



Pension Benefit
Guaranty Corporation

2026 Chief FOIA Officer Report
C. Paul Chalmers, Chief FOIA Officer
March 2025-March 2026

**PENSION BENEFIT GUARANTY CORPORATION
2026 CHIEF FOIA OFFICER REPORT**

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Message from the Chief FOIA Officer

On behalf of the Pension Benefit Guaranty Corporation (PBGC), I am pleased to present the 2026 Chief FOIA Officer Report to the Attorney General of the United States. This report summarizes PBGC's initiatives to comply with the FOIA and to promote transparency and openness in its operations. The report covers the period of March 2025 through March 2026.

PBGC is a centralized FOIA agency. All FOIA requests and Privacy Act requests are handled by the Disclosure Division, which is located in the General Law and Operations Department in PBGC's Office of General Counsel. In Fiscal Year 2025, PBGC received 2,767 and processed 2,771 requests while maintaining an average processing time of 12 working days for complex requests, eight days under the statutory time-limit. In Fiscal Year 2025, PBGC had a FOIA case backlog of one. From Fiscal Year 2014 to Fiscal Year 2024, the Disclosure Division maintained an 11-year history of ending the fiscal year with zero backlogged requests or appeals.

The Disclosure Division continues to focus on citizen-centered service by maximizing the use of technology and human capital management to maintain agency transparency. The Disclosure Division supports the Special Financial Assistance Program transparency efforts by conducting commercial, financial, and PII reviews of the applications prior to publishing them on the agency website. To promote outreach with the requester community and among federal agencies, PBGC FOIA leadership serves on the FOIA Advisory Committee, and the two Chief FOIA Officers Council Committees — the Technology Committee and the Committee on Cross-Agency Collaboration and Innovation. The PBGC continues to maintain its status as a model small agency FOIA program.

Any inquiries regarding this report may be directed to the Disclosure Division by phone at (202) 229-4040 or by email at disclosure@pbgc.gov. This report can be found on the [PBGC FOIA website](#) under FOIA reports.



C. Paul Chalmers
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Pension Benefit Guaranty Corporation

Executive Summary

Established in 1974 by the Employee Retirement Income Security Act (ERISA), the Pension Benefit Guaranty Corporation guarantees the hard-earned pension benefits of about 30 million workers and retirees covered by single-employer and multiemployer defined benefit pension plans. PBGC's retirement security mission is supported by three strategic goals: to preserve plans and protect the pensions of covered workers and retirees, pay benefits on time and accurately, and maintain high standards of stewardship and accountability.

The pension benefits of these participants are valued at more than \$3 trillion. The Corporation's two insurance programs are legally separate and operationally and financially independent. The Single-Employer Program is financed by insurance premiums, investment income, and recoveries from companies formerly responsible for the plans. Congress sets PBGC premium rates. The Multiemployer Program is financed by premiums paid by insured plans and investment income.

The American Rescue Plan (ARP) Act of 2021 established the Special Financial Assistance (SFA) Program for eligible financially troubled multiemployer plans. The SFA Program provides funding assistance to severely underfunded multiemployer defined benefit pension plans and will enable millions of America's workers, retirees, and their families to receive the pension benefits they earned through many years of hard work. The SFA program is funded entirely by an appropriation from the General Fund of the U.S. Department of the Treasury. Upon approval of an SFA application, PBGC will make a payment to an eligible multiemployer defined benefit pension plan in the amount that is projected to enable the plan to pay all benefits through the last day of the plan year ending in 2051. The SFA Program also assists such plans by providing funds to reinstate previously suspended benefits, including back payments to retirees, and repaying financial assistance that was received from PBGC's Multiemployer Program.

Section I: FOIA Leadership and Applying the Presumption of Openness

The guiding principle underlying the Department of Justice’s (DOJ) 2022 [FOIA Guidelines](#) is the presumption of openness. The Guidelines also highlight the importance of agency leadership in ensuring effective FOIA administration. Please answer the following questions about FOIA leadership at your agency and describe the steps your agency has taken to ensure that the presumption of openness is being applied to all decisions involving the FOIA.

A. Leadership Support for FOIA

1. The FOIA requires each agency to designate a Chief FOIA Officer who is a senior official at the Assistant Secretary or equivalent level. See 5 U.S.C. § 552(j)(1) (2018). Is your agency’s Chief FOIA Officer at or above this level?

Yes. The Chief FOIA Officer is a senior level leader, who also serves as a Department Director, Deputy General Counsel, Senior Agency Official for Privacy (SAOP) and the Designated Agency Ethics Official (DAEO).

2. Please provide the name and title of your agency’s Chief FOIA Officer.

Deputy General Counsel C. Paul Chalmers is PBGC’s Chief FOIA Officer.

3. What steps has your agency taken to incorporate FOIA into its core mission? For example, has your agency incorporated FOIA milestones into its strategic plan?

In the [PBGC Strategic Plan FY 2022-2026](#) under the Strengthen Transparency, Disclosure, and Communication Strategy Objective, PBGC established the performance goal of “Comply with all FOIA deadlines and maintain model disclosure program.” As stated more fully on page 19 of the Plan, “PBGC will continue to maintain its Freedom of Information Act (FOIA) program in full compliance with all legal deadlines and maintain its status as a model small agency program.”

In the [Pension Benefit Guaranty Corporation FY 2025 Annual Report](#), PBGC confirms the agency’s commitment to transparency and accountability by ensuring agency-wide compliance with the FOIA.

B. Presumption of Openness

4. DOJ's 2022 FOIA Guidelines provides that "agencies should confirm in response letters to FOIA requesters that they have considered the foreseeable harm standard when reviewing records and applying FOIA exemptions." Does your agency provide such confirmation in its response letters?

Yes. In the disclosure determination letters, PBGC includes a statement confirming it has considered the foreseeable harm standard upon invoking any relevant FOIA exemption(s).

5. In some circumstances, agencies may respond to a requester that it can neither confirm nor deny the existence of requested records if acknowledging the existence of records would harm an interest protected by a FOIA exemption. This is commonly referred to as a Glomar response. If your agency tracks Glomar responses, please provide:

- **the number of times your agency issued a full or partial Glomar response during Fiscal Year (FY) 2025 (please separate full and partial Glomar responses if possible);**
- **the number of times a Glomar response was issued by exemption during FY 2025 (e.g., Exemption 7(C) – 20 times, Exemption 1 – 5 times).**

PBGC has never issued a Glomar response.

6. Optional -- If there are any other initiatives undertaken by your agency to ensure that the presumption of openness is being applied, please describe them here.

The Disclosure Division continues the FOIA Letter Template Project. The goal of this project is to have clear and concise final determination letters to foster effective communication with requesters. For this project, the Disclosure Division has relied upon guidance from the Department of Justice Office of Information Policy (DOJ), National Archives and Records Administration (NARA) Office of Government Information Services (OGIS), and recommendations from the FOIA Advisory Committee.

Section II: Ensuring Fair and Effective FOIA Administration

DOJ's 2022 [FOIA Guidelines](#) provide that “[e]nsuring fair and effective FOIA administration requires . . . proper training, and a full understanding of FOIA obligations by the entire agency workforce.” The Guidelines reinforce longstanding guidance to “work with FOIA requesters in a spirit of cooperation.” DOJ also “urge[s] agency Chief FOIA Officers to undertake comprehensive review of all aspects of their agency’s FOIA administration” as part of ensuring fair and effective FOIA administration.

A. FOIA Training

1. The FOIA directs agency Chief FOIA Officers to ensure that FOIA training is offered to agency personnel. See 5 U.S.C. § 552(a)(j)(2)(F). Please describe the efforts your agency has undertaken to ensure proper FOIA training is made available and used by agency personnel.

PBGC ensures FOIA training is made available to all agency personnel.

PBGC Annual FOIA Training

All PBGC employees are required to complete records management training annually, which includes FOIA requirements and procedures.

PBGC FOIA Training for New Employees

The Disclosure Division provides FOIA training to all newly hired PBGC federal employees during orientation, conveying PBGC’s commitment to transparency and compliance with FOIA.

PBGC FOIA Training for the Corporate Investments Department

The Corporate Investments Department (CID) provides investment management services for plans trusted by the PBGC and for assets managed by the PBGC. The Disclosure Division presented a FOIA training for CID and CID conducted an CID records and responsibilities training session for the Disclosure Division. This mutually beneficial training session assisted each office to streamline the search and review process.

FOIA Training Available on FedTalent

The following FOIA classes are available on PBGC’s online learning platform, FedTalent:

- The Freedom of Information Act
- FOIA, Privacy Act and Identity Theft
- DOJ’s Freedom of Information Act Training for Federal Employees
- DOJ’s Freedom of Information Act Training for FOIA Professionals

FOIA Liaison Training

The Disclosure Division trains non-FOIA personnel in the program offices, who are the program office FOIA points of contact (also known as the FOIA liaisons). The Disclosure Division trains these individuals on FOIA, responsive records, and proper search

techniques. This training allows the Disclosure Division and the program office to streamline the process, reduce response time, and better serve the FOIA requester community.

2. Did your FOIA professionals, or other personnel at your agency with FOIA responsibilities, attend substantive FOIA training during the reporting period, such as training provided by the Department of Justice?

Yes. The FOIA professionals attended substantive FOIA training during the reporting period.

3. If yes, please provide a brief description of the type of training attended or conducted and the topics covered.

PBGC FOIA professionals attended the following training courses:

Department of Justice Virtual FOIA Trainings

- Administrative Appeals, FOIA Compliance and Customer Service Training
- Procedural Requirements and Fees training
- Exemption 1 and Exemption 7 Training
- Exemption 4 and Exemption 5 Training
- Annual FOIA Report Refresher and Quarterly Report Training
- Chief FOIA Officer Report Refresher Training
- Advanced Freedom of Information Act Training
- Privacy Considerations Training

Disclosure Division Internal Trainings

The Division conducts and attends periodic training on a variety of topics to ensure efficient and accurate processing of FOIA and Privacy Act requests.

- Administrative Appeals
- Administrative FOIA Case Filing
- An Overview of FOIA Processing for Income Verifications
- An Overview of FOIA Processing for 1099R Forms
- Exceptional Relief: Expedited Processing and Fee Waiver
- Interaction of the FOIA and the Privacy Act
- Exemption 1
- Exemption 2
- Exemption 3
- Exemption 4
- Exemption 5
- Exemption 6
- Exemption 7
- OPEXUS FOIAXpress Training

FOIA and Artificial Intelligence Trainings

- Relativity: East Coast AI Bootcamp
- Relativity: Public Sector DC: Unlocking AI's Potential in the Public Sector: a FOIA case study
- Relativity: How Relativity Air Delivers Defensible Generative AI Review
- FeDWG: AI Governance: Balancing Innovation, Risk, and Compliance
- FeDWG: Navigating FedRAMP Compliance and the Governance and Procurement Requirements for AI eDiscovery Tools
- DC Bar Association: Introduction to AI for Legal Practice

American Society of Access Professionals

- FOIA Court Case Update Presentation

4. Please provide an estimate of the percentage of your FOIA professionals and staff with FOIA responsibilities who attended substantive FOIA training during this reporting period.

All Disclosure Division employees attend FOIA training. 100% of PBGC's FOIA professionals and staff with FOIA responsibilities attended substantive FOIA training during this reporting period.

5. OIP has directed agencies to "take steps to ensure that all of their FOIA professionals attend substantive FOIA training at least once throughout the year." If your response to the previous question is that less than 80% of your FOIA professionals attended training, please explain your agency's plan to ensure that all FOIA professionals receive or attend substantive FOIA training during the next reporting year.

This is not applicable to PBGC.

6. Describe any efforts your agency has undertaken to inform non-FOIA professionals of their obligations under the FOIA. In particular, please describe how often and in what formats your agency provides FOIA training or briefings to non-FOIA staff, and if senior leaders at your agency received a briefing on your agency's FOIA resources, obligations and expectations during the FOIA process.

Annual FOIA Training.

All PBGC employees are required to complete records management training annually, which includes FOIA requirements and procedures. The training was provided via an online training platform, FedTalent, with regular reminders to each employee and to their supervisors to ensure completion. The online platform also provided data tracking for accountability.

PBGC FOIA Liaisons

PBGC has trained non-FOIA personnel in high-visibility program offices, designating certain individuals as FOIA liaisons. These individuals serve as points of contact for FOIA related matters. Through the Disclosure Division's FOIA outreach and awareness

efforts, these FOIA liaisons have become knowledgeable about the entire FOIA process and the role they play in compliance areas, such as identifying record originators, searching for responsive records, documenting searches, and articulating any programmatic concerns disclosure of records might cause.

B. Outreach

7. As part of the standard request process, do your FOIA professionals proactively contact requesters concerning complex or voluminous requests in an effort to clarify or narrow the scope of the request so requesters can receive responses more quickly? Please describe any such outreach or dialogue and, if applicable, any specific examples.

Yes. The Disclosure Division implements FOIA best practices as part of the standard FOIA requests process, which includes proactively contacting FOIA requesters. The FOIA professionals routinely contact requesters to provide recommendations on methods to clarify or narrow requests with the goal of securing the responsive records needed by the requester. The success of the Disclosure Division's practice is reflected in the response time metrics in the Fiscal Year 2025 FOIA Annual Report and in its excellent relationship with the requester community.

8. Outside of the standard request process or routine FOIA Liaison or FOIA Requester Service Center interactions, did your FOIA professionals engage in any outreach or dialogue with the requester community or open government groups regarding your administration of the FOIA? For example, did you proactively contact frequent requesters, host FOIA-related conference calls with open government groups, or provide FOIA training to members of the public? Please describe any such outreach or dialogue and, if applicable, any specific examples of how this dialogue has led to improvements in your agency's FOIA administration.

Federal FOIA Advisory Committee.

Disclosure Officer Whitney Frazier- Jenkins serves as a government member for the 2024-2026 FOIA Advisory Committee.

The FOIA Advisory Committee establishes an open and transparent way for the public to provide the 13 federal government advice regarding FOIA implementation, and it consists of members both inside and outside the federal government, who have considerable FOIA expertise. NARA created the FOIA Advisory Committee to foster dialogue between the federal government and the requester community and to solicit public comments and develop recommendations for improving FOIA administration and proactive disclosures.

The Disclosure Division FOIA professionals attend these virtual committee meetings to understand the requester community's concerns.

2025 Sunshine Fest

Sunshine Fest brings requesters and the government to the same table and identify solutions for improving the public's ability to records. Attendees include journalists, record custodians, policy makers, historians, state FOI coalitions, librarians, academics, civil society nonprofit groups, and commercial data providers. Sunshine Fest is coordinated by the Joseph L. Brechner Freedom of Information Project at the University of Florida College of Journalism and Communications, the National Freedom of Information Coalition, MuckRock, and the Johns Hopkins University Communication Graduate Program. During this reporting period, members of the Disclosure Division attended the 2025 Sunshine Fest, which allowed them to dialogue with the requester community.

Meeting with Commercial Requesters

The Corporate Investments Department (CID) and the Disclosure Division met with commercial investment requester to discuss their PBGC FOIA requests and releasable and non-releasable records. This meeting resulted in the requester narrowing their FOIA request description to only releasable responsive records, which saved the Disclosure Division and CID significant time and resources and saved the requester FOIA fees. The Disclosure Division has conducted similar meetings with other commercial investment requesters to streamline their FOIA requests.

9. The FOIA Improvement Act of 2016 requires additional notification to requesters about the services provided by the agency's FOIA Public Liaison. Please provide an estimate of the number of times requesters sought assistance from your agency's FOIA Public Liaison during Fiscal Year 2025 (please provide a total number or an estimate of the number for the agency overall).

The Disclosure Division notifies every requester about the services provided by the agency's FOIA Public Liaison in the determination letter. The FOIA Public Liaisons contact information, and a summary of their services are posted on the [PBGC FOIA website](#), [National FOIA Portal](#), and [PBGC's Public Access Link](#). The Disclosure Division estimates 25 requesters sought assistance from the FOIA Public Liaisons during this reporting period. The Disclosure Division responded to 670 FOIA phone inquiries from March 2025 to December 2025.

C. Other Initiatives

10. Has your agency evaluated the allocation of agency personnel resources needed to respond to current and anticipated FOIA demands? If so, please describe what changes your agency has or will implement.

Yes. The Disclosure Division routinely evaluates the allocation of agency personnel resources to ascertain the necessary personnel needed to efficiently respond to current and anticipated FOIA demands. To accomplish the mission of FOIA, the Disclosure Division must work smarter and creatively with its resources.

11. How does your agency use data or processing metrics to ensure efficient management of your FOIA workload? For example, case management reports, staff processing statistics, etc. In addition, please specifically highlight any data analysis methods or technologies used.

The Disclosure Division uses performance metrics to ensure efficient management of its FOIA workload. The agency's case management system generates reports on FOIA processing times, workload distribution, and individual user actions. Performance metrics and data generated from these reports assist the Division's leadership in making informed changes to staffing, allocating resources, accretion of duties, issuing performance awards, and identifying training needs. During this reporting period, the Disclosure Division staff experienced an unexpected loss of staff. To overcome this challenge, the Division leadership used metrics to pivot business models and workflow, cross-train Government Information Specialists, creatively distribute work, and develop methods to maintain excellent FOIA metrics. Additionally, the Division leadership compares the Quarterly Reports and the FOIA Annual Reports to assess quarterly and yearly trends, and levels of productivity. The PBGC will continue to use data reporting to assess productivity, streamline processes and procedures, and identify training needs.

As a team, the Disclosure Division reviews and discusses the Annual FOIA Report, the Chief FOIA Officer's Report, and the DOJ Chief FOIA Officers' Report Assessment and Summary to illustrate areas of improvement and to identify opportunities for improvement in the next fiscal year.

12. Optional -- If there are any other initiatives undertaken by your agency to ensure fair and effective FOIA administration, please describe them here.

Chief FOIA Officers Council Committee on Cross-Agency Collaboration and Innovation
Chief FOIA Officer C. Paul Chalmers serves as the co-chair on the Chief FOIA Officers Council, Committee of Cross-Agency Collaboration and Innovation (COCACI).

The Chief FOIA Officers Council created the COCACI in October 2020 to implement Recommendation 16 from the [2018-2020 FOIA Advisory Committee Final Report and Recommendations](#). Its purpose is to research and propose cross-agency grant programs and funding sources, create federal career paths for FOIA professionals, and promote models to align agency resources with agency transparency.

Chief FOIA Officers Council Technology Committee
Deputy Disclosure Officer Patricia A. Weth serves as the co-chair on the Chief FOIA Officers Council, Technology Committee.

The Chief FOIA Officers Council created the Technology Committee in September 2018 to implement Recommendation 1 from the [2016-2018 FOIA Advisory Committee Final Report and Recommendations](#). Its purpose is to study the utilization and deployment of technology in FOIA programs across agencies and identify best practices and recommendations that can be implemented across agencies. This committee consists of

three working groups: eDiscovery, FOIA Case Management Systems, and Artificial Intelligence. The committee, along with DOJ and OIG, is organizing the NexGen FOIA Tech Showcase 3.0 in May 2026 to allow federal agencies to view the latest FOIA technology and AI.

Section III: Proactive Disclosures

DOJ's 2022 [FOIA Guidelines](#) emphasize that “proactive disclosure of information is . . . fundamental to the faithful application of the FOIA.” The Guidelines direct agencies to post “records online quickly and systematically in advance of any public request” and reiterate that agencies should post records “in the most useful, searchable, and open formats possible.”

1. Please describe what steps your agency takes to identify, track, and post (a)(2) proactive disclosures.

PBGC actively works to identify, track, and post (a)(2) proactive disclosures in useful open formats accessible to the public by reviewing web analytics. PBGC Program Offices consistently post final opinions, specific agency policy statements, and manuals for the public at [PBGC.gov](https://www.pbgc.gov).

Since the promulgation of the SFA Program, the Disclosure Division has collaborated with the Plan Compliance Department in the review and redaction of records collected during SFA application process. Releasable portions of applications and certain correspondence records are proactively made public to promote transparency in the application process, to include the status of all applications under review, approved, denied, withdrawn, or on the waiting list.

The Disclosure Division tracks the FOIA responsive records that have been requested and released three or more times for posting in the Electronic Reading Room.

2. Does your agency post logs of its FOIA requests?

- **If so, what information is contained in the logs?**
- **Are they posted in CSV format? If not, what format are they posted in?**
- **Please provide a link to the page where any FOIA logs are posted. If applicable, please provide component links.**

Pursuant to the [2020-2022 FOIA Advisory Committee Recommendation 22-10](#), the Disclosure Division posted the Fiscal Year 2025 PBGC FOIA Case Log at <https://www.pbgc.gov/news/electronic-reading-room>.

The Fiscal Year 2025 PBGC FOIA Case Log contains the following information: the request ID, received date, closed date, request description, and final disposition. This log is not posted in a CVS format. The log is posted in a PDF format.

3. Provide examples of any material (with links) that your agency has proactively disclosed during the past reporting year, including records that have been requested and released three or more times in accordance with 5 U.S.C. § 552(a)(2)(D).

PBGC Newsletters and Publications: <https://www.pbgc.gov/news/press>

PBGC's Annual Reports: <https://www.pbgc.gov/about/annual-reports>

PBGC's Recent News Releases: <https://www.pbgc.gov/news-policy>

Finding Insured Pension Plans: <https://www.pbgc.gov/search-insured-plans>

Guidance for Practitioners and Employers: <https://www.pbgc.gov/prac/whatsnew>

PBGC Guidance Document Database: <https://www.pbgc.gov/employers-practitioners/legal-resources/guidance>

PBGC's Insurance Coverage: <https://www.pbgc.gov/prac/other-guidance/insurance-coverage>

American Rescue Plan (ARP) Special Financial Assistance Program Applications: <https://www.pbgc.gov/arp-sfa/sfa-applications>

PBGC Opinion Letters: <https://www.pbgc.gov/employers-practitioners/legal-resources/opinion-letters>

PBGC Pending Proposed Rules: <https://www.pbgc.gov/employers-practitioners/federal-register/pending-proposed-rules>

Appeals Board Decisions: <https://www.pbgc.gov/prac/appeals-board/appeals-decisions>

4. Please provide a link (or component links, if applicable) where your agency routinely posts its frequently requested records.

The PBGC Electronic Reading Room is located at <https://www.pbgc.gov/news/other/res/electronic-reading-room>

5. Beyond posting new material, is your agency taking steps to make the posted information more useful to the public, especially to the community of individuals who regularly access your agency's website? If yes, please provide examples of such improvements, such as steps taken to post information in open and machine-readable formats. If your agency is not taking steps to make posted information more useful, please explain why.

In 2025, the Disclosure Division began a review of its public-facing FOIA website to re-architect the site to provide simple, clear information about how to file a request as well as easy access to PBGC records in the public domain. The goal is to make information

about FOIA, PBGC FOIA administration, and agency publicly available records easy to find and use.

The Disclosure Division posted the Fiscal Year 2025 PBGC FOIA Case Log at <https://www.pbgc.gov/news/electronic-reading-room>. The Disclosure Division will continue to post the FOIA case logs in open and machine-readable formats.

Below are examples of steps taken by PBGC to make its posted information more accessible and useful to the public and to its participants.

- American Disability Act (ADA) compliant: The PBGC.gov team works with varied content contributors and web application development teams, striving to ensure that content published on the website is Section 508 compliant and accessible for those using assistive technology.
- Customer Centered Postings: The PBGC.gov team uses web analytics combined with PBGC's customer survey vendor. The team reviews findings on a weekly basis to identify opportunities for adding content to the site or making content more accessible based on real user feedback.
- Data Protection Procedures: The PBGC.gov team has expanded policies and procedures related to evaluating documents (PDF, Office, etc.) before posting to the site, performing Accessibility Checks, and remediating findings to the greatest extent possible while ensuring that Personal Identifiable Information (PII) and sensitive data are not present.
- Machine Readable: [PBGC.gov/open](https://www.pbgc.gov/open) contains links to PBGC data set documents and other data that are machine readable and/or web accessible, improving the availability and transparency of PBGC information. Additionally, PBGC reviews and updates the root JSON file as necessary to facilitate machine discovery of the site from the root.
- Technical Improvements: Overall improvements to structured data on PBGC webpages has included converting images and layers to tabular structures and subsequently modifying new and existing tables to follow best practices for HTML structures and naming conventions. The clean-up and conversion effort of legacy content is ongoing, with steady progress made each year.
- Telecommunication/Relay Services: The PBGC.gov site promotes 711 for TTY Based Telecommunications Relay Service to accommodate people with hearing or speech disabilities.

6. Does your proactive disclosure process or system involve any collaboration with agency staff outside the FOIA office, such as IT or data personnel? If so, describe this interaction.

Yes. PBGC's proactive disclosure process system involves collaboration with agency staff outside of the Disclosure Division, including the 508 Compliance Team and the Web Team. The Disclosure Division partners with the Plan Compliance Department by reviewing and redacting SFA applications prior to publication in the public domain. The FOIA professionals collaborate with other PBGC program offices to review records for

public posting that ensure no personal identifiable information or confidential commercial financial information is released.

7. Optional -- Please describe the best practices used to improve proactive disclosures and any challenges your agency faces in this area.

PBGC continually strives to improve and increase record disclosure to the public.

Section IV: Steps Take to Greater Utilize Technology

A key component of FOIA administration is using technology to make information available to the public and to gain efficiency in FOIA processing. DOJ's 2022 FOIA Guidelines emphasize the importance of making FOIA websites easily navigable and complying with the FOIA.gov interoperability requirements. Please answer the following questions to describe how your agency is using technology to improve its FOIA administration and the public's access to information.

1. Has your agency reviewed its FOIA-related technological capabilities to identify resources needed to respond to current and anticipated FOIA demands?

The Disclosure Division routinely engages in market research for new tracking and processing tools, artificial intelligence tools, and other emerging technologies to support the FOIA Program. The Disclosure Division attended several presentations regarding the use of artificial intelligence tools for FOIA use.

2. Please briefly describe any new types of technology your agency uses to support your FOIA program.

The Disclosure Division identified the need for a redaction tool for personally identified information in audio files and video files. As a solution, the Disclosure Division is in the process of implementing Veritone Redact. Veritone Redact allows for the redaction of large volumes of video content with speed and efficiency. Veritone Redact can search for keywords and phrases captured within the recorded audio and redact those items. It leverages AI-enabled cognitive engines that extract text from audio and video files, as well as automatically generate transcripts for those same files (a process that can take significantly longer when done manually). This digital file is indexed so FOIA professionals and requesters can easily search within the video or audio file.

Additionally, the Disclosure Division is exploring the AI feature in FOIAXpress with the goal of speeding up the process of identifying and applying redactions and allowing the Government Information Specialist to stay in full control of the final exemptions.

3. Does your agency currently use any technology to automate request intake, customer service, or record processing? For example, does your agency use artificial intelligence or other tools to conduct searches or make redactions? If so, please describe and, if possible,

estimate how much time and financial resources are saved since implementing the technology.

Yes. The Disclosure Division uses FOIAXpress Electronic Document Review (EDR). EDR uses automated technology to search, sort, and identify responsive and duplicative content in large volumes of emails, attachments, and files. PBGC estimates that the implementation of these tools has eliminated hundreds of manual review hours by FOIA personnel for certain voluminous requests.

The Disclosure Division utilizes Rapid Redact. This software has automated coding of keywords capabilities. This creates a uniform environment for analysts to make, review, and apply redactions. For bulk records, this saves approximately 50% of the review time and the corresponding financial resources in labor hours.

4. OIP issued [guidance](#) in 2017 encouraging agencies to regularly review their FOIA websites to ensure that they contain essential resources and are informative and user-friendly. Has your agency reviewed its FOIA website(s) during the reporting period to ensure it addresses the elements noted in the guidance?

The Disclosure Division conducted a thorough review of its FOIA website and a self-assessment using the DOJ OIP FOIA Self-Assessment Toolkit. The Disclosure Division is working with the Web Team to re-architect its website to provide simple, clear information about how to file a request as well as easy access to agency records in the public domain. During the new construction of the FOIA website, the Disclosure Division relies upon the guidance and recommendations from DOJ, OIGIS, and the FOIA Advisory Committee.

5. Did all four of your agency's [quarterly reports](#) for Fiscal Year 2025 appear on FOIA.gov?

Yes. PBGC posted all four quarterly reports for Fiscal Year 2025 in FOIA.gov. Additionally, PBGC posted the Fiscal Year 2025 quarterly reports to its FOIA website, which is available at <https://www.pbgc.gov/about/pg/footer/foia/foia-annual-reports>.

6. If your agency did not successfully post all quarterly reports on FOIA.gov, please explain why and provide your agency's plan for ensuring that such reporting is successful in Fiscal Year 2026.

This is not applicable to PBGC.

7. The FOIA Improvement Act of 2016 requires all agencies to post the raw statistical data used to compile their Annual FOIA Reports. Please provide the link to this posting for your agency's Fiscal Year 2024 Annual FOIA Report and, if available, for your agency's Fiscal Year 2025 Annual FOIA Report.

The PBGC FOIA Annual Reports and raw statistical data are located on the agency FOIA website at <https://www.pbgc.gov/about/pg/footer/foia/foia-annual-reports>.

8. In February 2019, DOJ and OMB issued joint [Guidance](#) establishing interoperability standards to receive requests from the National FOIA Portal on FOIA.gov. Are all components of your agency in compliance with the guidance?

Yes. PBGC's centralized disclosure operation follows interoperability standards and guidance pursuant to OMB M-19-10 Guidance for Achieving Interoperability with the National Freedom of Information Act Portal on FOIA.gov.

9. Optional -- Please describe your agency best practices in better utilizing technology and any challenges your agency faces in this area.

The Disclosure Division attends AI courses and lectures, and continues to explore artificial intelligent tools in the commercial marketplace that may assist the division in fulfilling the agency's FOIA mission.

Section V: Steps Taken to Remove Barriers to Access, Improve Timeliness in Responding to Requests, and Reduce Backlogs

DOJ's 2022 [FOIA Guidelines](#) instruct agencies "to remove barriers to requesting and accessing government records and to reduce FOIA processing backlogs." Please answer the following questions to describe how your agency is removing barriers to access, improving timeliness in responding to requests, and reducing FOIA backlogs.

A. Remove Barriers to Access

1. Has your agency established alternative means of access for any categories of first-party requested records, outside of the typical FOIA or Privacy Act process?

Yes.

2. If yes, please provide examples. If no, please indicate why not. Please also indicate if you do not know.

PBGC has a long established alternative means of access for first party requesters to access their records. Certain first-party requests for pension records, such as income verifications, beneficiary designations, election forms, and benefit determinations records are disclosed by PBGCs Office of Benefits Administration (OBA).

PBGC makes some records of first party requesters available at MyPBA: My Pension Benefit Access, which is located at <https://www.pbgc.gov/mypba>. At MyPBA, plan participant (first-party requesters) can electronically access their own records such as benefit estimates, 1099-R tax forms, and verification of income.

PBGC Pension Benefit Guaranty Corporation
A U.S. GOVERNMENT AGENCY

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MyPBA: My Pension Benefit Access

Help Keep Your Information Safe
Learn about protecting yourself from phishing emails.

Note for Premium Filers
MyPBA is **only** for individuals who are entitled to receive a PBGC benefit. If you represent an ongoing pension plan, go to [My PBA](#) to pay the premium.

MyPBA LOGIN

Read the [Login.gov User Guide](#) to get started.

For the best experience, please use **Microsoft Edge** or **Google Chrome** web browsers.

PBGC has improved your online experience with extra security and easier access, partnering with Login.gov to protect your personal information when conducting business with PBGC online.

If you are owed benefits from a [plan that has been trusted by PBGC](#), you are eligible for a MyPBA account. This includes customers currently receiving benefits as well as those entitled to future benefits.

New My Pension Benefit Access (MyPBA) account users must create a [Login.gov account](#) to gain access to MyPBA. The Login.gov authentication security process is used to verify your identity and protect your personal information. Once you create your Login.gov account, it will take approximately 20 minutes for your new MyPBA account to be ready. When complete, you will be able to access your MyPBA account information. Your MyPBA password will not expire.

Questions? See the [MyPBA FAQs](#).

Here's what you'll need to register:

- Valid Email Address
- Phone Number (mobile preferred)
- Current State-Issued ID (picture of the front and the back)

Enjoy these benefits:

- View your 1099-R tax form
- Obtain a letter that verifies your PBGC income
- Update your address, contact, and banking information
- Update your federal tax withholding
- Request a benefit estimate

New MyPBA Promo

Watch on [YouTube](#)

Looking for your 1099-R in MyPBA?
Your IRS Form 1099-R is available to download and print from MyPBA.

- Using a Chrome or Edge browser, navigate to the MyPBA homepage screen.
- Click on the "My 1099 form(s)" icon. This takes you to a page featuring "My Plans."
- Check the square box next to the plan name(s) for the 1099(s) you want to download.
- Then click on the blue "Show selected tax forms" button to download your PDF tax form(s).
- For additional help, view our [1099 reference sheet](#) or visit our [IRS 1099-R](#) page for more information.

IRS Form 1099-R Distribution: Your IRS Form 1099-R, for benefits paid by PBGC, will be mailed to you through the U.S. Postal Service.

3. Please describe any other steps your agency has taken to remove barriers to accessing government information.

To allow easy record access, a requester may send requests for agency records under the FOIA and/or the Privacy Act in the five different methods detailed below:

1. Mail to PGBC headquarters,
2. Fax the Disclosure Division's fax number: (202) 229-4042,

3. Email to the Disclosure Division's email: disclosure@pbgc.gov,
4. E-file via the [National FOIA Portal](#), and
5. E-file via [PBGC's Public Access Link](#).

PBGC configured the Public Access Link (PAL) to use the General Service Administration's login.gov platform for virtual identity proofing of Privacy Act requesters. The ability for requesters to certify their identity virtually allows for enhanced security, faster processing times, and improved customer experience.

B. Timeliness

4. For Fiscal Year 2025, what was the average number of days your agency reported for adjudicating requests for expedited processing? Please see Section VIII.A. of your agency's Fiscal Year 2025 Annual FOIA Report.

The average number of days to process a request for expedited processing was 8.14. In Fiscal Year 2025, PBGC adjudicated 77 of the 100 requests for expedited processing in 10 days or less.

5. If your agency's average number of days to adjudicate requests for expedited processing was more than ten calendar days, according to Section VIII.A. of your agency's Fiscal Year 2025 Annual FOIA Report, please describe the steps your agency will take to ensure that requests for expedited processing are adjudicated within ten calendar days or less.

This is not applicable to PBGC.

6. Does your agency utilize a separate track for simple requests?

Yes.

7. If your agency uses a separate track for simple requests, according to Annual FOIA Report section VII.A, was the agency overall average number of days to process simple requests twenty working days or fewer in Fiscal Year 2025?

Yes. PBGC processed the simple requests in an average of 9.72 days.

8. If not, did the simple track average processing time decrease compared to the previous Fiscal Year?

This is not applicable to PBGC.

9. Please provide the percentage of requests processed by your agency in Fiscal Year 2025 that were placed in your simple track. Please use the following calculation based on the data from your Annual FOIA Report: (processed simple requests from Section VII.C.1) divided by (requests processed from Section V.A.) x 100.

In Fiscal Year 2025, 41.6% of the requests processed by PBGC were in the simple track.

10. If your agency does not track simple requests separately, was the average number of days to process all non-expedited requests twenty working days or fewer?

This is not applicable to PBGC.

C. Backlogs

Backlogged Requests

11. If your agency had a backlog of requests at the close of Fiscal Year 2025, according to Annual FOIA Report Section XII.D.2, did that backlog decrease as compared with the backlog reported at the end of Fiscal Year 2024?

While waiting for a FOIA consultation response, PBGC had one case that was backlogged at the end of Fiscal Year 2025. Prior to this fiscal year, PBGC maintained a zero FOIA backlog for 11 consecutive years from Fiscal Year 2014 to Fiscal Year 2024.

12. If not, according to Annual FOIA Report Section XII.D.1, did your agency process more requests during Fiscal Year 2025 than it did during Fiscal Year 2024?

In Fiscal Year 2025 PBGC processed 2 cases less than the prior fiscal year. In Fiscal Year 2024 PBGC processed 2773 requests, and in Fiscal Year 2025 PBGC processed 2771 requests.

13. If your agency's request backlog increased during Fiscal Year 2025, please explain why and describe the causes that contributed to your agency not being able to reduce its backlog. When doing so, please also indicate if any of the following were contributing factors:

- **An increase in the number of incoming requests**
- **A loss of staff**
- **An increase in the complexity of the requests received (if possible, please provide examples or briefly describe the types of complex requests contributing to your backlog increase)**
- **Litigation**
- **Any other reasons – please briefly describe or provide examples when possible**

PBGC had one backlog at the end of Fiscal Year 2025. In the past, PBGC had a zero backlog for 11 consecutive years. The FOIA case became backlogged because PBGC had to wait for a response to a FOIA consultation.

14. If you had a request backlog, please report the percentage of requests that make up the backlog out of the total number of requests received by your agency in Fiscal Year 2025. Please use the following calculation based on data from your Annual FOIA Report: (backlogged requests from Section XII.A) divided by (requests received from Section V.A) x 100. This number can be greater than 100%. If your agency has no request backlog, please answer with “N/A.”

The percentage of requests that make up the backlog out of the total number of requests received by PBGC in Fiscal Year 2025 is .03%.

Backlogged Appeals

15. If your agency had a backlog of appeals at the close of Fiscal Year 2025, according to Section XII.E.2 of the Annual FOIA Report, did that backlog decrease as compared with the backlog reported at the end of Fiscal Year 2024?

This is not applicable to PBGC. PBGC did not have a backlog of FOA appeals at the end of Fiscal Year 2024 or Fiscal Year 2025.

16. If not, according to section XII.E.1 of the Annual FOIA Report, did your agency process more appeals during Fiscal Year 2025 than it did during Fiscal Year 2024?

PBGC did not have a backlog of FOA appeals at the end of Fiscal Year 2025 or Fiscal Year 2024.

17. If your agency’s appeal backlog increased during Fiscal Year 2025, please explain why and describe the causes that contributed to your agency not being able to reduce its backlog. When doing so, please also indicate if any of the following were contributing factors:

- **An increase in the number of incoming appeals**
- **A loss of staff**
- **An increase in the complexity of the requests received (if possible, please provide examples or briefly describe the types of complex requests contributing to your backlog increase)**
- **Litigation**
- **Any other reasons – please briefly describe or provide examples when possible**

This is not applicable to PBGC.

18. If you had an appeal backlog, please report the percentage of appeals that make up the backlog out of the total number of appeals received by your agency in Fiscal Year

2025. Please use the following calculation based on data from your Annual FOIA Report: (backlogged appeals from Section XII.A) divided by (appeals received from Section VI.A) x 100. This number can be greater than 100%. If your agency did not receive any appeals in Fiscal Year 2025 and/or has no appeal backlog, please answer with "N/A."

This is not applicable to PBGC.

D. Backlog Reduction Plans

19. In the 2025 guidelines for Chief FOIA Officer Reports, any agency with a backlog of over 1000 requests in Fiscal Year 2024 was asked to provide a plan for achieving backlog reduction in the year ahead. Did your agency implement a backlog reduction plan last year? If so, describe your agency's efforts in implementing this plan and note if your agency was able to achieve backlog reduction in Fiscal Year 2025?

This is not applicable to PBGC. Prior to Fiscal Year 2025, PBGC has not had a FOIA backlog in 11 years.

20. If your agency had a backlog of more than 1,000 requests in Fiscal Year 2025, please explain your agency's plan to reduce this backlog during Fiscal Year 2026.

This is not applicable to PBGC.

E. Reducing the Age of Requests, Appeals, and Consultations

Ten Oldest Requests

21. In Fiscal Year 2025, did your agency close the ten oldest pending perfected requests that were reported in Section VII.E. of your Fiscal Year 2024 Annual FOIA Report?

Yes. The ten oldest perfected requests reported in Fiscal Year 2024 Annual FOIA Report were closed.

22. If no, please provide the number of these requests your agency was able to close by the end of the fiscal year, as listed in Section VII.E of your Fiscal Year 2025 Annual FOIA Report. If you had less than ten total oldest requests to close, please indicate that.

This is not applicable to PBGC.

23. Beyond working on the ten oldest requests, please describe any steps your agency took to reduce the overall age of your pending requests.

The Disclosure Division triages requests and initiates a search for records within five working days of receipt. The Disclosure Division provides excellent customer service to the public by adhering to FOIA best practices, including early and consistent

communication with requesters, the provision of interim responses where possible, and the proactive release of records.

Ten Oldest Appeals

24. In Fiscal Year 2025, did your agency close the ten oldest appeals that were reported pending in Section VI.C.5 of your Fiscal Year 2024 Annual FOIA Report?

Yes. The oldest FOIA appeal reported in Fiscal Year 2024 Annual FOIA Report was closed.

25. If no, please provide the number of these appeals your agency was able to close by the end of the fiscal year, as listed in Section VII.C.(5) of your Fiscal Year 2024 Annual FOIA Report. If you had less than ten total oldest appeals to close, please indicate that.

This is not applicable to PBGC.

26. Beyond working on the ten oldest appeals, please describe any steps your agency took to reduce the overall age of your pending appeals.

Upon receipt of the appeal, the Disclosure Division provides the case file to the appeal adjudication authority and is responsive to disclosure determination questions to assist with a timely appeal review.

Ten Oldest Consultations

27. In Fiscal Year 2025, did your agency close the ten oldest consultations that were reported pending in Section XII.C. of your Fiscal Year 2024 Annual FOIA Report?

This is not applicable to PBGC. PBGC did not have any pending consultations at the end of Fiscal Year 2024.

28. If no, please provide the number of these consultations your agency was able to close by the end of the fiscal year, as listed in Section XII.C. of your Fiscal Year 2024 Annual FOIA Report. If you had less than ten total oldest consultations to close, please indicate that.

This is not applicable to PBGC. PBGC did not have any pending consultations at the end of Fiscal Year 2024.

Additional Information Regarding Ten Oldest

29. If your agency did not close its ten oldest pending requests, appeals, or consultations, please explain why and provide a plan describing how your agency intends to close those “ten oldest” requests, appeals, and consultations during Fiscal Year 2026.

This is not applicable to PBGC. PBGC closed its ten oldest pending requests and appeals from Fiscal Year 2024. PBGC did not have any pending consultations at the end of Fiscal Year 2024.

F. Additional Information about FOIA Processing

30. Were any requests at your agency the subject of FOIA litigation during the reporting period? If so, please describe the impact on your agency's overall FOIA request processing and backlog. If possible, please indicate:

- **The number and nature of requests subject to litigation**
- **Common causes leading to litigation**
- **Any other information to illustrate the impact of litigation on your overall FOIA administration**

No. PBGC did not have any requests that were the subject of FOIA litigation during the reporting period.