

## CREATING AN IRS ONLINE ACCOUNT; OBTAINING AN IP PIN

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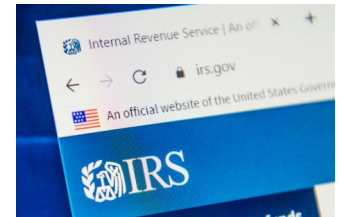
*"To safeguard taxpayers' identity, the IRS recommends that all taxpayers sign up for an IRA Online Account and obtain an identity protection personal ID. In this article we discuss how to get a PIN and create an account."*

McCarthy Asset Management, Inc. is an independent, fee-only investment advisory firm that has been helping people invest wisely for over fifteen years. Our mission is to help you better understand and improve your financial situation. We specialize in Retirement Planning, Portfolio Management and Tax Planning.



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To safeguard taxpayers' identity, the IRS recommends that all taxpayers sign up for an IRS Online Account and obtain an identity protection personal identification number (IP PIN).



**IP PIN:** An IP PIN is a six-digit number that prevents someone else from filing a federal tax return using a taxpayer's Social Security number or individual identification number. The IP PIN is known only to the taxpayer.

An IP PIN is valid for one calendar year. For security reasons, new IP PINs are generated at the beginning of each calendar year. Some taxpayers will receive their IP PIN in the mail, while others will have to log in to their Online Account to view their current IP PIN. *Be sure to provide your current IP PIN to your tax preparer so they can e-file your completed federal tax return.* If you are applying for an IP PIN for the first time, the IRS will not be issuing it until on or after January 6, 2026 (due to website maintenance). If you have not yet applied for an IP PIN, the best way is to obtain one is to go to "IRS.gov" and click on "Get an identity protection PIN" and then log into your IRS Online Account. The IRS should then generate an IP PIN instantly.

**IRS Online Account:** We recommend that all taxpayers establish an IRS Online Account. Here is a list of features available if you establish an Account:

- Request an IP PIN and view it throughout the year.
- Account Status for the most recent year. Whether the tax return has been processed, is in process, or a tax extension has been filed. This is one way to keep an eye out for suspicious activity with your tax return. This also allows you to check refund status, as well as the status of an amended return.
- Federal estimated payments by year for the last five years.
- View, make or cancel payments.
- Obtain a copy of Information Return Documents that have been filed on your behalf with the IRS (W-2s, Form 1099s, 1098s, etc.).



- The amount owed for prior years. Additionally, the account status will show the amount owed as of the current day.
- Sign tax forms like powers of attorney or tax information authorization.
- View notices and letters the IRS has sent to you.
- Details about your payment plan, if you have one.
- Sign up to receive email notification of IRS letters.
- Access Record of Account Transcripts for the last ten years.

Here's how to create an IRS Online Account:

- 1) Select [View Your Account](#) at IRS.gov homepage.
- 2) Select the "Sign in or create account" link.
- 3) If you already have an "ID.me" account, click "sign in with ID.me". Once you enter your email address and password, you will be logged into your Online IRS Account.

## Our Services

### Investment Management Services:

- MAM creates and manages customized investment portfolios based on each client's investment objectives, timeframe and risk tolerance.

### Financial Planning Services:

- The Net Worth Analysis (NWA) tracks the accumulation of Invested Assets for pre-retirees and the retention of Invested Assets for retirees. Updated annually.
- "Retirement Analysis" a comprehensive analysis of your retirement goals, which produces easy-to-read, interactive working plan, stored in the cloud. Updated as needed for life events.

### Tax Services:

- Clients have the option of utilizing the income tax services provided through the firm Stephen P. McCarthy, CPA. These services are offered at an hourly rate and may include:
  - Tax Return Preparation
  - Income Tax Projections
  - Tax Minimization Ideas
  - Tax Authority Representation

### Other Services:

- MAM has retained several outside experts, whose services are available at no cost to our clients:
  - Medicare Planning— Eileen Hamm of Superior LTC Planning Services, Inc.
  - Long Term Care Planning— Allen Hamm of Superior LTC Planning Services, Inc.

- 4) If you don't yet have an "ID.me" account,
  - a. Click "ID.me Create an account".
  - b. Enter your email address and create a strong password.
  - c. Agree to terms.
  - d. Access your email for a code (check spam if you don't see it).
  - e. Select what you need ID.me for (IRS, Social Security, etc.).
  - f. Pass the "Secure Access" authentication. This is a rigorous process to verify that you are who you say you are. You will need to authenticate your identity to continue. You will need a government issued photo ID (i.e., driver's license), phone number and camera access.
  - g. Upload photo of your ID.
  - h. Complete identity verification (text code or video selfie) If you run into a problem, you can access the [ID.me IRS help site](#).
  - i. Once verified, your ID.me account is active.
  - j. You can now sign in to the Online IRS account with your ID.me login credentials.

All password-protected IRS tools for taxpayers are protected by multi-factor authentication. In my case, when I log into my IRS account via ID.me, a text is sent to my cell phone with a code that I must then enter to access my IRS Online Account.