



The Final **Amanah**



Guiding Singaporean Muslims on Loss and Legacy

Published by Islamic Legacy Planning Workgroup
in collaboration with Majlis Ugama Islam Singapura

The Final Amanah: Guiding Singaporean Muslims on Loss and Legacy

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Mufti's Foreword

بسم الله الرحمن الرحيم

الحمد لله رب العالمين والصلاة والسلام على أشرف الأنبياء والمرسلين سيدنا محمد وعلى آله وصحبه أجمعين

As Muslims, we believe in, and prepare for, the day we return to our Lord. This world which He has gifted us with, is temporary – we are journeying through it, with His grace and mercy, until such time that has been determined for us, to transition into the Hereafter (*Akhirah*). But even so, we are taught to leave behind a life full of good deeds, positive impact, meaning and contributions. Our worldview is not only about us and the present, but about others and the future.

In Surah Al-Qasas, Allah s.w.t. tells us:

“Seek, through that which Allah has given you, the home of the Hereafter; and do not forget your share of this world. And do good as Allah has done good to you.”

(Surah Al-Qasas 28:77)

How do we use our Lord's gifts in the right ways to ensure that goodness persists, even after we are long gone? How can we continue to reap the rewards of our contributions in the next life, even after we have left this world? In other words, how can we leave behind an impactful legacy that continues to benefit us and others? As our beloved Prophet Muhammad (peace be upon him) taught us:

“When a person dies, his deeds come to an end except for three things: continuous charity, beneficial knowledge, or a righteous child who prays for him.”

(Sahih Muslim)

This guidebook presents some practical and meaningful steps for us to plan the next phase of our journey. It offers guidance to manage our affairs thoughtfully, ensuring that our loved ones are supported and our contributions continue to benefit the wider community. Such planning is an ibadah, an important act of worship, on our part too. It is indeed our religious duty to try our best in securing the well-being of those under our care, and in helping others in society.

I hope this guidebook will provide you with ideas and suggestions to this end, and encourage reflection and responsible action on your part. Let us work together to build a culture of forward planning that strengthens both our spiritual and social well-being, and helps us achieve fulfilment in this life and in the Hereafter.

ناصر الدين محمد سامح

Sahibus Samahah Dr Nazirudin Mohd Nasir
Mufti of Singapore

Chairman's Message

Legacy planning is one of the most meaningful but often overlooked responsibilities we have, both to ourselves and to our loved ones. As Muslims, we are blessed with a comprehensive framework and divine guidance in *faraid* (Islamic inheritance law), ensuring justice in the distribution of our estate. Yet beyond this sacred legal framework, lies a responsibility of love and foresight to ensure that our intentions are honoured, our affairs are managed smoothly, and our families and loved ones are not burdened with hardship at their most vulnerable hour.

In my years of legal practice, I have witnessed how grief can be deepened when no clear arrangements are made. Families already in pain are left to navigate uncertainty, lengthy administrative procedures, legal hurdles, and at times, disputes that strain even the strongest of bonds. This is especially difficult for families or individuals with non-traditional structures — such as those without children, converts, or where heirs are not immediately clear — when the need for planning becomes even more critical.

While *faraid* provides a divinely guided structure, we are also called to *ihsan*: to complement what is required with what is compassionate. *Faraid* ought to be complemented with practical steps such as preparing a *wasiat* (will), making CPF and insurance nominations, or giving guidance on matters like guardianship or funeral arrangements. These actions do not change *faraid*, but they bring ease, clarity and minimise potential disputes to those we leave behind.

This guidebook on Islamic Legacy Planning was developed to help Muslims in Singapore take that first step. It brings together faith-based principles with practical tools, making it easier for individuals and families to begin planning in a way that aligns with their values and responsibilities.

I encourage you to use this resource as a starting point for deeper reflection and open conversations with your loved ones. Planning ahead is not about fear of death; it is about having foresight to prepare for it with *tawakkul* (trust in Allah), mercy, and love. It is about leaving behind not confusion, but clarity; not hardship, but ease.

I pray this guidebook reminds and inspires all of us, myself included, to reflect and to act for our own *sakinah* (peace of mind), and for the well-being of those most beloved to us, the ones who will carry our memories and make doa for us, after each and every one of us returns to Allah.



Zhulkarnain Abdul Rahim
Chairman, Islamic Legacy Planning Workgroup

**When a man dies,
his good deeds come to an end,
except 3:**

صدقة جاریہ

Ongoing charity (*Sadaqah jaariyah*)

و علم نافع بہ

Beneficial knowledge

و ولد صالح یدعولہ

A righteous child who prays for him

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In the name of Allah, the Most Gracious, the Most Merciful

How to Read This Guidebook

This guidebook is written for two groups of people: those caring for a loved one who is about to or has just passed and those, who are planning ahead for their return to Allah s.w.t. You may belong in one group or eventually become part of both. Either way, this guide is here to support you with clarity and faith.

The first part, **For the Grieving Family**, is for those who are grieving, gently walking you through what to do when someone passes away, how to honour them in accordance with Islamic guidance, and how to keep their legacy alive in ways that bring meaning and continued blessings.

The second part, **For the Planner**, is for anyone ready to take practical and spiritual steps in preparing for their own departure. Here, you'll find clear guidance on the different Islamic planning tools, understanding Faraid, creating lasting impact through wakaf, and most importantly, embracing this planning as an empowering act of love and responsibility for your loved ones you'll leave behind.

You do not need to read the book from start to finish. Begin where you are. Return when your heart is ready. This guide is your companion, not just in moments of loss, but in times of reflection, acceptance and divine mercy.

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Part 1:
**FOR THE
*GRIEVING FAMILY***

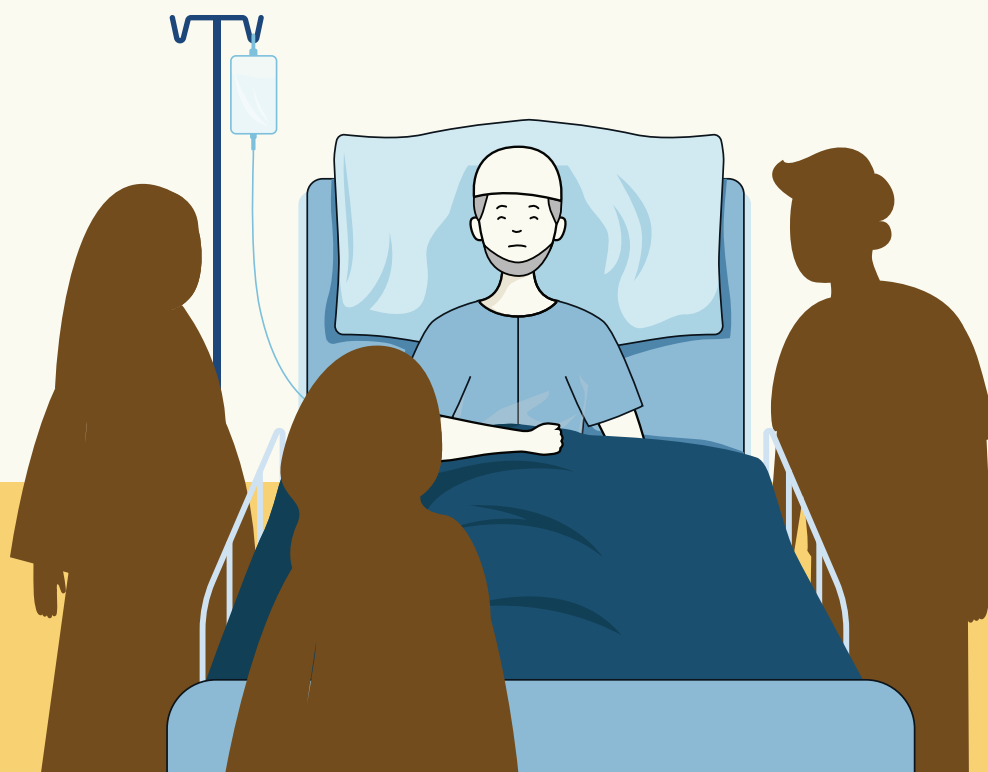


This section of the guidebook is written for you: the family, the friend, the carer who is navigating the early hours, days, and/or even weeks after a loved one has passed. It will not answer every question, nor can it heal every wound. But it may offer you a path forward. One that is rooted in compassion and easy to follow even in your time of sadness, and more importantly, one that is guided by the sunnah of Rasulallah ﷺ.

- 01 Caring for a Loved One Approaching Death**
- 02 Islamic Funeral Guide**
- 03 Administrative Essentials When Death Happens**
- 04 Important Obligations After Death**
- 05 Continuing Their Legacy: *Sadaqah Jaariyah***
- 06 Grief, Healing & Moving Forward**
- SUMMARY**

The death of a loved one is one of life's most profound tests. In that moment, time seems to pause. The heart aches. The house feels quieter. And in the stillness, we are left holding not just grief, but responsibility. As family members, we are called to honour the one who has returned to Allah with dignity, care, and love.

Islam does not shy away from death. It meets it with remembrance, mercy, and clarity. It teaches us that in loss, there is still beauty: the beauty of *sabr* (patience), the reward of *dua* (supplication), and the continuation of legacy through our actions such as *sadaqah jaariyah* (perpetual deed).



Chapter 1: Caring for a Loved One Approaching Death

In Their Final Moments

"Every soul shall taste death. Then to Us will you be returned."

(Surah Al-Ankabut 29:57)

Being Present When the Soul Prepares to Return

There is something sacred about being present when someone returns to their Creator. It is not always easy as emotions run deep, and the uncertainty of what to do can be overwhelming. But in Islam, the final moments of life are not feared. They are honoured.

If you are with a loved one approaching death, your presence is already a gift. Be calm. Whisper words of comfort or simply sit in silence with your heart connected to Allah. Encourage them to say the Shahadah (Lā ilaha illa Allah).



Some mosques also offer religious support for patients, including those in palliative care, through end-of-life services, provided the patient is open to it or has given consent. Do reach out to your nearest mosque to find out more about the support available.



Scan QR code to list of mosques, or visit:

go.gov.sg/tfa-mosque-palliative

"Instruct those who are dying among you to say: Lā ilaha illa Allah."

— Prophet Muhammad s.a.w. (Sahih Muslim)

You may also recite the Quran, make *istighfar* and *selawat* on their behalf, or quietly repeat prayers asking Allah to ease the situation. These moments are not for loud cries or panic, but for peace, for faith, and for love.

Remain calm, avoid excessive crying at their side, and keep the space dignified. If they pass, recite: Innā lillāhi wa innā ilayhi rāji'ūn
"Indeed, to Allah we belong and to Him we shall return."

(Surah Al-Baqarah 2:156)

Chapter 2: Islamic Funeral Guide

When someone passes, it is natural to feel unsure of what to do next. Islam provides us with clear guidance. The funeral process is simple, dignified, and focused on returning the body to Allah in the purest way possible.

A Quick Guide to the Islamic Funeral Rites:

1

Ghusl (Ritual Washing):

- The body is washed by family members or trained individuals of the same gender.
- It is done with respect and dignity, following Islamic guidelines.



2

Kafan (Shrouding):

- The body is wrapped in simple white cloth (*kafan*).
- For men, typically three pieces of cloth are used; for women, five.

3

Jenazah Prayer:

- A special prayer is performed for the deceased.
- It is usually done at the mosque before burial.



Scan QR code for step-by-step Solat Jenazah guide, or visit:

go.gov.sg/solat-jenazah-steps



4

Burial:

- The body is placed in the grave on its right side, facing the Qibla.
- Those present may place three handfuls of soil into the grave.





Handling gifts during funerals:

- Accept gifts graciously from visitors.
- Consider using monetary gifts to cover funeral expenses or donate on behalf of the deceased's name. (e.g., legacy giving through wakaf or infak)
- Gifts received during the funeral are meant to help and support the family during the difficult time. They are not part of the deceased's estate and do not need to be distributed as part of inheritance.





Chapter 3:

Administrative Essentials When Death Happens

Your heart is grieving, and yet some practical matters still need your attention now, so that your loved one's burial can be carried out with dignity. Take one step at a time.

Islam teaches us to move gently but swiftly here. The Prophet s.a.w. said: "Hasten the funeral rites." (Sahih Muslim)



Important Note

If the doctor believes your loved one had a highly infectious disease, only funeral service providers trained under the Basic Infection Control Course (BICC), conducted by the National Centre for Infectious Diseases (NCID) should be engaged for this to carry out the funeral rites. This training equips them to handle the deceased safely and with dignity.



Scan the QR code to view the list of funeral service companies trained in the Basic Infection Control Course (BICC), or visit:

go.gov.sg/tfa-infected-deceased

STEP 1 | Report the death

In a hospital

- Let your hospital doctor or ward nurse know.

At home

- If your loved one who died was elderly or ill and was recently treated by a family doctor, you may want to contact that doctor. They may be able to verify the cause of death.
- Otherwise, contact a GP willing to make a house call.
- You can also consider getting help from a Muslim Funeral Service Provider.

Overseas

- Register the death with the relevant foreign authorities where it occurred.
- Contact the Ministry of Foreign Affairs, Singapore at (65) 6379 8800 (24 hours) or the nearest Singapore Overseas Mission.
- They can help with death registration and repatriation of your loved one's body home.
- Since the Prophet s.a.w. encouraged swiftness in burial, families are usually encouraged, where the death happens overseas, to bury their loved one in that same country, rather than go through the emotional, financial and logistical toll of bringing the body home.

You will need the deceased's identification document (e.g. NRIC, FIN card or passport).

- The doctor will certify the death online, which will be automatically registered.
- If the doctor is unable to certify the death, the body will be sent to Mortuary@HSA.



Scan QR code to read more or visit:

go.gov.sg/tfa-nea-when-death-occurs



Scan QR code to read more for overseas death or visit:

go.gov.sg/tfa-overseas-death

STEP 2 | Obtain the death certificate

Scan QR code to download death or stillbirth certificate,
or visit: go.gov.sg/death-cert



STEP 3 | Inform close family members promptly

- It may help to plan the prayer time, location, and burial time together with your funeral service provider, so that family and friends who wish to attend the jenazah prayer and burial are able to do so.

STEP 4 | Engage a Muslim funeral service provider

- They will make sure your loved one receives every Islamic funeral rite they're entitled to.
- In Singapore, a burial permit is needed, and a burial slot must be booked. Your funeral provider usually handles this, but it may bring you some comfort to understand the process too.



Scan the QR code to view the list
of Muslim funeral providers, or visit:

go.gov.sg/tfa-muslim-funeral



**1. Obtaining a permit to bury:
NEA ePortal | Application for
Permit to Bury Body**

Scan QR code to obtain
permit to bury body, or visit:

go.gov.sg/tfa-nea-portal



Prepare the following documents:

- a. Deceased Details (e.g. digital death certificate number, name, religion, and place of burial of deceased)
- b. Next-of-Kin Details (e.g. relationship to the deceased)
- c. Supporting Documents:
 - i. Requester's NRIC / Driving License / Passport, if applicable
 - ii. Deceased's Digital Death Certificate, if applicable

2. Booking a burial slot at Choa Chu Kang Cemetery Booking Office

Bring along the following documents:

- a. The deceased's death certificate
(either the digital PDF or a printed copy)
- b. The deceased's NRIC or passport
- c. The permit to bury
- d. The applicant's NRIC or passport
- e. The letter of authorisation if the applicant
is not the deceased's next-of-kin

This can feel overwhelming. Do not hesitate to ask others for help or let your funeral service assist you with the logistics.

Chapter 4: Important Obligations After Death

The Final Acts of Love

Your loved one has returned to Allah. In the midst of your grief, there are still things asked of you. They may feel administrative, but they are, in truth, acts of love.

It may feel like too much to carry right now. That's understandable. But these are not just tasks, they are part of honouring your loved one's rights and fulfilling your final amanah to them, so that their journey in the hereafter is eased, in sya Allah.

If you are a widow, there is a period of iddah to observe, 4 months and 10 days. There is no iddah for widowers.

Beyond this, there are duties every family shares. Some of what your loved one leaves behind will need to be identified, some debts settled, their wishes honoured if they left any, and the rest of their estate distributed according to faraid. And through all of this, keep making dua for them, and keep the family ties they held dear alive.

Even though their time in this world has ended, your role in their story is not over. Walking through the steps below, for them, is ibadah in itself.

Step 1: Identify their assets

Take your time with this. There is no need to rush. This step is about gently identifying what your loved one has left behind.

Some of what they left go directly to specific people, for example through a CPF or insurance nomination, or because it was jointly owned with someone else.

These do not go through form part of the estate and must be distributed according to faraid.

Everything else forms part of the estate and is distributed according to faraid.

Knowing which is which will guide you what you need to do next.

i

Two Groups of Assets

- **Go directly to specific people** (not through faraid): CPF savings with nomination, insurance with nomination, assets held in joint names
- **Part of the estate** (distributed through faraid): sole-name bank accounts, solely-owned property, and everything else

Some words you will come across



Assets: Everything your loved one owned, such as money, property, gold, vehicles, investments, shares and personal items.



Estate: The assets your loved ones owned at the time of their death that are to be distributed to their rightful heirs according to faraid, after funeral expenses and debts are settled.



Faraid: The Islamic law of inheritance. It determines how a Muslim's estate is distributed among the rightful heirs after death.



Nomination: An instruction your loved one made during their lifetime, naming who should receive their CPF savings or insurance payout. These go directly to the named persons and do not form part of the estate. This is recognised as a form of hibah (gift) under the Fatwa.



Survivorship: When a property is owned jointly (as joint tenants), the surviving owner generally continues to own it in full when the other owner passes away. This is known as the right of survivorship, and such property generally does not form part of the estate. *Note that joint bank accounts are treated differently.* Please see the section on joint bank accounts.

I. Sole-Name Accounts

If your loved one held a bank account solely in their name, it forms part of the estate.

Once the bank is informed of the death, the account is generally frozen until the Court formally appoints someone in the family, an Executor or Administrator, to manage the estate.

Some banks may allow limited access in special situation, based on their policies. But this does not change who the money truly belongs to.

The balance in the account, as of the date of death, forms part of the estate and is distributed according to your loved one's wasiat (up to one-third, where applicable) and faraid.



"Why 'as of the date of death'?"

The amount to be distributed is the balance at the time your loved one passed away, not at the time of distribution, which may be much later. This matters because if anyone uses the money in between, it can lead to painful disputes. When in doubt, leave the account untouched until the estate is properly administered.





“Who is the ‘Executor’ or ‘Administrator’?”

These are people who are given the legal responsibility to manage your loved one's estate:

- An Executor is the person your loved ones named in their wasiat to carry out their wishes. The Court confirms this appointment through a document called the Grant of Probate.
- An Administrator is the person the family agrees on when there is no wasiat. The Court appoints them through a document called the Grant of Letters of Administration.

You will come across these terms at the bank, the Syariah Court, and the Family Court, so it helps to know them.

II. Joint Bank Accounts

If your loved one held a joint bank account with another person, it is important to understand that being able to use the account is not the same as owning all the money in it.

An important consideration is to know why the joint account was opened and what the account holders intended.

Why Intention Matters

Joint accounts are opened for different reasons. For example, the account may have been intended:

- As an active shared account used by both account holders;
- To provide for the surviving account holder; or
- As a practical arrangement to allow one person to help manage bills or financial matters on behalf of the other.

How joint bank ownership works

Under Singapore law, the money in a joint account generally continues with the surviving account holder. This is what most bank agreements provide for, and how banks and the Family Court generally treat these accounts in practice.

From an Islamic perspective, the standing Fatwa (Fatwa Decision 9/7/2002) regards the funds in a joint account as jointly owned in equal shares among the account holders, regardless of individual contribution. Your loved one's share is to be distributed to their rightful heirs according to faraid. The Office of Mufti acknowledges that there are circumstances where the survivorship principle may apply on joint accounts and is continuously keeping the matter in review.

These two positions can point in different directions.

If you are unsure, or if family members see things differently, approach the matter with compassion. Seek legal advice before distributing your loved one's share.

Scan QR code for more information, or visit:

go.gov.sg/tfa-joint-account



For more information, refer to: Office of the Mufti, Fatwas of Singapore Volume 2: Inheritance and Estate Planning (Singapore: MUIS, 2024), pp 222–226

Joint Bank Account

What happens after death?	The bank may still let the surviving account holder use or withdraw from the account. This doesn't decide who the money actually belongs to.
Does it form part of the estate?	Yes. Your loved one's share may form part of the estate.
What happens after death?	Being able to withdraw the funds from a joint bank account does not mean the surviving account holder owns all the funds. Approach the matter with compassion, discuss it with your family, and seek legal advice if there is any uncertainty before distributing your loved one's share.

B**CPF SAVINGS**

Find out whether your loved ones made any CPF nomination. This determines how their CPF savings will be distributed.

	With CPF Nomination	Without CPF Nomination
Who distributes	CPF Board distributes directly to the nominated individuals.	CPF savings are held by the Public Trustee's Office (PTO).
What you need to do	CPF Board will inform the nominees and process the distribution directly.	Initiate a claims process with the PTO by first obtaining the Inheritance Certificate from the Syariah Court, and submit the required documents.
Timeline	Nominees will be contacted to claim the savings within 10 working days.	The claims process may take up to six months or longer, depending on the circumstances.
Cost	No administration fees.	Administration fees payable to the PTO and the Syariah Court apply.
Subject to Faraid?	No. The funds are distributed according to the nomination, which is recognised as a form of hibah under the Fatwa.	Yes, distribution is guided by the Syariah Court's Certificate of Inheritance, which sets out the beneficiaries according to Faraid.

C**INSURANCE POLICIES**

Find out whether your loved one had any insurance policies with a nomination in place. If so, the payout is made directly to the nominated beneficiary and does not form part of the estate, as it is considered a form of hibah under the Fatwa. Do notify the relevant insurance providers of the passing to begin the claims process.

Find out whether your loved one owned any property, and if so, how it was held. This will determine whether the property forms part of the estate.

Property can be held in one of three ways: Sole Ownership, Joint Tenancy, or Tenancy-in-Common.

	Sole Ownership	Joint Tenancy	Tenancy-in-Common
How it works	Property is owned entirely by one individual.	All owners are treated in law as owning the property together as one legal unit.	Each owner has a defined share (e.g. 70%:30%).
Upon death	The property forms part of the estate. It does not transfer automatically and must go through the estate administration process before it can be transferred or sold.	Ownership continues automatically with the surviving owner through the right of survivorship.	Only your loved one's share forms part of the estate and is administered accordingly.
Part of estate?	Yes, the entire property forms part of the estate and administered via obtaining the Grant of Administration/ Probate.	No	Yes, only your loved one's share forms part of the estate and administered via obtaining the Grant of Administration/ Probate.
Subject to Faraid?	Yes. After estate administration, the property is distributed according to the wasiat (where applicable) and faraid .	No	Yes. After estate administration, the defined share is distributed according to the wasiat (where applicable) and faraid .

	Sole Ownership	Joint Tenancy	Tenancy-in-Common
What you need to do	Work with the executor or estate executor/ administrator or lawyer to apply for a Grant of Probate or Grant of Letters of Administration, so the property can be legally transferred, or sold with the proceeds distributed accordingly.	Lodge a Notice of Death with Housing Development Board (HDB) or the Singapore Land Authority (SLA) so the title can be updated.	Work with the estate executor/ administrator or lawyer to apply for a Grant of Probate or Grant of Letters of Administration, so the deceased's share can be legally transferred, or sold with the proceeds distributed accordingly.

Step 2: Settle their debts

Before any assets are distributed, ensure all outstanding debts are settled from your loved one's estate. This includes:

- **Religious debts:** Fidyah, Kaffarah, Zakat (if due), and the like

- **Financial debts:** Loans, outstanding payments, and so on.

Use their estate where possible, and act swiftly. A soul remains in suspension until their debts are cleared.

"The soul of the believer is suspended until his debt is paid off."
(Sunan At-Tirmidhi)

Step 3: Execute their wasiat (Islamic will)

Faraid law applies to the entire estate. If your loved one left a wasiat, honour it, bearing in mind it can only apply up to one-third of the estate, unless all faraid beneficiaries agree otherwise. The remainder of the estate – or the entire estate if no wasiat was made – is distributed according to faraid.

Seek legal advice if needed. Be patient. These matters may take time but doing it right – and more importantly with compassion – matters deeply.

Refer to Chapter 9 of the guidebook to understanding what needs to be distributed via faraid.

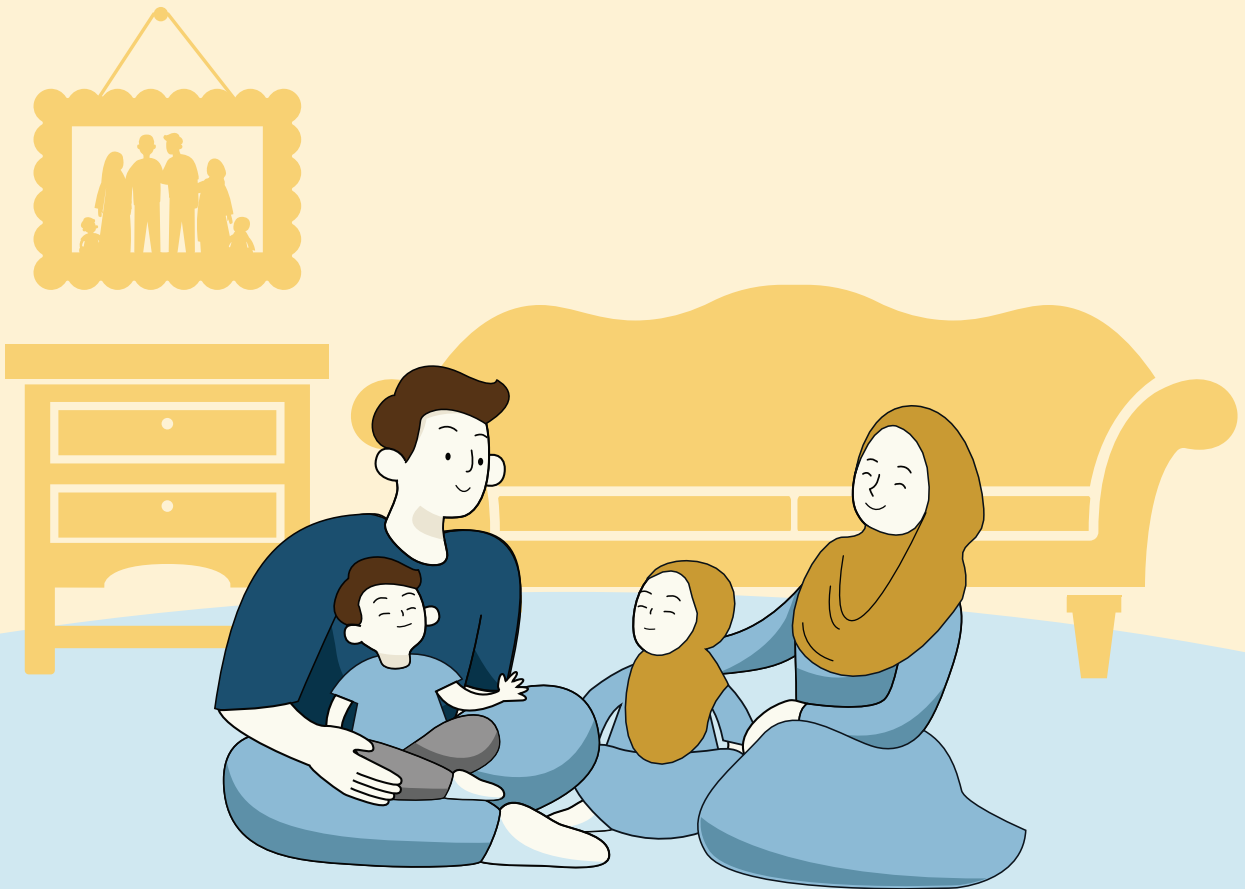
Steps	With Wasiat	Without Wasiat
Step A: Begin the administration process	The Executor (person appointed in the wasiat) takes responsibility for administering the estate in accordance with the deceased’s wishes and applicable laws. The executor identifies the assets and refers to the deceased’s wasiat for the list of assets and debts (if any).	Family members come together to discuss and agree on who could serve as the Administrator of the estate. The family then works to identify and determine the deceased’s list of assets and debts (if any).
Step B: Obtain the inheritance certificate from the Syariah Court	The Executor (person appointed in the wasiat) takes responsibility for administering the estate in accordance with the deceased’s wishes and applicable laws. The executor identifies the assets and refers to the deceased’s wasiat for the list of assets and debts (if any). This application process involves visiting the Syariah Court website and preparing the necessary documents, including the deceased’s NRIC and death certificate, marriage certificate (if applicable), NRICs and birth certificates of all potential heirs.  Scan QR code to read more for application process or visit: https://syariahcourt.gov.sg/inheritance/Process	

Steps	With Wasiat	Without Wasiat
Step C: Obtain the legal authority to administer the estate	The Executor obtains the Grant of Probate from the Family Court. This grants the Executor the legal authority to settle deceased's debts and administer the estate according to the wasiat.	The Administrator obtains the Grant of Letters of Administration from the Family Court. This grants the Executor the legal authority to settle deceased's debts and administer the estate according to the wasiat.
	The Executor or Administrator may engage a lawyer to guide and assist them throughout the process. You may use this platform to search for a Lawyer or a Law Practice Firm: <insert as QR & short link: Search for a Lawyer or Law Practice · Ministry of Law[NMI] > i Did You Know? Without a wasiat, the process of appointing an Administrator and obtaining Grant of Letters of Administration can take six months or more. During this time, assets remain frozen and your family bears the burden of navigating the courts alone – at a time when they are already carrying so much.	
Step D: Administer, liquidate and distribute the estate	The Executor or Administrator will: 1. Administer and liquidate the deceased's assets – for example, closing bank accounts or selling property where necessary 2. Settle any remaining debts from the estate 3. Distribute the remaining assets in accordance with the wasiat (up to one-third to non-faraid beneficiaries) and faraid for the remainder.	

Honouring Their Amanah

Administering the estate of a loved one is never just a legal process, it is one of the final and most profound acts of love and loyalty you can offer them. There will be moments of difficulty – paperwork that feels overwhelming, and decisions that weigh heavily on the heart. But know that every step you take to honour their affairs, settle their debts, and distribute what they have left behind with fairness and compassion, is a continuation of their legacy.

Do not rush. Do not let disputes take root, and do not let wealth become a source of division among those your loved one held dear. Approach each step with *sabr* (patience), *ihsan* (excellence and compassion), and the sincere intention of fulfilling your amanah to them. When it is done, make dua for them – for Allah's mercy upon their soul, and for the reward of all that they left behind to reach them, even now.



Chapter 5: Continuing Their Legacy: *Sadaqah Jaariyah*

Prophet Muhammad s.a.w. said: "When a person dies, their deeds end except for three: ongoing charity, beneficial knowledge, or a righteous child who prays for them." (Sahih Muslim)

This hadith reminds us that while our loved ones may have returned to Allah, there are still ways we can continue to honour them and contribute to their rewards in the hereafter. One of the most powerful forms of *sadaqah jaariyah* is through wakaf—a lasting charity that continues to benefit others for generations.

If your loved one did not have the opportunity to create a wakaf during their lifetime, you can still do so on their behalf, with the intention of gifting them the rewards. This is a meaningful way to continue their legacy and offer them ongoing benefit, even in their absence.

MUIS offers meaningful funds you can contribute to on their behalf:

- Wakaf Masyarakat Singapura
- Wakaf Ilmu
- Any mosque(s) of your choice
- Any madrasah of your choice

Each fund supports different causes and communities, providing you with meaningful ways to honour and continue the legacy of your loved one. Learn about them here:



Scan QR code for
English publication, or visit:

go.gov.sg/building-our-future-together



Scan QR code for
Malay publication, or visit:

go.gov.sg/membina-masa-depan-bersama

Moving Forward

While we miss our loved ones, we can find comfort in continuing their legacy of goodness. Through wakaf and other forms of *sadaqah jaariyah*, we not only benefit them in their grave but also strengthen our community for generations to come.

Remember, the most meaningful charity is one which continues to benefit others long after we are gone, creating a bridge of blessings between this life and the next.

Chapter 6: Grief, Healing & Moving Forward

Finding Peace in Grief

Prophet Muhammad s.a.w. said:

"The real patience is at the first stroke of a calamity." (Sahih Bukhari)

Grief is not a sign of weakness. It is a sign of love. The Prophet s.a.w. himself wept at the grave of his son. He allowed the heart to feel pain, but guided the tongue toward remembrance.

"The eyes shed tears and the heart grieves, but we do not say anything except that which pleases our Lord." — Prophet Muhammad s.a.w. (Bukhari)

It is okay to cry. It is okay to feel lost for a while. But in Islam, grief is also an invitation to draw closer to Allah:

- Recite dua for your loved one often
- Read Quran and gift the reward to them
- Make *sadaqah jaariyah* or wakaf on their behalf
- Speak about their good deeds
- Forgive them and pray for their forgiveness

Surrounding yourself with loved ones and making collective prayers for those who have passed can provide comfort and strength during times of grief. May these prayers bring healing to your heart and guide you towards peace as you navigate this difficult journey.

If your grief becomes too overwhelming, know that seeking help is never a sign of low iman. There are support groups, therapists, and grief counsellors who can walk with you through this valley. Approach your nearest Family Service Centre (FSC) for more details.



Scan the QR code to find the nearest Family Service Centre, or visit:

go.gov.sg/tfa-grief-support

SUMMARY: When a Loved One Passes Away

A Quick Reference Guide for the Grieving Family

"Indeed, to Allah we belong and to Him we shall return."

(Surah Al-Baqarah, 2:156)

In the midst of grief, clarity is a gift. Use this checklist to help you and your family know what needs to be done.

Instructions:

Go through each item and tick it off once completed. For the full guidance on each step, refer to the corresponding chapter in this guidebook.

1. Administrative Essentials When Death Happens (Refer to Chapter 3)	✓
Report the death to the relevant party (hospital doctor, family doctor, or Muslim Funeral Service Provider)	
If death occurred overseas, register with foreign authorities and contact MFA or the nearest Singapore Overseas Mission	
Obtain the Death Certificate	
Inform family members and friends	
Engage a Muslim Funeral Service Provider to obtain permit to bury and to book a burial slot	
2. Islamic Funeral Rites (Refer to Chapter 2)	✓
Ghusl (ritual washing)	
Kafan (shrouding)	
Perform Solat Jenazah (funeral prayer)	
Proceed with Burial	
3. Administering the Estate (Refer to Chapter 4)	✓
With Wasiat: Executor refers to the deceased's wasiat for the list of assets and debts (if any)	
Without Wasiat: Family members decide on who could serve as the Administrator of the estate, and identify the deceased's list of assets and debts (if any)	
Obtain the Inheritance Certificate from the Syariah Court	
With Wasiat: Obtain the Grant of Probate from the Family Court	
Without Wasiat: Obtain the Grant of Letters of Administration from the Family Court	
Administer and liquidate the deceased's assets, such as: (add more if needed) • Closing bank accounts • Selling property • •	
Settle any remaining debts of the deceased from the estate	
Distribute the remaining assets according to wasiat and/or faraid	

Part 2: **FOR THE *PLANNER***



This part of the guidebook serves as your companion in preparing for life's final chapter, empowering you to make choices today that turn your departure into a source of ongoing blessings, rather than a burden on your loved ones. Just as we plan meticulously for weddings, careers, and family milestones, preparing for our return to Allah s.w.t. deserves even greater attention. **By taking action today**, whether through documenting your final wishes, considering your estate distribution or planting the seeds of *sadaqah jaariyah* – becomes a gift of ease for those you will leave behind.

- 07 **The Last Gift You Leave Behind**
- 08 **Three Essential Preparations**
- 09 **Islamic Legacy Planning**
- 10 **Documenting your Final Wishes**
- SUMMARY**

The experience of loss often prompts us to ask difficult, sacred questions: *What would happen if I were to leave this world? Would my family know what to do? Have I fulfilled the responsibilities Allah has entrusted me with?*

This next part of the guide is written for you, the planner. Whether you are young or old, healthy or ill, planning for the end of life is not a sign of fear. It is a sign of faith, clarity, and love.



Chapter 7:

Why It Matters: The Last Gift You Leave Behind

Death is certain. It is not a question of *if*, but *when*. And yet, most of us live as though we will always have time — to forgive, to organise, to say the things that matter. Islam teaches us otherwise. The Prophet s.a.w. said:

“Live in this world as if you are a stranger or a traveller.” (Sahih Bukhari)

To plan for your return to Allah is not to be morbid but it is to be merciful. It is to give your family peace during their hardest days. It is to ensure your responsibilities are fulfilled, your debts settled, and your legacy continued with goodness.

Imagine your loved ones, while processing their grief, having to navigate complex legal procedures, make multiple trips to government offices and courts, and wait anxiously for asset distribution. On top of the high financial costs – the emotional toll of dealing with administrative burdens while going through grieving can strain family relationships.

As Muslims, we are taught that leaving affairs in order is part of our religious responsibility. **So spare your loved ones years of painful stress tomorrow. Plan your legacy today.**

Why Plan Ahead?

We have all witnessed how life can change in the blink of an eye. Perhaps we've seen loved ones depart suddenly, or we've faced health challenges that reminded us of life's fragility. Narrated by Al-Hakim, Prophet Muhammad s.a.w. taught us:

Take advantage of 5 before 5



Chapter 8: Three Essential Preparations

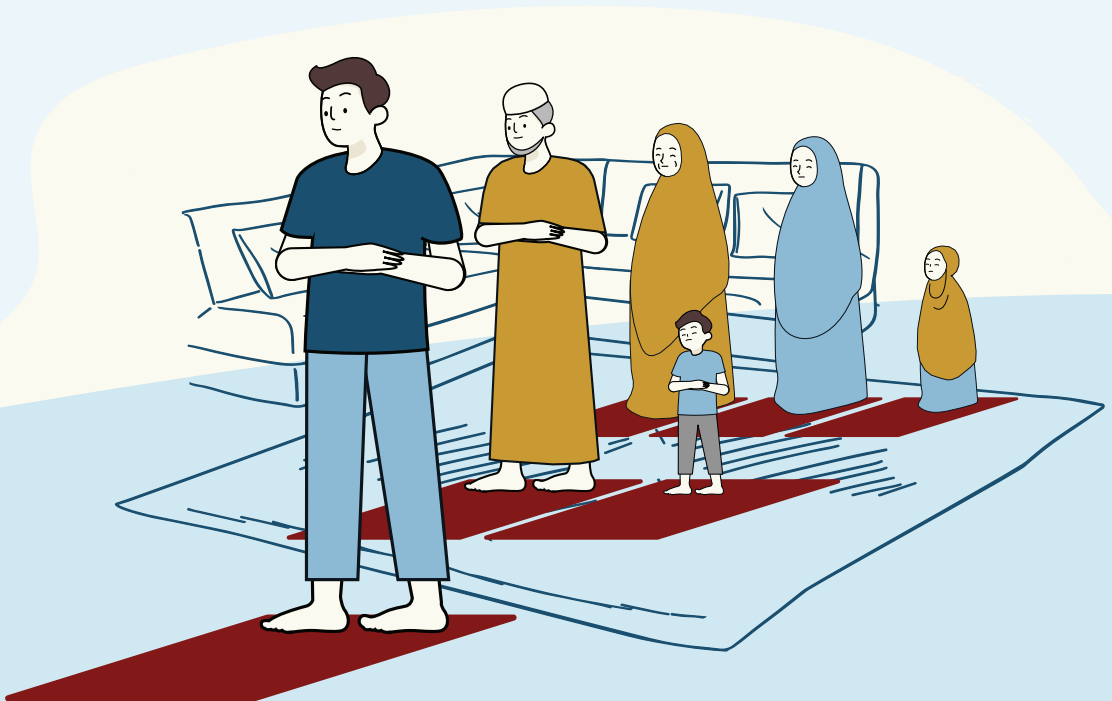
As we prepare for our eventual return to Allah s.w.t., there are three crucial areas we must attend to and seek knowledge of:

Spiritual Preparation

Before we draft a wasiat or list our assets, we start where all journeys in Islam begin with the heart – to reconnect with the One who gave us life. Let your spiritual preparation be the foundation upon which your legacy rests and not just what you leave behind, but how you return to Allah.

Our relationship with Allah s.w.t. is our most precious asset. This includes:

- Strengthening our faith
- Seeking forgiveness
- Building our bank of good deeds
- Maintaining family ties
- Reconciling with those we have wronged

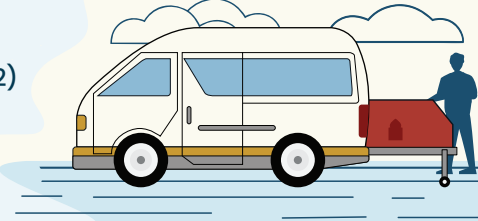


Funeral Arrangements

While it may seem difficult to think about, planning our funeral is an act of kindness towards our loved ones:

We are encouraged to:

- Understand Islamic burial requirements (refer to pg 12)
- Communicate our wishes to family (refer to pg 29)
- Set aside funds for funeral expenses
- Know local Muslim burial procedures



Financial & Legal Arrangements

Ensuring our wealth is distributed according to Islamic law protects our family and extends our good deeds. We can:

Arrange Hibah through CPF or Insurance Nomination

Prepare a wasiat



Scan QR code to find out more, or visit:

go.gov.sg/ask-mylegacy

Consider making Lasting Power of Attorney (LPA), Advanced Care Planning (ACP) and/or Advanced Medical Directives (AMD)

Plan *Sadaqah Jaariyah*: Consider setting aside a portion for legacy giving through CPF/Insurance Nomination and/or wasiat



Scan QR code to find out more, or visit:

go.gov.sg/tfa-planned-giving

Settle outstanding debts with Allah s.w.t (e.g., Fasting, Fidyah, Kafarah, Zakat if due, etc.) and debts with fellow humans (monetary, promises, etc.)



Chapter 9: Get Started on your Islamic Legacy Planning

A righteous legacy includes both the unseen (faith and values) and the seen (wealth and responsibility). Islam gives us a clear, fair, and compassionate framework for managing what we leave behind.

How prepared are you? A legacy planning self-check

This self-check is here to help you identify any gaps in your legacy planning and understand the practical steps you can take to achieve peace of mind – and to ensure your affairs are in order according to Islamic principles.

Go through each question honestly and select the answer that best reflects where you are:

- ☒ Yes – I have done this, or this does not apply to me
- 2 points
- ☒ Somewhat – I have started, but I am not sure it is complete
- 1 point
- ☒ No – I have not done this yet
- 0 point

Each "Yes" scores 2 points, "Somewhat" 1 point, and "No" 0 points.

1. Understanding & Awareness

I understand the concept of *Islamic Legacy Planning* and its importance in Islam.

Yes
(2 points)

☐

Somewhat
(1 point)

☐

No
(0 point)

☐

I understand that preparing a *Islamic Will (wasiat)* and making nominations helps ease the financial and administrative burden on my loved ones

☐☐☐

I know who my legal beneficiaries (*waris*) are under Islamic law.

☐☐☐

I have attended a talk, read material, or spoken to an ustaz/financial planner about Islamic inheritance.

☐☐☐

2. Nomination & Beneficiary Planning

I have completed my **CPF nomination** and reviewed it in the past 3 years.

☐☐☐

I have made an **insurance nomination** for all my policies and reviewed it in the past 3 years.

☐☐☐

I understand how CPF and insurance nominations are treated as Hibah.

☐☐☐

3. Estate & Will Planning

I have a **written an Islamic will (wasiat)** that's Shariah-compliant and/or reviewed my will in the last 3 years.

My Islamic will (wasiat) includes appointment of an executor who understands Islamic obligations.

I understand that I can only give up to **1/3 of my estate** to non-faraid beneficiaries or charitable causes.

4. Decision-Making & Medical Planning

I have completed my Lasting Power of Attorney (LPA).

My chosen donee(s) understand my Islamic preferences for healthcare and end-of-life care.

I have completed my Advance Care Plan (ACP).

5. Family & Dependants

My spouse and/or family know where to find important documents (Islamic will (wasiat), nominations, bank details, etc.).

I have planned financial provisions for my special needs family members.

I have planned and considered my non-faraid beneficiary dependents (e.g. non muslim family members, adopted children etc) in my nominations or wasiat.

I have communicated my wishes and values clearly to my family (regarding burial, debts, etc.)

6. Charitable & Spiritual Legacy

I have considered contributing to a Wakaf or charitable organisation via my nominations or Islamic will (wasiat)

Yes
(2 points)

Somewhat
(1 point)

No
(0 point)

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Total points: ____/36

28 – 36 points

High Preparedness

What it means:

Great job! You have taken meaningful steps to secure your legacy and ease things for your loved ones. You're among those who have thought ahead, both spiritually and practically.

Next steps:

Keep your documents updated, review your plans every few years, and consider how you can continue your *sadaqah jaariyah* or charitable legacy.

20 – 27 points

Moderate Preparedness

You have made a good start, and you are on the right track. There are just a few important areas to strengthen so your plans are complete and well-aligned with Islamic principles.

Review your Islamic will (wasiat), nominations, ACP and LPA. Fill in the missing gaps, and consider speaking with a professional (lawyer, estate planner etc) to ensure everything fits together smoothly.

< 20 points

Low Preparedness

It's never too late to begin. You may not have many plans in place yet, but this is a valuable first step, you now know where to start.

Begin by learning about Faraid and doing your nominations. Start small, even one completed step brings you closer to peace of mind and ensures your loved ones are protected.

How to start your legacy planning

Legacy planning is beyond just faraid in the Islamic context. As the planner, you will also need to understand the tools available in order to ease the process for dependants.



Scan QR code to read more on legacy planning, or visit:

go.gov.sg/plan-ilp

Understanding what needs to be distributed via Faraid

Many assume that the total net assets of the deceased needs to be distributed via Faraid. However, The steps below will guide you to better understand how you calculate the portion of your assets that needs to be distributed via Faraid.

Step 1 - Step 2 - Step 3 - Step 4 = Step 5

Step 1

Calculate Total Net Assets of the deceased

Step 2

Estate Planning Instruments (e.g. what has been endowed or gifted during lifetime: joint tenancy property, insurance / CPF nominations, living trust, wakaf)

Step 3

Specific deductions (i.e. funeral expenses, Haj Badal, debt to Allah i.e. Zakat, kaffarah, matrimonial claims)

Step 4

Allocations made via wasiat (optional but only up to 1/3)

Step 5

Final balance to be distributed based on Faraid



Scan QR code to use the Faraid calculator to find out who are your Faraid beneficiaries and their allocations, or visit:

go.gov.sg/tfa-faraid-calculator



Knowing the Key Instruments

- **Wasiat (Islamic Will)**

Allows you to distribute up to 1/3 of your estate to non-faraid heirs or charitable causes.

- **CPF/Insurance Nominations (Hibah)**

Make nominations to ensure smooth transfer of these assets. All nominations are considered as Hibah and does not have to be distributed via Faraid.

- **Faraid**

Determines shares for eligible heirs based on Islamic inheritance law.

- **Debt Settlement**

Both to people and to Allah — such as unpaid zakat, missed fasts (Fidyah), or unfulfilled vows (Kaffarah)

- **Asset Listing Template**

A simple document that records your accounts and policies such as:

- o Home ownership (Joint-tenancy or tenancy-in-common)
- o Vehicles
- o Monies in Bank
- o Investments & Shares
- o Jewellery

Bonus for the Hereafter: Plan your legacy giving

This is planning how your assets can continue to make a meaningful impact to the community even after you've passed on. One powerful way to create a lasting legacy is through wakaf – an Islamic endowment that provides perpetual benefits.

Unlike one-time donations, wakaf creates a sustainable source of funding that continues to generate returns and support causes indefinitely.



Scan QR code to
find out more, or visit:

go.gov.sg/planmywakaf



If you wish, you may also prepare pre-planning tools such as:

- **Lasting Power of Attorney (LPA)**

The LPA is a legal document and a deed, which allows a person who is at least 21 years of age ('Donor'), to voluntarily appoint one or more persons ('Donee(s)') to make decisions and act on his/her behalf if he/she loses mental capacity one day. A Donee can be appointed to act in the two broad areas of personal welfare and/or property & affairs matters.

- **Advance Care Planning (ACP)**

Process of planning and preparing for your future health and personal care. It includes conversations about your personal beliefs, values, healthcare preferences. These will be shared with your loved ones and healthcare team. Having a quality ACP ensures that this process is person-centred, informed and guided.

- **Advance Medical Directive (AMD)**

A legal document that you sign in advance to inform the doctor treating you (in the event you become terminally ill and unconscious) that you do not want any extraordinary life-sustaining treatment to be used to prolong your life. Making an AMD is a voluntary decision. It is entirely up to you whether you wish to make one. In fact, it is a criminal offence for any person to force you to make one against your will.



While these tools are not religious obligations, they can strengthen your legacy planning. You can read more about the Fatwa allowing Muslims to use such tools here:

go.gov.sg/fatwa-lpa



Understanding how to plan for dependants with Special Needs

Caring for a loved one with special needs is a lifelong responsibility that requires thoughtful planning. Beyond daily care, parents and family members must consider how their dependents will be supported financially, emotionally and legally when they are no longer around. Here are some steps you can take for your loved ones who are persons with special needs (PSN):

1. Build a strong financial foundation

Establish a stable financial base by setting aside 6 to 12 months of emergency savings. Ensure you have sufficient health and life insurance coverage to protect both yourself and your dependent. Anticipate long-term care expenses such as therapy, medical needs, or assisted living and budget accordingly.

2. Leverage on national support schemes

Fortunately, Singapore offers helpful options that can safeguard a PSN's future:

- **Special Needs Savings Scheme (SNSS):**

Allows you to allocate your CPF savings to your dependent with special needs. After your passing, these funds are disbursed as regular monthly payouts.

- **Special Needs Trust Company (SNTC):**

This non-profit trust allows you to create a fund managed on your behalf, which disburses monthly support based on your care plan.

- **SG Enable's Enabling Guide:**

A comprehensive resource listing services and assistance available to persons with disabilities, helping you stay informed and connected.



Scan QR code to find out more on SG Enable, or visit:

go.gov.sg/tfa-enabling-guide

3. Secure legal protections: Wills, guardianship, and trusts

- Draft a **written will (wasiat)** detailing how your assets should support your dependent.
- Clearly **appoint a trusted guardian** – someone who understands your loved one's unique needs and agrees to care for them.

Planning for dependents with special needs demands thoughtful preparations both financial and practical. A strong financial base, clear legal documentation, and care instructions ensure they continue to receive care and dignity after you are gone. This secures both their needs and your peace of mind.

Chapter 10: Documenting Your Final Wishes

In the emotional hours after a passing, one of the greatest gifts you can offer your family is clarity.

Use this section to document your personal wishes:



1. Personal Wishes Documentation

- Preferred mosque/place for funeral prayer (if any)
- Specific religious scholars to be contacted
- Where to and who should perform your ghusl
- Specific individuals you would like to lead your jenazah prayer
- Any debts to be settled or apologies to be made on your behalf
- Special religious requests (e.g. specific dua or Quran recitations)

2. Financial Preparation

- Set aside funeral expenses
- Emergency contact funds

3. Family Communication

- Share wishes with family members
- Provide important contact numbers
- Document location of important papers

Important Contacts to Keep Ready

- Local Mosque: _____
- Islamic Funeral Services: _____
- Religious Scholar: _____
- Family Doctor: _____
- Close Family Members: _____
- Trustee/Executor/Lasting Power of Attorney: _____

You may include an “At My Jenazah” info sheet in your wasiat — not as a requirement, but as guidance. Do also inform your family of your wishes if you were to include them within your wasiat.

While discussing funeral arrangements may feel difficult, it is one of the most meaningful gifts for our loved ones. By openly sharing our wishes with family members, we spare them from the burden of making challenging decisions during their time of grief.

Planning is not just about emotional ease. Without proper arrangements, families may face delays in estate distribution, legal complications and even disputes among relatives. This is especially true when there are no nominations made, no written *wasiat* (will), or a limited understanding of how *Faraid* applies, particularly in situations involving adopted children, converts, or blended families.

Take time to sit with your family and guide them through your preferences – show them where important documents are kept, who to contact, and what arrangements you've made.

Remember: This is not about focusing on death. It's about showing foresight, and compassion for those we will leave behind. The tips on the next page can help guide this important conversation so that when the time comes, your family is not left guessing or struggling.





Tips on having conversations about death with your family

1. Start Early, Create Teaching Moments

- Take children to visit relatives' graves
- Discuss what happens to our good deeds after we pass
- Involve children in charity activities, explaining *sadaqah jaariyah*
- Share stories of the Prophet s.a.w. and his companions' attitudes towards death

2. Begin conversations during family gatherings over meals

- Share memories of loved ones who have passed and the lessons they left behind.
- Use milestone events (e.g. birthdays) as natural openings to talk
- Gently introduce topics like wills or nominations as part of caring for the family, not just after death

3. Share your aspirations for family unity after your passing

- Express your hope that the family will remain close and supportive of each other
- Emphasis that wealth distribution should never come in between family members and there should always be respect

4. Discuss Islamic principles of inheritance and family responsibility

- Explain the basics and wisdom of Faraid and how it ensures fairness in wealth distribution
- Remind family members of the financial responsibilities to extend help to vulnerable relatives



Pro Tip

Consider hosting a casual family meeting over lunch to discuss legacy planning. This relaxed setting often make difficult conversations easier and shows that discussing inheritance is not about death, but about family care and Islamic responsibility.

Remember: *Clear communication today prevents family disputes tomorrow. The best inheritance we leave behind is not just wealth, but the example of how to handle it with wisdom and grace.*

Learn how taking the first step in legacy planning eases your family's journey in the future from the following case studies:

Case Study 1: Make your nomination today to prevent a crisis tomorrow

Saiful, a father of three, passed away unexpectedly. His wife, Aisyah a stay-at-home mother who had relied on him as the sole breadwinner, suddenly found herself without any immediate source of income. Just weeks after his passing, the family faced urgent financial pressures.

Fortunately, Saiful had planned ahead. He had nominated his wife for his CPF savings and life insurance policies. Under Syariah law, these nominations are considered a gift or Hibah, meaning the funds do not need to be distributed through Faraid.

For all nominated CPF funds, the CPF Board typically processes and notifies nominees within 10 working days of being notified of the death. Thanks to Saiful's foresight in making proper nominations, Aisyah was spared the lengthy process of six months to one year of legal and administrative procedures that would have been necessary without nominations.

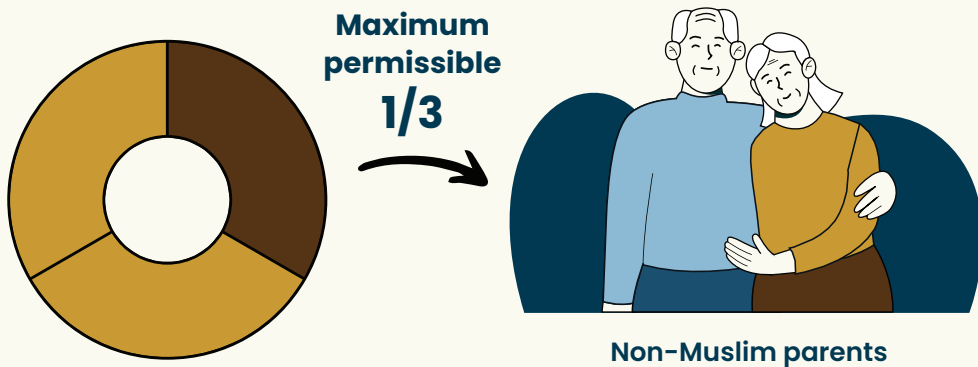
This straightforward and simple step of making nominations ensured that the CPF funds were released promptly, providing his family with the crucial financial support they needed during an extremely vulnerable period.



Case Study 2: Thoughtful planning to care for non-Muslim parents

Angie, a Muslim convert, wanted to ensure that her elderly non-Muslim parents would be financially supported in their later years. She understood that under Syariah law, her parents would not be faraid beneficiaries. Without deliberate planning, they could be left with nothing from her estate despite being her closest family.

With this in mind, she took two several important steps. She drafted a written wasiat (Islamic will), appointing a trusted friend as executor to carry out her wishes. In her wasiat, she directed that upon her passing, her solely-owned HDB flat be liquidated, with the proceeds forming part of her total estate. From the total estate, she allocated the maximum permissible one-third via her wasiat, splitting it equally between her non-Muslim parents and wakaf. As the only Muslim in her family, Angie also wanted part of her legacy to serve the wider community.



She also made CPF nominations, directing a portion of her CPF savings to her parents and another portion to wakaf as Hibah (a gift). These would be distributed directly to the nominated beneficiaries without going through the estate, ensuring her parents received support promptly and that her contributions to the wakaf would become a *sadaqah jaariyah* that benefits others even after her passing.

Her foresight reflected a deep understanding of both her religious obligations and her personal responsibility. As a Muslim, Angie recognised the duty to care for her immediate family, regardless of their faith. By acting early, she ensured her parents would be cared for, whilst keeping her plans fully aligned with Islamic principles.

Case Study 3: Planning for those who cannot plan for themselves

Rahimah, 58, was the primary caregiver for her granddaughter Sofea, 5, who was born with Down Syndrome. Her only daughter Hana was 23 and still finding her footing as a young adult. When Rahimah was diagnosed with a heart condition, her first thought was not of herself – it was of what would happen to Sofea and Hana if she were gone before putting things in order. She also had an estranged brother, Ramly, with whom she had lost contact a decade ago, and she worried that without proper planning, her assets could be tied up or distributed in ways that would leave her daughters vulnerable.

Rahimah consulted a Muslim estate planner and drafted a wasiat, appointing a trusted family friend, Rohana, as executor and guardian for both Hana and Sofea. She did not just make legal appointments as she opines her plans are not complex, rather straight forward. She also wrote a detailed care note for Sofea documenting her daily routine, medical needs, and the therapists she saw, so that whoever stepped in would truly know her granddaughter, not just manage her affairs.

Understanding that a lump sum inheritance could be difficult for Sofea to manage, Rahimah enrolled her in the Special Needs Trust Company (SNTC), which would disburse monthly payouts according to a care plan she herself wrote. She also registered Sofea under the Special Needs Savings Scheme (SNSS), directing a portion of her CPF savings to be paid out in regular monthly instalments rather than all at once. For Hana, she made a separate CPF nomination and updated her life insurance nominations to ensure funds would reach both girls promptly, bypassing the estate entirely.

Rahimah knew she could not disinherit Ramly under Faraid as his share was his by right. But by nominating her CPF savings and insurance proceeds directly to Hana and Sofea, those funds would never form part of the estate. Her wasiat directed the permissible one-third toward Sofea's SNTC fund as an additional contribution, and she made peace with the rest being distributed according to Faraid.

When Rahimah passed away two years later, Hana received her CPF funds within weeks. Sofea's monthly disbursements continued without interruption. Rohana stepped into her role with a clear mandate and a care plan already in hand. Rahimah could not be there, but she had made sure her family would be okay. That, in the end, was her greatest act of love.



Case Study 4: Protecting an adopted child's future through a Wasiat

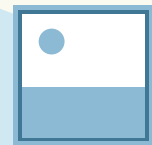
Nabil and his wife Nadia had raised their adopted daughter Sarah since she was six months old. Now in her twenties, Sarah had grown up as a beloved member of the family, present at every gathering, caring for her parents as they aged, and assuming, as any child would, that she would be provided for when they were gone. What she did not know was that under Faraid, adopted children are not recognised as legal heirs. Without a wasiat, she would have no claim to her parents' estate.

Nabil passed away without leaving a wasiat. His estate was to be distributed according to Faraid among his blood relatives. Sarah, despite having been raised as his daughter for over two decades, was not among them. His siblings, some of whom had barely been part of their lives, were entitled to a share. Sarah was not.

Nadia was devastated, not just by the loss of her husband, but by the realisation of what his lack of planning meant for their daughter. She consulted a lawyer and learned that while Sarah could not inherit under Faraid, Nabil could have directed up to one-third of his estate to her through a wasiat. He could also have made CPF and insurance nominations in Sarah's favour, which would have passed directly to her outside of the estate altogether. None of this had been done.

The situation was not irreversible. Some of Nabil's heirs, moved by Sarah's circumstances, chose to give her a portion of what they inherited. But this was an act of collective goodwill, not a legal right. It was an outcome that depended entirely on the generosity of others, which is never something a parent should have to hope for.

Nadia has since ensured her own affairs are in order. She drafted a wasiat allocating the maximum one-third of her estate to Sarah, made CPF and insurance nominations in her favour, and appointed Sarah as her donee under a Lasting Power of Attorney (LPA). For Nadia, it was the clearest way she could say, in legal terms, what she had always felt in her heart: that Sarah was her daughter, in every way that mattered.



Case Study 5: It's never too early – a young adult's wake-up call

Farhan, 25, had just started his third year working as an admin executive when his mother forwarded him an Instagram post about an upcoming Islamic Legacy Planning Village event by MUIS. He almost scrolled past it. Legacy planning felt like something for people with property, investments, and grandchildren, not for someone still figuring out how to budget his monthly salary. But his mother was curious, and his father had been mentioning lately that they should "sort out some things". So, the family decided to go together. Farhan, his parents, and his 12-year-old sister Insyirah in tow.

What he heard at the event stopped him in his tracks. A speaker walked through what would happen to a person's CPF savings, insurance proceeds, and assets if they passed away without any nominations or a wasiat in place. Farhan had assumed that everything would simply go to his family. He did not realise that without a CPF nomination, his savings would be transferred to the Public Trustee's Office, adding months of administrative delay for his family at the worst possible time. He also had not considered that his parents, now in their fifties, had no LPA in place, meaning that if either of them lost mental capacity, the family would have no legal authority to manage their affairs without going through a lengthy court process.

The event was a turning point for the whole family. Farhan's father, who had always put off drafting a wasiat, finally understood why it mattered, especially with Insyirah still so young and years away from being able to manage any inheritance independently. His mother, who had never updated her insurance nomination since taking out her policy years ago, realised it still named a relative who had since passed away. And Farhan himself sat with the uncomfortable truth that at 27, he had no nominations, no wasiat, and had never once thought seriously about what his family would face if something happened to him.

Over the following weeks, the family worked through it together. Farhan made his CPF nomination, directing his savings to his parents and sister. He drafted a wasiat with the help of a lawyer, allocating a portion of his estate to Wakaf Masyarakat Singapura and Wakaf Ilmu as *sadaqah jaariyah*. His parents updated their CPF and insurance nominations to include legacy giving by nominating MUIS and later specify their intent to MUIS via go.gov.sg/muisnominations to allocate the share to wakaf, baitulmal, mosque and madrasah. They also got their wasiat drafted, and certified their LPAs, appointing Farhan as one of their donees so he could step in to manage their affairs if they ever needed him to.

None of it took as long as they had expected. What had felt abstract and distant became something crucial and deeply personal. The Prophet s.a.w. reminded us to plan ahead. Legacy planning is about responsibility and foresight, not just wealth. Farhan had always thought that legacy planning applied to someone older or wealthier. Now he understood it was meant for him too. "It's not about age", he said. "It's about the people you'd leave behind."



A legacy that lives on

Legacy planning does not need to be complicated nor a burden. At its core, it is simply about being thoughtful — about easing things for your family, putting your intentions in writing, and setting aside something meaningful that can benefit others.

This guidebook was never just about death. It is about what remains after; the mercy, the clarity, and the legacy we leave behind. It is about transforming sorrow into *sadaqah*, fear into faith, and endings into new beginnings.

While we miss our loved ones, we can find comfort in continuing their legacy in goodness. Through wakaf and other forms of *sadaqah jaariyah*, we not only benefit them in their afterlife but also strengthen our community for generations to come.



So remember:

The best charity is the one that continues to benefit others long after we are gone – building a bridge of blessings between this life and the next, for those we love, and for ourselves.

Here is your next step: *Choose one thing from this guide and act on it today. If you have already done that, choose the next. These are the little actions that will one day become a beautiful story others tell about how you lived – and what you left behind.*

You do not have to be perfect. You simply need to begin.

May Allah s.w.t. guides us in all that we do.

SUMMARY: Planning Your Legacy

A Quick Reference Guide for the Planner

“Live in this world as if you are a traveller.” (Sahih Bukhari)

You have done your reading. Now it is time to act. Use this checklist to track your progress and ensure that nothing important is left undone.

Instructions:

Go through each item and tick off where applicable and if it is completed. Review this checklist every 3 years, or whenever there is a major life change such as marriage, divorce, birth of a child, or the passing of a loved one.

1. Nominations

(Refer to Chapter 9)

✓

CPF nomination completed and up to date

Insurance nomination(s) completed and up to date

Reviewed nominations in the past 3 years

2. Wasiat (Islamic Will)

(Refer to Chapter 9)

✓

Wasiat drafted and signed by a lawyer or an estate planner and witnesses

Executor appointed and has been informed

Wasiat reviewed in the past 3 years

Wasiat stored safely and family knows where to find it

3. Asset Documentation

(Refer to Chapter 9)

✓

Asset listing prepared and up to date (bank accounts, property, investments, insurance policies, vehicles, Jewellery, digital assets)

Login credentials and digital access information documented securely

4. Decision-Making & Medical Planning (Refer to Chapter 9)	✓
Lasting Power of Attorney (LPA) completed	
Advance Care Plan (ACP) completed	
Advance Medical Directive (AMD) considered	
Appointed Nominated Healthcare Spokesperson (NHS) is informed of my Islamic preferences for healthcare and end-of-life care	
Donee is informed of my decisions and is able to act on my behalf if I ever lose mental capacity	
5. Dependants & Family (Refer to Chapter 9)	✓
Guardian appointed for dependants who will need ongoing care	
Final provisions planned for dependants with special needs	
Family has been informed of my wishes regarding estate distribution	
6. Debts & Obligations (Refer to Chapter 9)	✓
Outstanding financial debts identified and arrangements made to settle them	
Outstanding religious obligations identified (Fidyah, Kaffarah, Zakat) and arrangements made to fulfil them	
7. Legacy Giving (Refer to Chapter 9)	✓
Wakaf or charitable contribution considered and included in Wasiat or nominations	
Chosen charitable cause or fund documented	
8. Funeral Wishes (Refer to Chapter 10)	✓
Funeral wishes communicated to family	
"At My Jenazah" info sheet prepared and stored with Wasiat	
Funds set aside for funeral expenses	

Resources

This section gathers trusted resources, and tools that can support you and your family through your legacy planning. Scan the QR code below to get access to our online resources for your easy reference.



go.gov.sg/ilp-resources

Glossary

Faraid: The Islamic law of inheritance that determines how a Muslim's estate is distributed among eligible heirs after death.

Wasiat (Islamic Will): A written declaration stating a person's wishes regarding the distribution of up to one-third of their estate to non-faraid beneficiaries and other matters permitted under Islamic law.

Hibah: A gift given during one's lifetime. Hibah transfers ownership immediately and does not form part of the estate after death e.g CPF/Insurance Nomination

Sadaqah Jaariyah: A continuous charity that provides ongoing benefits, such as wakaf, and continues to reward the donor even after their passing.

Wakaf: A form of perpetual charitable endowment. The donated asset or money is preserved, while its benefits/returns of investments are used for community good.

Estate: Everything a person owns at the time of their death, including money, property, personal items, and digital assets.

Executor: A person appointed in a will to carry out the deceased's instructions, manage the estate, and ensure proper distribution.

CPF Nomination: Specifying who will receive your CPF savings when you pass away. CPF funds do not go through faraid once nominated as it acts as a Hibah.

LPA (Lasting Power of Attorney): A legal document that allows you to appoint someone to make decisions on your behalf regarding personal welfare and property/affairs if you lose mental capacity.

Advance Care Planning (ACP): This is a process of planning and preparing for your future health and personal care.

Advance Medical Directive (AMD): This is a legal document that you sign in advance to inform the doctor treating you (in the event you become terminally ill and unconscious) that you do not want any extraordinary life-sustaining treatment to be used to prolong your life.

