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# Islamic Will

## CHECKLIST

- ☐ Identify all assets and property.

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- ☐ List all debts, debtors, and outstanding obligations.

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- ☐ Mention any outstanding zakāt and kaffārah obligations.

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- ☐ Discuss your inheritance wishes with family members.

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- ☐ List Charitable donations (up to one-third of the estate)

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- ☐ Choose executors/trustees.

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- ☐ Designate guardians (if applicable).

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- ☐ Record your funeral wishes.

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- ☐ Ensure the will is Sharī'ah-compliant and legally valid (accurately drafted, signed, and witnessed).

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- ☐ Store the will and related documents in a safe place. Password instructions (stored securely, not written in the will)

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- ☐ Inform family members of the document location.

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- ☐ Review and update the will every 3–5 years.

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### Important Documents to Gather

- Original will and codicils
- Property deeds and titles
- Investment titles
- Birth certificates
- Bank statements & account details
- Pension documentation
- Marriage/divorce certificates
- Insurance policies
- Business ownership documentation



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# How Your Estate is Divided



**MAX  $\frac{1}{3}$  — Wasiyyah**

**MIN  $\frac{2}{3}$  — Fixed Inheritance Shares**

## First, deduct:

- Funeral expenses (director, kafn, ghusl, grave)
- All outstanding debts & unpaid mahr

### The Wasiyyah (Max $\frac{1}{3}$ )

It can be used for:

- Charitable donations
- Outstanding zakāt
- Fidya for missed ṣalāh / fasting
- Gifts to non-heirs
- Ḥajj al-Badal (if applicable)

### Fixed Islamic Shares (Min $\frac{2}{3}$ )

- Distributed according to Shari'ah
- Closest relatives inherit first
- You CANNOT increase an heir's share
- Heirs can voluntarily redistribute after death

EXECUTORS & TRUSTEES



## Choosing the Right People

Appoint 2–4 people. They are legally and Islamically responsible for faithfully fulfilling your will.

### Willing & Prepared

Only appoint someone who has agreed to take on the role.

### Diligent & Persistent

Must handle institutions, creditors, and grieving family with patience.

### Know Each Other

Executors who know each other make decisions more easily.

### Trustworthy

Must act honestly and never make personal gains from the estate.

### Can Be Female

A woman can be an executor. Choose who you trust most.

### Must Be 18+

Can also be a beneficiary but witnesses must be independent.

Allah warned: "Whoever changes the Will after hearing it - the sin is upon those who changed it. Indeed Allah is All-Hearing, All-Knowing." [Al-Baqarah 2:181]



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