



How To:

Log in to Pono ‘Oe for the First Time

Applies To New Pono ‘Oe Users	Section Login Page	Last Updated 2026
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Overview

This guide walks new users through logging in to the Pono ‘Oe portal for the first time, from opening your welcome email to landing on the Announcements page.

 *Black boxes in screenshots are used to redact internal Group/Account identifiers and Personally Identifiable Information (PII).*

Before You Begin

Before logging in for the first time, confirm that your portal account is set up and that you have the required emails.

- **Portal access:** Your portal account must be created by a Policy Administrator or Pacific Guardian Life before you can log in.
- **Welcome email:** You should have received a Welcome to Pono ‘Oe email containing your username and temporary password. Keep this email available as you begin.
- **New Access Notification email:** You should also have received a Pacific Guardian Life Pono ‘Oe New Access Notification email confirming that you are assigned to at least one Group and Account. If you have not received it, contact your Policy Administrator.

TIP

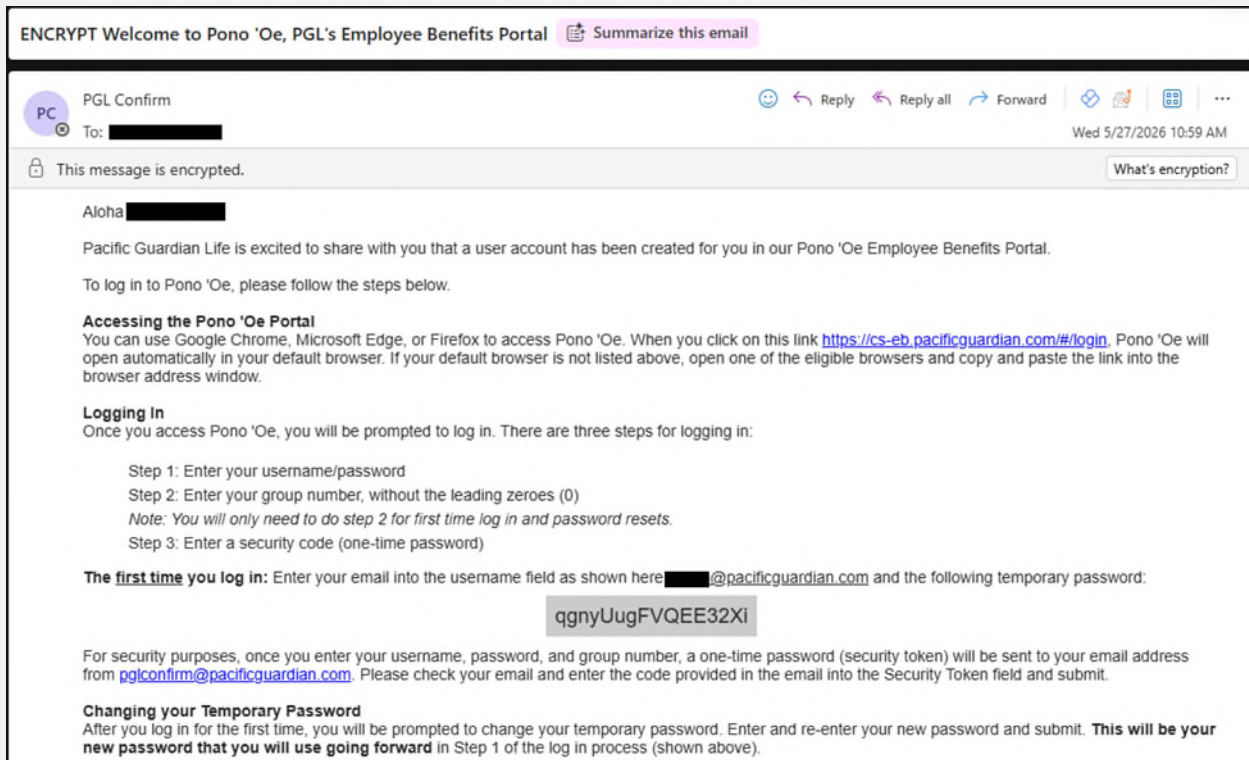
If you did not receive your welcome email or new access notification, please check with your Policy Administrator to confirm that your email address was entered correctly.

Steps

1

Open Your Welcome to Pono 'Oe Email

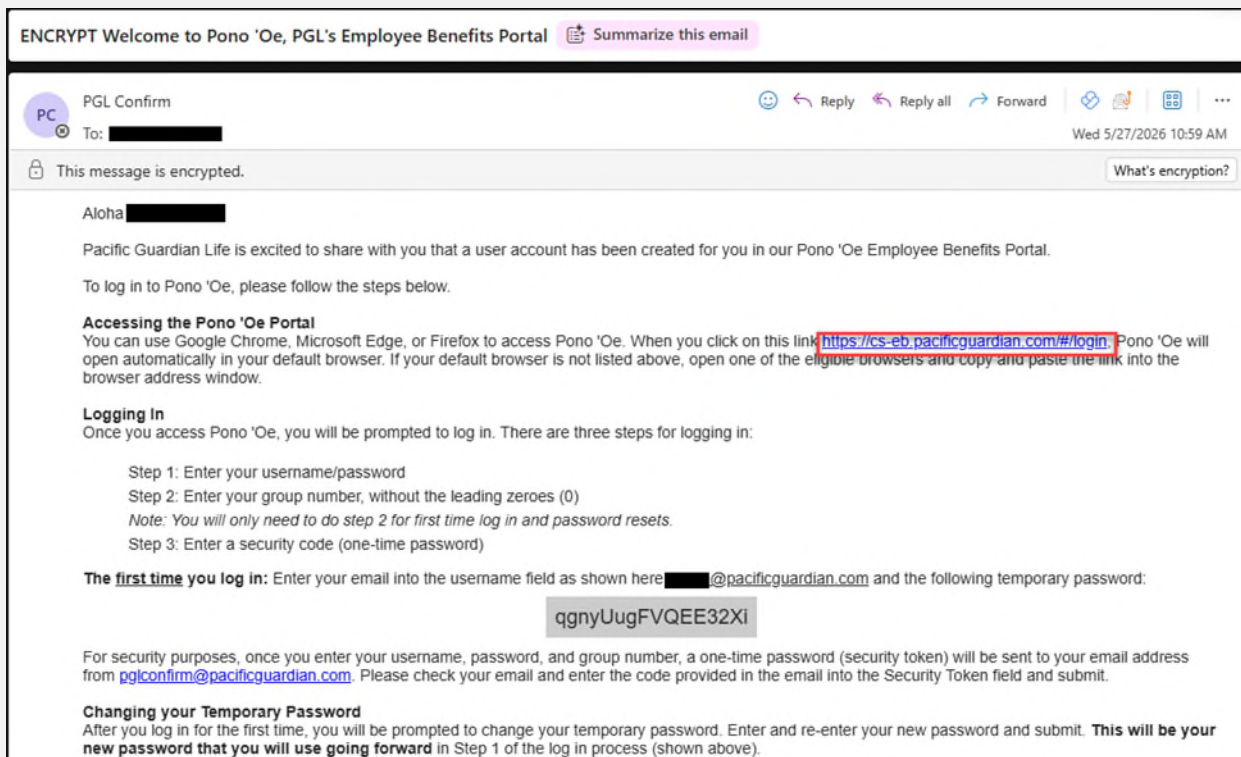
All new users will receive a welcome email containing their username and temporary password. Locate this email in your inbox before proceeding.



2

Navigate to the Pono 'Oe Website

Within the welcome email, click the provided URL to be directed to the Pono 'Oe portal login page.



3

Log In to Pono 'Oe

Enter the username and temporary password from your welcome email to log in for the first time.



PACIFIC GUARDIAN LIFE

New to this site? View our tutorial videos [here](#).

Username*

Password*

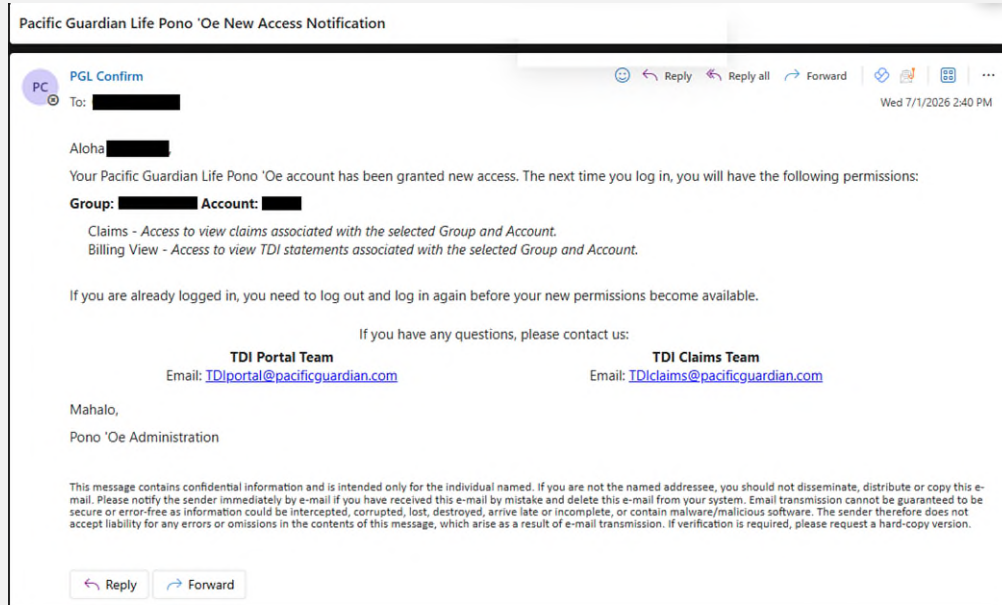
Login

[Forgot Password](#)

4

Verify Your Group and Account Access

Please refer to your New Access Notification email to confirm the Group and Account you have been assigned to.

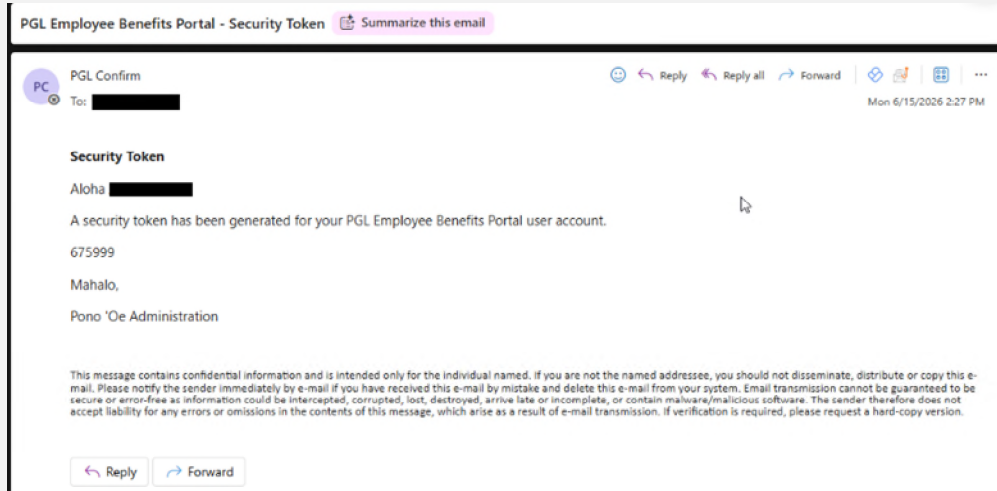


The form is titled "PACIFIC GUARDIAN LIFE" and "Verify Group Number". It contains the text: "For security reasons, please verify your group number. If you have more than one, enter just one." Below this is a red-outlined input field labeled "Verify Group Number*". At the bottom of the form are two buttons: "Submit" and "Cancel".

5

Enter Your MFA Code

For security purposes, Pacific Guardian Life requires Multi-Factor Authentication (MFA). An MFA code will be sent to your email address. Enter the code when prompted.





PACIFIC GUARDIAN LIFE

This website uses two-factor authentication.

An **email** containing a security token has been sent to your **email address**.
Please enter the password below.

Security Token*

Enter the security token sent to your email.

Submit

Cancel

NOTE

MFA codes expire within 5 minutes. If your code expires before you enter it, click Cancel and restart the login process to receive a new code.

6

Create Your New Password

You will be prompted to create a new password. Follow the on-screen password requirements when setting your new password.

PACIFIC GUARDIAN LIFE

Set New Password

Please set a new password for your account.

New Password *

Confirm Password *

Set Password

Cancel

Password strength requirements

- ✓ Has at least 10 characters.
- ✓ Has a lower case character.
- ✓ Has an upper case character.
- ✓ Has a number.
- ✓ Has a special character.

7

Accept the Terms and Conditions

Before accessing the portal for the first time since the TDI Portal enhancement, you will be prompted to review and accept the Pono 'Oe Terms and Conditions. Please fill in the required form items, read through the terms carefully, and click Agree to proceed. You will not be able to access the portal until the Terms and Conditions have been accepted.

Terms and Conditions

1. Access to this portal is limited to authorized Pacific Guardian Life (PGL) Customers and their designated users. Users shall not share credentials and shall act only within assigned permissions. Users shall also maintain the confidentiality of all authentication credentials and comply with any required security controls.

2. Customer shall promptly notify PGL of changes to user authorization or suspected unauthorized access and Customer is responsible for any losses due to unauthorized use of the portal caused by Customer. PGL reserves the right to suspend access to protect security, comply with law, or address risk.

By typing your name below, you acknowledge that you are authorized to access the portal and agree to the terms and conditions stated above.

First Name*

This field is required.

Last Name*

Title*

I am a

- ☐ Employer (Policyholder)
- ☐ Other Authorized Employee
- ☐ Authorized Representative (i.e, Third-party bookkeeper)

Date*

06/29/2026 04:38 PM

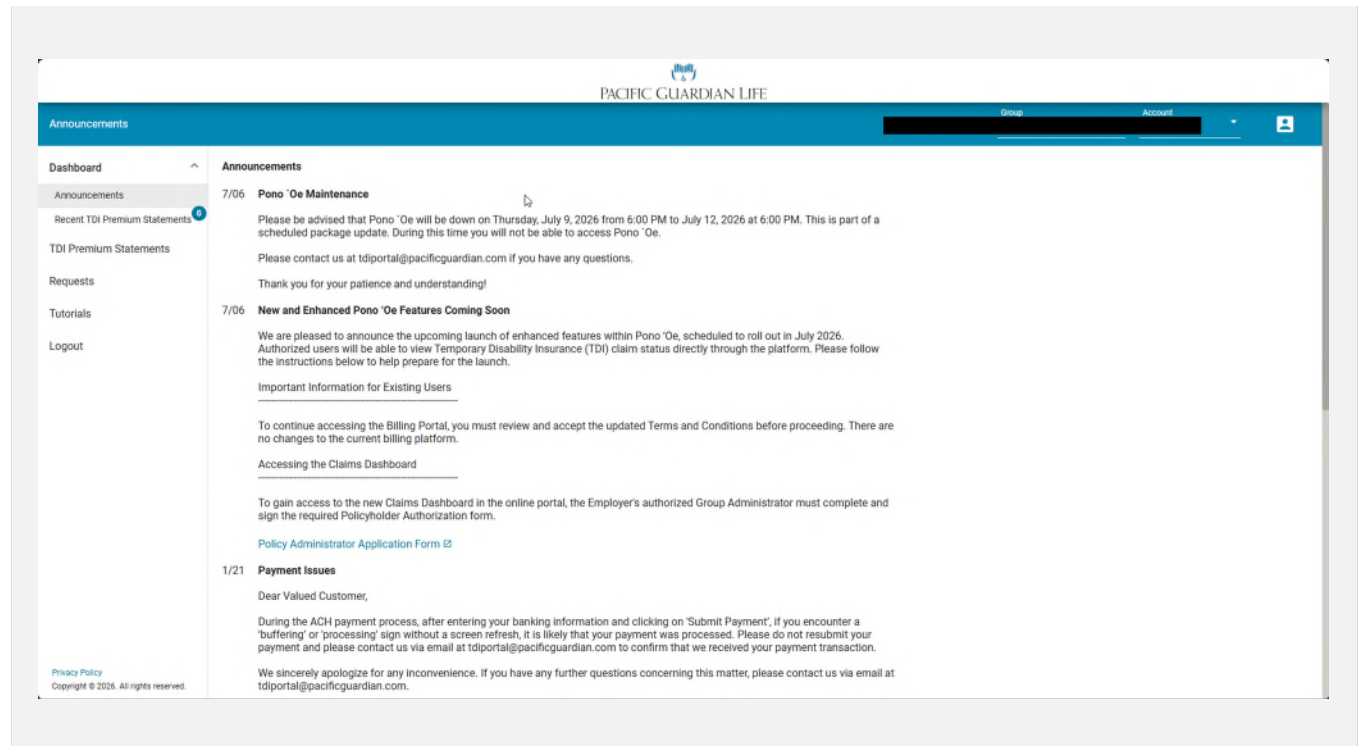
I do not agree

I agree with the Terms and Conditions

8

Get Started in Pono 'Oe

Once your password has been set, you will be directed to the Pono 'Oe Announcements page. Congratulations! You are now logged in and ready to use the portal.



Related Guides

- Need more help? View our full library of how-to guides [here](#).

Need Further Assistance?

If you have any questions, please contact us:

TDI Portal Team
Email: TDIportal@pacificguardian.com

TDI Claims Team
Email: TDIclaims@pacificguardian.com