



People you can trust
for life

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Online Policy Manager (Consumer Portal) – User Access Guide

Introduction

Pan-American Life has updated the way you log into and register for the Online Policy Manager (Consumer Portal) to improve security and simplify your experience.

This user guide will help you access and manage your account in the **Pan-American Life Online Policy Manager**. It includes step-by-step instructions for:

- Creating a new account through self-registration
- Activating your account
- Resetting a forgotten password
- Changing your password after signing in

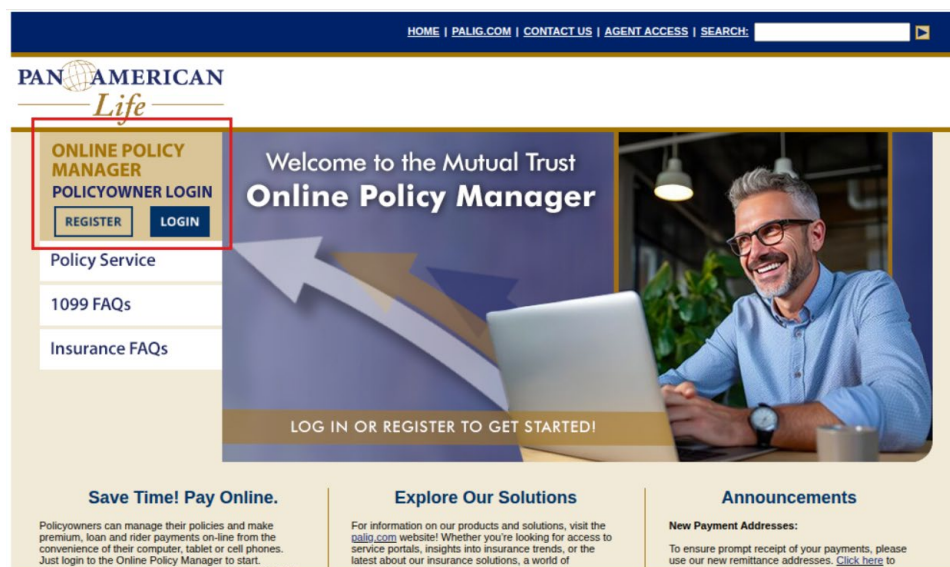
Please follow the instructions carefully and ensure all information you enter is accurate. This will help avoid delays and ensure a smooth experience when accessing the portal.

Section 1 - Self-Registration Process

To create a new account with the Online Policy Manager, follow the steps below.

1. Enter Your Information

- Go to the Online Policy Manager < [Pan-American Life](#) > and click **Register**.
- **Account Information:** Enter your **Tax ID Number (SSN)**, **Policy Number**, and **Insured's Date of Birth** as requested.
- **Online Profile:** Provide and confirm your **Email Address** and enter a **User ID**.
 - User ID may contain only lowercase letters (a–z), numbers (0–9), the at sign (@), underscores (_), and a single period (.).
 - User ID must be between 8 and 20 characters long.
 - User ID cannot contain special characters (e.g., ', !, %, *).
- **Email Notification:** Select the checkbox to receive paperless notifications by email, then enter the **Security Validation** code shown in the image.
- After you have entered all required information, click **Submit**.
- **Note:** The system now checks whether the username you entered already exists and is linked to a different email address in another PALIG portal. If it does, you will need to enter a different username.



**ONLINE POLICY
MANAGER**
POLICYOWNER LOGIN

REGISTER
LOGIN

Policy Service
1099 FAQs
Insurance FAQs

Register for Online Access

Online Policy Manager

Please complete all the fields below to verify your policy and create your online user profile. If you have more than one Pan-American Life policy, you only need to enter one of the policy numbers to complete registration.

Account Information

Tax ID Number (SSN)	
Policy Number	
Insured's Date of Birth	November 13 / 2025

Online Profile

Note: To complete your profile, we only need your email address. The rest of your profile information will automatically generate from our system files.

Email Address	
Confirm Email Address	

User ID

Please follow these rules when selecting your User ID.

- User ID may consist of a-z, 0-9, @, underscores, and a single dot(.)
- User ID must be at least 8 characters long and no more than 20 characters
- User ID cannot include special characters(*,!,%,*,etc.)

Create User ID	
Confirm User ID	

Email Notification

☐ Paperless (Check this box if you wish to have proxy notifications emailed to you. Note: You will no longer receive mailed proxy notices.)

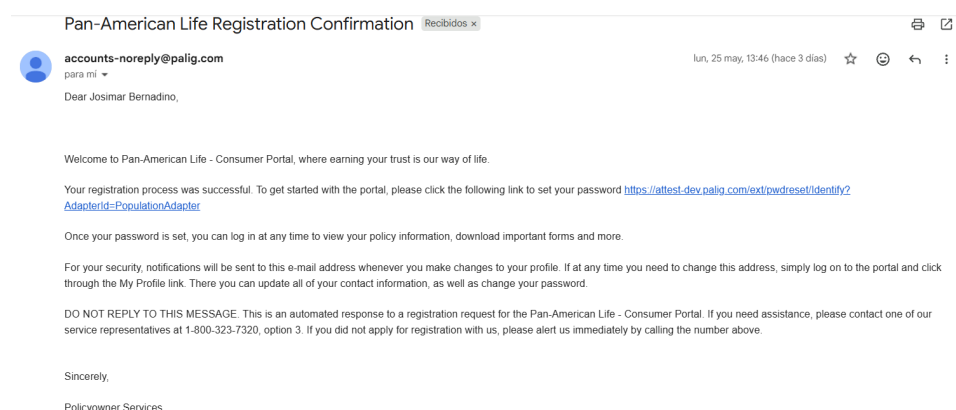
Submit

It is Pan-American Life's policy to limit access to policyholder information. The information you are about to access is privileged and confidential. Disclosure of such information along with certain company information is strictly prohibited without proper authorization to do so.

2. User ID Validation

If the User ID does not exist in another PALIG portal:

- A “Registration Complete” message confirms successful registration.
- You will receive a welcome email that includes the following:
 - A link to reset your password.
 - Instructions to continue with the registration for the new User ID.
 - Steps to set a password.
- Click the link and follow the instructions in **Section 2 - Password Setup/Reset Process**.

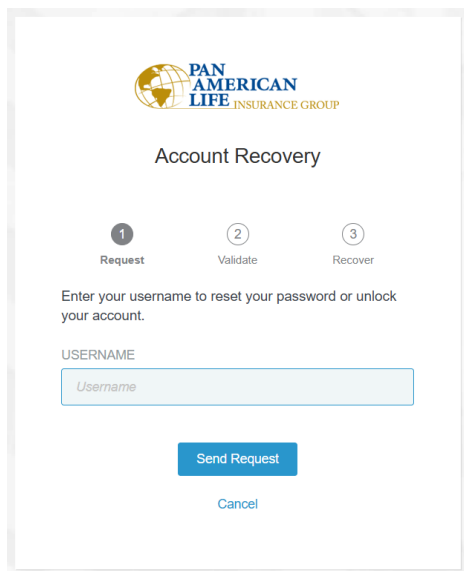


If the User ID and email address combination already exists in another PALIG portal:

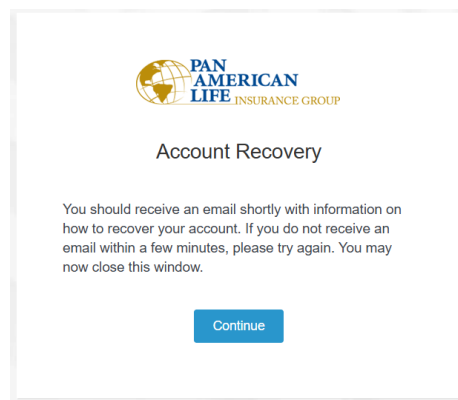
- Use the same User ID and password you use for the other PALIG portal(s).
- There is no need to reset your password.

Section 2 – Password Setup/Reset Process

1. You may need to set up or reset your password for one of the following reasons:
 - New user registration. (**Section 1**)
 - This process begins when you receive an email asking you to continue your registration.
 - If you forgot your login information, click on the **Forgot Login** option.
 - An email will be sent with the instructions below.
2. Steps to set up or reset your password
 - Click the link to open the Account **Recovery** screen.
 - Enter the **Username** you created during registration.
 - Click on the **Send Request** button.
 - On the **Account Recovery** confirmation message, click **Continue**. You will receive an email with instructions to recover or reset your password.

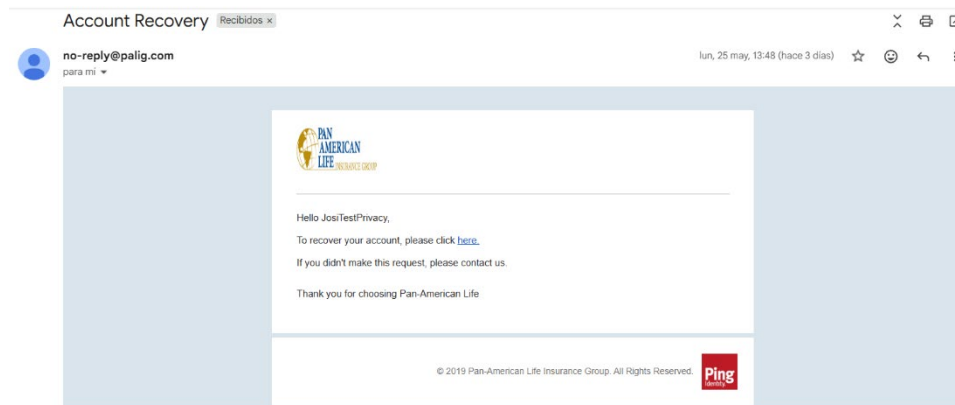


The screenshot shows the 'Account Recovery' screen with the Pan American Life Insurance Group logo at the top. Below the logo, the title 'Account Recovery' is centered. There are three numbered steps: 1. Request, 2. Validate, and 3. Recover. The 'Request' step is active. Below the steps, the text reads: 'Enter your username to reset your password or unlock your account.' There is a text input field labeled 'USERNAME' with a placeholder 'Username'. Below the input field are two buttons: 'Send Request' (blue) and 'Cancel' (light blue).



The screenshot shows the 'Account Recovery' confirmation screen with the Pan American Life Insurance Group logo at the top. Below the logo, the title 'Account Recovery' is centered. The text reads: 'You should receive an email shortly with information on how to recover your account. If you do not receive an email within a few minutes, please try again. You may now close this window.' Below the text is a blue 'Continue' button.

- You will receive an email from **no-reply@palig.com** with the subject **Account Recovery**.
- Click on the link in the email to continue with the process.



- The link will open a **Reset your password** page.
- If you do not want to make changes, click **Cancel**. Otherwise, continue with the instructions.
- Type in and confirm the new **Password**.
- Click **Reset**, then click **Continue** in the confirmation message.
- Your password will be updated immediately.



Reset Your Password

✓
Request

✓
Validate

3
Reset

NEW PASSWORD

CONFIRM NEW PASSWORD

Reset

Cancel



Account Recovery

Your password has been reset. Please use your new password to sign on again.

Continue

- You will be redirected to the Sign On screen, and a **Password Reset** confirmation email will be sent to you.



Sign On

E-MAIL

JosiTestPrivacy

PASSWORD

☐ Remember my e-mail

Sign On

Don't have an account? [Register here](#)

[Change Password?](#) | [Trouble Signing On?](#)

[ENGLISH](#) | [ESPAÑOL](#)

[Privacy Policy](#)

Password Reset Recibidos x



no-reply@palig.com
para mí ▼

lun, 25 may, 13:48 (hace 3 días)



Hello JosiTestPrivacy,
Your password has been reset. You can now use your new password to sign on.
If you didn't make this request, please contact us.
Thank you for choosing Pan-American Life

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- You can now sign in to the portal.

← → ↻ qa.policyholder-usdife.palig.com/content/RegistrationComplete.aspx

Useful Links

HOME | PALIG.COM | CONTACT US | LOG OUT | AGENT ACCESS | SEARCH

PAN AMERICAN Life Customer Service

ONLINE POLICY MANAGER

VIEW MY POLICY

MANAGE PROFILE

Policy Questions | Available Forms | Renewal Policy | 1099 RRs | Logout

Policy Service

1099 FAQs

Insurance FAQs

Welcome to Pan-American Life!

Your registration was successful. You may begin viewing your policy online at any time.

To ensure confidentiality of your private information, we will be sending confirmation of your request for registration to the street address we have on file, as well as to the email address you provided. Please retain both letters for your records.

Ver todas Archivos Portafolios Monitor doble Pantalla completa Micrófono Cámara Preferencias Notificaciones Perfil

Some U.S. state privacy laws offer their residents specific consumer privacy rights, which we respect as described in our Privacy Policy. To opt-out of our making available to third parties information relating to cookies and similar technologies for advertising purposes, select "Decline All". To exercise other rights you may have related to cookies, select "More Info" or see this "Do Not Sell or Share My Personal Information" link.

Accept All Decline All More Info

Section 3 - Change Password Process

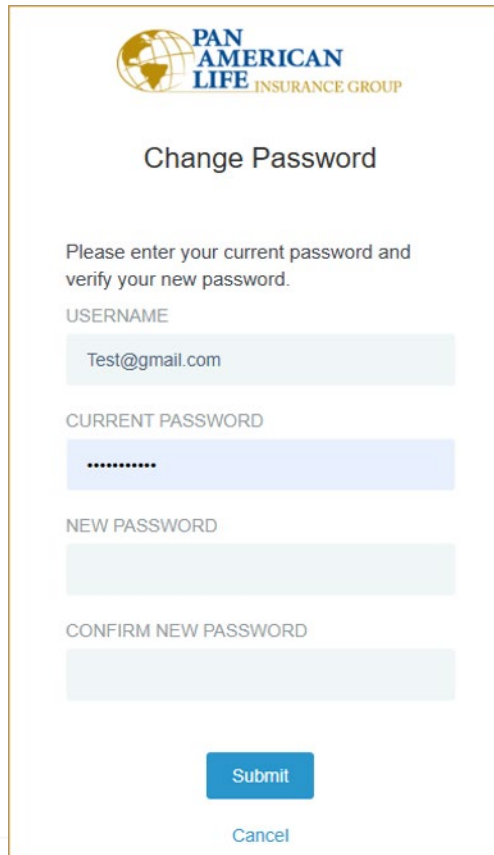
The Change Password feature allows you to update your password when you already know your current one.

1. Prerequisites

- You must have an active account.
- You must know your current password.

2. Steps to Change Your Password

- Go to the Change Password screen.
- Verify your Username. This field may be completed automatically.
- Enter your Current Password.
- Enter your New Password.
 - Make sure it meets the system's security requirements.
- Re-enter the new password to confirm it.
- Click **Submit**.



The screenshot shows a web form titled "Change Password" with the Pan American Life Insurance Group logo at the top. Below the title, a message reads: "Please enter your current password and verify your new password." The form contains four input fields: "USERNAME" (pre-filled with "Test@gmail.com"), "CURRENT PASSWORD" (masked with dots), "NEW PASSWORD", and "CONFIRM NEW PASSWORD". At the bottom, there are two buttons: a blue "Submit" button and a blue "Cancel" link.

Important Notes

- If you already have an account, when you sign in for the first time after July 3, 2026, the system will check whether your User ID and email address combination exists in another PALIG portal. If it does, you will be asked to use the same password you use for the other PALIG account(s). If it does not, you will be asked to reset your password for security reasons.
- For security reasons, never share your password with anyone.
- You no longer create a password during the initial registration form.
- Password setup is done securely through email verification.
- Your email is used to identify you across PALIG systems.

