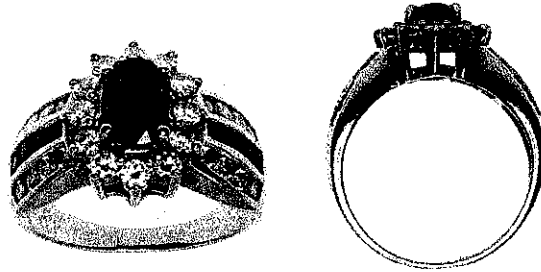




# INDEPENDENT JEWELLERY VALUATIONS

GEMMOLOGIST - APPRAISER - EMAIL IJVNZMAIL@GMAIL.COM - PHONE 09 630 5731 021 280 1223

14 May, 2020



AGENT - To Whom It May Concern  
CLIENT -

## VALUATION FOR RETAIL MARKET VALUE - R.SG3313-1

1x 14ct Ruby and diamond cluster ring

METAL	- 14ct, stamped: 14K	
MANUFACTURE	- One piece cast	
SHANK	- Yellow gold 2.29- 7.92mm tapered semi-round, square edge	
SHOULDERS	- Yellow gold continuation of shank, upswept triple channel set rows	
SETTINGS	- Yellow gold oval cluster head, central 4 claw setting and shared 3 claw surround, gapped wire support	
SIZE	- L	
WEIGHT	- 5.43 grams	
CONDITION	- Very good	
RUBY	- 1x approx. 7.11x 5.03x 3.04mm oval mixed cut	est = 0.90 ct
RUBIES	- 8x approx. 1.5- 2.0mm square step cut	est = 0.16 ct
GRADE	- Medium dark purplish red (7.5RP 4/12) moderately included, grade 5/10	
DIAMONDS	- 28x approx. 2.0mm round brilliant cut	est = 0.84 ct
GRADE	- Colour: H-I, Clarity: VS-SI, Cut/make: GD	

NB: Stones assessed in settings, sizes and grades are approximate

**REPLACEMENT VALUE \$6,900.00**

Economic Factors - NZD\$ = USD\$.61 Gold = USD\$1712.00 Plat.= USD\$767.00



SCOTT CRAIG  
DIRECTOR

FGAA  
GEMMOLOGIST

MJVSNZ  
REGISTERED APPRAISER



In my opinion the figures represent the value of the item for the purpose stated. I assume no responsibility for any action that may be taken on the basis of the appraisal- values can vary due to the subjective nature of some jewellery articles, differing retail margins and exchange rates. All amounts are in NZ dollars including GST. Diamonds are assumed to be natural unless stated and may require advanced testing to confirm if they are natural or synthetic. GIA grading is used for diamonds, Gemworld/Gemguide grading is used for coloured stones. Components are in sound wearable condition unless stated. Only non-destructive tests are used- unstamped metals may require further assay testing to confirm the exact composition. Appraisals are not valid for reselling purposes