

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

ISLAMIC WILL

GUIDE NOTES

Please read carefully before and after completing your Will · UK (England & Wales) · Current as at August 2026

This guide accompanies your Islamic Will template. It explains how to complete, sign, store and review your Will correctly, so that it is both legally valid in England & Wales and properly Islamic in its distribution. Please read it in full before you sign anything.

Is this template right for you?

- 1. Current as at August 2026.** This template is valid under the law of England & Wales as it stands. Future changes in the law may require the Will to be reviewed and updated.
- 2. Best suited to straightforward estates.** It gives the most straightforward outcome for estates broadly under **£325,000** — or around **£500,000** if you own a home — and roughly double those figures for a legally married couple (up to **£1,000,000** combined where the home passes to children or grandchildren). Larger, property-heavy or complex estates can still use it as a starting point, then review it with a solicitor.

Signing your Will correctly

- 3. Two witnesses, in person, together.** Print the Will and sign it in wet ink in the presence of two witnesses. All three of you — you and both witnesses — must sign in the same sitting. A purely digital or e-signed Will is **not** valid in the UK.
- 4. Witnesses must be independent.** Neither witness, nor their spouse, may be a beneficiary under the Will — otherwise that gift is void. Choose independent adults only.
- 5. Sign and number every page.** Number and sign (or initial) each page, so the Will cannot be questioned later.
- 6. Any change needs re-signing.** If you amend or update the Will for any reason — a death, a divorce, a change of mind — it must be signed again by two witnesses in the same way as the original.
- 7. Attachments must be signed too.** If you attach a codicil, a letter of wishes, or your Assets & Liabilities Identifier, keep it together with the original Will and make sure that extra page is also signed by you and your witnesses.

Life changes that can undo your Will

- 8. Marriage cancels a Will.** Under English law (s.18 Wills Act 1837), marrying or entering a civil partnership **automatically cancels** any existing Will — unless it was made "in contemplation of" that specific, named marriage. If you make this Will and later marry without making a new one, you die *intestate*, and your estate is divided by UK default rules, not by Shari'ah. If you are engaged or planning to marry, make a fresh Will after the wedding, or take advice about a contemplation-of-marriage clause naming your intended spouse.
- 9. Divorce changes a Will.** Divorce does not cancel your Will, but a former spouse is treated as having died before you — their gift, and any appointment of them as executor, fall away, and the rest of the Will stands. Review the Will after any divorce.

Your home & jointly owned property

- 10. Check how you own your home.** If you own property as **beneficial joint tenants**, your share passes automatically to the other owner on death (the "right of survivorship") and does **not** follow this Will — which can quietly defeat the Islamic shares. To let your share pass under Islamic rules, ask a solicitor (or use HM Land Registry form SEV) to **sever the joint tenancy into a tenancy in common**. Only the net equity you own at death forms part of your estate.

Choosing your Executors & Trustees

- 11. Pick people who can do the job.** Choose Executors and Trustees who are willing to carry out probate and who understand — or are willing to learn — the process. A woman may act as executor. You may allow their reasonable expenses from the estate, so they carry out the role diligently and are fairly rewarded for their time.

Storing & sharing your Will

- 12. Store it securely, and tell people where it is.** Keep the signed Will in a safe place, make copies, and let close family and your Executors know where the original can be found.
- 13. Keep your Assets & Liabilities Identifier alongside it.** This document lists what you own and what you owe. Keep it dated, signed, and stored together with your Will so your Executors can act quickly and accurately.

Planning for life, not just death

- 14. Consider a Lasting Power of Attorney (LPA).** A Will only takes effect when you die. An LPA lets someone you trust act for you if you lose mental capacity while *alive* — through illness, an accident, dementia, or being abroad. It can only be made while you still have capacity. There are two types — property & financial affairs, and health & welfare — each costing **£92** to register with the Office of the Public Guardian (from 17 November 2025; reductions apply on low incomes). Many advisers, including Martin Lewis, regard an LPA as being as important as a Will.

Keeping it current

- 15. Review at least every few years.** Check your Will at least every **3–5 years**, and sooner after any birth, death, marriage, divorce, house move, or new business or pension — particularly if one of your heirs passes away.

Note to Executors & Guardians

For step-by-step guidance on the tasks that follow a death — including how to apply for probate, the legal process that authorises Executors to access and distribute the estate — see the Executor Checklist in this pack, and [IFG — An Overview of the UK Probate Process for Executors & Trustees](#).

Further reading

For the reasoning behind each clause — the Qur'ānic and Sunnah basis of Islamic inheritance, worked examples, Inheritance Tax planning, and how trusts protect a spouse and children — see the Islamic Wills Workshop and the FAQs in this pack, and the masterclass at imamwrites.com/inheritance.

Disclaimer. *This guide and the accompanying Will template are for general information only and do not constitute legal or Islamic (fatwā) advice. Every care has been taken, but no responsibility is accepted for errors or misunderstanding. If you are unsure of anything, consult a qualified Mufti and a solicitor experienced in both Islamic and English inheritance law before relying on this document.*

Questions or corrections. If you would like to suggest a correction or improvement, please get in touch. Where I cannot help directly, I will try to point you to someone who can, in shā' Allāh.

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May Allāh accept from us all. Āmīn.