

Islamic Wills, Inheritance & Estate Planning



About Us

Ethical Life Advisors

*Helping individuals and families gain clarity
when facing life's challenges, decisions,
and transitions.*



Scan to visit our website

ethicallylifeadvisors.co.uk

Where this began

"I kept meeting people who were doing everything right by conventional measures — and still feeling lost. That told me something was missing from how we talk about living well." —
Waqas Shaikh, Co-Founder



Our Approach

A structured six-pillar framework connecting purpose, relationships, career, finances, and personal growth.



Built From Practice

Shaped by years of counselling, community work, and one-to-one advisory support — not theory alone.



Who We Serve

Open to individuals of all backgrounds, with services informed by Islamic teachings and principles.

Founders



Asjad Rahman

Founder · Director

Qualified counsellor, faith-based advisor, and community practitioner with formal Islamic scholarship.



Waqas-ur-Rahman Shaikh

Founder · Director

Over 25 years of professional experience (MSc, MBA) and 20+ years of community-focused advisory work.

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Agenda

- What is Estate Planning?
- What can go wrong?
- Why it matters more than ever?
- How can we help?
- Case Studies
- Q & A



What Is Estate Planning?



1

ORGANISING WHAT HAPPENS
TO YOUR ASSETS AFTER DEATH



2

ENSURING DISTRIBUTION
ALIGNS WITH YOUR VALUES
AND BELIEFS



3

STRUCTURING YOUR AFFAIRS
DURING LIFE AND
AFTER DEATH



ESTATE PLANNING IS ABOUT MORE THAN WEALTH.
IT'S ABOUT PROTECTING YOUR LEGACY AND THE PEOPLE YOU LOVE.



PROTECT
YOUR FAMILY



MINIMISE
TAX AND COSTS



AVOID DISPUTES
AND DELAYS



HONOUR YOUR
VALUES AND BELIEFS



Ethical Life Advisors

Faith-based Foundations

Guided by Revelation.



Rooted in Responsibility.



HADITH

“It is not permissible for any Muslim who has something to give to stay for two nights without having his last will and testament written and kept ready with him.”

(Sahih al-Bukhari)



QUR'AN

(SUPPORTING PRINCIPLE)

“Indeed, Allah commands you to render trusts to whom they are due...”

Qur'an 4:58



The Prophet ﷺ said:

“A man may do the deeds of the people of الخير (good) for seventy years, but if he acts unjustly in his will, the evil of his deed will seal his fate and he will enter the Fire...”

Reference:

Sunan Abi Dawud Hadith 2867
Jami' at-Tirmidhi Hadith 2117

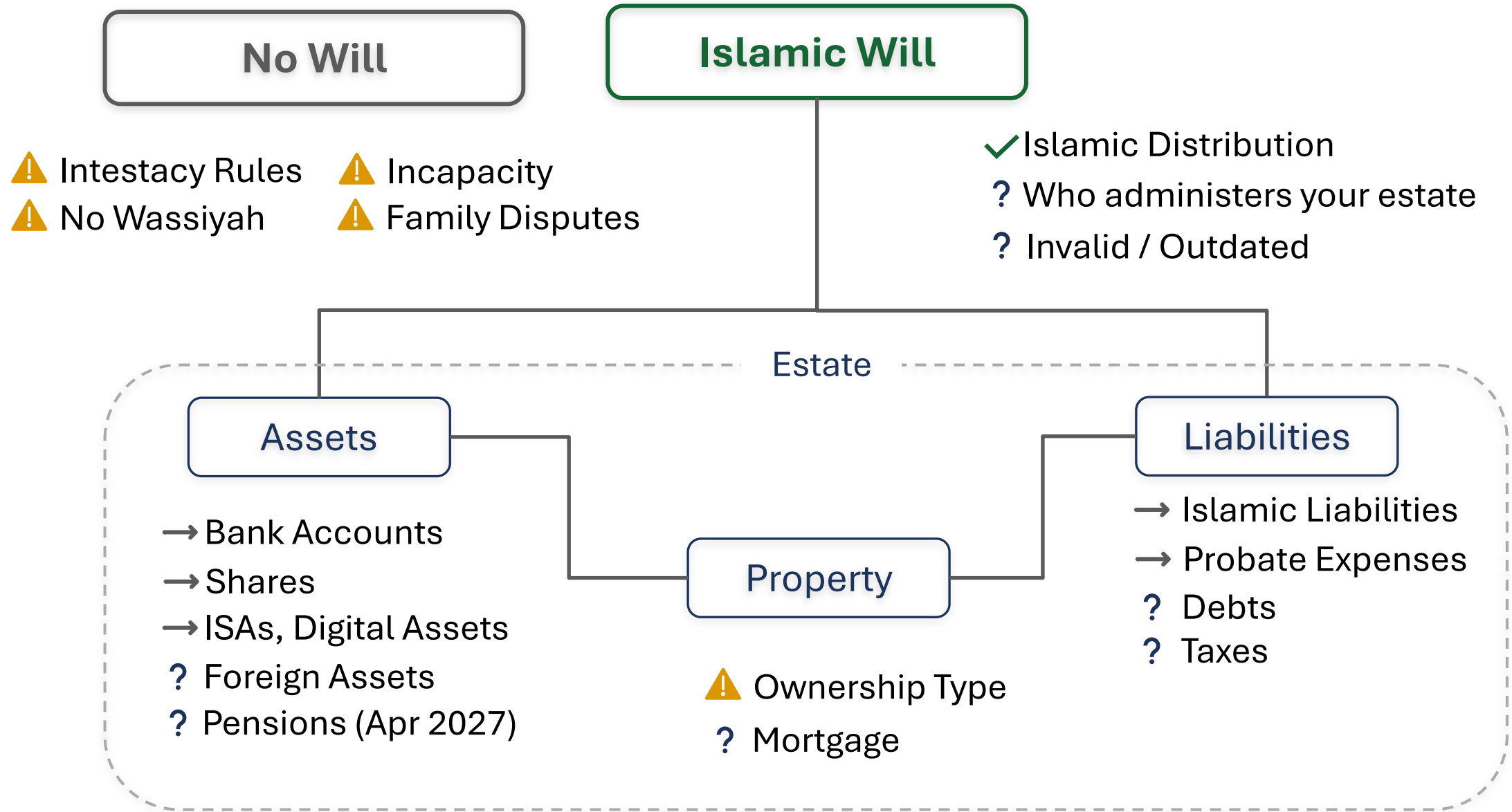


Estate planning is not only financial preparation —
it is part of fulfilling our responsibilities to Allah and our families.

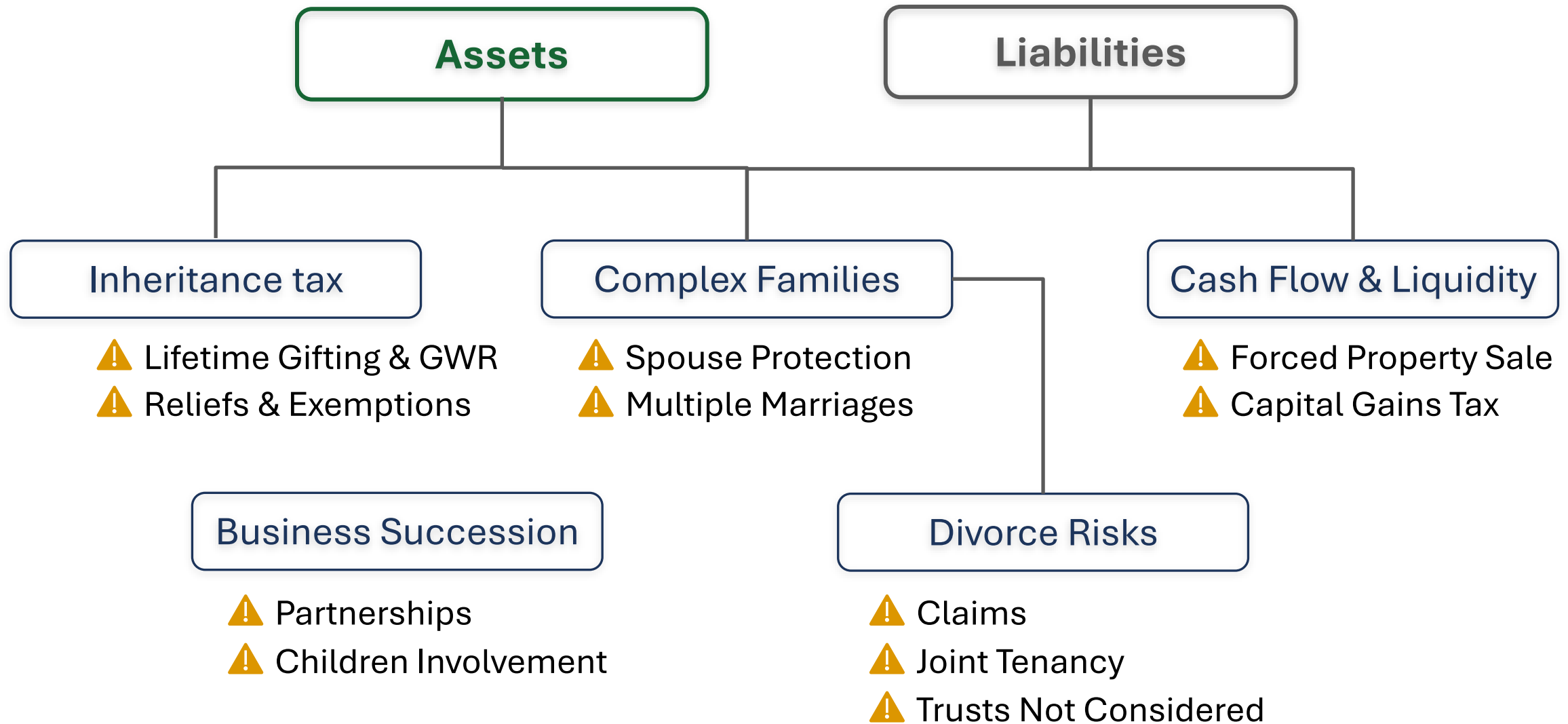


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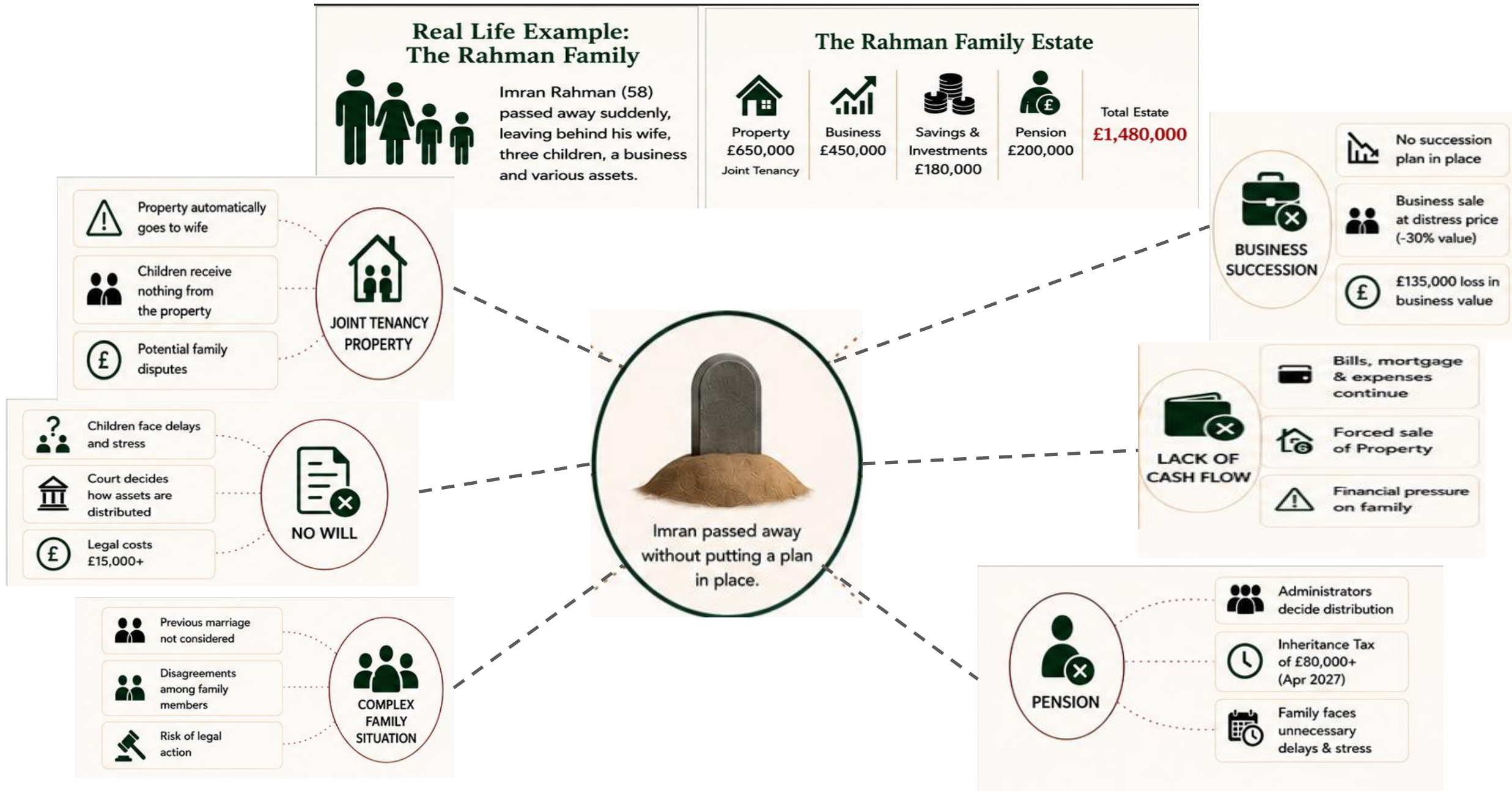
Estate Planning Is More Than Just Writing A Will



Estate Planning Is More Than Just Writing A Will



The Problems Families Face Without A Plan



Impact of Tax on Your Estate



Inheritance Tax

Inheritance Tax can significantly reduce what is passed on.

40%

IHT rate on the value of your estate above the nil-rate band.

£8.5bn

HMRC Inheritance Tax receipts (2025/26)
Record annual receipts.



Capital Gains Tax

Capital Gains Tax may arise when inherited assets are sold.

18% / 24%

CGT rate on residential property (higher rate for most taxpayers).

£6.1bn

CGT paid on UK property in 2022/23.
(HMRC, 2022/23)



AUTHORITIES ARE GETTING SMARTER

More data. Better technology.
Greater visibility. Irregularities don't go unnoticed.



THE CONSEQUENCES ARE SEVERE

Investigations, penalties, interest
and potential prosecution.



Plan today. Protect tomorrow.

Smart planning now can reduce tax, protect your legacy,
and deliver better outcomes for your loved ones.



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Why Estate Planning Matters More Than Ever



**RISING
PROPERTY PRICES**



+52%

UK average house prices increased by 52% in the last 5 years*



**LITTLE CASH,
MORE ASSETS**



<10%

of UK adults hold more than £10,000 in savings**



**SURVIVING
SPOUSE SECURITY**



1 in 3

Muslim widows face financial hardship within the first year of bereavement***



**DIVORCE RATES &
FAMILY COMPLEXITY**



42%

of first marriages in the UK end in divorce****



**YOUNG DEATHS
ARE REAL**



1 in 20

people die before the age of 40 in the UK*****



10,000+

probate disputes are made to UK courts each year
(Ministry of Justice, 2023)



The world has changed. Your plan should reflect that.



* ONS House Price Index
(April 2019 – April 2024)

** FCA Financial Lives
Survey 2023

*** MGRI & Muslim Women's
Network UK Report 2021

**** Office for National Statistics
(Marriages and Divorces, 2022)

***** ONS, Mortality
Statistics (2021)

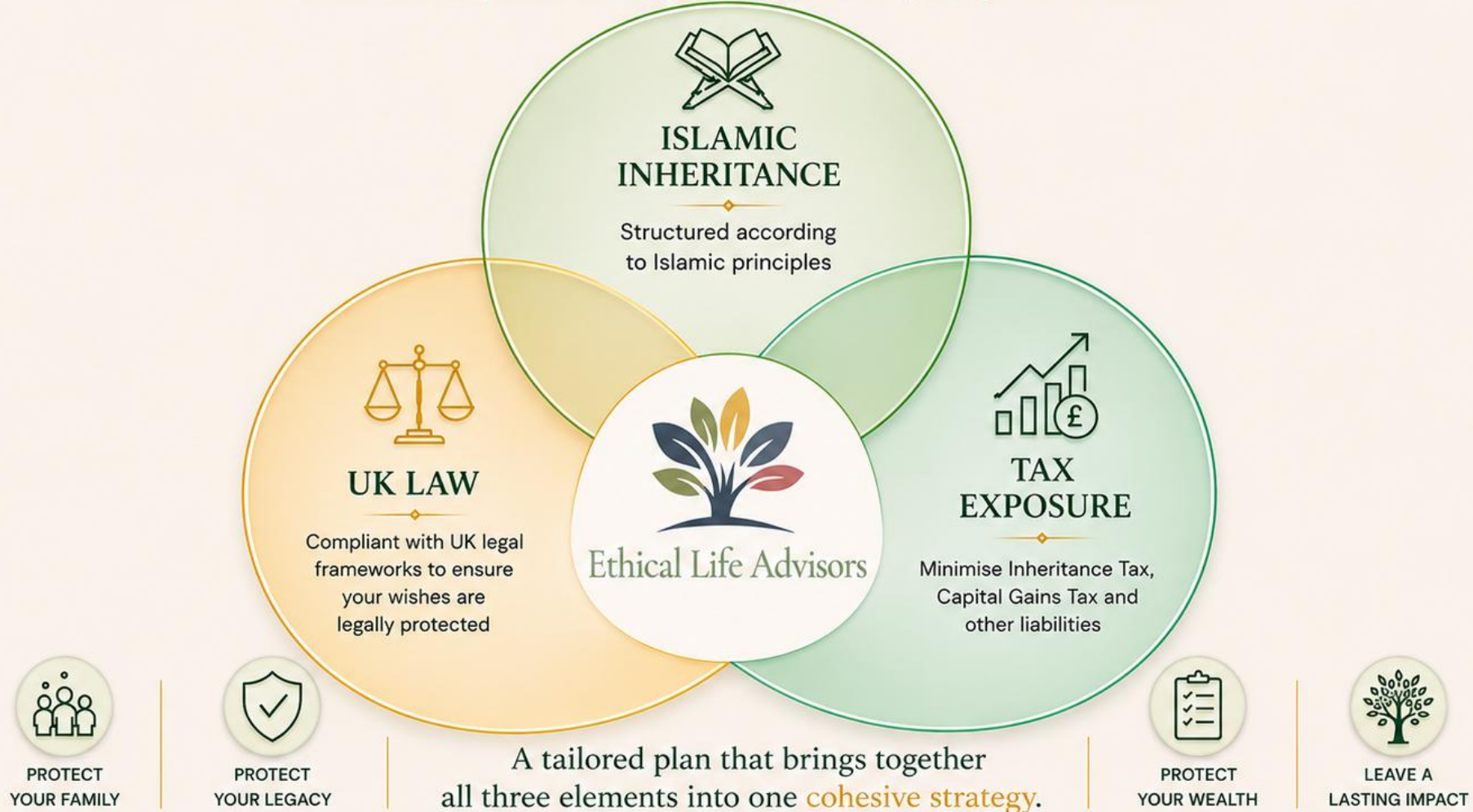


Ethical Life Advisors

OUR INTEGRATED APPROACH



Holistic. Compliant. Strategic. Designed for your peace of mind.



HOW IT WORKS



A simple, clear process to protect your legacy and give you peace of mind.



Every family is unique.

We provide a tailored plan that reflects your values, protects your wealth, and gives you confidence in the future.



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Get in Touch – We're Here to Help

Follow these simple steps to send us your enquiry about **Estate Planning**

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The 6 Pillars ▾

Process

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ETHICAL LIFE ASSESSMENT

ESTATE PLANNING

Islamic Will & Inheritance Planning

Many UK Muslims assume their estate will be distributed according to Islamic principles. In practice, UK law and asset ownership structures can lead to very different outcomes.

We help you understand what would happen to your estate under current arrangements – and identify practical steps to improve clarity and reduce risk.

START YOUR FREE ASSESSMENT

UNDERSTAND THE RISK

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 with him.

SAHIH AL-BUKHARI (2738) & SAHIH MUSLIM (1627)

A REMINDER OF THE IMPORTANCE OF ESTATE PLANNING.

THE PROBLEM

Issues that commonly create *risk*

Without proper planning, estates can be distributed in ways that conflict with Islamic intentions and family expectations

Many of these issues only become apparent after a death has occurred, when options for correcting them are often limited or unavailable.



No Will or Estate Plan (Intestacy) >

Asset Ownership Overriding Your Intentions >

Blended Families and Stepchildren >

Lifetime Gifts and Record Keeping >

Spousal and Parental Entitlements >

Inheritance Tax and Executor Burden >

Ethical Life Advisors

The 6 Pillars ▾

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ETHICAL LIFE ASSESSMENT

ESTATE PLANNING

Estate Planning Form

This questionnaire helps us understand your circumstances so we can provide a tailored estate planning assessment. It should take approximately 20–30 minutes to complete.

Before you begin, it may be helpful to have details of your family, property and other significant assets, liabilities, pensions, life insurance, existing wills or trusts, business interests and overseas assets to hand. **You do not need to have every detail available.**

Once submitted, we will review your information and prepare your complimentary assessment report, normally within a few days. Your information will be treated in the strictest confidence and processed in accordance with our Privacy Policy.



Personal Details

Please provide your basic contact details so we can identify your questionnaire and communicate with you about your assessment

Full Name *

Other names (previously used)

Date of birth *

Gender *

☐ Male ☐ Female

Nationality

Occupation

Address

ZIP / Postal code

Phone *

Email Address *

Next

What You Can Expect If You Plan Your Estate Yourself



INDICATIVE TOTAL INVESTMENT

£2,350 – £9,550+



These are indicative costs you may incur if you were to handle your estate planning **independently**, using different professional services.



Initial Consideration

Typical Cost

FREE – £50



Basic Will Creation

Typical Cost

£150 – £500



Tax Review

Typical Cost

£300 – £1,000+



Solicitor Involvement

Typical Cost

£750 – £2,500+



Asset Protection & Structures

Typical Cost

£1,000 – £5,000+



Family Conversations

Typical Cost

Variable



Review & Ongoing Updates

Typical Cost

£150 – £500+



DIY ESTATE PLANNING CAN BE RISKY AND MAY COST YOU MORE

Mistakes, gaps or missed details can lead to higher costs, family disputes, tax issues or your wishes not being carried out as intended.



Plan with clarity. Protect with confidence. Leave a legacy of love.



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Case Study: Blended Family Estate



BACKGROUND

- Amir & Samira Khan (~£1m), owned jointly
- Blended family with children from previous relationships
- One child received their share during lifetime



Children
(Including Stepchildren)

Three Children
Share Given in Life



WHAT NEEDS TO BE BALANCED



Fairness between all children



Security for surviving spouse



Parents remain living in the property



KEY RISKS

- £ Inheritance Tax liability
- 📁 Unequal outcomes between children
- 👥 Disputes without a clear plan
- 📈 CGT implications



OUR APPROACH

- 1 🏠 No lifetime transfer of the home
- 2 📅 Planning triggered on first death
- 3 👤 Surviving spouse keeps right to live in the home



OUTCOME



Fair outcome for all children



Security for surviving spouse



IHT efficiently managed



Minimise CGT impact



Parents remain living in the home



The right structure at the right time can protect your home, reduce tax, and ensure your legacy is passed on in line with your values.



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Scope & Limitations



◆ LAWS AND TAX RULES CHANGE OVER TIME

We base our advice on current laws and rules which may change.



◆ BASED ON UK LAW

Our advice is based on UK law and taxation.



◆ FACTS ARE ESSENTIAL

Our recommendations are only as good as the information provided.



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