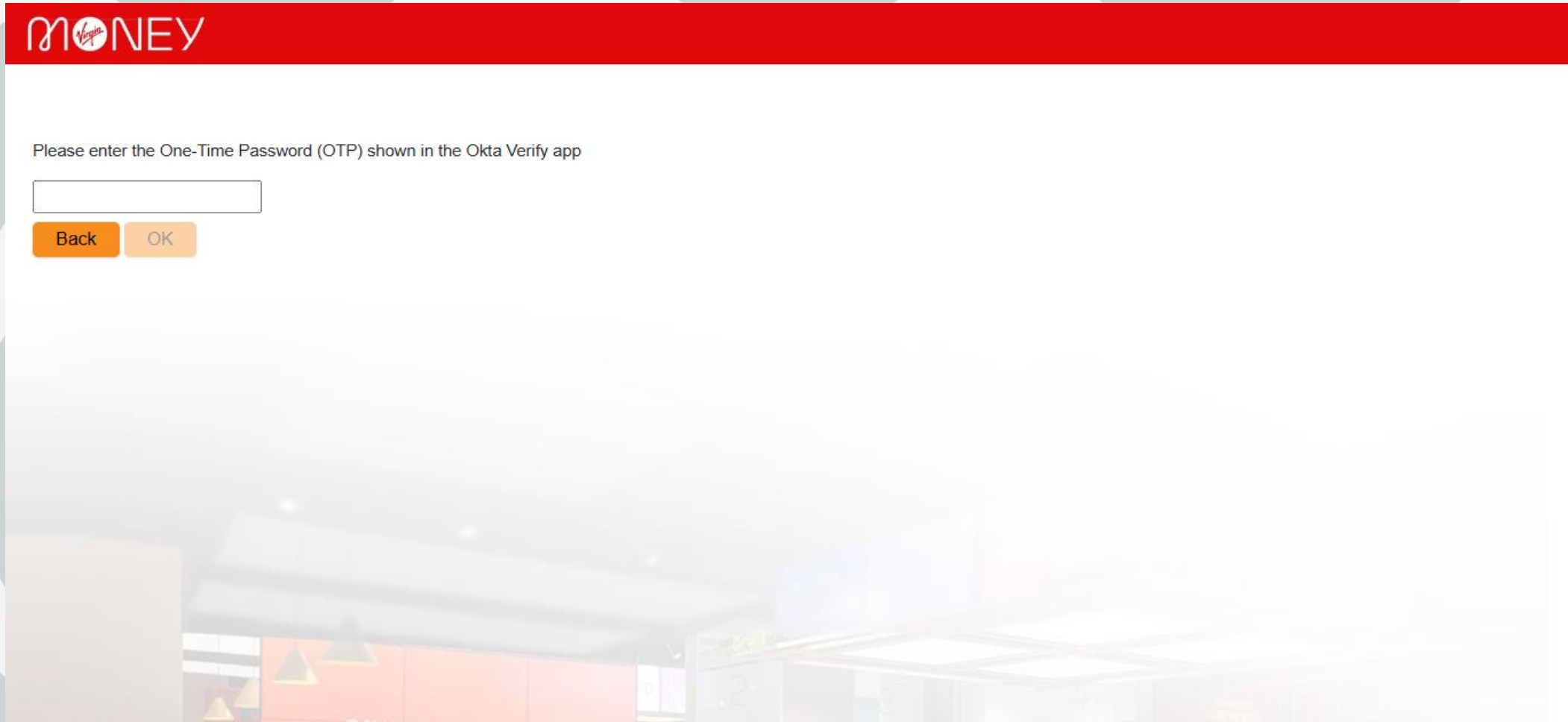
\* Password Required

[Forgot username/password](#)

Log in

Next, enter the OTP code displayed in your Okta Verify app under Clarity Member.

The code refreshes every few seconds, so make sure it doesn't change while you're entering it in the box below.

A screenshot of the Virgin Money login interface. At the top is a red header with the 'Virgin MONEY' logo. Below the header, the text 'Please enter the One-Time Password (OTP) shown in the Okta Verify app' is displayed. Underneath this text is a single-line text input field. Below the input field are two orange buttons: 'Back' and 'OK'. The background of the page is a blurred image of a modern office interior with large windows and indoor plants.

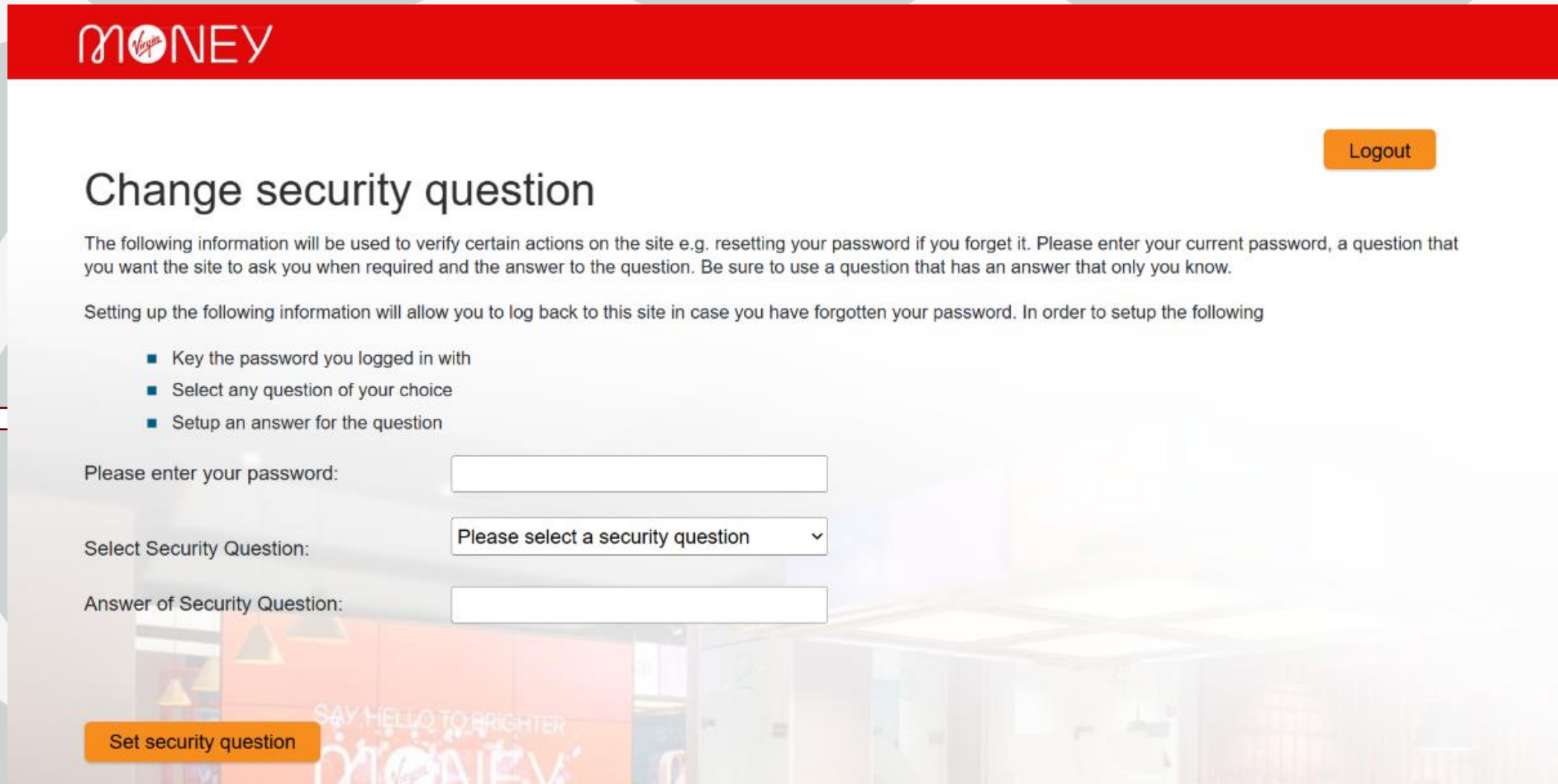
Virgin MONEY

Please enter the One-Time Password (OTP) shown in the Okta Verify app

Back OK

One final step: you will be asked to select a security question and answer to input in the boxes below.

This will only be used if you need to request a password reset, so choose something memorable.



**Virgin MONEY**

[Logout](#)

## Change security question

The following information will be used to verify certain actions on the site e.g. resetting your password if you forget it. Please enter your current password, a question that you want the site to ask you when required and the answer to the question. Be sure to use a question that has an answer that only you know.

Setting up the following information will allow you to log back to this site in case you have forgotten your password. In order to setup the following

- Key the password you logged in with
- Select any question of your choice
- Setup an answer for the question

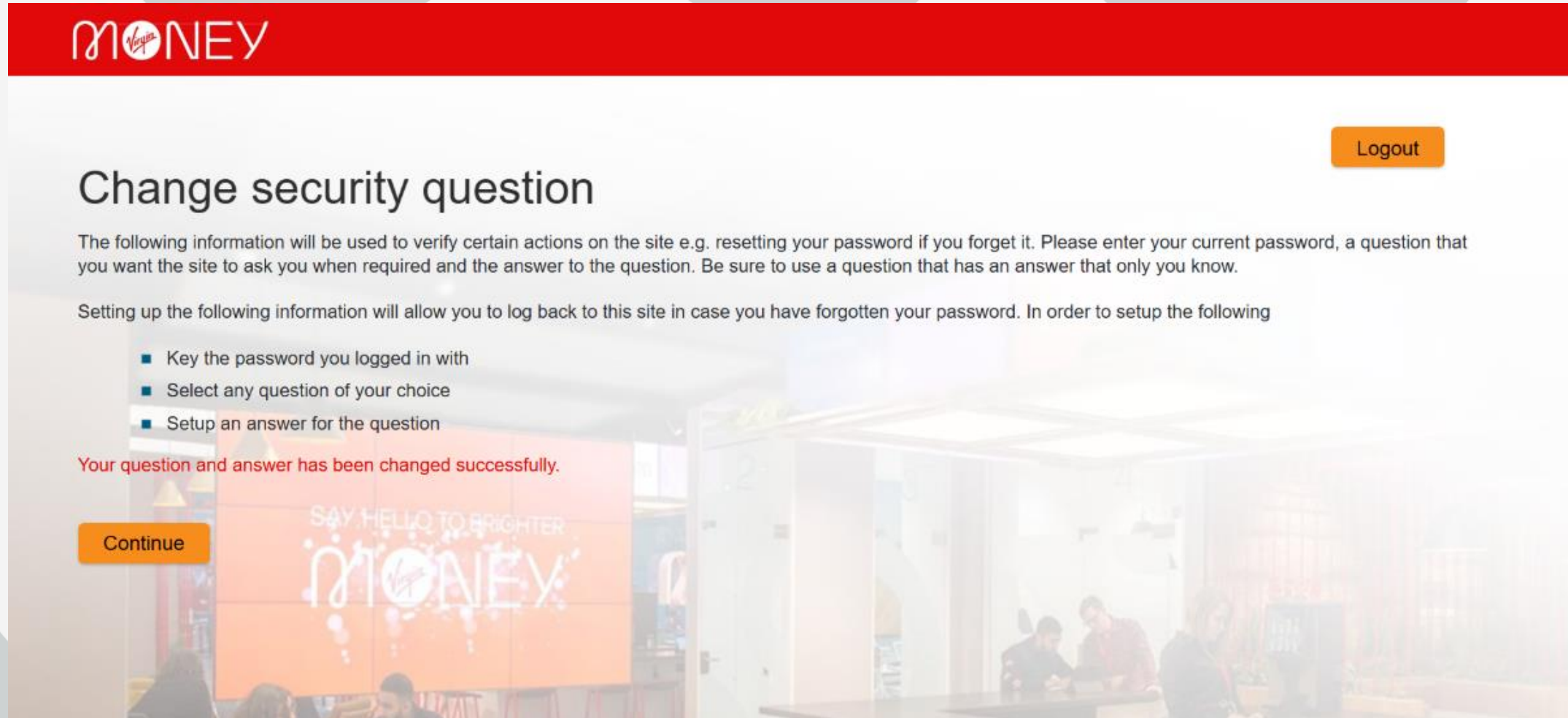
Please enter your password:

Select Security Question:

Answer of Security Question:

[Set security question](#)

Once your security question has been successfully saved, you'll see the confirmation in blue on the screen.  
Click Continue to proceed to the home page.




You've now successfully logged into The My Retirement site — your personal dashboard for everything pension-related. You can now instantly view your current fund value, see how your money is invested, and track your contributions.

There's plenty more to explore, giving you the tools and insights to plan your future with confidence. Your retirement journey starts here!

[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](mailto: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](mailto: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](mailto:pensionsteam@virginmoney.com) if you don't receive an email containing the code.

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

A. Your account is linked to your @virginmoney.com email address while you are employed by VM so it's not possible to change this to a personal email address. However, 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, and you will be able to use your personal email address going forward.

**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 email [pensionsteam@virginmoney.com](mailto:pensionsteam@virginmoney.com) to get your OKTA reset.

**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](mailto: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](mailto:pensionsteam@virginmoney.com) or click on the forgot password link.

# Frequently Asked Questions

**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](mailto:pensionsteam@virginmoney.com) and we can investigate this for you.

**Q. Do we still use OKTA following recent changes announced by the Bank?**

A. Yes, you will still require OKTA to access the My Retirement site. If you have deleted this following the recent changes you will need to email [pensionsteam@virginmoney.com](mailto:pensionsteam@virginmoney.com) to get that reset.