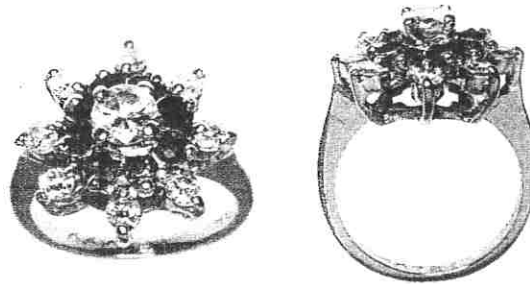




INDEPENDENT JEWELLERY VALUATIONS

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

2 November, 2021



AGENT - To Whom It May Concern
CLIENT -

VALUATION FOR RETAIL REPLACEMENT ONLY - R.SG3848-1

1x 14ct Diamond and ruby cluster ring

- METAL - 14ct, stamped: 14K KKK 721
- MANUFACTURE - One piece cast, rhodium plated
- SHANK - White gold 1.88mm reverse tapered semi-round, square edge
- SHOULDERS - White gold continuation of shank, upswept solid pointed
- SETTINGS - White gold, central round 4 claw, outer round shared 2 claw settings with wire gallery support
- SIZE - M
- WEIGHT - 4.35 grams
- CONDITION - Very good
- DIAMONDS - 1x approx. 4.84- 4.86x 2.85mm round brilliant cut est = 0.40 ct
8x approx. 2.55mm round brilliant cut est = 0.50 ct
- GRADE - Colour: I, Clarity: I1, Cut/make: GD est = 0.90 ct
- TDW - est = 0.65 ct
- RUBIES - 8x approx. 2.5mm round mixed cut
- GRADE - Dark strong pinkish red, moderately included, grade 5/10

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

REPLACEMENT VALUE \$4,500.00

Economic Factors - NZD\$ = USD\$.69 Gold = USD\$1741.00 Plat.= USD\$956.00

SCOTT CRAIG
DIRECTOR

FGAA GANZ
GEMMOLOGIST



MJVS NZ
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