APPENDIX A

Islamic Will & Estate Preparation Worksheet

A complete, fillable starting point for your own Islamic will — referenced in Part D, and in Book One, Chapter 24.

Islamic Will & Estate Preparation Worksheet

Plain-English Educational Starting Point

Funeral & Burial Instructions First — Then Estate & Inheritance

IMPORTANT — READ BEFORE USING

This worksheet is for education and preparation. Will-signing requirements and estate laws vary by state. Have the completed document reviewed by a qualified estate-planning attorney in your state and, for Islamic inheritance questions, by a qualified scholar or Islamic estate-planning specialist. This worksheet is not itself a legally valid will, and completing it does not create one on its own.

A personal note from me: I am not a scholar or an imam, and I am not an attorney. Everything in this worksheet comes from my own experience preparing my own estate, shared as a Muslim trying to do this responsibly — not as religious or legal authority. Please have this reviewed by a qualified estate-planning attorney in your state, and by a qualified Islamic scholar, before treating anything here as final.

1

My Information

Full legal name

Home address

City / State / ZIP

Date of birth

Phone / Email

Spouse, if applicable

Children, if applicable

2

My Islamic Funeral & Burial Instructions — First Priority

This comes before inheritance, deliberately. Before your family ever asks "who gets what," they should already know what to do for you.

My intention: I request that, to the extent legally and practically possible, my body be cared for and my funeral and burial be carried out according to Islamic principles.

☐ Notify my family and the Muslim community / mosque promptly.

☐ Arrange Ghusl (ritual washing) by appropriate Muslims.

☐ Arrange Kafan (Islamic shrouding).

☐ Arrange Salat al-Janazah (funeral prayer).

☐ I request burial and do not wish to be cremated.

☐ Avoid unnecessary delay in burial, subject to legal and practical requirements.

☐ Keep funeral and burial arrangements simple and consistent with Islamic principles.

☐ No embalming.

☐ Burial facing the Qibla.

Preferred mosque / Islamic center

Preferred cemetery

Preferred funeral home, if any

Am I a member of a Muslim funeral service or burial assistance program? If so, which one, and where is the membership information kept?

Person I want contacted immediately

Phone

Religious advisor / imam, if any

Phone

If I Die Away From Home

☐ I prefer burial near the place of death, if appropriate.

☐ I prefer transportation to the following location for burial:

Location

_____

Transportation of remains can involve cost, delay, legal requirements, and international documentation. Discuss this preference with family in advance.

Person to Coordinate My Funeral & Burial

Primary person

_____

Relationship

_____

Phone / Email

_____

Alternate person

_____

Relationship

_____

Phone / Email

_____

Family reminder: before asking "who gets what," first make sure the deceased is cared for, the funeral and burial are arranged, and immediate obligations are handled.

Who Should Have a Copy of This Document

A finished will that only you know about isn't much safer than having no will at all.

☐ My spouse — the full document, not a summary.

☐ Each of my children, once old enough for it to mean something.

☐ A trusted friend, outside my own household.

☐ My local masjid, or a specific, named scholar as fallback.

3

Executor / Personal Representative

I nominate the following person to serve as executor / personal representative of my estate, subject to applicable law.

Primary executor

Address

Phone / Email

Alternate executor

Phone / Email

4

Debts, Expenses & Obligations

I direct my executor to identify and address legally enforceable debts, proper estate administration expenses, and appropriate funeral/burial expenses before distributing the remaining estate, consistent with applicable law and Islamic guidance.

☐ Mortgage / real-estate loans

☐ Business debts or guarantees

☐ Personal loans

☐ Credit cards

☐ Taxes

☐ Money owed to relatives, friends, or others

☐ Unpaid Zakat or other religious financial obligations — obtain qualified guidance regarding treatment

Important debts or obligations my family should know about

5

Islamic Inheritance Instructions

My religious intention: After payment of proper expenses, debts, and any legally valid and Islamically permissible bequests, I intend the portion of my estate governed by this will to be distributed in accordance with applicable Islamic inheritance principles (Fara'id), as determined for my family circumstances at the time of my death.

Do not assume that writing "according to Shariah" by itself will accomplish the intended legal result. The clause should be reviewed for enforceability in your state, and the applicable Islamic shares should be determined by a qualified person based on the heirs who survive you.

My Immediate Family / Potential Heirs

Name	Relationship	Phone / Email	Notes

6

Optional Wasiyyah / Charitable or Other Bequests

If I choose to make a permissible bequest, I list it below. I understand that Islamic rules restrict bequests, and that a bequest to an heir can raise additional Islamic requirements. I want this section reviewed before execution.

Person / charity / purpose

_____

Amount or percentage (must not exceed one-third of the net estate)

_____

Additional instructions

_____

☐ I am not making any optional bequest at this time.

7

Guardianship of Minor Children

If I have minor children at my death, I express the following guardianship preference, subject to court approval and applicable law. Skip this section if not applicable.

Preferred guardian

Relationship

Phone / Email

Alternate guardian

Relationship

Phone / Email

Important religious / educational wishes for my children

8

Personal & Family Instructions

Special personal items or family heirlooms

Business continuity instructions

Digital accounts / password-manager instructions (do not write passwords here)

Other important instructions

9

Asset & Document Location Summary

This section is an information sheet for your family. It does not determine legal ownership or override beneficiary designations.

Asset / Document	Institution / Location	Notes

10

Beneficiary Designations & Non-Probate Assets

I understand that some assets may pass by beneficiary designation, joint ownership, trust, transfer-on-death/payable-on-death arrangement, or other mechanism rather than under this will. I will review these arrangements so they do not unintentionally conflict with my overall Islamic estate plan.

☐ Retirement accounts reviewed

☐ Life-insurance beneficiaries reviewed

☐ Bank / brokerage TOD or POD designations reviewed

☐ Jointly owned property reviewed

☐ Trusts reviewed

☐ Business ownership / buy-sell agreements reviewed

11

People My Family Should Contact

Estate-planning attorney

Islamic scholar / inheritance advisor

Accountant / CPA

Financial advisor

Insurance agent

Business partner / key employee

Mosque / funeral coordinator

12

Final Declaration

I declare that this document reflects my intentions. I intend to comply with the legal requirements for a valid will in the state whose law governs my estate. I revoke prior wills only if and to the extent advised and legally effective under the final version I execute.

Signature of person making the will

Printed name

Date

City / State

13

Witnesses / Notary — Complete According to Your State's Law

Do not sign this template until the final document has been reviewed for your state's execution requirements. Witness qualifications, number of witnesses, notarization, self-proving affidavits, and electronic-will rules vary by jurisdiction.

Witness 1 — Name

Witness 1 — Signature

Witness 1 — Address

Witness 2 — Name

Witness 2 — Signature

Witness 2 — Address

Notary / self-proving affidavit, if appropriate

Quick Family Checklist

☐ My family knows where the signed original will is kept.

☐ My family knows whom to call immediately for Islamic funeral and burial arrangements.

☐ My executor has agreed to serve.

☐ My important debts and obligations are documented.

☐ My beneficiary designations have been reviewed.

☐ My Islamic inheritance instructions have been reviewed by a qualified person.

☐ My will complies with the law of the state governing my estate.

☐ A copy has been shared with my spouse, my children, a trusted friend, and my masjid or scholar.

☐ I will review this plan after marriage, divorce, birth/death in the family, relocation, or a major change in assets.

Islamic Reference Reminder

Qur'an: Surah An-Nisa 4:11–13 addresses inheritance shares and Allah's (SWT) prescribed limits.

Hadith: Sahih al-Bukhari 2738 and Sahih Muslim 1627a report the instruction concerning keeping one's will written and ready. “It is not permissible for any Muslim who has something to will to stay for two nights without having his last will and testament written and kept ready with him.” Ibn Umar (RA) said that from the day he heard this, he never spent a night without his own will written and kept with him.

Practical principle: funeral and burial responsibilities are immediate. Estate distribution follows only after proper expenses, obligations, debts, and any valid bequests are addressed.

APPENDIX B

Making It Legal: A Will You Can Sign

Appendix A helps you gather the information. This appendix turns it into a will. Choose one of two paths. Path 1 is simple, free, and official. Path 2 follows Islamic inheritance fully, but should be reviewed by an attorney before signing. This is general education, not legal or religious advice.

Path 1 · The California Statutory Will

California publishes an official fill-in-the-blanks will (Probate Code §6240), available free from the California Courts self-help website (selfhelp.courts.ca.gov). It is legally valid when completed and signed exactly as its instructions say.

What it can do:

- Leave your home, your car and household items, and up to five cash gifts. A cash gift can go to a masjid, CVC, or another charity, which is one way to make a sadaqah jariyah gift.
- Leave everything else to your spouse, to your children (descendants), to one person, or in equal shares to people you name.
- Name a guardian for minor children, and an executor.
- Name a custodian to hold a child's inheritance until an age you choose, from 18 to 25.

What it cannot do:

- You cannot add or cross out any words. You may only fill in the blanks and sign the boxes you choose.
- It cannot follow faraid shares (for example, a son receiving twice a daughter's share). It can do equal shares.
- It cannot include burial instructions. Put those in the Burial Instruction Letter below and keep it with the will.
- Choose exactly one option for the "balance of assets." Signing more than one box, or none, means the court divides your estate as if there were no will.

How to sign it:

☐ Fill in the blanks in ink, and sign only the boxes you choose.

☐ Gather two adult witnesses, ideally people who receive nothing under the will.

☐ With both witnesses present at the same time, read aloud the sentence the form requires, declaring that this is your will.

☐ Sign and date it. Each witness then signs the witness declaration in front of you and each other. A notary does not replace the witnesses.

☐ Keep the original in a fireproof place, with the Burial Instruction Letter, and tell your family where it is.

Burial Instruction Letter (keep with the will)

This letter is not part of the legal will, but it tells your family exactly what to do in the first hours. Copy your answers from Appendix A.

My name: _____

Call first, for funeral and burial arrangements: _____

Masjid / imam to contact: _____

Funeral service or burial society (and member number): _____

Cemetery and plot, if reserved: _____

My wishes: please arrange ghusl by Muslims of the same gender, a simple white kafan, Salat al-Janazah, and burial as soon as possible, without delay, embalming, or display, and without customs that are not part of our faith.

Anything else my family should know: _____

Signature: _____ Date: _____

Path 2 · Islamic Will Starter Template (Draft for Attorney Review)

This draft follows Islamic order: burial first, then debts, then the wasiyyah, then inheritance. A custom will can be legally valid in California when signed with two witnesses, but wording matters. Have a California estate-planning attorney review it, and a qualified scholar review the inheritance section, before anyone signs.

LAST WILL AND TESTAMENT (WASIYYAH) OF _____

In the name of Allah (SWT), the Most Gracious, the Most Merciful.

1. Declaration. I, _____, of _____ County, California, being of sound mind, declare this to be my Last Will and Testament. I bear witness that there is no god but Allah (SWT), and that Muhammad (peace be upon him) is His messenger. I ask my family to live by the faith and to remember me in their du'as.

2. Revocation. I revoke all wills and codicils I have made before.

3. My family. I am married to _____. My children are: _____ (list each full name and date of birth).

4. Funeral and burial. I direct that my body be prepared and buried according to Islamic practice, as set out in my Burial Instruction Letter, as soon as reasonably possible, and that the cost be paid first from my estate.

5. Debts. After burial costs, my executor shall pay my debts, including any unpaid zakat, unfulfilled religious obligations I have listed, and debts owed to people, before any other distribution.

6. Wasiyyah (bequest). From what remains, I give the following, in total not more than one-third (1/3) of my estate, to people who do not inherit from me under Islamic law, or to charity: _____ (_____). Gifts may not be made to my heirs under this section.

7. Inheritance. I give the rest of my estate as follows (choose one and initial it; strike the other):

☐ A. According to the shares of Islamic inheritance law (faraid), as calculated for my surviving family at my death by _____ (named scholar or Islamic organization). Initials: _____

☐ B. In equal shares to: _____. Initials: _____

Attorney note: courts need clear instructions. If option A is chosen, ask the attorney to write the actual fractions for your family into the will, so the court does not have to interpret religious law.

8. Executor. I appoint _____ as executor, and _____ as alternate, to serve without bond.

9. Guardian. If any child of mine is a minor and has no living parent, I appoint _____ as guardian, and _____ as alternate, and ask that the child be raised in the Islamic faith.

10. Signature. I sign this will on _____, at _____, California.

Signature of testator: _____

Witness declaration

On the date written above, the testator declared to us that this document is the testator's will, and signed it in our presence. We are both present at the same time and now sign as witnesses in the testator's presence and in each other's presence. To the best of our knowledge, the testator is of sound mind and is not acting under duress, fraud, or undue influence. We understand that this is the testator's will. We declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Witness 1: name _____ signature _____ address _____

Witness 2: name _____ signature _____ address _____

Witnesses should be adults who receive nothing under this will. Keep the signed original in a fireproof place, give copies to your executor and family, and review it after any major life event.

APPENDIX C

Estate Planning Guide & Checklist

The complete estate plan, beyond the will alone — referenced in Part D, and in Book One, Chapter 23.

Estate Planning Guide & Checklist

Easy to Understand • Practical to Implement • Designed for Families

Purpose: Estate planning is not only about distributing money after death. It is about making sure the right people can help you while you are alive, your family knows what to do immediately after death, and your affairs can be settled with clarity and as little confusion as possible.

> ***"Estate planning is not about how wealthy you are. It is about making life easier for the people you leave behind."***

Companion document: the full Islamic Will Worksheet exists as its own complete document. This guide covers the broader estate plan — the will is one part of it.

A personal note from me: I am not a scholar or an imam, and I am not an attorney. Everything in this guide comes from my own experience preparing my own estate, shared as a Muslim trying to do this responsibly — not as religious or legal authority. Please have your actual plan reviewed by a qualified estate-planning attorney in your state, and by a qualified Islamic scholar for the inheritance side of it, before treating anything here as final.

The Three Parts of a Complete Estate Plan

1. While I Am Alive

- Who can handle my finances if I become unable to do so?
- Who can make medical decisions if I cannot communicate?
- Are my assets titled correctly?
- Are my beneficiary designations current?

2. When I Die — Immediate Priority

- Who should be called immediately?
- What are my funeral and burial wishes?
- For a Muslim: who will arrange Ghusl, Kafan, Salat al-Janazah and burial?
- Where are my important documents and emergency information?

3. After Death — Estate Settlement

- Who will administer my estate or trust?
- What debts, taxes, and obligations must be addressed?
- What assets exist, and where are they located?
- How should the remaining estate be distributed?
- For a Muslim estate: have Islamic inheritance requirements been properly incorporated into the legal plan?

The Simple 10-Point Estate Plan

✓	What You Need	In Simple Terms	Why It Matters
1.	**Funeral & Burial Instructions**	Write down your funeral, burial, religious, and immediate-contact wishes.	Your family may need this within hours — before inheritance is even discussed.
2.	**Will / Islamic Will**	Name an executor and state how the estate should be administered and distributed. See the companion Islamic Will document for the full version.	Without a valid plan, state law may control probate assets.
3.	**Revocable Living Trust — if appropriate**	A trust can own assets during life and provide instructions for management and distribution.	For properly funded assets, it may simplify administration and may avoid probate.
4.	**Durable Financial Power of Attorney**	Authorize a trusted person to handle financial matters if you cannot.	Family members do not automatically have authority over all financial matters.
5.	**Advance Health Care Directive**	Name someone to make health-care decisions if you cannot communicate.	Provides clarity during a medical emergency and documents important wishes.
6.	**Beneficiary Designations**	Review retirement accounts, life insurance, and other beneficiary-designated assets.	These designations can control where assets pass, regardless of what the will says.
7.	**Guardians for Minor Children**	Document whom you would prefer to care for minor children.	A critical planning issue for parents with young children.
8.	**Asset & Debt List**	Create a simple inventory of what you own and owe.	Your family cannot efficiently manage assets or obligations they don't know about.
9.	**Important Documents & Digital Information**	Tell a trusted person where legal, financial, and digital-access information is kept.	Prevents your family from having to become detectives during a crisis.
10.	**Review the Plan Regularly**	Review after major family, financial, or location changes.	An outdated plan can produce unintended results.

One-Page Estate Planning Checklist

- ☐ I have written funeral and burial instructions.
- ☐ My family knows whom to contact immediately after my death.
- ☐ I have a current will.
- ☐ If appropriate, I have a properly prepared and funded living trust.
- ☐ I have a durable financial power of attorney.
- ☐ I have an advance health care directive / health care power of attorney.
- ☐ I have named guardians for minor children, if applicable.
- ☐ I have reviewed beneficiaries on retirement accounts.
- ☐ I have reviewed beneficiaries on life insurance.
- ☐ I have reviewed TOD/POD beneficiary designations on bank and brokerage accounts.
- ☐ I have reviewed jointly owned property.
- ☐ I have a current list of real estate, bank accounts, and investments.
- ☐ I have listed retirement accounts and life insurance.
- ☐ I have listed business interests.
- ☐ I have documented important debts and guarantees.
- ☐ My executor / trustee knows that I have selected them.
- ☐ My family knows where the signed original estate documents are located.
- ☐ My family knows how to access my password manager or digital instructions.
- ☐ My attorney, CPA, financial advisor, and religious advisor contacts are documented.
- ☐ I review my estate plan after major life changes.

For Muslim Families — Do Not Start With Inheritance

Immediate priority: the family first needs clear instructions concerning the care of the deceased, funeral, and burial. This may include Ghusl, Kafan, Salat al-Janazah, burial location, mosque/funeral coordinator, and the person responsible for arrangements.

> ***"Before the family asks 'Who gets what?' they should know 'What do we do now?'"***

Then address the estate: proper expenses, debts, and obligations should be handled before the remaining estate is distributed. Islamic inheritance instructions should be coordinated with a legally valid estate plan and qualified Islamic guidance. See the companion Islamic Will Worksheet for the full inheritance and wasiyyah structure.

A Personal Note on Structuring for Fairness

This is how I've actually applied the principles above in my own estate, offered as one example, not a template to copy without your own scholar's review.

- Rental properties: I group five or six properties into one LLC, then carry a large commercial umbrella policy on top — full liability separation without the cost of maintaining a dozen separate entities.
- Passwords and access: I use a paid password management app, with a real backup of it, and share access with my spouse and family — not as a one-time disclosure, but kept current.
- Family review sessions: I sit down with my family on a real schedule, every six to nine months, not only before travel or a procedure, to walk through everything together, out loud.
- Grandchildren's education: regardless of how many children each of my daughters has, her own share of the inheritance is directed toward education — academic, faith, and social — rather than split unevenly per grandchild.
- Inheritance from parents: our own focus for money inherited from a parent is sadaqah jariyah in their name — ongoing charity that keeps benefiting them — not travel, entertainment, or anything that simply gets spent and disappears.

Digital Assets — A Modern Gap Most Plans Miss

As of 2026, nearly every state has adopted some version of RUFADAA (the Revised Uniform Fiduciary Access to Digital Assets Act), the law governing whether your executor can actually access your online accounts. Most older estate plans were written before this mattered.

- There is a real priority order: a platform's own built-in tool (Google's Inactive Account Manager, Facebook's Legacy Contact) comes first and overrides everything else. Your will or power of attorney comes second — but only if it explicitly grants digital asset access; a standard, older POA often does not include this language. Without either, the platform's own terms of service control by default, and most terms of service never grant a fiduciary access at all.
- Never write passwords directly into your will. A will becomes a public court record after probate — anyone can read it.
- Cryptocurrency and other self-custody digital assets have no recovery mechanism if access is lost. There is no customer service line to call. Whoever holds the keys, or knows how to access them, is the only path in.

☐ I have checked whether my major platforms (email, cloud storage, social media, financial apps) offer a legacy or inactive-account tool, and set it.

☐ My power of attorney and will explicitly address digital asset access, not just general authority.

☐ My family knows how cryptocurrency or other self-custody digital assets can be accessed, without me writing the actual keys or passwords into any document that becomes public.

Property in More Than One State

If you own real estate outside the state where you live, this deserves specific attention — it's a common and expensive gap.

- Real estate is governed by the law of the state where it physically sits, not the state where you live. If you own property in a second state and it's still in your own name when you pass, your family will likely need to open a second, separate probate proceeding in that state — called ancillary probate — in addition to the main one where you live.
- Ancillary probate means a second court, a second attorney licensed in that state, separate deadlines, and separate fees. For multiple out-of-state properties, this can mean three or four separate probate cases running at once, each with its own timeline.
- The common ways to avoid it: hold the property in a revocable living trust, title it jointly with right of survivorship, or, in states that allow it, record a transfer-on-death deed. Any of these lets the property pass without a second court proceeding.

☐ I have listed every property I own by state, not just by address.

☐ For any property outside my home state, I have confirmed with an attorney whether ancillary probate would apply, and taken a step to avoid it if so.

Business Succession — Beyond "Who Does What"

A statement of who takes over informally is not the same as a legally binding succession plan. Many small businesses carry no life or disability insurance specifically tied to succession.

- A buy-sell agreement is a legally binding contract, agreed while everyone still gets along, that specifies exactly what happens to your share of the business on death, disability, retirement, or a partner's departure. It sets the price or valuation method in advance, so it isn't negotiated for the first time during grief.
- Key person insurance is a policy the business itself owns, on the life of an owner or another person the business genuinely depends on. The business is both the policyholder and the beneficiary. If that person dies, the payout gives the business real cash — to hire a replacement, cover lost revenue during the transition, or fund the buyout itself.
- These two tools are often paired: the buy-sell agreement sets the terms, and key person insurance provides the actual money to make the buyout real, rather than leaving the remaining owners to find that cash under pressure.

☐ I have a written buy-sell agreement, not just an informal understanding, if I co-own a business.

☐ I have considered key person insurance on myself or anyone else the business genuinely could not function without.

☐ My business valuation method is written down, not left to be argued about later.

My Estate Planning Folder

Create ONE clearly identified place — physical, digital, or both — where your family can find the information they need.

☐ Will / Islamic Will

☐ Trust documents

☐ Funeral & burial instructions

☐ Durable Financial Power of Attorney

☐ Advance Health Care Directive

☐ Real-estate / deed information

☐ Bank and investment account list

☐ Retirement account list

☐ Life-insurance information

☐ Business ownership documents

☐ List of debts and guarantees

☐ Beneficiary information

☐ Attorney / CPA / financial advisor contacts

☐ imam / Islamic advisor contact

☐ Password-manager access instructions (do not necessarily write passwords in the folder)

☐ Emergency family contact list

"My family knows where this folder is."

Keep It Simple: Who Needs to Know What?

Person	What They Should Know
Spouse / closest family member	Where the estate folder is; funeral/burial wishes; who to contact.
Executor / Trustee	That they have been selected; location of documents; key professional contacts.
Health-care agent	Your medical wishes and where the advance directive is located.
Financial agent	Where financial records are located and the scope of their authority.
Guardian, if applicable	That you have named them and your wishes concerning the children.
Attorney / qualified advisor	Family circumstances, assets, beneficiary designations, business interests, and special concerns.

When Should I Review My Estate Plan?

A practical rule is to review the plan periodically and whenever something important changes. Examples include:

- Marriage or divorce
- Birth or adoption of a child
- Death or incapacity of an executor, trustee, guardian, or beneficiary
- Moving to another state
- Buying or selling significant real estate
- Starting, buying, or selling a business
- Major increase or decrease in wealth
- Major change in tax or estate law
- A significant change in family circumstances

A 30-Minute Starting Plan

Do not let the perfect estate plan prevent you from starting. In the next 30 minutes:

- ☐ Write down whom your family should call for funeral and burial arrangements.
- ☐ Write down where your existing will, trust, and other legal documents are kept.
- ☐ Make a one-page list of your major assets and debts.
- ☐ List your executor, health-care agent, and financial power-of-attorney agent.
- ☐ Check the beneficiaries on your retirement and life-insurance accounts.
- ☐ Write down the name and contact information of your attorney, or the attorney you plan to consult.
- ☐ Put everything in one folder and tell a trusted family member where it is.

Important Note

This guide is educational, not individualized legal, tax, or religious advice. Estate-planning laws differ by state, and wills, trusts, beneficiary designations, joint ownership, and business arrangements can interact in important ways. Muslims seeking Shariah-compliant inheritance planning should coordinate qualified U.S. estate-planning counsel with qualified Islamic guidance.

What to Do After You Fill This In

A completed worksheet is a well-organized plan, not yet a legal document. These steps turn it into one. This is a general roadmap, not legal advice.

1. **Take it to a California estate-planning attorney.** The filled-in worksheet saves the attorney a great deal of time, and you money. From it, the attorney drafts the actual documents: a will, and often a living trust; a financial power of attorney; an advance health care directive; and guardianship wording for minor children, if needed.
2. **Have an Islamic scholar review the inheritance part.** Ask for a review of how the estate will be divided (faraid), and of any wasiyyah of up to one-third for people who do not otherwise inherit. Ideally the attorney and the scholar each see the other's comments.
3. **Sign the documents correctly.** This is where homemade wills most often fail. In California, a typed will must be signed in front of two witnesses, both present at the same time, ideally people who receive nothing under it. A trust and a power of attorney are usually notarized. A health care directive needs two witnesses or a notary. The attorney will arrange all of this.
4. **Fund the trust and update beneficiaries.** People skip this step more than any other. Re-title assets into the trust: homes, rental LLCs, brokerage accounts; a trust only controls what is actually in it. Update the named beneficiaries on retirement accounts and life insurance, because they go to whoever is named on the form, whatever the will says.
5. **Share it, don't just store it.** The full document goes to your spouse, and to each child once they are old enough. A trusted friend and your masjid or a named scholar should know where it is. Keep the originals in a fireproof safe, and make sure someone knows how to open it.
6. **Make the funeral plan real.** Tell your family the burial wishes from Appendix A. Register with your community funeral service, and keep its contacts with the will.
7. **Review it regularly.** Every three to five years, and after any of the life events listed above.

We cannot choose when we leave this world. But we can choose whether we leave our family with clarity or with confusion.

Questions to Ask Your Attorney

Bring these to your first meeting, with your completed worksheet.

- ☐ Should my spouse and I create a joint revocable living trust, or separate trusts?
- ☐ How should our home deed be titled, and is the home community or separate property?
- ☐ How can we provide for the surviving spouse while making sure the children inherit eventually?
- ☐ Should our adult children inherit outright, or through continuing trusts?
- ☐ Do our total assets call for federal estate-tax planning, or a portability election after the first death?
- ☐ How can we preserve the best capital-gains basis and property-tax treatment for the home?
- ☐ What happens if we both die, or both become unable to decide, at the same time?
- ☐ How will the home, retirement accounts, and life insurance be coordinated with the plan?
- ☐ How will our Islamic will (burial, debts, wasiyyah, faraid or equal shares) fit with the trust?
- ☐ What is the total fee, including deed preparation, trust funding, and future updates?

Useful Official Resources

- California Courts, wills and estate-planning documents: selfhelp.courts.ca.gov/wills-estates-probate/legal-documents
- California Courts, probate: selfhelp.courts.ca.gov/probate
- California Courts, Statutory Will form (Probate Code §6240): selfhelp.courts.ca.gov
- State Bar of California, lawyer referral services: calbar.ca.gov/find-legal-professionals
- IRS, estate tax: irs.gov/businesses/small-businesses-self-employed/estate-tax

Rules and amounts can change. Check these sources, and confirm with your attorney, before relying on any figure.