Creating a LOGIN.GOV Account to Access MyPBA

User Guide + Troubleshooting

Updated January 2022
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Welcome to this user guide! We created it to assist our users in creating a Login.gov Account to access MyPBA.

To improve the verification of our customers’ identities, in July 2021, PBGC went live with an enhanced version of MyPBA. The enhanced version of MyPBA requires new and existing MyPBA users to create a Login.gov account and complete an identity verification process prior to accessing their MyPBA account. Login.gov is owned by the U.S. General Services Administration and allows for a single sign-in solution for various government websites. This enables citizens to access multiple public services using the same email address and password.

The system we use at PBGC is similar to other high-security sites you may visit for banking or credit card transactions. In addition to creating a password, Login.gov will require that you set up at least one secondary authentication method to keep your account secure. For example, this could be a cell phone number at which you can receive a multi-factor authentication code each time you log in.

We recognize the steps required to create a Login.gov account take time. However, federal agencies like PBGC are required to use multi-factor authentication to help protect your personal information and give you an extra layer of security. With the enhanced security, the new version of MyPBA allows users to set up their own account and update their own password without contacting the PBGC Customer Contact Center. Also, your password will never expire.

Please use this guide to navigate through the steps and screenshots below to complete the verification through Login.gov and troubleshoot any areas of the process you may encounter along the way. PBGC has a dedicated team of highly skilled call representatives available to assist you if you have any additional questions while completing the process.

After you create a Login.gov account and complete the identity verification process, MyPBA will let you view your 1099-R tax form, update your contact information and beneficiary, apply for benefits, and more!

We recommend that you review this User Guide before getting started to ensure you are eligible for an account and have the tools and documents you need to successfully verify your identity through Login.gov and access your MyPBA account.
Creating a Login.Gov Account to Access MyPBA

Highlights of Creating a Login.gov Account to Access MyPBA

Why use MyPBA?

After you create a Login.gov account and complete the identity verification process, MyPBA will let you view your 1099-R tax form, update your contact information and beneficiary, apply for benefits, and more! Plus, your password will never expire, and your personal information will be protected and secure.

How do I access MyPBA?

To ensure you’re accessing your MyPBA Account, you must begin the process from https://www.pbgc.gov/MyPBA. A quick and easy way to remember this is to always use the blue MyPBA button on the https://www.pbgc.gov/MyPBA page.

Am I eligible for a MyPBA account?

You are eligible to create a MyPBA account if:
- you are a participant, beneficiary, or alternate payee in a defined benefit pension plan that has been trusted by PBGC, or
- you are a participant in a defined benefit pension plan, 401(k), or multiemployer plan that has been transferred to PBGC through our Missing Participants Program.

What should I know before I get started?

Before you get started, we suggest you review this user guide to learn more about the tools we recommend to access your account, what to expect during the Login.gov account creation and identity verification process, and how to troubleshoot any problems.

What documentation will I need?

You will need all of these items to create your MyPBA account:
- An e-mail address you can check during the authentication process
- a state-issued ID
- a US-based phone number on a phone plan associated with your name
- Your Social Security Number

What are the steps to create a Login.gov account and complete the identity verification process?

In the guide below, we’ve outlined the process for creating a Login.gov account and completing the identity verification process. Because PBGC recommends using a mobile phone, we’ve included pictures of the screens you’ll see along the way.

What if I’m still having problems?

We’ve included a Troubleshooting Guide (starting on page 25) with our most frequently asked questions about creating a Login.gov account and completing the identity verification process.
Creating a Login.Gov Account to Access MyPBA

How to Begin Creating your Login.gov Account to Access MyPBA

What website should I use to complete the verification process through Login.gov?

PBGC’s account verification for MyPBA is a little different from other Login.gov applications. Specifically, we require a higher level of security and authentication in order to keep your personal information secure. To ensure you’re accessing your MyPBA Account, you must begin the process from https://www.pbgc.gov/MyPBA.

A quick and easy way to remember this is to always use the blue MyPBA button on the https://www.pbgc.gov/MyPBA page.

You’ll know you’re in the right place if the page looks like the one below. Notice the small MyPBA graphic at the top of the page:
What website should I use to access MyPBA account after I have been verified by Login.gov?

Once you have successfully completed the Login.gov verification process, you'll still need to begin the process from https://www.pbgc.gov/MyPBA each and every time you login.

A quick and easy way to remember this is to always use the blue MyPBA button on the https://www.pbgc.gov/MyPBA page.

In the images below, the MyPBA Login.gov screen is on the left and the general Login.gov screen is on the right. You’ll see the MyPBA image on the left has the MyPBA logo and MyPBA branding, unlike the Login.gov screenshot. If you see the image on the right, you need to navigate https://www.pbgc.gov/MyPBA and use the blue MyPBA button.

Please do not try to access your MyPBA account by going to the main Login.gov page at https://secure.login.gov. For example, if you were to navigate to Login.gov or type Login.gov into a web browser, you will not be directed to the MyPBA sign-in page and you won’t be granted access into MyPBA. Instead, you will be brought to your Login.gov profile page.
Eligibility

The first step is to determine if you are eligible to create a MyPBA account.

You are **eligible** to create a MyPBA account if:
- you are a participant, beneficiary, or alternate payee in a defined benefit pension plan that has been trusteed by PBGC ([search our trustee plan list online](#)), or
- you are a participant in a defined benefit pension plan, 401(k), or multiemployer plan that has been transferred to PBGC through our Missing Participants Program.

You are **not eligible** to create a MyPBA account if:
- you are a guardian or hold a Power of Attorney representing a PBGC customer in the categories above, or
- your retirement benefits are provided through a state or federal government, a military plan, a 401(k), a multiemployer plan not participating in our Missing Participants Program, or another retirement vehicle.

Getting Started

Before you create your Login.gov account to access MyPBA, you’ll want to decide whether to use your phone or computer, and gather the documentation that Login.gov will use to verify your identity.

**Should I use my mobile phone or my computer to register with Login.gov?**

We strongly recommend using a newer-model phone with a camera and internet access to complete the verification process on Login.gov to access your MyPBA account. You’ll need to take and attach photos of your documentation and retrieve codes through text and email throughout the process. In the guide below, the screenshots are what you would likely see when using a mobile phone.

If you don’t have access to a newer-model phone with a camera and internet access, you can attempt to complete the verification process using a desktop computer. However, you’ll need to either switch to a phone to take photos of your ID or prepare high-quality photos of the front and back of your driver’s license to upload during your identity verification process.

Unfortunately, we’ve found that customers who use a desktop computer to upload photos manually often have trouble with the photo resolution and quality and are unable to complete the identity verification process. Please see some tips and advice in the relevant steps of this User Guide.
Can I use my phone or computer default internet browser?

Google Chrome and Microsoft Edge are the recommended browsers for creating an account with Login.gov.

We’ve found that customers experience issues when using Internet Explorer and Apple’s native Safari browser. We recommend Apple customers use the Google Chrome browser instead of the default Safari browser on iPhones and iPads.

Documentation Required

You will need all of these items to create your Login.gov account:

- An e-mail address you can check during the authentication process (Login.gov will send you a code to authenticate)
- a state-issued ID like a driver’s license or a non-driver’s license state-issued ID card
- a US-based phone number on a phone plan associated with your name
  - Login.gov uses this phone number to verify your identity and address, so you need to be either the primary customer or an authorized user of the account.
    - We provide instructions for users who do not have a phone number associated with their name in the Troubleshooting Guide starting on page 25.
  - This phone number can be a different number from the mobile phone you’re using to setup your Login.gov account, like your home or landline phone.
- Your Social Security Number (you won’t need the card)

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**Important Note:** Creating your Login.gov account can take up to 20 minutes or more, so be sure to give yourself enough time.
Steps to Create your Login.gov Account to Access MyPBA

In the user guide below, the images reflect what you’ll see as you move through the Login.gov identity verification process to access your MyPBA account on a mobile phone.

Click the MyPBA Login button

Once you’ve gathered the documents you need to verify your identity, visit https://www.pbgc.gov/mypba and click on the MyPBA Login button.

Important Note: Always use the blue MyPBA Login button.

This button will bring you to the PBGC-branded sign-in page of Login.gov so you can access your MyPBA account. If you are not redirected to Login.gov, select the Login.gov button in the screenshot below.

Contact us

1-800-400-7242
8:00 a.m. - 7:00 p.m. Eastern Time
Monday-Friday
(Closed on federal holidays)
You’ll know you’re in the right place if you see the MyPBA logo at the top of the Login.gov sign-in screen. Once on this screen, select the Create an account button to start the verification process.
Click Create an Account from the login screen

Now you are in the Login.gov system. When you click “Create an Account” you will see the screen on the left below. Enter the email address you would like to use to create your Login.gov account. Remember that you will need immediate access to your email to proceed with the Create an Account process. Select your language and click the check box to accept the login.gov “Rules of Use.” Click Submit.

After that, you should see the screen on the right that instructs you to check your email to continue the process.

**Step 1: Create your account**

**Step 2: Check your email**

**Important Note:** After you enter your email address, you may receive a notification that you already have an account with Login.gov. If this is the case, you still need to complete the Login.gov identity verification process to access your MyPBA account. To do this, navigate back to the home page on [https://www.pbgc.gov/mypba](https://www.pbgc.gov/mypba), select the blue MyPBA button to navigate to the Login.gov sign-in screen with the MyPBA logo, enter your email address and password for your already-created Login.gov account, and click “Sign-in.”
Create a Strong Password

You will receive an email with a link. (Be sure to open the email on your phone!) Click on the link and then follow the prompts to create a strong password. It should be at least 12 characters long and not a common password.

**Important Note:** Write down this password or save it electronically and keep it somewhere nearby. You’ll need it again during this verification process.

Once you have entered an approved password, click Continue.
Authentication Method Setup

Login.gov will ask you how you want to authenticate your identity. MyPBA uses the phone option, so select “Phone” and click Continue.
Enter mobile phone number

At this point, you will see the screen below and Login.gov will ask for a phone number. Enter a phone number at which you can immediately receive text messages or phone calls.

Login.gov will send either a text message or, if the phone cannot receive text messages, the system will automatically call with a security code. Login.gov cannot send security codes to extensions or voicemails.

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**Important Note:** You will receive a new security code each time you sign in to your Login.gov account. This multi-factor authentication method is required as part of the new requirements for all agencies outlined above.

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Once you have entered in a phone number, click “Send code.”
Enter one-time security code

At this point, you should have received a code from Login.gov with a 6-digit alphanumeric security code that will expire in 10 minutes. Enter the code you’ve just received and click “Submit.”

*Important Note:* The code received is not caps sensitive. You can enter the letters in upper or lower caps.
Prepare to upload your driver’s license photo

At this point, you’ll prepare to upload your driver’s license to Login.gov. Shortly after your verification process is completed, Login.gov will automatically remove the photos of your driver’s license from their system.

| Step 1: Read this screen and, if you have all the documentation required, click Continue. | Step 2: Read this screen giving Login.gov permission to collect your identity verification information, check the box, and click Continue. |

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**Important Note:** Many of our customers experience challenges during this step. We strongly recommend using your mobile device, not your computer, for this step. If you start the process on your computer, you can choose the “Use your phone” option to receive a text to your mobile device. That text message will open a process to walk you through the process of taking photos of your ID with your mobile device and sharing them with Login.gov for verification purposes.
Take a photo of your driver’s license

Login.gov will ask you how you want to upload your driver’s license. The simplest way to do this is by taking a photo with your phone. If you have a mobile phone with a camera, click “Use your phone.”

![Login.gov screen](image)

After you click “Use your phone,” Login.gov will prompt you to take a photo of the front of your driver’s license. See the next page for a walk through of this process.

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**Important Note:** If you’re using a desktop computer, we recommend switching to a phone for this step. To do this, enter a phone number where you can receive SMS/text messages and click continue. Open the link on your phone and choose “take a photo” or “upload a photo.” Follow the instructions and return to your computer to complete the process.
Here are some tips that can ensure your photo will be high-quality and accepted by the Login.gov identity verification process:

- Do use a high-resolution camera (generally from a newer model phone). Most phone or tablet cameras will work, your computer webcam may not.
- Don’t use your flash.
- Do use a solid, non-reflective and dark background.
- Do take a clear photo without shadows, glares, reflections or blur.
- Do take the photo in a well-lit area with indirect light – and no overhead lights that may provide glare.
- Do show the edges of the ID in the photo.
- Don’t crop the background.
- Do check that barcodes on the back of your ID are not damaged or dirty.
- Do hold your device close to your ID.

**Important Note:** You must hold the phone very steady for 5 seconds to get a good photo.

When you’ve successfully uploaded your images, Login.gov will let you know they’re being processed, and will automatically move you to the next step.
Enter your Social Security number

Login.gov uses your Social Security number to validate your name, date of birth, and address listed on your ID. Your SSN will be encrypted throughout the process and not visible to others. Shortly after your verification process is completed, Login.gov will automatically remove your SSN from Login.gov’s system. Enter your Social Security number and click Continue.

**Step 1:** Enter your Social Security number and click Continue.

**Step 2:** After you click Continue you will be asked to verify your account information. If it looks correct, click Continue.

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**Important Note:** Once you select “Continue” in the second screen on the right above, you may receive the following screen notifying you your personal information could not be verified. At this point, you have 4 attempts remaining. We recommend you select “Try Again,” and enter your previous address, or the address listed on your ID if not the same as your current address. Once updated, select “Continue.”
If you continue to receive this screen, unfortunately, you are not able to continue the identity verification process because you have not been successfully verified by Login.gov. Due to the protection of data for all of PBGC’s customers, PBGC requires all customers to complete the identity verification process through Login.gov to access their MyPBA account. For more information, see the “What if Login.gov can’t verify my identity?” question within the below Troubleshooting Guide on page 28.

Enter a phone number in your name at your address

At this point in the identity verification process, Login.gov will ask for a phone number on a phone plan associated with your name. This phone number is used to verify your address, so you will need to be either the primary customer or an authorized user of the account.

This phone number does not have to be the same phone number you used for the verification code or the same phone you’re using to register.

You won’t get any calls or texts to this number, it’s just for verifying your address.

If Login.gov cannot match the phone number to other records, it will let you try again. For security reasons, you will be only allowed 10 attempts.
**Step 1:** Enter a phone number on a phone plan associated with your name

**Step 2:** Choose how you would like to receive your code and click continue.

If Login.gov was able to verify your address through your phone number, you will be asked to re-enter your Login.gov password to protect your data.
Save and enter your personal key

**Step 1:** At this point, Login.gov will give you a distinct individual personal key.

**Important Note:** You’ll need this key in the next step of the authentication process, so either write down, download, print, or copy your personal key somewhere safe. You will need to use it on the next screen.

Click Continue.

**Step 2:** The next screen will ask you to enter your personal key. Click Continue.

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**Important Note:** You should save your personal key in a safe place where you can reference it later. After the registration process is complete, you’ll need your personal key to re-set your password and make other account adjustments through Login.gov. If you forget or lose your personal key, you will need to complete the identity verification steps above again.
Login.gov Identity Verified
At this point, you should see a screen like the screen below that lets you know you’ve verified your identity with Login.gov.

Click Agree and continue.
Some users may see a page that looks like this. If so, please click Continue. Do not edit the information shown.
Congratulations! You made it!!

At this point, you are done! Now, PBGC and Login.gov will begin the work to activate your MyPBA account. This can take up to 30 minutes. If you are not brought to your MyPBA home page upon selecting Continue (for example, you are brought back to the Login.gov sign in page) please try again in 30 minutes.

When you are ready to log in, go to https://www.pbgc.gov/mypba, click the blue MyPBA Login button and use your email address and newly set-up password to login.

You will be sent a security code (text or phone call) that you'll need to enter to log in to MyPBA. You'll need to do this each time you log in.

Remember to only use the blue MyPBA Login button on https://www.pbgc.gov/mypba to access the Login.gov sign in screen to access your MyPBA Account.
Troubleshooting Guide

The following are some of the common issues and questions users encounter completing the identity verification process through Login.gov to access their MyPBA account.

I already have a Login.gov account – can I use that account for MyPBA?

Not necessarily. Some PBGC customers already have a Login.gov account they use to participate in the Department of Homeland Security’s Trusted Traveler Program, or to receive other Federal government services.

To keep your personal and financial information safe and secure, MyPBA requires NIST Identity Assurance Level IAL2, which is a higher level of authentication than some other government sites. As a result, you may need to go through the Login.gov identity verification process even if you’ve registered for Login.gov services in the past to access your MyPBA account.

What if I don’t have a phone number that has my name associated with the phone plan?

To verify your address, Login.gov requires users to enter a phone number where they are listed as either the owner or authorized user of the phone plan.

- What if I’m on a family plan?
  - You can use a phone number from a family plan if you are the primary account holder. Login.gov will attempt to match the phone number to your other public records.
- What if my phone plan doesn’t have my current address on it, or has the primary account holder’s address?
  - You can use a phone number and phone plan that has a different address. Login.gov will attempt to match the phone number to your other public records.
- What if I have a prepaid account and cell phone?
  - Prepaid phones can be used for identity verification. However, some prepaid phone numbers contain risk factors that might cause you to fail identity verification.
- Do I need a landline?
  - You do not need a landline. You can use a cell phone number.
- Can I use my work phone number?
  - You can use a work phone number if it is your primary phone number. Login.gov will attempt to match the phone number to your other public records.
- What if I use a Google voice or similar VOIP (Voice Over Internet Protocol) number?
  - You cannot use a VOIP number for identity verification at this time.

If Login.gov cannot verify your address with the entered phone number, you can request to verify your address by mail instead. Select the link “Verify your address by mail instead.”
Creating a Login.Gov Account to Access MyPBA

Verifying your address by requesting a PIN from Login.gov through the mail:

**Step 1:** When prompted (on previous page), choose the option to verify your address by mail. It will bring you to this page. Click “Send a letter.”

**Step 2:** You will be prompted to re-enter your newly created password. Once you enter your password you will receive a confirmation page indicating the letter is on its way.

**Step 3:** This action will also generate a personal key that is unique to your account. **Save this ‘personal key’ as you will need it in the next step and for future login.**

**Step 4:** Enter your personal key that was provided on the previous page.

**Step 5:** You will then see a confirmation page that your request was a success.
Creating a Login.Gov Account to Access MyPBA

**Entering the PIN you received in the mail on Login.gov:**

Login.gov will send you a letter via the U.S. Postal Service three to seven business days after you request the code. The confirmation code will expire 30 days after the date when you submitted your request. If you do not receive your letter, or your confirmation code expires before you finish the identity verification process, you can request a new confirmation code.

To finish verifying your account:

1) Go to [https://secure.login.gov](https://secure.login.gov)
2) Sign in with your Login.gov account
3) Enter the confirmation code when prompted

<table>
<thead>
<tr>
<th><strong>Step 1:</strong> After you’ve signed in with your username and password, you will see the screen below. Enter your confirmation code in the box provided.</th>
<th><strong>Step 2:</strong> You will see a note saying that your account is verified. At this point, please go back to <a href="https://www.pbgc.gov/MyPBA">https://www.pbgc.gov/MyPBA</a> and click on the blue MyPBA Login button to log in to MyPBA.</th>
</tr>
</thead>
</table>

What if I don’t have access to a mobile phone to complete the registration process?

If you don’t have access to a mobile phone, you can attempt to create a Login.gov account and verify your identity using a desktop computer and a landline phone. We find that most users have difficulty uploading a photo of their driver’s license when using a desktop computer. Be sure to follow these instructions to prepare your image files for uploading:
Creating a Login.Gov Account to Access MyPBA

- Follow the same tips for taking photos of your ID with a camera from page 18.
- Save each file as a JPG or PNG. You cannot use a PDF file. Look at the name of your file and it should have an abbreviation after the title (ex: JohnDoeID_Front.jpg)
- Make sure your ID takes up almost all of the available space in the photo, so the four corners of your ID should be right at the four corners of the photo frame.
- Make sure your images are high-resolution (around 2025 x 1275 pixels is ideal). You can see the resolution of your photos by clicking on the “Properties” and then “Details” options in your photo editing tool. Using a mobile phone to upload your state ID photos is the best way to ensure they’ll be accepted by Login.gov.
- Images should be in color

You can make 10 attempts to upload your document. Once you’ve made 10 attempts, the system will lock you out for six hours as a security precaution.

What if I don’t have a state-issued ID card?

Login.gov is only available to users with a state-issued ID card. Only the following state-issued identification is accepted:

- Driver’s license from all 50 states and other US territories (Guam, US Virgin Islands, Mariana Islands and Puerto Rico)
- A non-driver’s license state-issued ID card
  - This is an identity document issued by the state/US territory that asserts identity but does not give driving privileges.

Unfortunately, if you do not have a state-issued ID card you cannot complete the verification process with Login.gov, and are not eligible to access a MyPBA account. We recognize this is frustrating for international customers. PBGC is seeking out alternative login options that meet the federal requirements for account verification. If you have any immediate requests, please contact the PBGC Customer Contact Center.

What if Login.gov can’t verify my information?

Occasionally, Login.gov is unable to verify a user’s information. You may see a screen that says “We could not find records matching your personal information.” This can occur even after uploading a driver’s license, entering a Social Security Number, and verifying an address.

This issue occurs because Login.gov uses real-time identity proofing techniques to protect customers from unauthorized access to their personal information and to prevent fraud. The Login.gov verification process relies on available data from government databases, and some people will have conflicting or insufficient data to complete the identity verification process.

PBGC does not receive information from Login.gov as to the reason a user cannot be verified. In these situations, customers should continue to contact the PBGC Customer Contact Center for any customer service needs.
What if I don’t have a U.S. based phone number?

Login.gov is only available to users with a U.S. based phone number. If you do not have a U.S. based phone number, please continue to contact the PBGC Customer Contact Center for any customer service needs.

How do I clear my cache?

Sometimes, when users experience problems uploading their ID or completing other steps in the Login.gov identity verification process, clearing the internet browser’s cache (browser history) can help.

Here are the different ways to clear a cache in the most popular browsers:

Google Chrome

- Open the Chrome App
- At the top right, tap More (three vertical dots)
- Tap History > Clear browsing data
- At the top, choose a time range. To delete everything, select All Time
- Next to “Cookies and site data” and “Cached images and files,” check the boxes.
- Tap Clear Data

Microsoft Edge

- Select the Settings icon, top right of the screen (three horizontal dots)
- Near the bottom of the drop-down box, click Settings
- On the Settings Tab, select Privacy, search, and services
- On the Privacy screen click the Choose what to clear button
- In the Clear browsing data dialog box select All time in the Time Range box
- Place checks next to Cookies and other site data and Cached images and files (Browsing history and Download history do not need to be checked)
- Click Clear Now

Safari

- Open the Settings App
- On the left, scroll down to Safari (fifth grouping of Settings) and tap
- On the right, scroll down to Clear History and Website Data
- Tap Clear in the Clear History and Data pop up box

I successfully registered for a Login.gov account, but now I can’t get in to MyPBA.

When accessing your MyPBA account after the Login.gov verification process, remember to always use the blue MyPBA button on the https://www.pbgc.gov/MyPBA page, not the general Login.gov webpage.
Creating a Login.Gov Account to Access MyPBA

After you’ve successfully completed the identity verification process through Login.gov, it can take up to 30 minutes for the account to activate.

If you’re still having trouble, please contact the PBGC Customer Contact Center.

I’m still having trouble with Login.gov and MyPBA.

If you’re still having trouble registering for your MyPBA account with Login.gov, you can visit the Login.gov Help Center or contact PBGC at 1-800-400-7242. We will do our best to help you.

PBGC does not have an ability to override or bypass the Login.gov verification steps.

TTY/ASCII (American Standard Code for Information Interchange) users, call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to 1-800-400-7242.

International callers on mobile phones call 1-800-400-7242. If calling from a landline, please call 202-326-4000, and press “0” for a Customer Service Representative.

To help us serve you best, please have the following information available when you call:

- Your PBGC Customer ID or your full Social Security Number.
- Your plan’s name or number, which can be found in the upper right corner of correspondence from PBGC.