

CREMSTAR LAUNCHES IN PHILADELPHIA, OFFERING AFFORDABLE DIRECT-TO-CONSUMER CREMATION JUST IN TIME FOR NATIONAL CREMATION DAY, NOVEMBER 1

Startup Removes Middle Man and Predatory Tactics from \$15B Funeral Services Industry

(PHILADELPHIA, November 1, 2018): Just in time for *All Saints' Day*, Mexico's *Día de Muertos* (Day of the Dead), and *National Cremation Day*, a new Philly startup, Cremstar (cremstar.com) has launched, seeking to disintermediate the \$15B+ funeral services industry with a direct-to-consumer model that lowers the cost of end-of-life arrangements and sidesteps predatory practices.

Cremstar soft-launched in June, delivering affordable cremations in Philadelphia, Bucks, Chester, Delaware and Montgomery Counties. Their direct cremation offering begins at \$995.

The startup's inception was driven by data and trends impacting today's global funeral services industry; the Cremation Association of North America (CANA) reported the cremation rate has grown more than 100 percent over the past eighteen years, from 25 percent in 2000 to almost 53 percent today. In some states, the rate now exceeds 70 percent.

Cremstar's direct-to-consumer operating model removes traditional funeral vendors and upsell pressure from the process, ensuring cremation and related services are delivered to consumers inexpensively. The company offers its services 100 percent online and/or by telephone, further eliminating overhead costs.

Going Up Against the "Funeral Industrial Complex"

The financial model that undergirds the funeral industry is increasingly predatory and opportunistic. A 2017 investigation by NPR confirmed this, uncovering a "confusing, unhelpful system that seems designed to be impenetrable by average consumers, who must make costly decisions at a time of grief and financial stress." Even when a family has funds set aside for a funeral, the price tag can still be astronomical:

- The price index for funerals has increased twice as fast as prices for all other consumer items (Bureau of Labor Statistics, 2017).
- The National Funeral Directors Association (NFDA) puts the price of funerals sold through traditional funeral homes at \$7,000 - \$10,000, with cremations averaging \$6,300, and so-called direct cremations (no embalming, expensive coffin, or memorial service) running \$2,000 - \$3,000.
- The price of caskets surged 230 percent from December 1986 - September 2017. (NFDA)
- Low-cost bundles and "à la carte" services offered by traditional funeral homes often fail to include key components (such as the actual cremation).

Funeral planning is also time-consuming: consumers making end-of-life arrangements for a lost loved one average two one-hour meetings with a local funeral director, or around three hours in total when you factor in travel time. Cremstar's solution can be completed online in less than fifteen minutes from the comfort of your home.

But doesn't your mother deserve the gold casket handles?

When it comes to predatory sales practices, funeral planning is a particularly vulnerable time. Layer on religious customs, cultural rites, and societal pressure to properly honor the memory of the deceased, and you have the conditions for massive exploitation.

People are easily duped into purchasing packages that bundle must-haves with unnecessary add-ons. They are aggressively upsold into buying “the works” when basics are more than sufficient (and within their budget).

J.G. Sandom, Cremstar’s CEO, observed how other industries were being disrupted by the internet, usually resulting in cost savings, convenience, and speedier transactions.

“You can now purchase nearly anything online – from Learjets and childcare services to furniture and worldwide travel – while generally saving both money and time,” he said. “We decided it was time to disintermediate the traditional funeral process so people can focus on what truly matters: taking care of themselves and their families, and celebrating the life of their lost loved ones.”

Memorialization as Celebration

Dr. Clay Routledge, an expert in the psychology of nostalgia, memory, and death, says nostalgia is psychologically and physically energizing. “Nostalgia acts as a psychological resource that helps people cope with life’s stressors and uncertainties, resulting in increased positive mood, self-esteem, feelings of belongingness, and perceptions of meaning in life.”

To capitalize on these benefits during this difficult time, Cremstar is leveraging sister company MemoryBox, the nation’s premier memorialization website and digital cemetery. Every Cremstar customer receives an online MemoryBox Memorial. “If you’re a family member or friend of someone who’s dying, or of someone who has recently passed,” adds Dr. Routledge, “MemoryBox can help you cope with your loss more effectively, delivering real clinical benefits.”

By creating a MemoryBox Memorial, Cremstar customers, their family and friends are able to post and share photos and memories of their lost loved ones online – simply, from any device, and from anywhere in the world. It serves as a digital community and a centralized, safe place to which they can return on demand.

National Cremation Day

In the Christian tradition, November 1st is known as *All Saints’ Day*, a festival celebrated in honor of all the saints, known and unknown. It is also renowned in Mexico as the Day of the Dead or *Día de Muertos*, a multi-day holiday that focuses on gatherings of family and friends to pray for and remember lost loved ones, and to help support their spiritual journey. But unlike the American tradition of Halloween, celebrated on October 31st, there is nothing particularly creepy about the holiday. People go to cemeteries to be with the souls of the departed and build private altars containing the favorite foods and beverages, as well as photos and memorabilia, of the departed. The intent is to encourage visits by the souls, so the souls will hear the prayers and the comments of the living directed to them. Celebrations can take a humorous tone, as celebrants remember funny events and anecdotes about the departed. It is not surprising, then, that November 1st was selected as National Cremation Day.

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