Investor Presentation

2010 Full Year Results

February 2011

Presenters:
Andrew Smith CEO
Phillip Friery CFO

2010 Full Year Highlights

Overall Performance

- Sales revenues increased 4.6% to $267.4m
- Operating EBITDA increased 9.5% to $70.4m
- Operating profit after tax increased 11.9% to $34.2m
- Prepaid contract accounting change introduces non-cash volatility
- Consequently, reported profit after tax decreased 43.2% to $27.4m
- Ordinary dividends for year increased 11.9% to 28.25 cents per share

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2010 Full Year Highlights

Bledisloe

- Announced agreement to buy Bledisloe in November 2010
- Bledisloe is largest operator in NZ & one of top 4 in several Australian markets
- Revenues approx. $60m & maintainable EBITDA approx $11m
- Enterprise value $114m - after synergies purchase multiple approx. 7.5X
- Awaiting ACCC approval

2010 Full Year Highlights

Bledisloe (continued)

- IVC responded to ACCC statement of issues re Sydney & Brisbane markets with persuasive arguments
- On 17 Feb 2011 ACCC requested more detailed information from IVC & Bledisloe by 3 March 2011
- ACCC has suspended its indicative timeline for decision (was 3 March 2011)
- IVC will respond as ACCC continues to evaluate transaction
- Decision anticipated during March 2011

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2010 Full Year Highlights (continued)

- Revenue growth pillars evident in 2010:
  - Favourable demographics ✗
  - Pricing / Average cem crem contract values ✓ / ✓
  - Market share improvements ⇔
  - Prepaid surpluses ✗
  - New locations annualisation/New Locations ✓ / ✓
  - Business Acquisitions ✓
- Operating leverage improved
- Business model is re-affirmed
- Accordingly, no shift in strategic direction warranted

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Key Performance Indicators - Full Year

	2010 FY	2009 FY	Movement %
Funeral Revenues	$210.3m	$200.8m	4.7%
Cemetery & Crematoria Revenues	$65.8m	$62.6m	5.1%
Back Out Growth in FUM on Delivered Prepaid Contracts	($1.6m)	($1.1m)	43.8%
Elimination of intra-group sales	($7.0m)	($6.6m)	5.9%
Total Sales Revenues	$267.4m	$255.7m	4.6%
Operating EBITDA (i)	$70.4m	$64.3m	9.5%
Operating Margin (ii)	26.3%	25.1%	
Operating Profit After Tax	**$34.2m**	**$30.6m**	**11.9%**
Basic Earnings per Share	**33.7 cents**	**30.3 cents**	**11.2%**
Prior period tax adjustments	($0.0m)	$0.2m	
Investment Allowance benefit	$0.4m	$0.5m	
After tax effect on swap movements	$0.6m	$1.6m	
After tax effect on the profit/(loss) from sale of assets	$0.7m	($0.2m)	
After tax gain/(loss) on undelivered prepaid contracts	($7.2m)	$15.7m	
After tax costs in relation to acquisition	($1.3m)	($0.1m)	
Minority Interest	($0.1m)	($0.1m)	
Reported Profit After Tax	$27.4m	$48.1m	(43.2%)
Basic Earnings per Share	26.9 cents	47.7 cents	(43.6%)

(i) EBITDA excluding asset sales, undelivered prepaid contract gains/losses & acquisition costs
(ii) Operating EBITDA/ sales revenues

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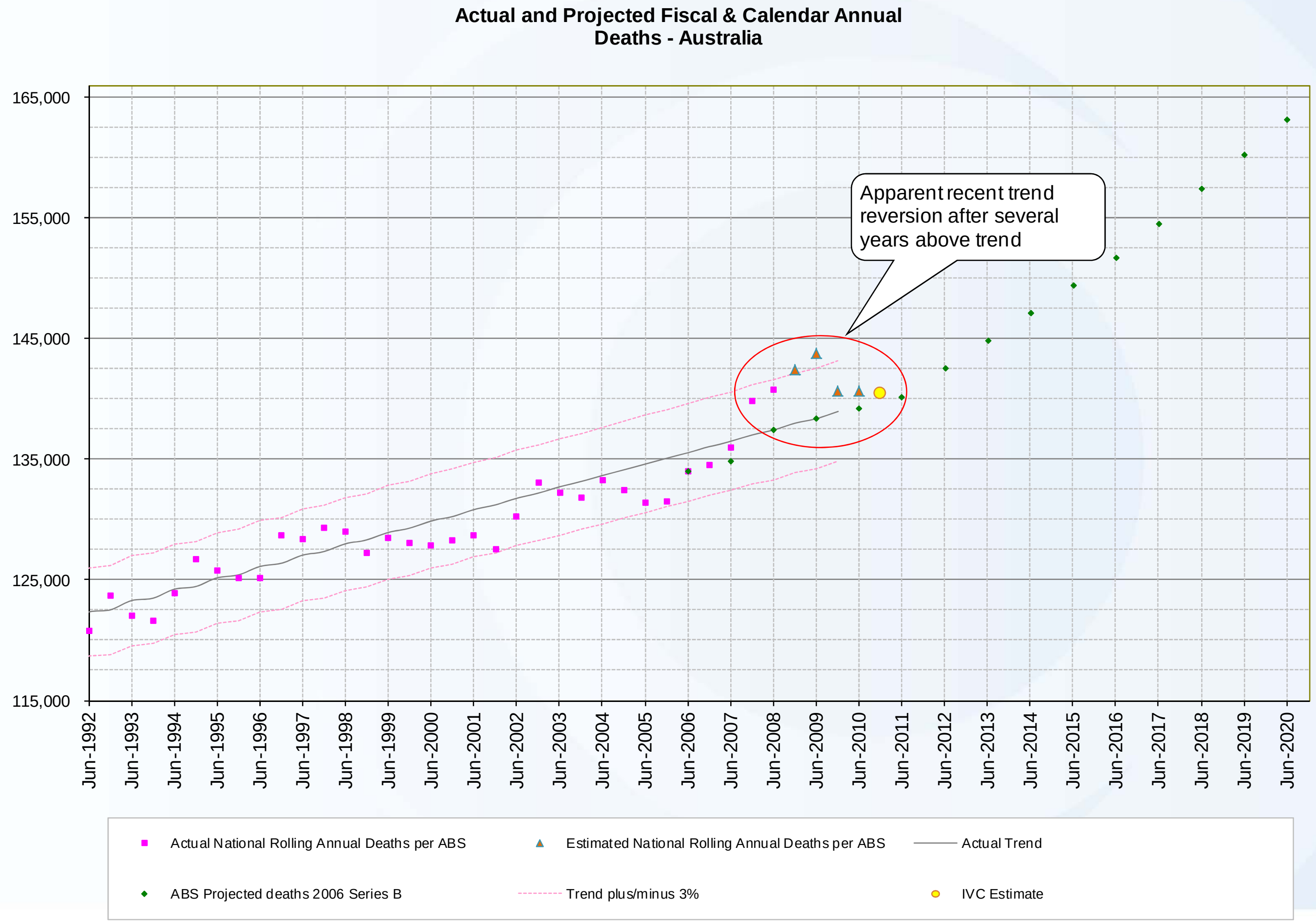
Operational Highlights (continued)

Australian Deaths

- IVC estimates deaths in its markets decreased 0.2%
- Market share since 31 December 2009 relatively stable overall
- Apparent reversion to trend in number of deaths

Operational Highlights (continued)



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Operational Highlights

Funeral Revenues

Sales revenue growth coming from:	2010 v 2009 Full Year $	2010 v 2009 Full Year %	2009 v 2008 Full Year $	2009 v 2008 Full Year %
Australia - Volume	($0.9m)	(0.5%)	($2.3m)	(1.2%)
Australia - Pricing & Mix	$8.5m	4.2%	$9.3m	4.8%
Victoria - Disbursement Revenue	($1.3m)	(0.6%)	$0.0m	0.0%
Australia - Prepaid Contributions	$0.3m	0.1%	($1.1m)	(0.6%)
Australia - Acquisitions*	$2.6m	1.3%	$1.7m	0.9%
Singapore - Volume & Price	$1.2m	0.6%	$0.6m	0.3%
Singapore - Exchange Rate Movements	($0.9m)	(0.4%)	$0.3m	0.1%
Total	**$9.5m**	**4.7%**	**$8.5m**	**4.4%**

*Australian acquisitions:

- 2010 v 2009 includes WN Bull only
- 2009 v 2008 includes Christian & Southern Cross only

Operational Highlights (continued)

Singapore Funeral Market (in local SGD currency)

	2010 vs 2009 Full Year
Revenue	↑ 12.7% to $11.9m
EBITDA	↑ 11.0% to $6.3m
EBITDA Margin	↓ 0.8% to 52.6%

- Average funeral prices ↑ 9.4%
- Case Volume ↑ 3.1%
- Market share approx. 11% with marginal growth in 2010
- 2 new locations - Mt Vernon & Sin Ming
- Growth in Simplicity brand has affected averages

Operational Highlights (continued)

Funeral Acquisitions

- WN Bull Funerals acquired on 15 June 2010
  - Business has operated since 1892
  - 3 Sydney locations
  - Performs approximately 600 funerals annually, taking IVC Sydney market share to approx. 43%
  - Sales revenues approximately $4.8m pa
  - Purchase consideration $10.1m, includes 2 properties, 1 with deferred settlement
  - Excluding properties, EBITDA multiple for business was 5.3x
  - In 2010, 318 cases, sales $2.68m & EBITDA $0.45m

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Operational Highlights (continued)

New Australian Funeral Locations

- 4 new locations opened in 2010 (7 in 2009)
- 3 locations closed in 2010
- 35 net new locations opened from 2006 to 2010
  - Revenues \$14.9m (2009: \$12.7m)
  - EBITDA \$4.9m (2009: \$3.7m)
  - Difficult to accurately quantify incremental contribution
- EBITDA margins improve as new locations become established – more quickly when serviced by local shared service centres

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Operational Highlights (continued)

Cemeteries & Crematoria Revenues

Sales revenue growth coming from:	2010 v 2009 Full Year $	2010 v 2009 Full Year %	2009 v 2008 Full Year $	2009 v 2008 Full Year %
Sales before deferred revenue movement	$4.8m	7.7%	$5.3m	9.1%
Increase in deferred revenue pool*	($1.7m)	(2.6%)	($1.1m)	(1.9%)
Total	**$3.2m**	**5.1%**	**$4.2m**	**7.2%**
Services growth (at need case volume)		(2.5%)		(1.0%)

*After recognising approximately $1.6m in revenue from completed Crypt complex deferred as at 31 Dec 2009. At 31 Dec 2010, $0.5m deferred pending crypt completion in 2011.

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Operational Highlights (continued)

Cemeteries & Crematoria Market

- Number of contracts with average sale value greater than $15k increased by 13% and contributed approximately $3.5m to revenue growth
- Market share relatively stable in all markets except Northern NSW and Queensland's Gold Coast
- Emerging trend of funeral directors opening own crematoria
- Funeral director competitor opened facility in Tweed Valley
- New Gold Coast funeral director with cremation facilities in NSW Northern Rivers

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Operational Highlights (continued)

Prepaid Funeral Sales & Redemptions

	2010	2009
Number of contracts sold	↑ 0.9%	↑ 9.5%
Average contract value	↑ 5.8%	↑ 5.2%
% by which new contracts exceed redemptions	↑ 16.8%	↑ 17.9%
% of IVC's Australian funerals that were prepaid	12.9%	12.7%
% of FUM in equities	49%	64%
Estimated surplus/(deficit) over retail - old measure	($2m)	$10m

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2010 Full Year Highlights

Prepaid Contracts

- Change in accounting policy introduces P&L volatility but **NO IMPACT OR CHANGE** to IVC's underlying business or cash flows
- Change made following review by, & discussions with, ASIC with retrospective application to 1 Jan 2009
- Prepaid funds under management (FUM) now on balance sheet with fair value movements through P&L
- Obligation to perform prepaid services recognised as liability with increases going through P&L based on selling price changes
- FUM at 1 Jan 2009 used to value initial asset & liability upon adoption of this policy change ($230m)

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2010 Full Year Highlights

Prepaid Contracts (continued)

- Undelivered prepaid contracts had $10.3m net loss in 2010 (2009: $22.4m net gain) comprising:
  - FUM gain – 2010: $1.5m (2009: $32.5m)
  - Liability increase due to price – 2010: $11.8m (2009: $10.1m)
- Unlike 2009, low FUM returns in 2010 did not cover liability increase
- Main FUM invested with 12-15yr return horizon consistent with average contract life, except tactical tilts to cash during equity market volatility

2010 Full Year Highlights

Prepaid Contracts (continued)

- In period prepaid contract services actually delivered, new accounting is:
  - Sales –
    - for older contracts - 1 Jan 2009 opening FUM balance
    - for later dated contracts - prepaid contract amount only

    (previously sales recorded at actual amount recovered from FUM including earnings)
  - Expense - amount actually incurred (as per previous accounting) less liability increases relating to delivered contracts
- EBITDA impact of change:

	New accounting		Impact of change		Old accounting	
	2010	2009	2010	2009	2010	2009
Sales	$267.4m	$255.7m	($1.9m)	($1.4m)	$269.3m	$257.1m
EBITDA	$70.4m	$64.3m	($.8m)	($1.1m)	$71.2m	$65.3m
EBITDA margin	26.3%	25.1%	0.1%	0.3%	26.4%	25.4%

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2010 Full Year Highlights

Operating EBITDA margin

- Margin improvement 1.2% from 25.1% to 26.3% due to:
  - Selling price increases of approx 4.5%
  - Benefit of brand and market mix improving average sale
  - Continued focus on managing costs – overall costs contained to 2.9% increase on 2009

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Financial Highlights (continued)

Employee Costs

	2010	2009	Var
Employee costs	$80.2m	$78.1m	2.6%
Scale efficiencies:			
As a % of sales revenue	30.0%	30.6%	0.6%

- Base labour rate increases generally contained to 3% - 3.5%

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Financial Highlights (continued)

- **Finished goods, consumables & disbursements**
  - Increased $0.8m or 1.0% to $76.3m from 2009: $75.5m
  - Selling price increases, supplier cost management (including offshore sourcing) and product mix contributed to improved gross margins
- **Advertising & Promotion costs**
  - Increased $0.8m or 9.7% to $8.9m from 2009: $8.1m
  - Investment in Guardian (NSW) and George Hartnett (QLD) brands
  - Redevelopment of brand websites

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Financial Highlights (continued)

- **Occupancy costs ($18.0m up 10.5% from 2009: $16.3m)**
  - Key increases:
    - New locations (including new Singapore parlours) and WN Bull $0.6m
    - Light & Power up approx 20% or $0.2m
    - Land tax up 7% or $0.2m
- **Motor Vehicle expenses ($5.1m down 4.9% from 2009:$5.3m)**
  - Due to lower fuel prices and also reduced maintenance costs with newer fleet vehicles

Financial Highlights (continued)

- **Finance Costs**

	2010	2009	Var
- Interest & other finance costs	$11.9m	$11.0m	7.5%
- Non cash interest rate swap gains	($0.8m)	($2.2m)	
- **Total Finance Costs**	**$11.0m**	**$8.8m**	**24.9%**

– Last of non-cash swap gains booked in 2010

– New debt facilities in place from September 2010

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Financial Highlights (continued)

Debt facilities

- New $255m unsecured, multi-currency, non-amortising bi-lateral debt facilities
- Three banks (ANZ, NAB & CBA) with $85m participation each
- Tranches & tenor: 3 yrs $127.5m, 4 yrs $64.5m, 5 yrs $63.0m
- Margins based on leverage & tenor
- Covenant ratios comfortably met:
  - Leverage (Net Debt/EBITDA) must be <3.5 (previously 3.75)
  - Interest cover (EBITDA/Net interest) must be >3.0 (same as previous)

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Financial Highlights (continued)

Debt facilities (continued)

- Net debt $148.3m (June 2010: $156.6m; December 2009: $148.3m)
- Policy to hedge at least 75% of debt over next year with floating to fixed interest rate swaps
- 99% (2009: 99%) of debt hedged at year end
- At year end debt levels & leverage, overall margin & fees approx 170 bps higher than previous facilities
- Current weighted average overall effective debt cost 7.1% (ie. reference rate, swaps, margins & fees)

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Financial Highlights (continued)

- **Gains/Losses on disposal of assets**
  - $0.6m gain compared to $0.2m loss in 2009
  - Relates to minor surplus property sales
- **Income Tax**
  - Effective tax rate on Operating Profit 28.6% (2009: 28.8%)
  - Effective tax rate on Reported Profit 27.4% (2009: 28.3%)
  - Lower Singapore rate (17% vs Australian 30%)
  - Investment allowance $0.4m (2009: $0.5m) on qualifying asset purchases
  - Utilised capital losses to reduce tax payable on property sales

Financial Highlights (continued)

Cash flow highlights

	2010	2009
Net cash inflows from operations	$46.2m	$38.3m
Purchase of property, plant & equipment	($14.3m)	($13.8m)
Proceeds from sale of property, plant & equipment	$2.0m	$0.2m
Purchase of businesses (including property)	($8.7m)	($0.3m)
Net decrease in borrowings	($0.4m)	($5.0m)
Payment of dividends	($23.7m)	($19.0m)
Conversion of EBITDA to ungeared, pre-tax cash flow	**98%**	**98%**

Financial Highlights (continued)

Dividends

- Fully franked final dividend of 15.25 cents per share (2009: 13.75 cents)
  - Ex dividend date 14 March 2011
  - Record date 18 March 2011
  - Payable date 8 April 2011
- DRP remains activated for final dividend. No discount to market price and not underwritten. Shares will be issued.
- Dividend payout ratio 84% of operating profit, exceeding minimum 75% annual policy
- Franking credits available after payment of year end current tax provision and final dividend $17.3m (2009: $16.1m)

2011 Outlook & Beyond

- Number of deaths in early part of 2011 flat on same 2010 period
- Average funeral price increases of approx 4.5% implemented with full effect from Jan 2011
- Memorialisation revenues remain strong
- Prepaid fund returns have improved
- 2011 FUM investment returns, after admin fees, need to exceed approx $12m to offset likely undelivered prepaid contract liability increase

2011 Outlook & Beyond (continued)

- Bledisloe acquisition will be main focus and milestone for IVC growth
- Continue to investigate other growth opportunities
- 2-4 new funeral locations each year over next few years
- Capex expected $15-20m in 2011, then drop to depreciation thereafter
- Equity or debt raising will be considered if required
- Dividend payout target at least 75% of operating profit, plus incremental cents per share

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Summary

- Another strong operational & financial performance
- InvoCare's attractive and solid business model has again been proven
- Long term growth likely to continue from growth pillars

Appendix 1 – Net Operating Results
(excluding asset sales, depreciation & interest)

12 months ended	Dec 2010	Sales Revenues	Dec 2009	Sales Revenue	Movement
	$'m	%	$'m	%	%
Sales revenues (Excluding Funeral Prepaid Surplus)	267.7		256.2		4.5%
Prepaid Surplus	(0.3)		(0.5)		(51.9%)
Other Revenue	5.1		5.2		(0.6%)
Finished Goods	76.3	28.5%	75.5	29.5%	1.0%
Employment	80.2	29.9%	78.1	30.5%	2.6%
Advertising & PR	8.9	3.3%	8.1	3.2%	9.7%
Occupancy Costs	18.0	6.7%	16.3	6.4%	10.5%
Motor Vehicle Costs	5.1	1.9%	5.3	2.1%	(4.9%)
Other	13.8	5.1%	13.3	5.2%	3.9%
Total net expenses	202.2	75.5%	196.6	76.7%	2.9%
Operating EBITDA	70.4	26.3%	64.3	25.1%	9.5%
Operating EBITDA (Excluding Funeral Prepaid Surplus)	70.7	26.4%	64.8	25.3%	9.0%

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Appendix 2 – Working Capital Management

	Dec 2010 $'m	Dec 2009 $'m	Mvmt %	Dec 2009 $'m	Dec 2008 $'m	Mvmt %
Receivables	20.2	19.1	5.4%	19.1	16.6	15.2%
Prepayments	2.5	1.8	40.4%	1.8	1.8	(2.3%)
Asset sale consideration receivable	0.0	0.0	-	0.0	0.0	-
Inventories	17.2	15.4	12.0%	15.4	13.7	12.1%
Other current assets	0.6	0.6	3.0%	0.6	0.5	4.8%
Payables	(25.1)	(22.3)	12.5%	(22.3)	(20.7)	7.8%
Derivative financial instruments	0.0	(2.0)	(100.0%)	(2.0)	0.0	-
Deferred purchase consideration payable	(0.6)	(0.3)	111.8%	(0.3)	(0.3)	(10.3%)
Other current liabilities	(9.5)	(8.7)	9.4%	(8.7)	(8.5)	2.2%
Deferred revenues	(3.0)	(2.9)	3.3%	(2.9)	(2.9)	1.9%
Current tax liability	(6.5)	(3.3)	97.0%	(3.3)	(4.7)	(29.5%)
Net working capital	(4.4)	(2.8)	(60.2%)	(2.8)	(4.5)	38.6%

Appendix 3 – Balance Sheet Indicators

	Dec 2010 $'m	Dec 2009 $'m	Mvmt %	Dec 2009 $'m	Dec 2008 $'m	Mvmt %
Net working capital	(4.4)	(2.8)	(60.2%)	(2.8)	(4.5)	38.6%
Prepaid funds under management	273.5	264.6	(3.4%)	264.6	230.2	(14.9%)
Prepaid liabilities	(264.6)	(244.9)	(8.1%)	(244.9)	(232.1)	(5.5%)
Fixed assets	232.1	223.4	3.9%	222.4	222.2	0.1%
Intangibles	62.2	58.5	6.3%	59.4	62.0	(4.1%)
Other assets	21.4	18.2	17.7%	17.0	17.1	(0.5%)
Derivative financial instruments	0.6	0.8	(15.9%)	(5.7)	(12.5)	(54.8%)
Other creditors & provisions	(1.4)	(1.6)	(17.1%)	(1.9)	(1.9)	2.0%
Deferred revenues	(41.1)	(39.6)	3.9%	(39.9)	(38.5)	3.8%
Deferred tax liabilities	(32.7)	(36.0)	(9.2%)	(28.9)	(26.9)	7.6%
Capital employed	245.7	240.7	2.1%	239.4	215.2	11.3%
Net Debt	(148.3)	(148.3)	0.0%	(154.0)	(152.2)	1.2%
Shareholder equity	97.4	92.4	5.4%	85.4	63.0	35.7%

Appendix 4 – Prepaid Funds

Prepaid funds under management

Asset Allocation at	Dec 2010	Dec 2009	Increase/ (Decrease)
Australian Equities	48.7%	62.2%	(13.5%)
International equities	1.2%	1.4%	(0.2%)
Property	3.8%	1.0%	2.8%
Fixed interest	9.8%	9.5%	0.3%
Cash	36.5%	25.9%	10.6%

Appendix 5 – Capital Expenditure

	2010	2009
Refurbishments and facility upgrades	$4.2m	$3.0m
Motor Vehicles	$4.5m	$3.8m
Cremators	$2.0m	$2.0m
Other Assets	$3.6m	$5.0m
Total Capital Expenditure	**$14.3m**	**$13.8m**

Appendix 6
2nd Half 2010 Highlights

- Sales revenues increased 5.7% to $140.0m
- Operating EBITDA increased 8.4% to $38.0m
- Operating margin improved by 0.6% to 27.1%
- Operating profit after tax increased 8.2% to $18.7m
- Reported profit after tax decreased 30.2% to $20.8m

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Appendix 6 (continued)

Key Performance Indicators – H1 vs H2

	2010 H1	2009 H1	Movement %	2010 H2	2009 H2	Movement %
Funeral Revenues	$98.3m	$95.9m	2.4%	$112.0m	$104.9m	6.8%
Cemetery & Crematoria Revenues	$33.5m	$30.5m	9.8%	$32.3m	$32.1m	0.6%
Back Out Growth in FUM on Delivered Prepaid Contracts	($1.1m)	($0.1m)	1161.6%	($0.5m)	($1.1m)	(51.1%)
Elimination of intra-group sales	($3.3m)	($3.1m)	4.3%	($3.7m)	($3.5m)	7.3%
Total Sales Revenues	$127.4m	$123.2m	3.4%	$140.0m	$132.4m	5.7%
Operating EBITDA (i)	$32.4m	$29.2m	10.9%	$38.0m	$35.1m	8.4%
Operating Margin (ii)	25.4%	23.7%		27.1%	26.5%	
Operating Profit After Tax	**$15.5m**	**$13.3m**	**16.5%**	**$18.7m**	**$17.3m**	**8.3%**
Basic Earnings per Share	**15.3 cents**	**13.2 cents**	**16.0%**	**18.4 cents**	**17.1 cents**	**7.4%**
Prior period tax adjustments	($0.0m)	$0.2m		($0.0m)	($0.0m)	
Investment Allowance benefit	$0.3m	$0.2m		$0.1m	$0.3m	
After tax effect on swap movements	$0.4m	$0.8m		$0.2m	$0.7m	
After tax effect on the profit/(loss) from sale of assets	$0.8m	($0.2m)		($0.1m)	$0.0m	
After tax gain/(loss) on undelivered prepaid contracts	($9.5m)	$4.1m		$2.3m	$11.6m	
After tax costs in relation to acquisition	($0.9m)	$0.0m		($0.4m)	($0.1m)	
Minority Interest	($0.1m)	($0.0m)		($0.0m)	($0.0m)	
Reported Profit After Tax	$6.6m	$18.3m	(64.2%)	$20.8m	$29.8m	(30.2%)
Basic Earnings per Share	6.5 cents	18.2 cents	(64.3%)	20.5 cents	29.5 cents	(30.5%)

(i) EBITDA excluding asset sales, undelivered prepaid contract gains/losses & acquisition costs
(ii) Operating EBITDA/ sales revenues

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Appendix 6 (continued)
2nd Half 2010 Operational Highlights

Funeral Revenues

Sales revenue growth coming from:	2010 v 2009 H1		2010 v 2009 H2	
	$	%	$	%
Australia - Volume	($1.1m)	(1.1%)	$0.2m	0.2%
Australia - Pricing & Mix	$4.1m	4.3%	$4.3m	4.1%
Victoria - Disbursement Revenue	($1.3m)	(1.4%)	$0.0m	0.0%
Australia - Prepaid Contributions	$0.6m	0.6%	($0.3m)	(0.3%)
Australia - Acquisitions*	$0.2m	0.2%	$2.4m	2.3%
Singapore - Volume & Price	$0.5m	0.5%	$0.6m	0.5%
Singapore - Exchange Rate Movements	($0.7m)	(0.7%)	($0.1m)	(0.1%)
Total	**$2.3m**	**2.4%**	**$7.1m**	**6.8%**

*Australian acquisitions - includes WN Bull only

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Appendix 6 (continued)
2nd Half 2010 Operational Highlights

Cemeteries & Crematoria Revenues

	2010 v 2009 H1		2010 v 2009 H2	
Sales revenue growth coming from:	**$**	**%**	**$**	**%**
Sales before deferred revenue movement	$4.0m	12.9%	$0.9m	2.7%
Decrease in deferred revenue pool	($1.0m)	(3.1%)	($0.7m)	(2.2%)
Total	**$3.0m**	**9.8%**	**$0.2m**	**0.6%**
Services growth (at need case volume)		(2.8%)		(2.2%)

Disclaimer

This presentation contains forward looking statements, which may be subject to significant uncertainties outside of InvoCare's control. No representation is made as to the accuracy or reliability of these forecasts or the assumptions on which they are based. Actual future events may vary from these forecasts.

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