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Ref No. AGL30616

15 March, 2012

Appraisal for Insurance Purposes Only

Agent Advanced Gem Laboratory
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170 Queen St
Auckland
(09) 377-4974

Client:

Economic Factors NZD\$ = USD\$0.81 Gold = USD\$1,638.00 Platinum = USD\$1,663.00 GST Incl 15%

(photograph not to scale)

1. A modern Diamond Solitaire Ring, as seen in attached photograph.

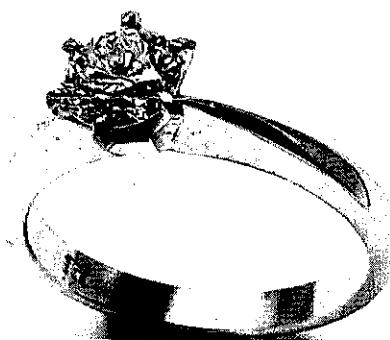
Appraised as: Handmade shank, production setting.

Metal tested as 18ct white gold. Stamped 750.

The diamond is set in a white gold 6x claw 'vee' type setting, approx. 6.8mmØ x 6.14mm↓, contained by the ends of the pointed shoulders, integrated as part of the shank. Shank is slightly rounded, tapered from approx. 2.3mm at bottom to 2.45mm then tapers in to approx. 1.17mm at top.

Thickness is from approx. 1.5mm at bottom to 3.5mm at top where it tapers to a vertical knife edge where it meets the sides of setting. Finger size: L L/E.

Condition: It is new.



Diamond, (1) Round Brilliant cut.

A PGI - Premier, diamond report, Number 1053983, was received with this set diamond. This appraisal laboratory (AGL) has used the information, as reported, when calculating values in this appraisal. If any part within the grades are not seen 'as reported', or uses different terminology, a note will be made, 'appears to be'. Measurements, if taken, can vary very slightly, within acceptable limits, due to instruments used.

Listed Measurements 5.03 - 5.07mmØ x 3.20mm↓. Weight Reported as 0.50 carats.

Reported Grades: **Colour: I. Clarity: SI1. Cut Grade: Very Good.**

The Diamond's Reported Weight is 0.50cts.

See reverse of this document, for a copy of the Diamond Report, with a more complete description.

*AGL note: Any diamond measurements, Weight, Colour and Clarity if formally supplied may have been used, if mentioned. As gems and diamonds are normally graded loose for accurate Weight, Colour and Clarity grades, if assessed in the settings, may differ seen loose. As AGL have not seen the gems loose, and information as supplied was used as requested, if mentioned, it is the supplier who must guarantee such information.

Items total weight 3.05grams, (including gems), with total metal weight estimated as approx. 2.95grams.

Replacement Value	\$5,990.00
Indemnity Value	\$5,990.00

NB: Insurance Company Policy may be based on either - Replacement Value New and/or Indemnity Value.

The listed estimated 'Replacement Value' means our opinion of the retail asking price of a similar 'new' item from a jewellery store that typically sells such pieces, and is not applied to any one particular store, with prevailing economic factors as listed. It is valid at this date, and while there are no changes to economic or other prevailing 'Market Forces', E & O E.

The 'Indemnity Value' if lower, is our opinion of the Market Value to Indemnify/compensate the client at the time of loss, as applied for any applicable deductions for wear to the mount only, or if mentioned, any 'wear' to gems.

Neither of the values listed in the appraisal, are suggested prices to use as a Retail Selling price - they are ONLY for the purpose of obtaining an Insurance cover. Any price achieved in most markets, more especially a 2nd hand market, will be dependent on a figure negotiated between a 'Buyer & Seller', and will usually be lower than an estimated 'Indemnity'.

R. H. Park GG (GIA),
JASNZ Jewellery Appraisers Society NZ (Snr Charter Member)
AIS SV, (Appraisers International Society, Snr. Valuer)

NB: Appraisal should be complete with the attached cover note, as it has important information, as to conditions of use of the appraisal.
This appraisal expresses the opinion of a value, for the purpose stated only, as assessed by the appraiser/s who's signature/s appear/s on the document, at the date it was produced. It has been prepared, using non-destructive methods, and any acceptable information, if supplied, as guaranteed by the supplier, or the person/s who has/have requested the appraisal. It was prepared, using the stated, and/or tested, quality of metal, weights and grade range of gems that are set in it, only if supplied. If not supplied, they will represent our opinion only, graded and measured, while in the setting/s. The appraised value, does not imply any 'warranty, or a guarantee', from Advanced Gem Laboratory (AGL), that is the responsibility of the supplier or end reseller. Neither AGL, or its employees, are responsible for any omissions, errors or inaccuracy which might become apparent within this appraisal at a future date. These may be from later examination, or certification loose, on any presently set gems, or for and other reasons not noted at this time.