This is a work in progress and I am still troubleshooting the process a bit (see bottom.) Your mileage may vary. But I want to share my initial success.

My machine and stuff:
MacBook, OS X v10.6.2; Safari v4.0.4
SCR3310, ver 2.0 purchased at local AAFES in Oct/Nov 09; CAC card issued Feb 08, Gemalto Access 64KV2

I have been logging into the Air Force Portal with a user name/password combo for years. There have been very few sites within it that I have really needed the CAC card. Lately more and more sites have been migrating to CAC only and as of 15 Jan 2010 I will need the CAC for all access.

I always login as the admin on my machine. I had tried getting the reader working under your instructions on my main account without any luck. There were some goofs where I had two keychains named "login" and I couldn't get rid of one of them. The Genius Bar at my local Apple store was a bit stumped, too. I still have two entries in the menu bar, but that's another story/problem.

After all that craziness I decided to try making a new user, sort of sandboxing my efforts at getting the CAC to play nice with my Mac. Here we go with an attempt to explain how I got it to work……

I created a new user and followed steps 1-8 of your document and then couldn't figure out why Safari would never ask for the PIN. I went back to AF Portal and found a document uploaded a few weeks ago titled "Macintosh-Air Force Portal Access." It was not very well written, but it clued me in that unlocking the CAC before trying to access the Portal may be the problem.
My step-by-step solution:
Steps 1-8. Follow #1-8 of your "Apple Install Instructions"

Step 9. My CAC card has three certificates. I suggest clicking once on the "My Certificates" entry in the Category area. This will cause the certificates to line up in the main window with small triangles next to them. You can then click each triangle and see the "Key" that belongs to the Certificate and who is the issuer in the upper window.

My three certificates showed: Issued by: DOD CA-16 (Identity Private Key); DOD EMAIL CA-16 (Email Signing Private Key); DOD EMAIL CA-16 (Email Encryption Private Key)
Step 10. Select the DOD CA-16 certificate, right click and select "New Identity Preference".
Enter "http://www.my.af.mil", and select the same certificate (DOD CA-16) from the drop down list and click "Add".

The issuer does not show up in the drop down list, but they are displayed in the same order in this list as they are in the main Keychain Access window.

Step 11. Lock the CAC, quit Keychain Access, and remove the card from the reader. I think this is the important step? It just seemed to be the only thing I really did different.

(I actually logged the user out and then back in. I am not sure if this was necessary)
Step 12. Insert the card into the reader, launch Safari, and navigate to the AF Portal.

Step 13. When you attempt to login with your CAC a box will appear asking you to type in your PIN. Don't do it; hit cancel instead!
Step 14. Another box will appear asking you to select a certificate. Choose DOD CA-16
Step 15. The first box will reappear asking for your CAC PIN. Type it in this time.
Step 16. Ta da! You are now logged into AF Portal with a CAC on your Mac.
SECAF-CSAF Holiday Safety Message
[pdf]

As the Air Force observes the Year of the Air Force Family, we ask you to consider how the results of your personal risk-related decisions and actions might affect your family and friends. What better gift can you give them than to arrive home safely for the holidays?

Posted 24 Nov 09

NEW - AF Portal User Changes - Toolbar, Search, Profile, Workspace, MyAF - 4 Dec
NEW - Transition of AF Crosswalks Website; termination of GI Mail - 3 Dec
NEW - AF Portal CAC/PKI Restriction - LS Jan 2010

Lightweight Portable Security - An alternative way to access CAC restricted sites
CAC Workaround Download

Year of the Air Force Family

Visit the YOAFF Website
I have been able to get into the following sites with no problem (AF Medical Service Kx, vMPF, Assignment Management System)
Of course, some things are just not possible…even with a Mac
Post-test 1. I quit Safari and then relaunched it. I couldn't access AF Portal. After trying to login the "choose certificate" window popped up. If you select the DOD CA-16 certificate you will get stuck in an endless loop.
I have Keychain Access in the menu bar. So after hitting cancel on the "choose certificate" window I tried unlocking the CAC keychain and accessing the portal again.

It worked (of course, I had to go through the steps of not entering my PIN, selecting the certificate, then entering my PIN.)

Post-test 2. I tried replicating these steps on my main/admin account. However, there must be something slightly different (maybe because I tried some of it before?) and am thinking about resetting Safari to see if it works.

Post-test 3. Firefox didn't work within the new user account.