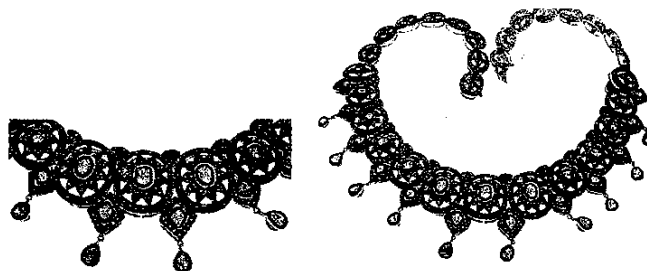




INDEPENDENT JEWELLERY VALUATIONS

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

1 October, 2020



Agent - To Whom It May Concern
Client -

VALUATION FOR RETAIL REPLACEMENT ONLY - P.SG3390-1

1 x 14ct Diamond necklace

METAL	- Tests as approx. 14ct, unstamped	
MANUFACTURE	- Assembled, hand finished	
STYLE	- Yellow and white gold graduated articulated frontpiece with drop settings	
SETTINGS	- White gold oval rub over and bead set surrounds	
CLASP	- Yellow gold hidden with tongue and wire safety catch	
DIAMONDS	- 25x very approx. 3.5- 5.0mm oval/square native cut	est = 7.00 ct
DIAMONDS	- 10x very approx. 3.5- 4.0mm triangular/pear native cut	est = 1.50 ct
DIAMONDS	- 402x very approx. 1.0- 1.5mm native cut	est = 4.00 ct
GRADE	- Colour: L-M, Clarity: I3/promotional, Cut/make: NA	
TDW	-	est = 12.50 ct
LENGTH	- 42.0 cm	
WEIGHT	- 107.0 grams	
CONDITION	- Very good	

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

REPLACEMENT VALUE \$30,000.00

Economic Factors -- NZD\$ = USD\$.67 Gold = USD\$1967.00 Plat.= USD\$934.00


SCOTT CRAIG
DIRECTOR

FGAA GANZ
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**