RAASHID · PARTNER KIT

Wealth Management Kit

An advisor guide for firms serving Muslim clients and their heirs

Seven resources: a primer, discovery questions, a beneficiary audit worksheet, liquidity notes, a family-meeting guide, a compliance checklist and an annual review.

raashid.com

Free to use · Private, on your device · About five minutes · October 2026

HOW TO USE THIS KIT

What is in the kit

Raashid (raashid.com) is a free tool that helps a family work out an inheritance plan in about five minutes, aligned with Islamic inheritance rules. It runs on the visitor's device, with no login, no cookies, no ads and no analytics. It covers four Sunni schools and 45 countries, and is available in English, Arabic and Urdu. It is general information. It is not a will, and it does not replace a scholar or an attorney.

This guide holds seven resources for advisors, private banks and family offices. Editable Word and Excel versions are separate files. Wherever you see [square brackets], fill in your own details. This kit is general information and is not legal, religious or financial advice. Each firm must run its own use of these materials through its own compliance process.

Resource	Use it for	Page
1. Advisor primer	Briefing yourself and your team	3
2. Discovery questions	Twelve questions to add to client fact-finding (Word file)	4
3. Beneficiary audit worksheet	Listing each asset and how it passes (Excel file)	5
4. Liquidity and division notes	Cash, assets that cannot be split, minors, several countries	6
5. Family-meeting guide	A 45 to 60 minute agenda and ground rules (Word file)	7
6. Compliance checklist and disclaimer	A starting point for your compliance team (Word file)	8
7. Annual review and client emails	A yearly checklist and two emails (Word file)	9

Other files in the kit

- **Beneficiary audit worksheet** (Excel): one row per asset, with drop-down lists and a summary of open items.
- **Client handout** (one-page PDF): for clients to read before a planning meeting.
- **Discovery questions**, **family-meeting guide**, **compliance checklist** and **client emails** (Word): editable.

Before you rely on or print anything, check raashid.com for any change. This kit reflects the site as read on 9 October 2026.

RESOURCE 1

Advisor primer

Use this page to brief yourself and your team. It is general information, not legal, religious, or financial advice.

The core difference. In a typical estate plan the client chooses who gets what. In Islamic succession, the shares of the main heirs are fixed in advance by the rules of inheritance. The client plans around those shares and does not replace them.

What follows from that

- **Fixed shares.** Spouses, children, and parents (and in some families siblings and others) receive set fractions. The result depends on exactly who survives the client. A family with a wife, two daughters, and a full brother gives a different result from a family with a wife, one son, and both parents.
- **Debts and funeral costs come first.** These are paid from the estate before any bequest or share is calculated.
- **Bequests are limited.** A bequest to someone who is not an heir is limited to one third of the estate, unless all the heirs agree to more.
- **Schools differ.** The four Sunni schools differ on some cases, including the treatment of a surplus when the fixed shares do not use up the whole estate. The client's school (or the family's agreed approach) should be confirmed with a qualified scholar.
- **Title can override the plan.** Joint accounts, named beneficiaries, and property titles can send assets to a person regardless of the Islamic division. This is the most common practical gap, and it is where an advisor adds the most value. Raise it. Do not tell the client to change any title yourself. That is a decision for the client with an attorney and a scholar.
- **Country matters.** Local law decides what a will can do and how an estate is administered. Raashid covers 45 countries, with obligatory-bequest rules modelled for 12 and local-law notes for the rest.

What Raashid is. A free, private tool at raashid.com that helps a family work out a plan aligned with Islamic inheritance rules in about five minutes. It runs on the visitor's device, with no login, no cookies, no ads, and no analytics. It is not a substitute for a scholar or an attorney.

Your role. Ask the right questions, find the gaps between the client's wishes and how the assets pass, and coordinate with the client's attorney and scholar. You do not decide religious questions and you do not draft the will.

RESOURCE 2

Discovery questions to add to client fact-finding

Ask these in a normal planning meeting. Tell the client why you are asking: so that the plan matches their wishes.

#	Question	Why it matters
1	Would you like your estate to follow Islamic inheritance rules?	Starts the conversation without assuming.
2	Which school of Islamic law does your family follow, if any? Do you have a scholar you rely on?	Schools differ on some cases.
3	Who are your living close relatives: spouse or spouses, children, parents, brothers and sisters?	The shares depend on who survives you.
4	Are any of your children minors, or do any have special needs?	Minors and dependants need extra care with a scholar and an attorney.
5	Do you have relatives in other countries, or assets in other countries?	Different countries have different rules.
6	Do you have debts, a mortgage, unpaid taxes, or other obligations?	These are paid before any division.
7	Are there religious obligations you want your family to settle, such as unpaid zakat or an unperformed hajj?	Raise with a scholar.
8	Is there someone outside your heirs you would like to leave something to, such as a charity or a caregiver?	A bequest to non-heirs is limited to one third unless all heirs agree.
9	Who is named on each account, policy, and retirement plan as beneficiary?	Designations can differ from the intended division.
10	Which assets are held jointly, and which are in a trust or a business?	Title may decide who receives them.
11	Do you have a current will? When was it last reviewed?	Life events change the heirs.
12	Does your family know where your documents are kept?	Practical readiness.

Tip. Offer the client Raashid's free worksheet at raashid.com/worksheet to fill in before the meeting. It stays on their device, and it is not a will.

RESOURCE 3

Beneficiary-designation audit worksheet

Purpose: list every asset and check whether how it passes matches what the client intends. This is a list for discussion, not advice about what to change. Do not assume how an account passes. Confirm with the institution and the client's attorney. An Excel version is a separate file.

Account	Owner / title	Designation	Passes by default to (confirm)	Matches intended?	Question for attorney or scholar	Status
Example: Checking account	Joint with spouse	Right of survivorship	[Confirm]	[Yes / No / Unsure]	Does survivorship fit the intended shares?	Open
Example: Life insurance	Client	Named beneficiary: one child	[Confirm]	[Yes / No / Unsure]	Is the single designation intended?	Open
Example: Retirement plan	Client	Named beneficiary: spouse	[Confirm]	[Yes / No / Unsure]	How does this fit the intended division?	Open
Example: Home	Joint with spouse	Title as held	[Confirm]	[Yes / No / Unsure]	Does the title fit the intended division?	Open

How to use it

1. List every asset the client owns, in any country.
2. Record the owner or title and any designation exactly as shown on the institution's records.
3. Confirm the default outcome with the institution or the client's attorney. Write it down only once confirmed.
4. Mark whether it matches the client's intended division. If unsure, mark it Unsure.
5. Bring every No or Unsure to the client's attorney and scholar.

RESOURCE 4

Liquidity and division notes

A division on paper is not the same as a division in practice. Raise these with the client early.

- **Cash for first claims.** Funeral costs and debts are paid first. Check there is enough cash or easily sold assets to pay them without forcing a sale of a family home or business.
- **Assets that cannot be split.** A house, a business, or a private holding cannot be divided easily. The family may need to agree on a sale, a buyout, or a balancing payment between heirs. Plan for this conversation.
- **Balancing payments.** An heir who keeps an asset may pay the others. Whether and how to do this is for the family, the attorney, and the scholar.
- **Minor heirs.** Handling a minor's share needs advice from a scholar and an attorney. Do not finalize anything involving a minor without them.
- **Assets in several countries.** Different countries may apply different rules and take different time to settle.
- **Raashid's Administer mode.** When an estate has already passed, Raashid's Administer mode helps a family see how to divide it. Use it as a starting point for the conversation with the attorney and scholar, not as the final answer.

RESOURCE 5

Family-meeting guide for the advisor

A meeting of 45 to 60 minutes with the client and, if the client wishes, their spouse or adult children. Invite the client's attorney or scholar if they want them there.

Agenda

1. **Welcome and purpose (5 min).** The aim is to make sure the plan matches the family's wishes. Nothing is decided in this meeting.
2. **Who the family is (10 min).** Walk through the family list from the discovery questions.
3. **How Islamic succession works, in brief (10 min).** Fixed shares, debts first, bequests limited to one third. Show a worked example from raashid.com/scenarios to make it concrete.
4. **Where the assets go today (15 min).** Walk through the audit worksheet. Point out any places where title or designation may not match.
5. **Questions to take away (10 min).** List the items for the attorney and the scholar.
6. **Next steps (5 min).** Who does what, by when.

Ground rules

- Everyone can ask questions. No one is pressed to decide.
- Personal cases and religious rulings go to the scholar.
- The advisor does not rule on religious questions or draft legal documents.
- Notes from the meeting stay with the client.

RESOURCE 6

Compliance checklist and disclaimer text

This is a starting point for your compliance team, not a compliance opinion. Every firm must run its own use of these materials through its own review.

Checklist

- ☐ Compliance has reviewed every client-facing item before use.
- ☐ The firm has decided whether and how to refer clients to Raashid, and has recorded that decision.
- ☐ The firm does not claim Raashid has endorsed it, or that it has endorsed Raashid. Neither relationship exists unless agreed in writing.
- ☐ Materials do not promise an outcome, a religious ruling, or a legal result.
- ☐ Materials do not describe any product as "Sharia-compliant" unless that is separately substantiated by the firm.
- ☐ Client discussions are recorded in the firm's usual way.
- ☐ An attorney and a scholar are named for the client's case where the client wants one.
- ☐ Raashid's current wording has been checked on raashid.com before copying.

Disclaimer text (edit with compliance)

This material is general information. It is not legal, religious, or financial advice. [Firm name] does not provide legal or religious advice. Your estate plan should be prepared with a licensed attorney in your country and reviewed by a qualified scholar. Raashid (raashid.com) is an independent free tool. [Firm name] does not endorse it, and Raashid does not endorse [Firm name].

RESOURCE 7

Annual review checklist and two client emails

Annual review checklist

- ☐ Any marriage, birth, death, or divorce in the family since last year?
- ☐ Any change in country of residence or assets abroad?
- ☐ Review each beneficiary designation on the audit worksheet.
- ☐ Review joint and trust holdings.
- ☐ Is there enough cash for first claims (funeral and debts)?
- ☐ Is the will up to date? When did the attorney last review it?
- ☐ Has the client's scholar confirmed anything that has changed?
- ☐ Do the family know where documents are kept?

Email 1: Before the first meeting

Subject: Preparing for our planning meeting

Dear [Name],

At our meeting we will talk about how your estate would pass to your family. If you would like your plan to follow Islamic inheritance rules, a free tool at raashid.com can give you a first picture in about five minutes. It runs on your device and does not store what you enter. Its worksheet (raashid.com/worksheet) can also help you gather what your attorney will need.

This is general information, not legal or religious advice, and we do not endorse any tool. Please bring a list of your accounts, policies, and property, and who is named on each.

Best regards,
[Advisor]

Email 2: Annual check-in

Subject: Time for your yearly plan review

Dear [Name],

It is time for our yearly review. Please let me know of any marriage, birth, death, divorce, move, or major purchase this year, since any of these can change who your heirs are or how your assets pass. We will go through your beneficiary list together and note anything for your attorney or scholar.

Best regards,
[Advisor]