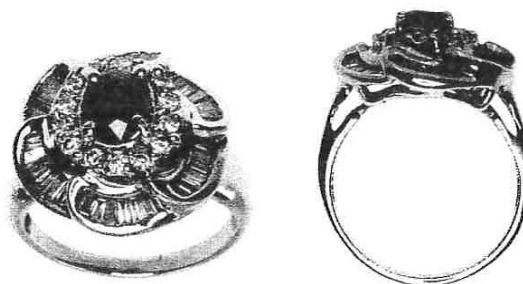




# INDEPENDENT JEWELLERY VALUATIONS

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

11 January 2021



AGENT - To Whom It May Concern  
CLIENT -

## VALUATION FOR RETAIL REPLACEMENT ONLY - R.SG3482-1

1x 14ct Ruby and diamond cluster ring

METAL	- 14ct, stamped: 14K	
MANUFACTURE	- One piece cast	
SHANK	- Yellow gold 2.21mm tapered semi-round	
SHOULDERS	- Yellow gold continuation of shank, upswept to setting	
SETTINGS	- Yellow gold round swirl cluster head, central oval 4 claw setting, shared claw set halo and channel set surround	
SIZE	- N	
WEIGHT	- 5.52 grams	
CONDITION	- Very good	
RUBY	- 1x approx. 7.01x 5.40x 3.56mm oval mixed cut	est = 1.15 ct
GRADE	- Medium pinkish red (7.5RP4/12), heavily included, grade 4/10	
DIAMONDS	- 14x approx. 1.5mm round brilliant cut	est = 0.25 ct
	- 36x very approx. 2.0mm tapered baguette cut	est = 0.75 ct
GRADE	- Colour: L-N, Clarity: I1-I2, Cut/make: GD	
TDW	-	est = 1.00 ct

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

**REPLACEMENT VALUE \$4,500.00**

Economic Factors - NZD\$ = USD\$.70 Gold = USD\$1787.00 Plat. = USD\$961.00

  
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**