

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

EXECUTOR CHECKLIST

ISLAMIC ESTATE ADMINISTRATION

A practical, step-by-step guide for executors · England & Wales · Current as at August 2026

This checklist is a practical guide to the typical steps involved in administering an estate in England & Wales. It is general information only and is not legal, financial or tax advice. Every estate is different, and the terms of the Will, the family circumstances and the current law all affect what is required. For complex estates, disputes, or any Inheritance Tax question, take advice from a qualified solicitor or tax adviser — and confirm the Islamic distribution with a reliable Mufti.

First steps

- ☐ Locate the key documents — the original Will and any codicils, and any letter, audio or video of wishes. Follow the instructions for *janāzah* preparation and the funeral.
- ☐ Store the Will and codicils securely. **Do not** remove staples or bindings — tampering can invalidate the Will.
- ☐ Register the death within 5 days (unless the coroner is involved).
- ☐ Request several official copies of the death certificate, and have at least one certified by a solicitor or authorised person.
- ☐ Use the Tell Us Once service to notify HMRC, DWP, DVLA, the Passport Office and the local council together.

Notifications

- ☐ Employer(s) and any workplace pension provider(s).
- ☐ Utility companies (gas, electricity, water), council tax and TV licensing.
- ☐ For private companies, use Life Ledger or the Death Notification Service — helpful where the family has little knowledge of the deceased's affairs.
- ☐ Mortgage or property-finance provider — payments may be paused for a period (often up to 12 months).

Valuing the estate

- ☐ Obtain statements for bank and savings accounts, investments, pensions and shares (at least 3 months for current accounts and credit cards).
- ☐ Obtain the latest mortgage / property-finance statement.
- ☐ Cancel non-essential direct debits, but keep property and vehicle insurance running.
- ☐ Apply a fair market value to all personal possessions.
- ☐ Build a full inventory of assets and liabilities with evidence — use the accompanying **Assets & Liabilities Identifier**.

Inheritance Tax — check the position

These figures are current for the 2026/27 tax year and are frozen until April 2031.

- ☐ **Nil-rate band:** the first **£325,000** of the estate is taxed at 0%. Tax is charged at 40% on the value above the available allowances (36% where at least 10% of the net estate is left to charity).
- ☐ **Married couples / civil partners:** unused nil-rate band transfers to the survivor — up to **£650,000** combined. Transferring the unused threshold.

- ☐ **Residence nil-rate band:** a further **£175,000** each where the main home passes to children or grandchildren — up to **£1,000,000** combined for a married couple. It tapers away for estates over £2m. [Check if you qualify](#).
- ☐ **Pensions (from 6 April 2027):** most unused pension funds and death benefits are expected to fall within the estate for IHT — check the current position at the date of death.
- ☐ **Deadline:** IHT is normally due within six months of the end of the month of death, and often before probate is granted. Seek advice early for larger or complex estates to avoid penalties.

Applying for probate

- ☐ Apply [online](#) where possible. The application fee is **£526** for estates over £5,000 (no fee for estates of £5,000 or less), from 13 July 2026.
- ☐ Order several sealed copies of the grant *with* the application — £2 each at that stage (more expensive if ordered later). Have one certified for institutions.
- ☐ Will present → form **PA1P** (Grant of Probate). No Will → form **PA1A** (Letters of Administration).

Settling the estate

- ☐ Open an executor's account (often simplest at the deceased's own bank).
- ☐ Transfer all estate funds into the executor's account, and keep detailed records of every transaction.
- ☐ Pay debts, bills, funeral costs and taxes by traceable means (bank transfer or cheque).
- ☐ Confirm the Shari'ah distribution with a reliable Mufti. Remember the order: *funeral costs and debts first, then the wasiyya (bequests, charity and fidya — capped at one-third of the net estate), then the fixed Islamic shares of the heirs*.
- ☐ Make final distributions by traceable means, with a signed receipt from each beneficiary.
- ☐ Finalise the estate accounts and store them securely.

General points

- ☐ Most banks and institutions have a bereavement team — contact them directly.
- ☐ [Funeral cost assistance](#) and [Bereavement Support Payment](#) may be available.
- ☐ The DWP may review benefits the deceased received; the final estate valuation is shared with them.
- ☐ If in doubt at any stage, seek professional advice.

Note to executors

For a fuller walkthrough of the post-death tasks and the probate process, see [IFG — An Overview of the UK Probate Process for Executors & Trustees](#).

Sample estate-accounts summary

A simple worked example. Figures are illustrative only; the wasiyya (one-third) is a maximum, and the exact heirs' shares must be confirmed with a Mufti by reference to the heirs living at the date of death.

Estate of the late <name>, of <address>, as at <date of death>			
	Description	Assets	Liabilities
1	Cash at bank	£4,000.00	
2	Cash at home	£500.00	

3	Other cash (foreign currency, etc.)	£500.00	
4	<property address>	£100,000.00	
5	<vehicles>	£5,000.00	
6	<high-value items — gold, watches>	£10,000.00	
7	<monies owed to the deceased>	£5,000.00	
8	Funeral expenses		£2,000.00
9	Legal fees & disposal/maintenance costs		£2,000.00
10	Other miscellaneous costs		£500.00
11	Probate application fee		£526.00
	Totals	£125,000.00	£5,026.00
	Estate value (assets less liabilities)		£119,974.00
	Less wasiyya (maximum one-third of estate value)		£39,991.00
	Net estate for Sharī'ah distribution		£79,983.00

Consult a Mufti for the individual heirs' shares — e.g. Named heir 1 (nn%), Named heir 2 (nn%), Named heir 3 (nn%) — totalling the net estate for Sharī'ah distribution.

Disclaimer. *This guide is general information only and does not constitute legal, tax or Islamic (fatwā) advice. Every care has been taken, but no responsibility is accepted for errors or for any loss arising from reliance on it. If you are unsure of anything, consult a qualified Mufti and a solicitor experienced in both Islamic and English inheritance law.*

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May Allāh accept from us all. Āmīn.