



Pension Benefit
Guaranty Corporation

MyPBA/Login.gov User Guide

Updated May 2025

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Easy. Secure. Online.



Introduction to PBGC's Login.gov/MyPBA User Guide

Welcome to our User Guide for accessing MyPBA!

To improve the verification of our customers' identities, in July 2021, PBGC introduced an enhanced version of MyPBA. The enhanced MyPBA requires new MyPBA users to create an account with the federal government's secure sign-in service, Login.gov. Once users set up a Login.gov account, they can get access to their MyPBA account by completing an identity-verification process. Login.gov is owned by the US General Services Administration and enables citizens to access multiple public services and websites, 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 requires you to set up at least one secondary authentication method to keep your account secure. For example, you could provide a cell phone number where you can receive a multi-factor authentication code each time you log in.

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

Please use this guide to navigate through the steps and screenshots below to complete the verification through Login.gov. It's also intended to help you troubleshoot any problems you 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 perform other transactions.

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.

Highlights of this MyPBA User Guide

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 perform other transactions. 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 process from <https://www.pbgc.gov/MyPBA>. First use the **blue MyPBA Login** button and then use the **Login.gov** button to access Login.gov sign in screen to access your MyPBA Account.



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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** these items to create your MyPBA account:

- An email address that you can check when verifying your identity with Login.gov and that will be associated with your MyPBA account. NOTE: if you and your spouse have plans with PBGC, you can't both use the same email – it must be unique to you, a US state-issued ID
- a US-based phone number on a phone plan associated with your name (for Login.gov)
- 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 22) with the most frequently asked questions about creating a Login.gov account and completing the identity verification process.

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 trusted 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 program.

Getting Started

Before you access your MyPBA account, 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. 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 either to 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 are unable to complete the identity verification process because their photos don't have sufficient resolution. Please see the tips and advice offered in 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 MyPBA account:

- An email address that you can check when verifying your identity with Login.gov and that will be associated with your MyPBA account. NOTE: if you and your spouse have plans with PBGC, you can't both use the same email – it must be unique to you. 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 22.
 - This phone number can be a different number from the mobile phone you're using to setup your MyPBA account, like your home or landline phone.
- Your Social Security number (You won't need the card.)

Important Note: *Setting up your MyPBA login.gov account can take up to 20 minutes or more, so be sure to give yourself enough time.*

Setting up your MyPBA Account with Login.gov

Which 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 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> and click on **the blue MyPBA button** on the page.



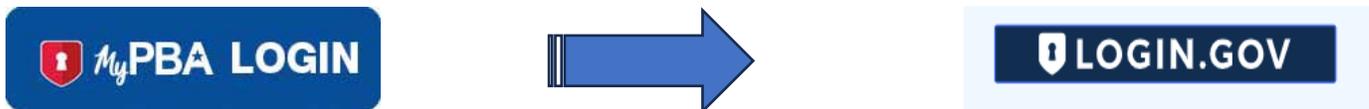
You will know you are in the right place if the page looks like the one below. Notice the Login.gov button in the column labeled "New to MyPBA?"



Which website should I use to access MyPBA account after I have been verified by Login.gov?

You will then need to click on the **LOGIN.GOV** button in the 'New to MyPBA' column. 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 log into your account.**

Remember to first use the **blue MyPBA Login** button on <https://www.pbgc.gov/mypba> and then use the **Login.gov** button to access the Login.gov sign in screen in order to access your MyPBA Account.



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 first.**



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 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 to MyPBA. Instead, you will be brought to your Login.gov profile page.

Steps to Access your MyPBA Account using LOGIN.GOV

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

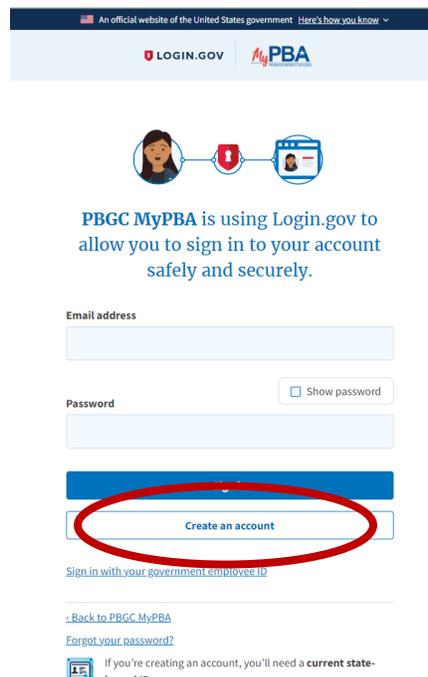
Once you've gathered the documents you need to verify your identity, visit <https://www.pbgc.gov/mypba> and click on the MyPBA Login button. Remember to first use the **blue MyPBA Login** button on <https://www.pbgc.gov/mypba> and then use the **Login.gov** button to access the Login.gov sign in screen to access your MyPBA Account.

Important Note: Always use the blue MyPBA Login button first.



This button will bring you to the PBGC-branded sign-in page of Login.gov so you can access your MyPBA account.

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

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. Select your language and click the check box to accept the login.gov “Rules of Use.” Click Submit.

After you submit, 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

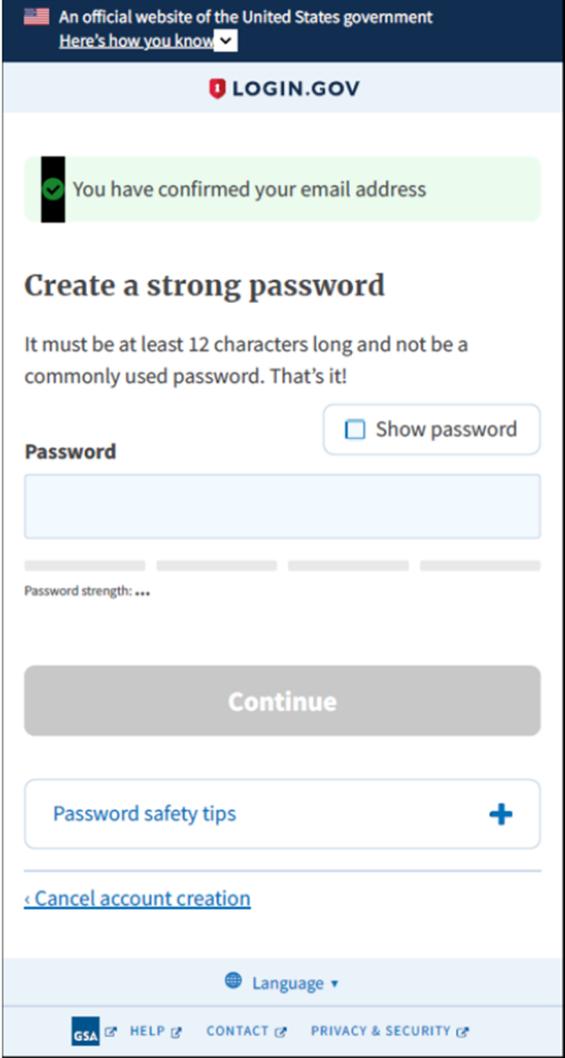
Important Note: After you enter your email address, you may receive a notification that you already have an account with Login.gov. If this is the case, you still need to complete the Login.gov identity verification process to access your MyPBA account. To do this, navigate back to the home page on <https://www.pbqc.gov/mypba>, select the **blue MyPBA** button and then use the Login.gov button to access 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.

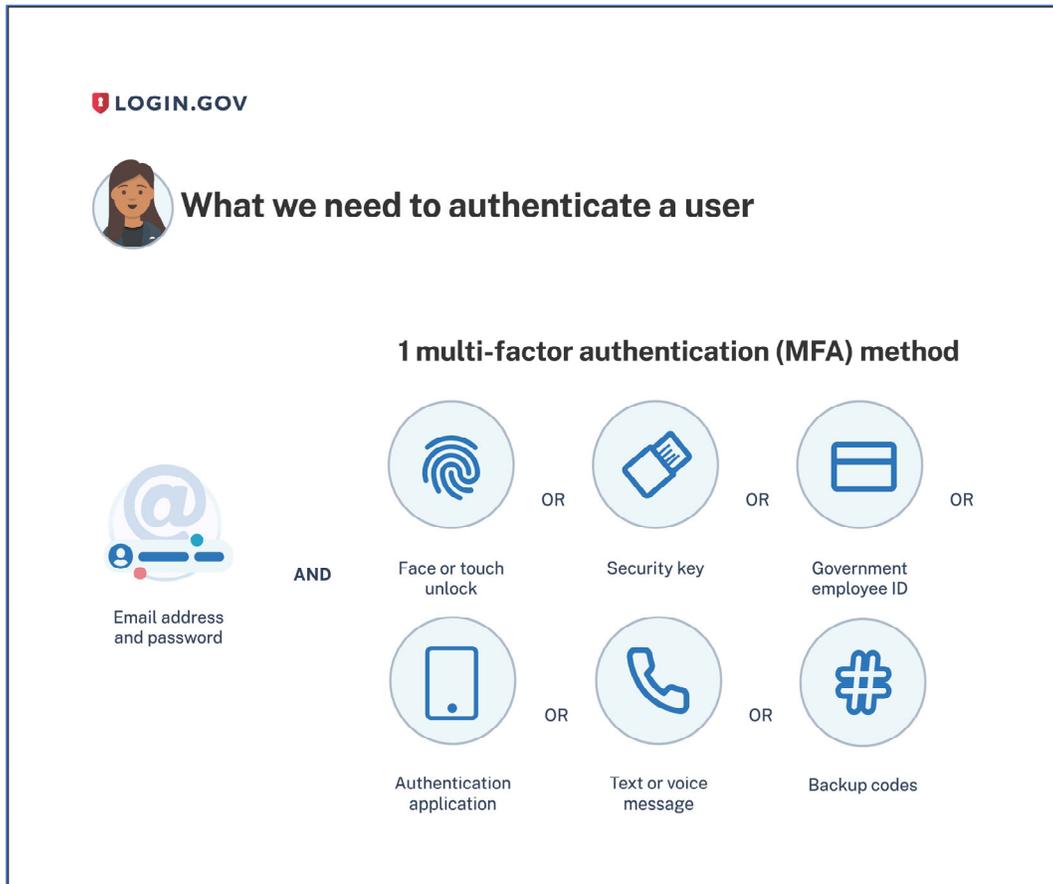
Once you have entered an approved password, click "Continue."

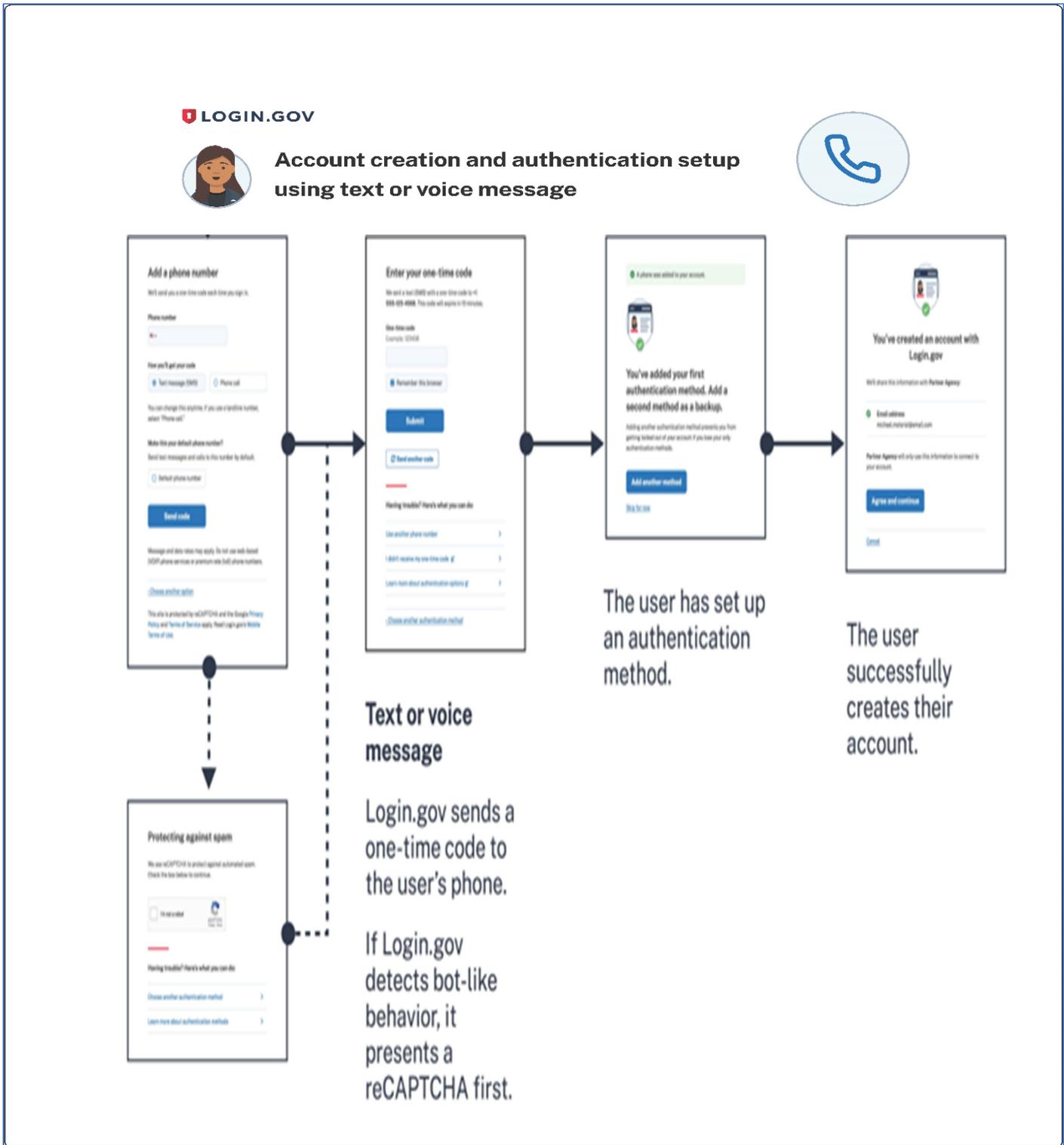


The screenshot shows the Login.gov interface for creating a strong password. At the top, it says "An official website of the United States government" and "Here's how you know" with a dropdown arrow. Below that is the "LOGIN.GOV" logo. A green notification box with a checkmark says "You have confirmed your email address". The main heading is "Create a strong password", followed by the instruction: "It must be at least 12 characters long and not be a commonly used password. That's it!". There is a "Password" input field with a "Show password" checkbox to its right. Below the input field is a "Password strength: ..." indicator. A large grey "Continue" button is centered below the input field. At the bottom of the main content area, there is a "Password safety tips" link with a plus sign icon. Below that is a link to "Cancel account creation". The footer contains a "Language" dropdown menu and a navigation bar with "GSA", "HELP", "CONTACT", and "PRIVACY & SECURITY" links.

Authentication Method Setup

Login.gov will ask you how you want to authenticate your identity. You must select one or two of the multi-factor authentication (MFA) methods.



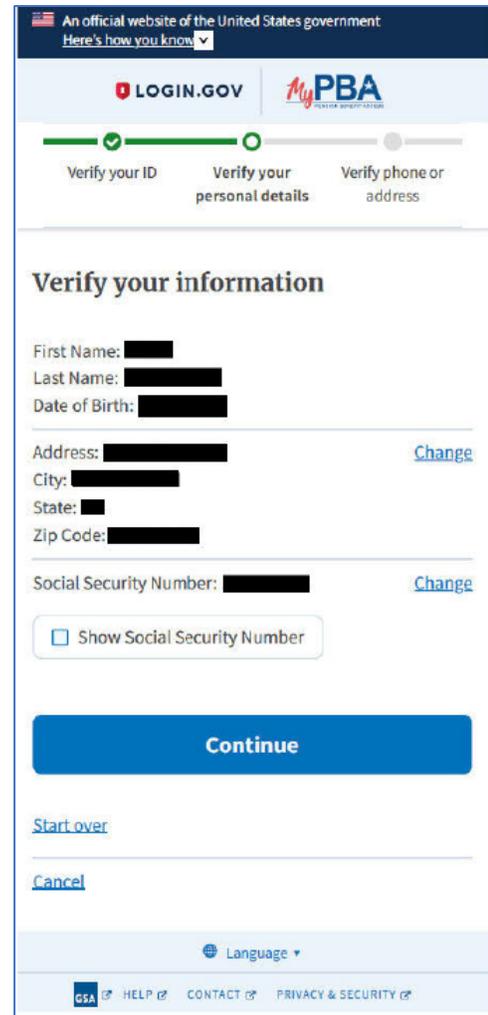
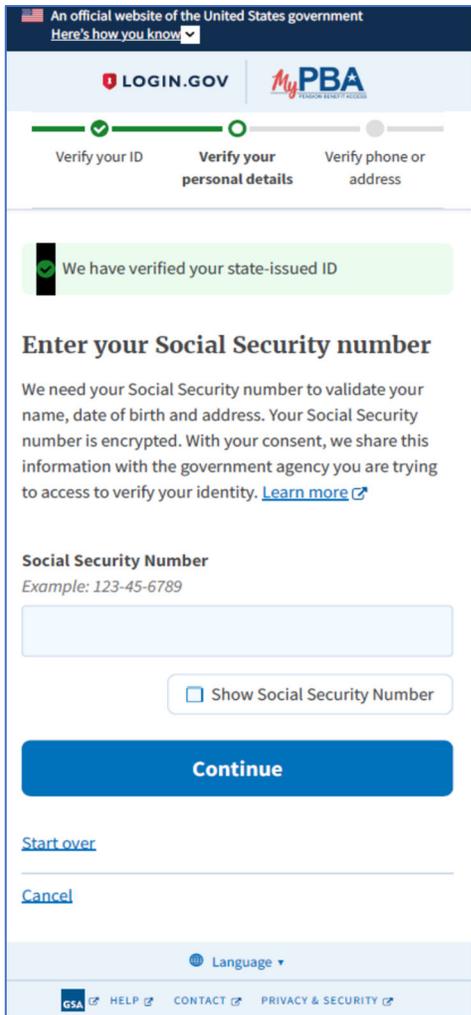


Enter your Social Security number

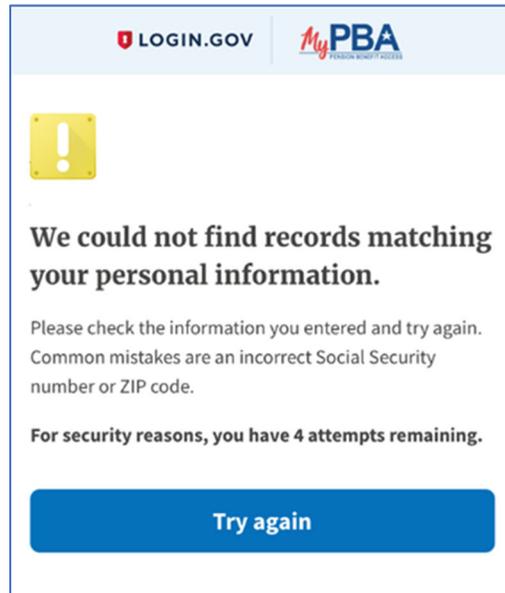
Login.gov uses your Social Security number to validate your name, date of birth, and address listed on your ID. Your SSN will be encrypted throughout the process and won't be visible to others. Shortly after your verification process is completed, Login.gov will automatically remove your SSN from Login.gov's 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."



Important Note: Once you select "Continue" on the second screen on the right above, you may receive a screen that notifies you your personal information could not be verified. At this point, you have four 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. To protect our customers' data, PBGC requires that all customers 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 in the Troubleshooting Guide on page 22.

[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.

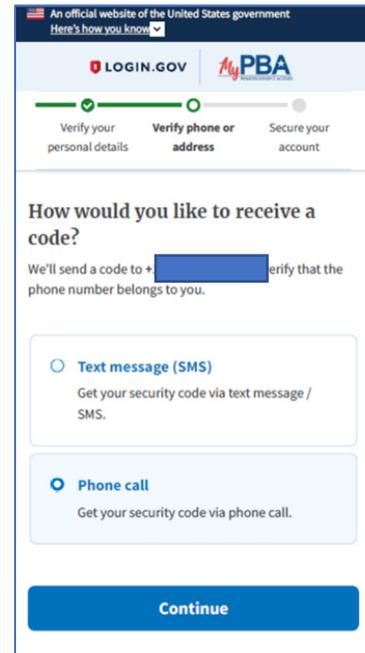
This phone number does not have to be the same phone number you used for the verification code or the same phone you're using to register.

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

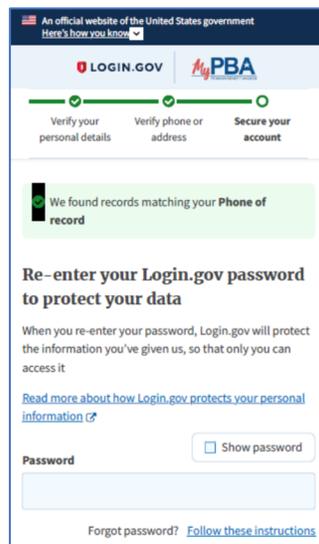
If Login.gov cannot match the phone number to other records, it will let you try again. For security reasons, you will be allowed only 10 attempts.

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.

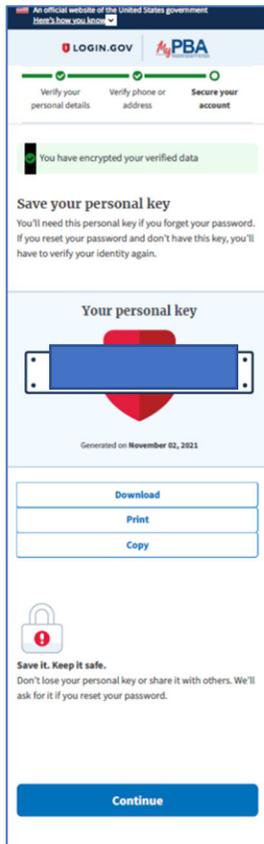


Save and enter your personal key

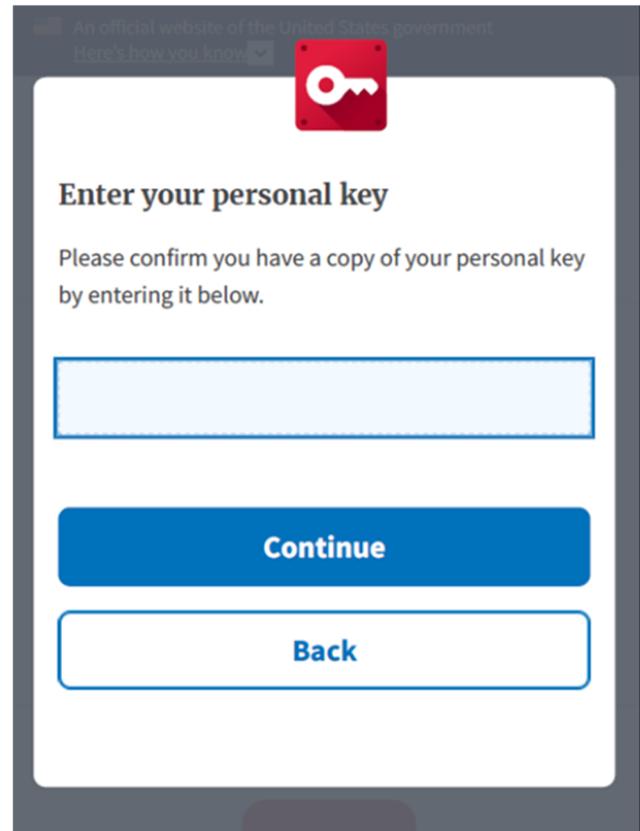
Step 1: At this point, Login.gov will give you a distinct individual personal key.

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.



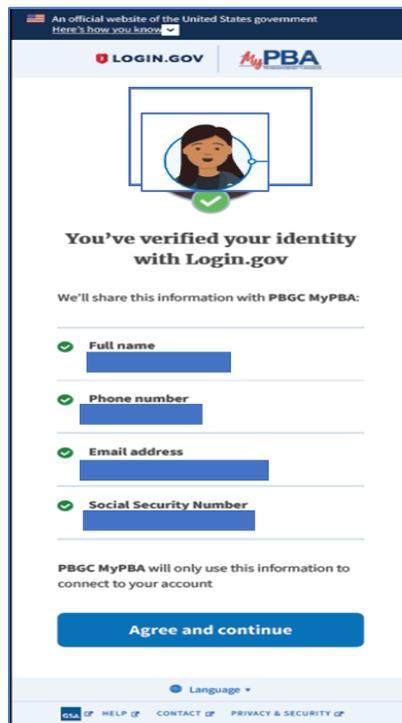
Step 2: The next screen will ask you to enter your personal key. Click Continue.



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.

Congratulations! You made it!!

At this point, you are verified through Login.gov. Now, PBGC and Login.gov will begin to activate your MyPBA account. This can take up to 30 minutes. If you are not brought to your MyPBA landing page upon selecting "Continue" (for example, if 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 then use the **Login.gov** button to use your email address and newly set-up password to log in.

You will be sent a security code (by 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 first use the **blue MyPBA Login** button on <https://www.pbgc.gov/mypba> and then use the **Login.gov** button to access the Login.gov sign in screen to access your MyPBA Account.



In-Person Proofing at your local Post Office Location

If you aren't successful in the online Login.gov identity verification process, you can complete the identity verification process in person at your local United States Postal Service location. To complete your in-person proofing, follow the steps shown below on the sample screens.

In-person proofing

Users begin their process to verify their identity in person.

Users locate a U.S. Post Office within 50 miles of a searched address.

Users enter their information exactly as it appears on their state-issued ID.

If the user says they live at a different address than what's on their ID, we collect their current address on the next page.

Troubleshooting Guide

The following are some of the common issues and questions that users encounter when 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 access other federal government services, such as the Social Security Administration.

To keep your personal and financial information safe and secure, MyPBA requires 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.

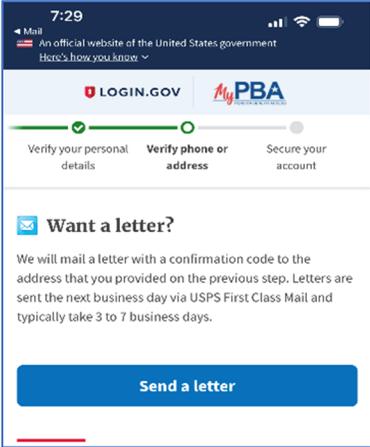
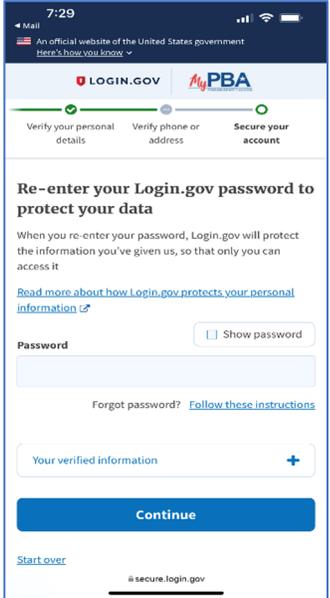
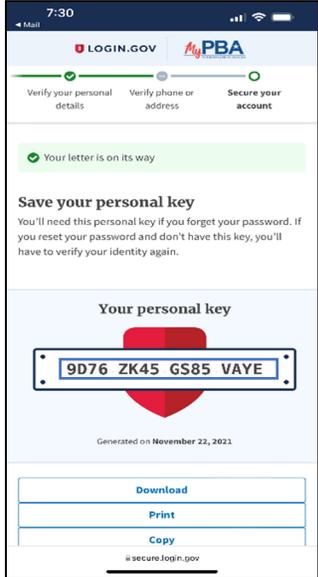
[What if I don't have a phone number that has my name associated with the phone plan?](#)

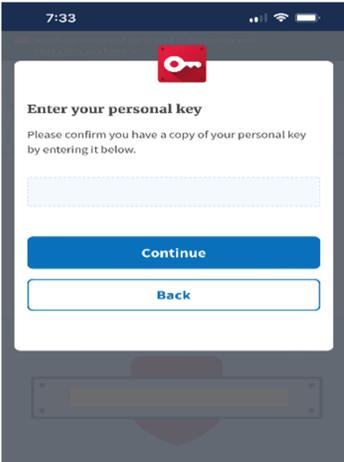
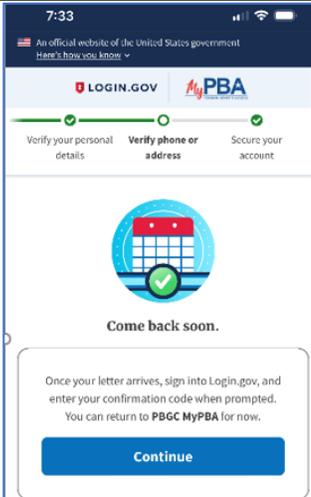
To verify your address, Login.gov requires users to enter a phone number where they are listed as either the owner or authorized user of the phone plan.

- 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 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."

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

<p>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.”</p>	<p>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.</p>	<p>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.</p>
		

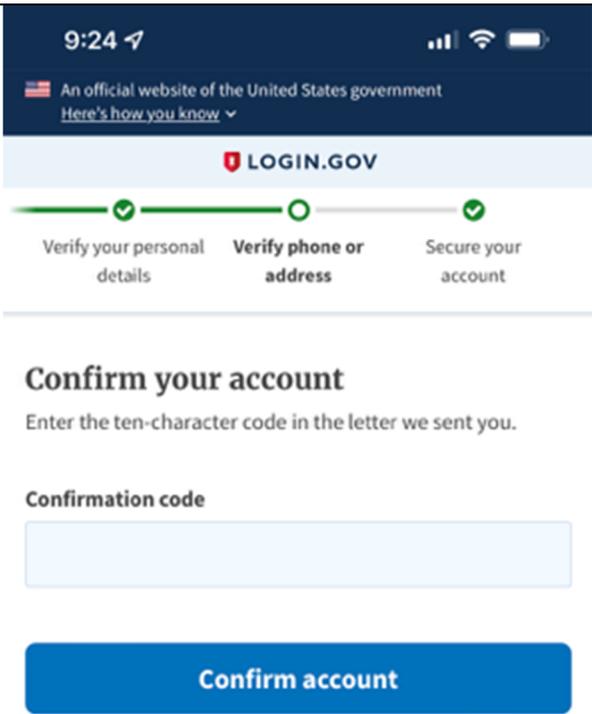
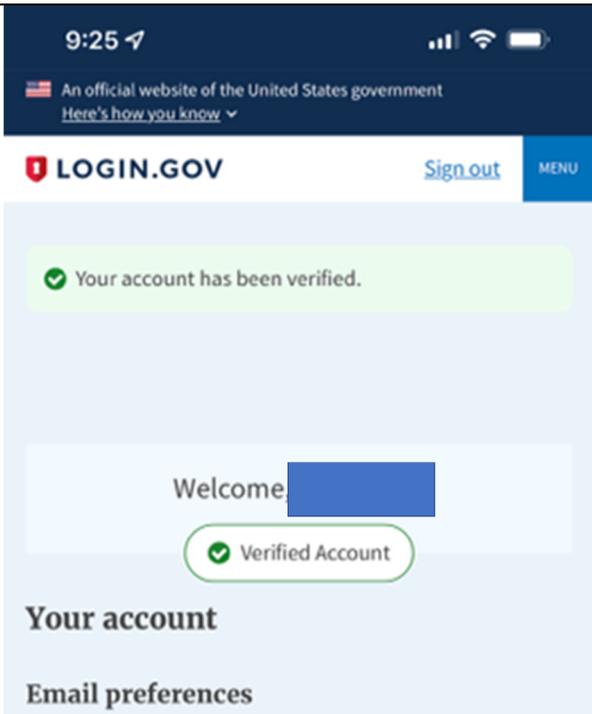
<p>Step 4: Enter your personal key that was provided on the previous page.</p>	<p>Step 5: You will then see a confirmation page that your request was a success.</p>
	

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

Login.gov will send you a letter via the US Postal Service three to seven business days after you request the code. The confirmation code will expire 30 days after the date 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>
- 2) Sign in with your Login.gov account
- 3) Enter the confirmation code when prompted

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

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 verify your identity using a desktop computer and a landline phone

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

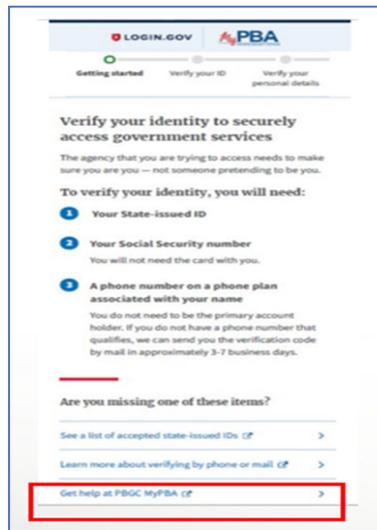
Only the following state-issued identification is accepted:

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

PBGC is working hard to help customers without a US state-issued ID get access to MyPBA. That's why we've created another way to verify your identity through Login.gov.

Here's how it works: Start by completing the Login.gov registration process, which includes setting up an email and password for future logins.

Once you arrive at the "Add your state-issued ID" page, please click on the "Get Help at PBGC MyPBA" link. After clicking on the "Get Help at PBGC MyPBA" link, you will be redirected to an alternate page where you can request a MyPBA PIN.



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 you upload a driver's license, enter a Social Security number, or verify your address.

At this point, users have four attempts remaining. We recommend selecting "Try Again," and entering a previous address or the address listed on the ID that you uploaded, if not the same as the current address. Once updated, select "Continue" again. If a user continues to receive the screen below, unfortunately, they are not able to continue the authentication process because they have not been successfully verified by Login.gov.

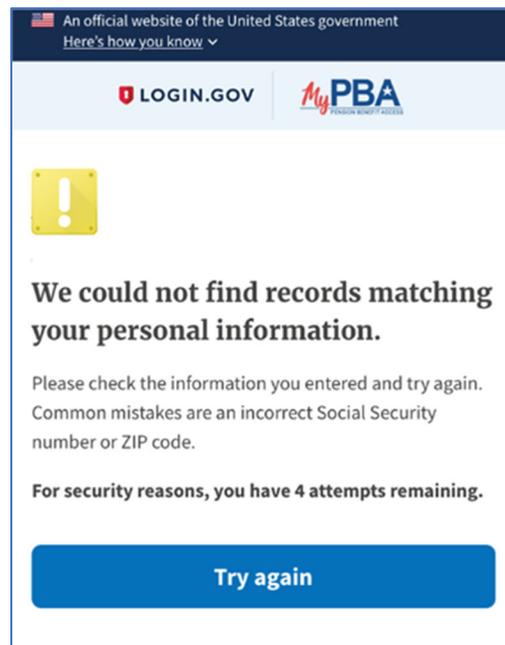
This issue occurs because Login.gov uses real-time identity-proofing techniques to protect personal information and prevent fraud. The Login.gov verification process relies on available data from

government databases, and some people will have conflicting or insufficient data to complete the identity-verification process.

Unfortunately, if you are unsuccessful in getting verified through Login.gov, PBGC won't be able to help provide an explanation as to why you were not successful because Login.gov doesn't tell us why users can't be verified.

However, we're working hard to help customers without a US state-issued ID get access to MyPBA. That's why we've created another way to verify your identity through Login.gov.

If you encounter any issues during the Login.gov registration process, please click on the "Get Help at PBGC MyPBA" link. After clicking on the "Get Help at PBGC MyPBA" link, you will be redirected to an alternate page where you can request a MyPBA PIN.



What if I don't have a U.S. based phone number?

If you don't have a US-based phone number, you can still complete the first step of the Login.gov registration process. You'll know you've completed this step when you successfully receive your Login.gov security code either by text message or automated phone call.

After this step, Login.gov will ask you to complete the identity verification process. If you encounter any issues during the registration process using Login.gov, please click on the "Get Help at PBGC MyPBA" link. After clicking on the "Get Help at PBGC MyPBA" link, the Login.gov process will redirect you to an alternate page where you can request a MyPBA PIN.

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"

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 first use the **blue MyPBA Login** button on <https://www.pbgc.gov/mypba> and then use the **Login.gov** button to access the Login.gov sign in screen in order to access your MyPBA Account.



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 [PBGCC 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, visit the [Login.gov Help Center](#) or contact PBGC at 1-800-400-7242. We will do our best to help you.

If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to Access telecommunications relay services. International callers on mobile phones call 1-800-400-7242.

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 pension plan's name or number, which can be found in the upper right corner of correspondence from PBGC.