



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 (SWT) 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.”

(Quran 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.

ناظر الدين محمد ناصر

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 everyone 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 who are caring for a loved one who is about to or has just passed and those, who are planning ahead for their return to Allah (SWT). 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 will 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 the loved ones you will 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 only in moments of loss, but in times of reflection, acceptance and divine mercy.

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

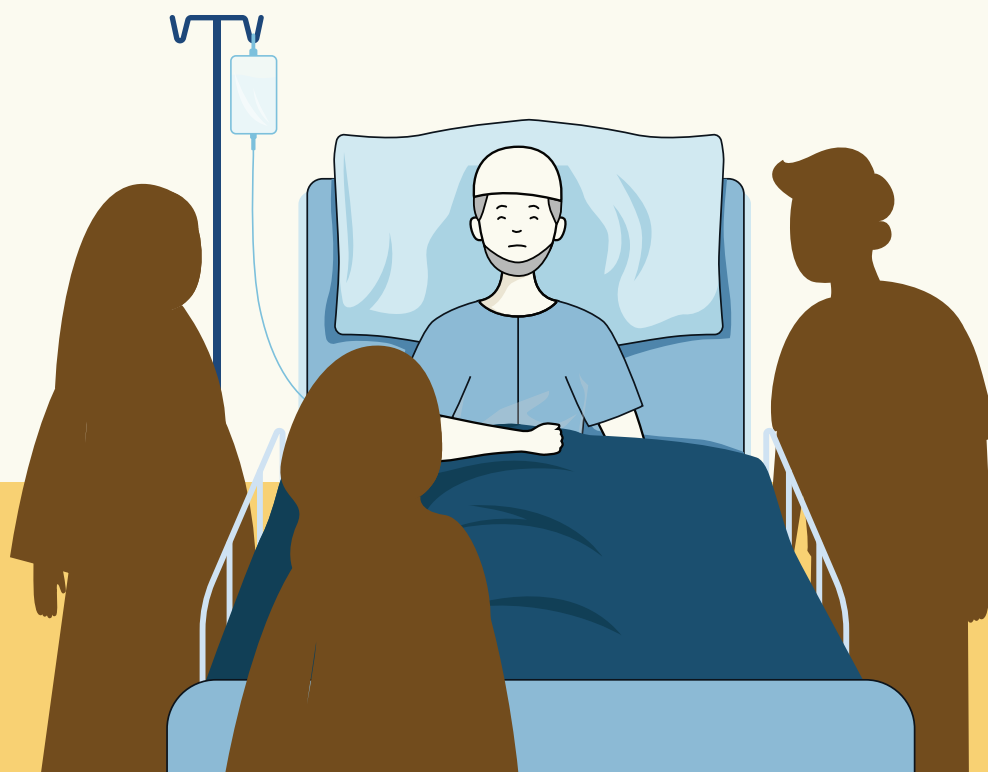


This section of the guidebook is written for you—the family, the friend, the carer—who is navigating the early hours, days, and weeks after a loved one has passed. It will not answer every question, nor can it heal every wound. But may it offer you a path forward. One that is rooted in compassion and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

- 01 Caring for a Loved One Approaching Death**
- 02 Islamic Funeral Guide**
- 03 Administrative Essentials**
- 04 Grief, Healing & Moving Forward**
- 05 Fulfilling the Legacy of your Loved One**

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—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 ilāha illa Allah).



Some mosques 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.

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

— Prophet Muhammad s.a.w (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." (Quran 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.





Things You Should Take Note Of When 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 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

While the heart grieves, some practical matters need to be attended to for the burial of your loved one:

STEP 1 | Report the death

a) If death happened in a hospital

- Inform your hospital doctor or ward nurse.

b) If death happened at home

- If the person who died was elderly or ill and was recently treated by a doctor, the first call should be to that doctor—he or she may be able to verify the cause of death.
- Otherwise, contact your family doctor or any neighbourhood GP. If no doctor is available to make the house call, you can consider getting help from a Muslim Funeral Service Provider.

c) If death happened overseas

- Register the death with the foreign authorities in the country where the person has died.
- Contact the Ministry of Foreign Affairs (MFA) or the nearest Singapore Overseas Mission for help in dealing with death registration in a foreign country and the repatriation of remains back to Singapore.
- Islam encourages us to hasten the burial process of the deceased. The Prophet ﷺ said: "Hasten the funeral rites." (Sahih Muslim). This is a reminder that delaying burial is discouraged, except when necessary.
- For this reason, families are encouraged to perform the burial in the country where their loved one has passed away, rather than incurring the heavy financial and logistical costs of repatriating the body to Singapore.

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

STEP 4 | Engage a Muslim Funeral Service Provider

- The funeral company will ensure that your loved one receives all the necessary Islamic funeral rites. In Singapore, a burial permit must also be applied for, and a burial slot booked. While the funeral company usually handles these arrangements, it is helpful for the next-of-kin to understand the process—just in case. Here are the steps:

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:

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

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

Bring along the following documents:

- The deceased's death certificate (either the digital PDF or a printed copy)
- The deceased's NRIC or passport
- The permit to bury
- The applicant's NRIC or passport
- 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.

Important Obligations After Death

After a loved one returns to Allah, there are several key responsibilities that family members should fulfill. These obligations ensure that the rights of the deceased are honoured and that their journey in the hereafter is eased, InsyaAllah. Some duties are specific to certain individuals, such as the period of mourning for a widow, while others apply to all family members. These include settling debts, carrying out the deceased's wishes, and continuing to make prayers on their behalf.

For Widows: The Period of Iddah

- Duration: 4 months and 10 days
- For men, there are no iddah period.

For All Family Members:

- **Settle any outstanding debts (preferably to use deceased's estate)**
 - Religious Debts: Fidyah, Kaffarah, Zakat (if due)
 - Financial Debts: Local & overseas assets, debts to other humans
- **Execute the wasiat (will) according to Islamic law**
- **Distribute remaining inheritance according to Faraid with mercy**
- **Continue making dua for the deceased**
- **Maintain family ties they left behind**

Chapter 4: Grief, Healing & Moving Forward

Finding Peace in Grief

Prophet Muhammad ﷺ said:

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

Grief is not a sign of weakness. It is a sign of love. The Prophet ﷺ 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 ﷺ (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 heal 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. Some mosques do offer such services. Approach your nearest mosque for more details.

Chapter 5: Fulfilling the Legacy of your Loved One

The Final Acts of Love

Although their time in this world has ended, your role in their story continues. Fulfilling the legacy of a loved one is an act of ibadah in itself.

✓ **Settle Their Debts**

This includes:

- **Religious debts:** Fidyah, Kaffarah, Zakat (if due), etc.
- **Financial debts:** Loans, payments, etc.

Use their estate if 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 al-Tirmidhi)

✓ **Execute Their Wasiat (Will)**

If your loved one left a wasiat, honour it. If they did not, Faraid law applies. Seek legal advice if needed. Be patient—these matters may take time, but doing it right and more importantly with mercy, matters. Refer to page 27 of the guidebook to understanding what needs to be distributed via Faraid.



Continuing Their Legacy: *Sadaqah Jaariyah*

Prophet Muhammad ﷺ 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.

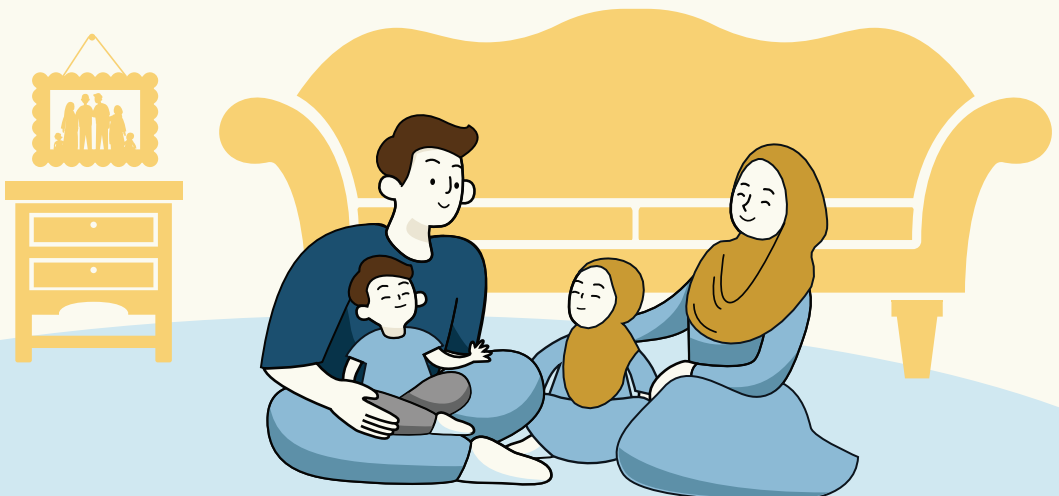
If your loved one did not have the opportunity to create a wakaf during their lifetime, you can still do so on their behalf, with the intention of gifting them the rewards. This empowers you to actively continue their legacy and offer them ongoing benefit, even in their absence.

MUIS offers meaningful funds you can contribute to, such as Wakaf Masyarakat Singapura and Wakaf Ilmu, or to our institutions such as OurMasjid, and OurMadrasah. Each fund supports different causes and communities, providing you with meaningful ways to honour and continue the legacy of your loved one.

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 that which continues to benefit others long after we are gone, creating a bridge of blessings between this life and the next.



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



This part of the guidebook serves as your companion in preparing for life's final chapter, ensuring that your departure becomes 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 (SWT) 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.

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

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 6:

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 ﷺ said:

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

To plan for your return to Allah is not to be morbid — it is to be merciful. It is to gift 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 have seen loved ones depart suddenly, or we have faced health challenges that reminded us of life's fragility. Narrated by Al-Hakim, Prophet Muhammad ﷺ taught us:

Take advantage of 5 before 5



**Your youth before
your old age**



**Your health before
your sickness**



**Your wealth before
your poverty**



**Your free time before
your preoccupation**



**Your life before
your death**

Chapter 7: Three Essential Preparations

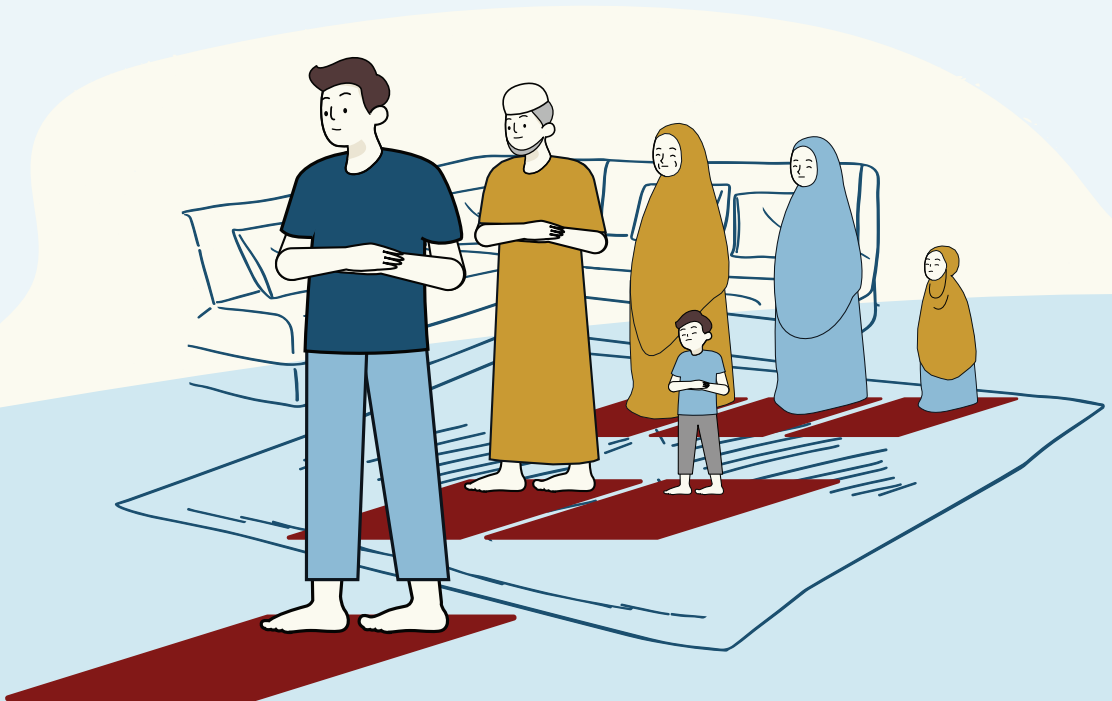
As we prepare for our eventual return to Allah (SWT), there are three crucial areas we must attend to and seek knowledge of:

Spiritual Preparation

Before we draft a wasiat or list our assets, we begin where all journeys in Islam begin — with the heart. Preparing for the end of life starts by reconnecting with the One who gave us life. Let your spiritual preparation be the foundation upon which your legacy rests — not just what you leave behind, but how you return to Allah.

Our relationship with Allah (SWT) 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

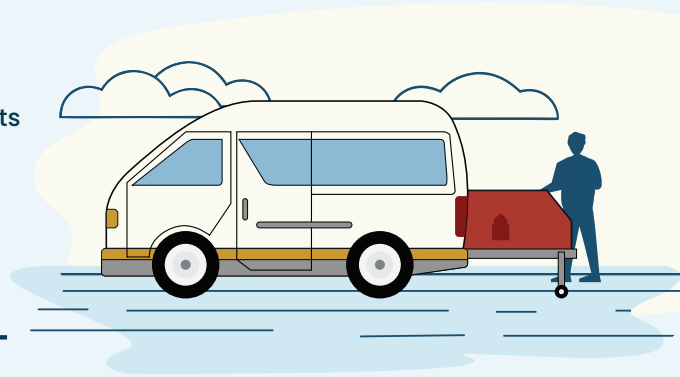


Funeral Arrangements

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
- Communicate our wishes to family
- 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 by:

- Arrange Hibah through CPF or Insurance Nomination
- Prepare an Islamic will or wasiat

- Consider making Lasting Power of Attorney (LPA), Advance Care Planning (ACP) and/or Advance Medical Directive (AMD)



Scan QR code to find out more, or visit:

go.gov.sg/ask-mylegacy

- Plan *Sadaqah Jaariyah* (Create Wakaf or make infak)
- Settle outstanding debts with Allah (SWT) (i.e., Fasting, Fidyah, Kaffarah, Zakat if due, etc.) and debts with fellow humans (monetary, promises, etc.)



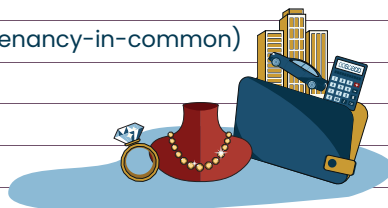
Chapter 8: Islamic Legacy Planning

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.

As a planner, taking stock of your assets is an empowering first step. List down what you own: property, CPF, savings, insurance, jewellery, investments, and digital belongings. Keep it organised and accessible to someone you trust.

Key Instruments to Know:

- **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



Legacy giving is planning how your assets can continue to make a meaningful impact to the community even after you have 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)

Advance Care Planning (ACP)

Advance Medical Directive (AMD)



Scan QR code to read more about the Fatwa allowing Muslims to use such tools, or visit:

go.gov.sg/fatwa-lpa

While these tools are not religious obligations, they can strengthen your legacy planning.

Understanding what needs to be distributed via Faraid

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

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. There is a MUIS-Special Needs Trust Scheme which aims to provide financial support for families having PSNs. Through this scheme, eligible families with PSNs will receive support to set up a trust with SNTC, thus safeguarding the well-being and long-term needs of their loved ones when there is no longer a caregiver for them.

- **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 SNTC, or visit:

go.gov.sg/tfa-sntc-brochure

3. Secure Legal Protections: Wills, Guardianship, and Trusts

- Draft a written wasiat (will) 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 9: 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: _____

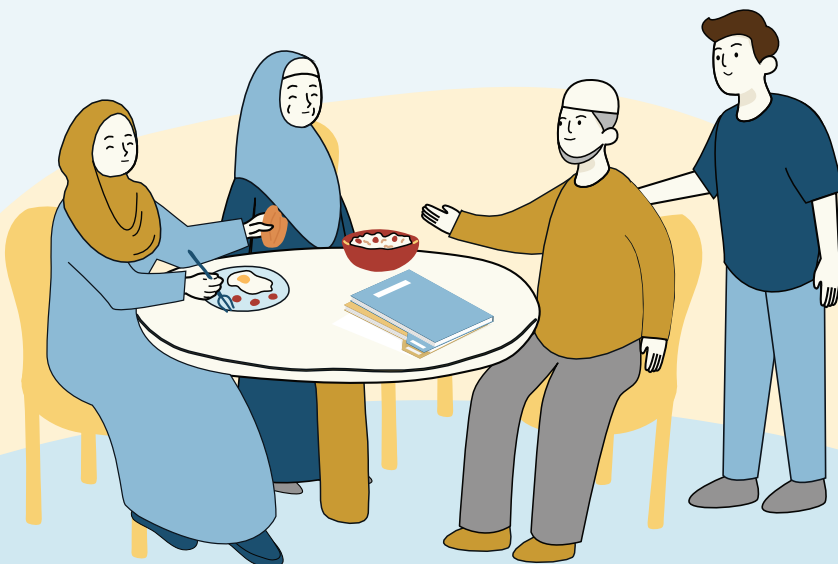
You may include an “At My Jenazah” info sheet in your wasiat — not as a requirement, but as guidance. Do also inform your family of your wishes if you were to include them within your wasiat.

While discussing funeral arrangements may feel difficult, it is one of the most meaningful gifts we can give 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 have made.

Remember: This is not about focusing on death. It is about showing foresight, and compassion for those left 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 ﷺ 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.*

***Dah Rancang, Dah Senang* – How taking the first step in legacy planning today eases your family's journey in the future**

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 her 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.

With this in mind, she took two important steps. First, she drafted a written Wasiat (Islamic will), allocating one-third of her estate to her non-Muslim parents – the maximum permissible under Syariah for non-Faraid beneficiaries. Second, she made CP nominations to give them a portion of her CPF savings as Hibah (a gift), which would be distributed directly to them without going through the estate or Faraid.

As the only Muslim in her family, Angie also wanted part of her legacy to serve the wider community. She nominated a portion of her CPF savings to a wakaf, ensuring her contributions 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.

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 (SWT) guides us in all that we do.



