

A.W. LYMN

The Family Funeral Service

Funeral Pre-Payment Plans



Perfect Choice
Funeral Plans

“Our family serving your family”

www.lymn.co.uk



FPA
FUNERAL
PLANNING
AUTHORITY
REGISTERED



Arthur William Lymn
1866 - 1929

“Our family serving your family”



Harold Percy Lymn
1891 - 1976

Should you consider a pre-arranged funeral plan, I am sure that your choice of funeral director is just as important as your choice of plan.

A.W. Lymn, The Family Funeral Service, has been serving families in Nottingham, Derby and the surrounding districts since 1907 and remains under the control of the founders great and great-great-grandchildren.



Nigel Lymn Rose

We have an excellent reputation built on a considerate and personal service delivered by highly experienced and approachable staff, readily accessible through our network of local offices.

It is my long held belief that families are better served when dealing with a local firm that has full knowledge of local customs, knows the regulations at local cemeteries and crematoria and is familiar with the preferences of the local ministers, churches and doctors.



Douglas Harold Lymn
1925 - 1984

Before purchasing a funeral plan with A.W. Lymn I recommend that you talk directly with us: you can call personally at your local office, we can send a representative to your house (without any obligation or charge) or you can simply telephone for advice.

It is essential that you pre-arrange your funeral with someone that you can trust to ensure your personal requests are understood and recorded to be included in the funeral arrangements.



Sheila Lymn Rose

I am proud that our company is still wholly owned and managed by my family and that all our staff are fully trained and follow our family ethics. I trust that you will find them helpful and accommodating but should you experience any difficulty with any part of our service please feel free to contact me personally.



George Frederick Rose

Nigel Lymn Rose
Managing Director



Jackie Lymn Rose

Direct Dial: 0115 955 2121 Mobile: 07770 411 221
Fax: 0115 844 0464 E-Mail: nigel@lymn.co.uk
PA Chlöe: 0115 844 0466



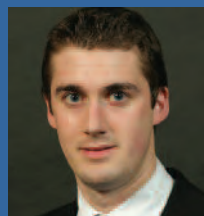
Penny Lymn Rose



Matthew Lymn Rose



Chlöe Lymn Rose



Ben J Percival

Planning ahead

More and more people throughout the UK are choosing to think ahead when it comes to arranging their own, or a family member's funeral. After all, what could be more sensible than planning for the inevitable?

There are many different reasons why people choose to take out a pre-arranged funeral plan. Often it is because they are concerned about leaving their family with the worry of arranging a funeral at a time of deep distress. Not only is there the burden of cost to be considered, but, let's be honest, how many of us ever sit down with our close family and friends and discuss what we'd like to happen in the event of our death? Do they know the answer to questions as fundamental as your preference for burial or cremation? Wouldn't you prefer to take the uncertainty out of the whole process?

Of course, one of the other eminently sensible reasons for opting for a pre-arranged funeral plan is the fact that you can pay today for exactly what you want. You can be assured that however far in the future the funeral

actually takes place, the funeral director's costs specified in the Purchase Agreement are covered in full. Any money you choose to pay towards third party costs (e.g. doctors, clergy and crematoria fees etc.) will also rise in line with the Retail Price Index (RPI) and will contribute towards the final costs of these services.*

Naturally, once you've made the decision to purchase a pre-arranged funeral plan, you'll need to choose the right funeral directors to provide the plan that best suits your needs.

**Please refer to the Terms & Conditions for full details.*



One of our branch offices



Our horse drawn hearse with six horses



A dog tribute made out of flowers



Part of our modern funeral fleet

The Perfect Choice for peace of mind

We at A.W. Lymn, The Family Funeral Service, believe that your 'Perfect Choice' is to select our pre-planning service. Once you have purchased your Perfect Choice Funeral Plan from us we then arrange for NAFD Services Ltd. to invest the whole of the money received from you in an Ecclesiastical Life Whole of Life Assurance Policy which ensures that everything you pay to us is fully protected.

The National Association of Funeral Directors (NAFD) set up NAFD Services Ltd. in 1992 to provide the Perfect Choice Funeral Plan. In 2006 NAFD Services Ltd entered into an agreement with Ecclesiastical Life Limited to provide a Whole of Life Assurance Policy suitable for funeral directors to use to invest the monies from the sale of Perfect Choice Funeral Plans. Ecclesiastical Life Ltd. is authorised and regulated by the Financial Services Authority.

NAFD is not regulated by the Financial Services Authority but is a member of the Funeral Planning Authority.

The Ecclesiastical Group is a well respected financial services organisation with total assets of £1.7 billion (as at December 2010).

A.W. Lymn, The Family Funeral Service, and NAFD Services Ltd. will give you the guarantee that the funeral arrangements requested in your Perfect Choice Funeral Plan will be carried out to the letter when the time comes. You will also be protected by the strict Code of Practice operated by the NAFD for the benefit and protection of their member's clients.



A modern double-ended spray

Selecting your Perfect Choice Plan



Our Rolls-Royce Phantom VI funeral fleet



A single-ended spray



An interment of cremated remains

One of the major benefits of choosing an A.W. Lymn Perfect Choice funeral plan is that you can choose a plan that exactly meets your requirements. We would always recommend that you discuss your requirements in detail with our funeral directors. We can then write a personal plan to exactly cater for all your requests.

We acknowledge that some clients prefer to pre-arrange their funeral, without meeting a funeral director and in an attempt to accommodate their wishes we also offer three package plans: The Premier Funeral, The Regular Funeral and The Basic Cremation, which can be purchased simply by completing and forwarding the forms contained in the rear of this brochure.

We do however, strongly advise you to telephone our freephone helpline **0800 092 0645** - for assistance when completing the application form, or to discuss your particular requirements, obtain a quotation or to arrange a home visit without obligation to discuss the details for a Bespoke Plan.

What our clients say...

We receive many letters from clients stating the advantage of using our family service. Some recent written comments have been:

“Such occasions are very difficult at the best of times, but we were all greatly reassured and expertly guided by the funeral director, who could not have been more helpful in every aspect. We all said as much to each other, and I would like you to know how much her presence was valued.”

“On Tuesday I attended the funeral of my niece. I do not know the name of the young man who conducted the funeral and walked in front of the hearse but he was superb. Please thank him sincerely

for his thoughtfulness, help and attention to detail on such a sad occasion.”

“Through our contact with you we came to realise what an important role, socially and pastorally, funeral directors play, not only in managing the necessary business, but very importantly, in steering other people through what, for them, is one of the most testing experiences they ever have to encounter.”

The four plans

1. The Bespoke Funeral Plan

A plan tailored to meet your exact requirements. You can select the coffin or casket, type of presentation, horse drawn or motor hearse, number of limousines, place of service, burial or cremation, announcements in newspapers, flowers, memorials, printed service sheets, catering or any other aspect of your funeral wishes.

2. The Premier Funeral Plan

This plan includes all the facilities and services associated with a traditional funeral with a service in church followed by burial or cremation.

It includes the removal from any address in England or Wales at any time, a quality mahogany effect coffin, viewing facilities, hearse and two limousines, the cortege from the house to the church and on to the place of committal and our service in church fees.

3. The Regular Funeral Plan

This plan includes all the facilities and services associated with a traditional funeral with the full service taking place in the cemetery or crematorium chapel.

It includes the removal from a local address at any time, a plain sided oak effect coffin, viewing facilities, a coach built hearse and one limousine with the cortege from the house to the local cemetery or crematorium.

4. The Basic Cremation Plan

The simplest plan providing a very simple funeral with a basic coffin, and a closed hearse directly from the funeral directors premises to the local crematorium.

Please note: this plan does not include any out of hours work, any viewing facilities, any limousine, any church service, the hearse does not go to the family home and the plan is only available for cremation.



Our Routemaster bus can be used as a hearse or for mourners



An example of a bespoke coffin

A motorbike hearse



Plan specification

Funeral Directors Services	Bespoke	Premier	Regular	Basic
Where can the funeral be arranged?	As selected	At local address or office	At local address or office	At office only
Can the arrangements be out of office hours?	As selected	Yes at any time	Yes at additional cost	Not available in this plan
Where can the removal be from?	As selected	From England or Wales	From local address	From local address
Can the removal be out of office hours?	As selected	Yes at any time	Yes at any time	Yes at additional cost
What design is the coffin?	As selected	Quality	Plain sided	Most basic
What finish is the coffin?	As selected	Mahogany effect	Oak effect	Any and may be cardboard
Can I select a different coffin?	As selected	Yes with price adjust	Yes with price adjust	Yes with additional cost
How long will you look after the deceased?	As selected	Up to 20 days	Up to 15 days	Up to 7 days
What sort of gown is provided?	As selected	Selection of high quality	Coloured or white gown	Plain closing gown
Can the deceased be dressed in own clothing?	As selected	Yes if requested	Yes if requested	Yes at additional cost
Where can the deceased be viewed?	As selected	In chapel or at home	In chapel	Viewing not included
When can the deceased be viewed?	As selected	During office hours	During office hours	Viewing not included
How is the date and time of the funeral chosen?	As selected	In liaison with family	In liaison with family	By A.W. Lymn
What type of hearse is provided?	As selected	Coach built	Coach built	Closed hearse
Can I have a horse drawn or other hearse?	As selected	Yes with price adjust	Yes with price adjust	Yes at additional cost
How many limousines are provided?	As selected	Two limousines	One limousine	No limousines
How many mourners do these carry?	As selected	Up to twelve	Up to six	None
Can the funeral cortege go via a local address?	As selected	Yes if requested	Yes if requested	No it goes to crematorium
Does A.W. Lymn provide the bearers?	As selected	Yes if required	Yes up to four	Yes two and move on wheels
Can additional bearers be requested?	As selected	Yes included if required	Yes at additional cost	Yes at additional cost
Where does the funeral ceremony take place?	As selected	Cemetery or crematorium	Crematorium chapel	Crematorium chapel
Can the ceremony be in church or another place?	As selected	Yes included if requested	Yes at additional cost	Not available in this plan
Can I select a burial rather than a cremation?	As selected	Yes included if requested	Yes at additional cost	Not available in this plan
<i>The above services are supplied by A.W. Lymn The Family Funeral Service and once a plan is fully paid they will be provided by the Company at no extra cost to your estate irrespective of the normal price at the funeral date.</i>				
Management Charge	Included	Included	Included	Included
<i>The Management Charge is included in every plan. This is the cost of administering the plan and is not refunded if the plan is cancelled after the fourteen day cooling off period.</i>				
Third Party Charges	None included see below	None included see below	None included see below	None included see below

The Third Party Charges (disbursements) are levied by others such as Cemeteries, Crematoria, Doctors, Ministers etc. A.W. Lymn The Family Funeral Service has no control over these and they have historically risen ahead of the rate of inflation. Therefore they are not included in the funeral pre-payment plans.

Clients may protect their families from an element of these by paying an additional amount as a contribution towards them. Any contribution will be paid into the fund and its value will rise in line with the level of inflation calculated by reference to "The All Prices Retail Price Index". The final value of such a contribution will be paid to A.W. Lymn The Family Funeral Service at the time of death to be used towards these additional costs. If the actual charges differ from this figure (including the inflation indexing) then the difference will be due from or payable to the plan holder's estate. If you decide to make a contribution we recommend as a minimum one of the following options.

Option 1 - If you have selected a plan involving a cremation then the contribution should be towards the fees charged by the Crematorium, Doctors and Minister including travelling expenses. Our recommended minimum contribution in these circumstances is shown on the "Plan Price" document.

Option 2 - If you have selected a plan with additional services or involving a burial then you should speak to any of our funeral directors who will be happy to give you advice about the current costs of other Third Party Charges and the amount they would recommend that you include as a minimum contribution towards these.

How does it all work?

It really is very straightforward. Once you have decided to purchase an A.W. Lymn Perfect Choice Funeral Plan, we will be happy to take you through all the different options and agree a pre-payment price for your particular plan.

Unlike some pre-paid funeral plans, A.W. Lymn guarantee that 100% of your prepayment sum is invested in an Ecclesiastical Life Whole of Life Assurance Policy. When the time comes for your funeral to take place, we simply require documentary evidence of death. We will forward this, together with our documents, to NAFD Services Ltd, who will then release to us the monies to pay for your funeral. This means that your funeral will be delivered as arranged and A.W. Lymn will be paid promptly.

The plan is guaranteed to cover the funeral director's costs specified in the Purchase Agreement. Any money you may have paid towards the costs of payments to third parties will rise in line with the Retail Price Index (RPI). These payments include doctors, clergy fees etc. If the cost of these payments increase at a rate in excess of RPI, then your next of kin/executor will be required to pay any shortfall, together with any additional services and items that were not pre-arranged. However, if they rise less than the Retail Price Index, the excess will be refundable at the time of death.

What does it include?

The funeral bill is comprised of two sections - the first being the charges by the funeral director for all services provided directly by them (including the staff, vehicles, equipment and the coffin or casket) - the second being the payment to third parties such as cemeteries, crematoria, ministers, doctors, churches and associated fees over which the funeral director has no control, and therefore cannot be responsible for any increases.

The normal A.W. Lymn Funeral Pre-payment Plans cover the cost of all the services provided by the Funeral Director and we guarantee that there will be nothing further to pay in regard to these. If, however, at the time of purchasing a Plan you wish to make a contribution towards the third party charges, this is quite acceptable and the amount paid will rise in line with the All Prices Retail Price Index. At the date of death the actual costs of the third party charges may differ from the contribution paid, together with the Retail Price Index increases, and any differences will either be payable or refundable to the funeral arranger.

The decision as to whether to include a contribution towards these third party payments is entirely your own decision, but our staff are available at any time to give advice in relation to this.



Our first motor hearse



A homing dove being released



Our Nottingham head office

Some questions & answers

Our experience has shown us that there are certain questions which most of our Plan Holders ask before they take out their plan. To help you reach a decision about whether an A.W. Lymn Perfect Choice pre-payment funeral plan is the right choice for you, here is a cross section of answers to the most frequently asked questions...

Why should I consider an A.W. Lymn Perfect Choice Funeral Plan?

The Ecclesiastical Whole of Life Assurance Policy has been developed by Ecclesiastical Life for the NAFD to provide their members with a secure means of investing the monies received from planholders purchasing a Perfect Choice Funeral Plan.

Is my money safe?

This is probably the single most important question anyone should ask when making any financial commitment to purchase a pre-arranged funeral plan. Naturally, the answer when dealing with A.W. Lymn and placing funds with Ecclesiastical Life is a resounding 'yes'.

So that we can guarantee our obligations to you, the money that you pay for your Perfect Choice Funeral Plan is invested in an Ecclesiastical Life Whole of Life Assurance Policy.

Will there be any 'outstanding balance' to pay?

In taking out an A.W. Lymn Perfect Choice Funeral Plan you have already decided what you require and agreed the price for the funeral directors costs. Providing that you do not change your home address and the price of the Funeral

Plan has been paid in full, in accordance with the signed application form, this element of your pre-arranged funeral plan is guaranteed to be paid in full.

A.W. Lymn may ask your next of kin/executor to pay any shortfall in the value of your prearranged funeral plan which is designed to cover third party costs. In this event a breakdown will be provided detailing where costs have risen in excess of RPI and any shortfall requested. For example, if the plan selected entails the purchase of a new grave in a cemetery and this cannot be purchased in advance of the funeral, additional charges may apply.

If your family request additional services and items not included in the pre-arranged funeral plan then charges for these will be payable by them.

What happens if my family go back to A.W. Lymn after my death and they refuse to carry out the funeral?

This simply cannot happen. A.W. Lymn has to give a guarantee that it will provide the funeral service as agreed with you and it is subject to the provisions of the terms and conditions of the Perfect Choice Funeral Plan.

What happens if A.W. Lymn sells the business or the business ceases to operate?

The principle behind the Perfect Choice Funeral Plan is that you, the client, buy the pre-arranged plan from A.W. Lymn. Therefore, any such plans sold normally form part of the contract of sale if the business is sold. If this is the case and if the new owner retains membership of the NAFD, providing you have no problem with the new owner, the firm will deliver your funeral as arranged. If the new owners are not members of the NAFD, but they have accepted to undertake a commitment to provide the Perfect Choice Funeral Plan, then on delivery of your funeral, the monies to pay for it would be released from NAFD Services Ltd to the new funeral directors. However, if you decide you do not wish the new owners of the business to provide your funeral, you can request a refund of your original pre-payment monies, less the original management fee, or approach another NAFD member to provide the funeral using monies due from NAFD Services Ltd.

If A.W. Lymn cease to trade, then the money for your funeral remains safety in the Ecclesiastical Whole of Life Assurance Policy. This can then only be released on your instructions to either pay another funeral firm to complete your funeral plan or to refund the money in the form of a cheque payable to yourself. In the event of A.W. Lymn having gone out of business, and no action being taken by you prior to your death to transfer your plan, then NAFD Services Ltd would secure the services of another funeral director to carry out your plan as arranged.

What if I go to live with one of my children 150 miles away?

It is vitally important that you advise A.W. Lymn, in writing, of any change of address. If such a change involves you leaving the area in which you reside and moving some distance, then you may need to consider your options. It may be that you would wish us to locate a NAFD Services Ltd accredited funeral director in the area to which you are re-locating. This may result in additional costs, as the charges for the various services in the area you may have moved to may be greater. If this is the case you can arrange, through your new funeral director, to add the difference in costs to your original pre-payment amount. It may be that, whilst you have moved away, you would still wish your funeral to take place as originally arranged, and carried out by A.W. Lymn. In this event, you can add the cost of the required additions to your plan in consultation with us. In the event that you decide that you would like to cancel the plan, you can apply to A.W. Lymn to approach NAFD Services Ltd requesting the return of your original prepaid funeral cost, less the original management fee.

Terms & Conditions

Please take time to read the terms & conditions relating to the Perfect Choice Funeral Plan that accompany this brochure.



A white hearse and pair of grey horses



Our closed hearse



Catherine Broome,
Pre-paid Sales Manager

If you have any questions, would like more information or are interested in receiving a quotation for a bespoke pre-paid funeral plan please call Catherine on:

0800 092 0645

or email: perfectchoice@lymn.co.uk

A.W. Lymn The Family Funeral Service, Rose House, 389 Nuthall Road,
Aspley, Nottingham, NG8 5DB.



The Family Funeral Service

“Our family serving your family”

www.lymn.co.uk

Founded in 1907 by Arthur William Lymn and his son Harold. Managed and developed in the twentieth century by the third generation, George and Sheila Rose and Douglas Lymn and still entirely owned and managed by the fourth and fifth generation, Nigel, Penny, Jackie and Matthew Lymn Rose. The family consistently set the standards others have tried to follow and their service is now considered to be the benchmark for quality funeral service, at an affordable price.

For help and advice please contact our specialist pre-payment helpline or alternatively contact one of our local offices below.

Pre-payment helpline: **0800 092 0645** email: perfectchoice@lymn.co.uk

THE PERFECT CHOICE FUNERAL PLAN



The National Association of Funeral Directors set up

NAFD Services Ltd. in 1992 to provide the Perfect Choice Funeral Plan to safely hold pre-paid funeral monies on behalf of their members' clients. In 2006 NAFD Services entered into a relationship with Ecclesiastical Life Limited to ensure that all pre-paid funeral monies are securely invested in Whole of Life Assurance Policies thus alleviating the risk of clients' monies being unavailable to provide a funeral if the contracted funeral firm ceases to trade.

SELECTED INDEPENDENT FUNERAL HOME



An international organisation, whose members are only

selected by invitation. They have to conform to extremely high standards and membership is restricted to one firm in any area. A.W. Lymn The Family Funeral Service, is the only member in the Nottingham, Derby and district area.

THE CARING FUNERAL SERVICE (formerly Ilkeston Co-op Funeral Service)



In October 2003 the board of Ilkeston Co-op decided to concentrate on

other aspects of their business and to sell their funeral division to A.W. Lymn. A.W. Lymn have continued to operate through their existing funeral homes, to employ the same staff and to honour all their commitments including their pre-payment plans and funeral vouchers.

NATIONAL ASSOCIATION OF FUNERAL DIRECTORS



Founded in 1905, as an organization to represent the interests

of both the bereaved and the Funeral Directors throughout the Country. They continue to monitor the standards of both the facilities and the services provided by their members. Nigel Lymn Rose was National President during their centenary year.

THE FUNERAL PLANNING AUTHORITY (FPA)



Created to monitor adherence to the new regulations introduced by the

Government through the Financial Services Authority in January 2002. In effect the FPA monitors the pre-paid funeral market and ensures that clients' monies are held securely. NAFD Services Ltd is a member of the FPA.

THE FUNERAL ARBITRATION SCHEME



Is provided for the benefit of clients of NAFD members. In the event of

problems with the provision of the funeral service by a member, clients have access to this affordable arbitration scheme, which offers unbiased resolution of any complaints.

ARNOLD

St. Alban's House,
32 High Street, NG5 7DZ
Tel: 0115 967 6777

ASPLEY

Rose House,
389 Nuthall Road, NG8 5DB
Tel: 0115 919 0011

BEESTON

Trent House,
106 Station Road, NG9 2AY
Tel: 0115 922 0433

BINGHAM

Bingham & District,
17 Long Acre, NG13 8AF
Tel: 01949 837 211

BULWELL

Middleton House,
130 Main Street, NG6 8ET
Tel: 0115 979 4944

CARLTON

G. Harrod & Son,
9 Church Street, NG4 1BJ
Tel: 0115 961 6180

CLIFTON

Chaworth House,
24 Varney Road, NG11 8EX
Tel: 0115 945 6232

COTMANHAY

113 Cotmanhay Road,
Ilkeston, DE7 8NG
Tel: 0115 930 1639

DERBY

Derwent House,
9 Becket Street, DE1 1HT
Tel: 01332 348 800

HUCKNALL

St. James' House,
53 Portland Road, NG15 7SL
Tel: 0115 968 0737

ILKESTON

1 Park Road,
Ilkeston, DE7 5DA
Tel: 0115 944 4121

LONG EATON

West Park House,
33 Lime Grove, NG10 4LD
Tel: 0115 946 3093

MANSFIELD

Standard House, 16 Chesterfield
Road South, NG19 7AD
Tel: 01623 622 116

MANSFIELD WOODHOUSE

The Old Farm,
2 Welbeck Road, NG19 9JZ
Tel: 01623 623 765

NOTTINGHAM (Head Office)

Robin Hood House,
Robin Hood Street, NG3 1GF
Tel: 0115 950 5875

OLLERTON

Manvers House,
5 Sherwood Drive, NG22 9PP
Tel: 01623 860 045

OSMASTON PARK

Wentworth House,
337 Osmaston Park Rd, DE24 8DA
Tel: 01332 733 321

RADCLIFFE

Radcliffe & District,
59 Main Road, NG12 2BJ
Tel: 0115 933 2257

RUDDINGTON

Albert Oliver & Sons,
45 Easthorpe Street, NG11 6LB
Tel: 0115 921 1075

SHIREBROOK

Shirebrook Funeral Service,
32-34 Patchwork Row, NG20 8AL
Tel: 01623 742 813

SPONDON

31 Chapel Side,
Spondon, DE21 7JQ
Tel: 01332 544 666

STAPLEFORD

25 Church Street,
Stapleford, NG9 8GA
Tel: 0115 949 9211

WEST BRIDGFORD

Rutland House,
128 Melton Road, NG2 6EP
Tel: 0115 969 6006

WOLLATON

107 Arleston Drive,
Wollaton, NG8 2GB
Tel: 0115 928 4366