

GUIDE TO MAKING YOUR ISLAMIC WILL

Choose Your Executor(s)

- To collect your assets and distribute it according to your Will
- You could choose up to two adults including your spouse
- You should also consider substitutes if your executor dies

Choose Your Guardian(s)

- They will take responsibility of all your children under 18
- We recommend that you appoint a trusted couple
- You can also specify two substitute guardians

Choose Your Gifts (Optional)

- After payment of debts and expenses, you can make gifts of up to 1/3 of your estate
- Not permitted to leave gift to those entitled to a fixed share
- Consider ongoing charities, the poor, orphans & those not entitled to a fixed share (non Muslim & adopted relatives)
- Is there enough cash for gifts without the need to sell your home if you don't want to?

The Fixed Shares

- Distributed amongst your closest living Muslim relatives at the time of your death i.e. your parents, spouse, children
- These fixed shares are prescribed in the Qur'an
- These examples show the entitlement of your relatives if your estate (after debts paid) is worth £100,000

Example 1	£100,000
Charity 1/4	£25,000
Wife	£9,375
2 Sons	£21,875
2 Daughters	£10,937

Example 2	£100,000
Charity 1/10	£10,000
Father	£13,846
Husband	£20,769
2 Daughters	£27,692

Common Questions and Answers relating to Islamic Inheritance Laws

Q: What is Islamic Inheritance Law?

A: The basic principle is that after the payment of any debts, funeral expenses and taxes, at least two thirds of your estate must be distributed amongst your surviving close relatives in the fixed shares prescribed in the Qur'an.

Your closest relatives (spouse, parents and children) will always inherit a share and will always take precedence over more distant relatives such as your siblings, grandparents or grandchildren.

Up to one third of your estate may be given to anyone not entitled to a fixed share as a gift. In the absence of any gifts, your entire estate will be distributed amongst your Qur'anic Heirs.

Simply choose what gifts you wish to leave (up to one-third) and the rest will be distributed amongst your closest relatives.

Q: What are the differences between English Will and an Islamic Will?

	English Legal Will	An Islamic Will
Distribution of your wealth	No restrictions. You choose the beneficiaries and how much they each receive.	The Qur'an has chosen who the beneficiaries are and how much they each receive; however, you can give up to 1/3 of your estate as gifts to others.
Burial Arrangements	No restrictions.	Ensures that you have a Muslim Burial and prohibits any unnecessary autopsy.
Payment of Obligations	Pay all debts, taxes due and funeral expenses.	Pay all debts, taxes due, and funeral expenses; as well any outstanding Mahr, Zakat and Fidya.
Powers of your Trustees	Wide powers to administer estate.	Limits powers of investment to those compliant with the Shariah.
Jurisdiction	Valid under English and Welsh Law.	Valid under English, Welsh and Shariah Laws.