Access to Services Online requires enrolling in Login.gov, which is the Government’s secure login tool. Once you register your Services Online account with Login.gov, you will use your Login.gov credentials to sign-in to Services Online.

**Step 1: Sign In**
Visit https://www.servicesonline.opm.gov and click **Sign in with LOGIN.GOV**

During the Login.gov registration process, after 15 minutes of inactivity, the current page will clear whatever information is entered into data fields.

**Step 2: Create an Account**
If you are a new Login.gov user, on the Login.gov sign in screen, click **Create an account**.

Or, if you already have a Login.gov account, enter your credentials on this screen, click **Sign In**, and **go to step 11**.
Step 3: Enter Your Email Address

Enter your email address, select your language preference, click the check box that you have read the Login.gov rules of use, and click Submit.

If you later decide to change your Login.gov email address, follow the instructions located at https://www.login.gov/help/manage-your-account/change-your-email-address/.

Step 4: Check Your Email

Login.gov will send an email to the email address you entered in step 3 to verify that you are the owner of that email address.
Step 5: Confirm Email Address

Check your email and open the email from no-reply@login.gov, with the subject line Confirm your email.

Click Confirm email address, or copy and paste the link into a web browser. A new window will open.

Step 6: Create a Password

Create a password. This password must be at least 12 characters long. If the password you enter is not strong enough, you will not be able to continue. Enter a strong password and click Continue.

The only requirement for a “strong” password for login.gov is that it is at least 12 characters. To encourage the user to create a longer, memorable password, login.gov allows spaces in the password.
Step 7: Secure Your Account

Select an option to secure your account and click **Continue**.

Login.gov requires the completion of a user verification process to ensure the proper person is using those credentials. Follow the instructions for the method you select.

Our example will follow text message authentication.

Backup codes should only be used if none of the above methods are available to you, as they are single-use and recovering your account is difficult if you lose these codes. See How to Unlink Your Login.gov Account, step 1 on page 7 for directions to unlink your login.gov account. Login.gov provides instructions for changing your authentication method at https://www.login.gov/help/manage-your-account/add-or-change-your-authentication-method/.

Step 8: Enter Your Phone Number

If you elect to use the text message method of authentication, enter the phone number you wish to enroll in login.gov. This authentication method will send a text message every time you use login.gov, and can also be set to send a code via voice in a phone call.

Click **Send code** to generate the security code.
Step 9: Security Code
Enter your security code and click submit. This code will be provided via the method you selected. The screenshot below illustrates the SMS phone method.

Step 10: Agree and Continue
You have created your login.gov account. Click **Agree and continue** to return to the Services Online website and complete your Services Online registration.

Step 11: Link Your Account
You are now taken to the screen in Services Online where you will link your account to login.gov. Enter your **claim number** and **password** and click **Finish and sign in**. You will only need to do this once.

If you need to unlink your Login.gov account from your Services Online account, go to Unlink step 1 on page 7.

If you are directed back to this linking page in the future, you will need to enter a new Services Online password. Either use a new password supplied by the call center or click the **Forgot your Services Online password?** link and reset your password.
Step 12: Messages

You are now logged in to Services Online, with a message on the dashboard that your account is linked with Services Online, and that future logins will be completed with your login.gov account credentials.

Repeat this process for each Services Online account that you have. Since Login.gov requires separate email addresses for each account, the normal process is for a Services Online account holder to maintain separate email accounts for each retirement account.

Perform a web search for “subaddressing” or “plus addressing” if you are interested in exploring an alternate solution to maintaining multiple email accounts, but this is a personal choice and Services Online help desk employees will not be able to assist you with questions about this solution. Login.gov does currently support “plus addressing,” should you pursue this solution to maintain only one “delivery” email address for multiple Login.gov accounts.

Proceed to the steps to unlink your account on the next page **only if** you intend to use the same Login.gov account with multiple Services Online accounts. Otherwise, this should complete the linking process.
How to Unlink Your Login.gov Account

If you want to link a different Services Online account to your login.gov account, perform the following steps:

**Step 1: Profile**
In Services Online, from the Login.gov tab on the Profile page, press the Unlink your Login.gov Account button.

**Step 2: Unlink Login.gov Account**
When the Unlink Login.gov Account window opens, click the Unlink button.
Step 3: No Login Linked Message

You will note that your account will now display the message **No Login.gov email address linked to this account**.

![Login.gov account screenshot](image)

Step 4: Logout

You are now free to link a different Services Online account to your Login.gov account to. Click **Logout** and return to **Step 1**.

![Logout link](image)