

Helping a Parent with OAS, CPP, and the CRA: What Each Permission Allows

Service Canada and the Canada Revenue Agency (CRA) each keep their own record of who may help with a person's file. A consent form lets an adult child talk to Service Canada about a parent's OAS, GIS, and CPP, but it does not let them apply or change payments. Fuller authority comes from a trustee agreement or a legal document, and a parent's online sign-in stays with the parent.

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<https://oasguide.ca/en/library/helping-a-parent-with-service-canada>

Form ISP-1603 lets a helper talk with Service Canada but not act

Service Canada's pages on applying for Old Age Security (OAS) and the Canada Pension Plan (CPP) name one form for a person who wants someone else to speak for them. It is the Consent to Communicate Information to an Authorized Person, form ISP-1603.¹² An adult child named on it can discuss the parent's file with Service Canada. The same pages list three things the form does not allow:¹²

- Applying for benefits on the parent's behalf.
- Changing the parent's payment address.
- Asking for, or changing, the income tax taken off the payments.

The Guaranteed Income Supplement (GIS) comes under the Old Age Security Act, which defines a benefit as a pension, supplement, or allowance.³ A parent who has a My Service Canada Account (MSCA), the government's online account for CPP and OAS, can name an authorized person there instead of on paper.⁴ The MSCA page says the same consent can be shared between the OAS and CPP files.⁴ A helper

named this way can ask questions and pass on answers. The parent still signs the application and makes each change.

A trustee manages benefits for a parent who can no longer manage them

Service Canada uses a separate process when a person is no longer able to manage their own affairs. A medical professional completes a Certificate of Incapability, form ISP-3505.¹² A family member then signs an agreement to administer benefits as a private trustee, form ISP-3506. An agency or institution signs form ISP-3507 instead.¹² The OAS application page says these forms go to Service Canada by mail.¹

The legal basis is section 24 of the Old Age Security Regulations. It lets the Minister direct that a benefit be paid on behalf of a person who, because of infirmity, illness, or another cause, cannot manage their own affairs.⁵ The person or agency appointed receives directions from the Minister about how the money is administered and spent. They must also account for the payments received and the money paid out, in the form and at the times the Minister requires.⁵ A trustee therefore has a duty to keep records, not only a right to act.

Service Canada's pages mention a power of attorney but set out no procedure for one

The OAS and CPP application pages name a power of attorney, alongside a trustee, as a third party who may be managing a person's account.¹² When a third party manages the account, the application cannot be made online and has to be made on paper.¹² Those pages do not say what Service Canada asks from an attorney. They also do not say whether a provincial power of attorney is accepted in place of the trustee forms. A family holding a power of attorney can ask Service Canada directly how it will be treated for the parent's file.

The CRA keeps its own list of representatives

Income tax returns and benefit and credit payments are handled by the Canada Revenue Agency (CRA), which has its own process. The CRA

lists three ways for an individual to name an authorized representative:⁶

- Adding the representative in the parent's own CRA My Account.
- A request sent by the representative through Represent a Client, the CRA's online service for representatives, which requires a representative identifier (RepID).
- Form AUT-01, Authorize a Representative for Offline Access, which gives offline access only and has to be sent within six months of the date it is signed.

The parent also chooses a level. In the CRA's table for individuals, level 1 is view only, and level 2 allows certain changes.⁷ A level 2 representative can change a return, register a formal dispute, and submit documents.⁷ Neither level can change the parent's address or direct deposit, and both levels can only view benefits and credits.⁷ Those actions are open to a legal representative, who can update the address and direct deposit and apply for benefits and credits.⁷

The CRA treats a person named in a power of attorney, or a guardian or trustee appointed by a court, as a legal representative.⁸ A legal representative first registers for Represent a Client. They then send a copy of the legal document with their RepID and the parent's social insurance number.⁸ The CRA says the limit of their authority is the one written in the legal document.⁸

A parent's online sign-in stays with the parent

The CRA's terms of use say sign-in information must be kept confidential and must not be shared with or disclosed to others.⁹ The same terms say My Account is intended for individuals only, and that a representative must use Represent a Client.⁹ GCKey, a Government of Canada sign-in service, tells users not to share their username or password with anyone.¹⁰

MSCA itself sends some helpers offline. Its OAS page says a registered trustee, a guardian, or another legal representative cannot use the tax slip services in MSCA. Those helpers complete transactions for the person by mail, by telephone, or in person.⁴ Each official route leaves a record of who was allowed to do what. A shared password leaves no such record, and it falls outside the CRA's terms.

Both agencies accept a parent's own signature while the parent can still give it

The two systems start from different documents. Service Canada's trustee route starts with a medical certificate about the parent's capacity.¹ The CRA's routes start with the parent's own authorization, or with a legal document such as a power of attorney.⁶⁸ A parent who can still sign forms is able to name a helper with both agencies now. At that stage, the choice of helper and of level stays with the parent.

Notes

1. Government of Canada, "Old Age Security - Apply, delay, or change your start date", page modified 2026-09-09.

<https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/apply.html> (accessed 2026-10-06)

2. Government of Canada, "Canada Pension Plan retirement pension - Apply", page modified 2026-10-01.

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/apply.html> (accessed 2026-10-06)

3. Section 2 defines benefit as a pension, supplement, or allowance. Part II of the Act is headed Monthly Guaranteed Income Supplement. Justice Laws Website (Government of Canada), "Old Age Security Act (R.S.C., 1985, c. O-9)", current to 2026-09-21.

<https://laws-lois.justice.gc.ca/eng/acts/O-9/FullText.html> (accessed 2026-10-06)

4. Government of Canada, "Old Age Security in MSCA", page modified 2026-08-03. <https://www.canada.ca/en/employment-social-development/services/my-account/oas.html> (accessed 2026-10-06)

5. Section 24, Payment to Person other than Beneficiary, subsections (1) to (3). Justice Laws Website (Government of Canada), "Old Age Security Regulations (C.R.C., c. 1246)", current to 2026-09-21.

https://laws-lois.justice.gc.ca/eng/regulations/C.R.C.,_c._1246/FullText.html (accessed 2026-10-06)

6. Canada Revenue Agency, "Authorize a representative: How to give authorization", page modified 2026-06-30. <https://www.canada.ca/en/revenue-agency/services/tax/repr>

esentative-authorization/how.html (accessed 2026-10-06)

7. Canada Revenue Agency, “Services for representatives of individuals”, page modified 2026-09-17. <https://www.canada.ca/en/revenue-agency/services/e-services/represent-a-client/list-services-representatives-individuals.html> (accessed 2026-10-06)

8. Canada Revenue Agency, “Legal representative”, page modified 2026-06-30. <https://www.canada.ca/en/revenue-agency/services/tax/representative-authorization/legal-representative.html> (accessed 2026-10-06)

9. Canada Revenue Agency, “Terms and conditions of use for a CRA account”, page modified 2026-02-09. <https://www.canada.ca/en/revenue-agency/services/e-services/cra-login-services/terms-conditions-use.html> (accessed 2026-10-06)

10. Government of Canada, “GCKey help”, page modified 2026-09-10. <https://www.canada.ca/en/government/sign-in-online-account/gckey.html> (accessed 2026-10-06)

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