

Jewel

28

Rare ♦ Exceptional ♦ Timeless
DIAMONDS & GOLDSMITHS

27 April, 2022

AppraisalPlus DBL06001
Ref No: 22109JL/PT25068

Dear

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Enclosed is a Comprehensive and self-contained Appraisal and/or Authentication/Evaluation and dossier/report of your Jewellery presented and researched - where/when applicable, and examined in our laboratory, for the 'limited' intention of obtaining CONSUMER INSURANCE only, unless otherwise stated. A photocopy of the enclosed documents is also presented for your personal records, - your insurance agent, - financial advisor and/or accountant and/or your legal brief/lawyer.

This Appraisal/Evaluation assignment including Contingent and Limiting Conditions have been presented on a 'WITHOUT PREJUDICE' basis, prepared, researched with analysis to the best of our ability as applied within this practice, including any assignment/limitations of 'in-situ' presented item(s), and applying various "forensic" and "Gemological" analysis/identification - and evaluation protocols and standards of practice, to determine and present an informed opinion of monetary worth, at applicable and current market levels.

TOTAL APPRAISAL VALUE R.M.V.N. N.Z. \$45,740.00

I.M.V. N.Z. \$45,670.00

N.B. Insurance Company policy/s may be based on either -replacement market value new (R.M.V.N.) and/or indemnity market value (I.M.V.)

"Replacement value new" represents the 'average market-value' in a typical fine jewellery store and is 'Not' applied to any 'one' store in particular. "Indemnity value" (an insurance term only) represents the "Market-Value" (AS-IS) to indemnify/compensate the client at the time of a loss after consideration of consultative and experienced assessment, as applied to the presented physical nature - condition, (viz. wear), design/style, particular market and trends, functional and/or design obsolescence, type of manufacture, finish/cut/make of earlier Gem(s)/Diamond(s) and for Antique and/or Period and Estate item(s) of jewellery.

This assignment has been prepared in conformity with the Uniform Codes of Conduct and Ethics, the Professional standards of Appraisal Practice - the Principles - Procedures and Methodology of Appraisers International Society™ (AiSociety™) (USA) and the Codes of Conduct and Ethics of The Jewellery Appraisers Society of New Zealand Inc (JASNZ) including the Professional standards of Appraisal Practice and Codes of Conduct and Ethics of The National Association of Jewelry Appraisers (NAJA) (USA).

The presented Appraisal/Evaluation has been completed at the request of the specified/named client only - who has limited-license solely for the stated and agreed upon assigned and intended use for Personal property, at the date shown - it is NOT valid for any other purpose and/or uses. This appraisal/authentication and/or evaluation assignment does not constitute an offer to purchase and does not indicate title.

In preparation of this Appraisal, 'prima-facie' considerations to 'intrinsic' and 'extrinsic' defined 'regulated' value 'elements' - and existing market conditions, related to current bullion rates, currency exchange rates, Diamond and Gem international base prices and other economic and market factors, trends, recent available retail-sales market data - for item(s) of identical and/or comparable/similar quality and kind, have been applied.

The presented figures are based on limiting 'critical-assumptions', E.&O. being 'unencumbered', incorporating 'highest and best' use (value in place) - inclusive of GST, including research and examination of 'facts in evidence', and the uniform commercial codes - standards - duties/taxes for individual item/s and including compliance of the privacy act applicable to the jurisdictional considerations of New Zealand.

The protocols and procedures for Diamonds, Coloured stones, and Pearl grading are based upon The Gemological Institute of America (GIA) and (CIBJO) the Confédération Internationale grading nomenclature.

The opinions and/or interpretation of all grading and other processes are presented by the undersigned practitioner unless otherwise specified. The undersigned practitioners Corrected colour Acuity - (hue discrimination) colour-vision and also Vision correction strategy have been clinically screened in 2018 by a qualified Optometrist and found to have (excellent) visual Acuity and NIL colour-vision defects.

The presented fees are not contingent with the value(s) stated herein, including any limiting conditions based on the agreed upon scope of work and services of the presented appraisal/evaluation assignment as described, they do not include charges for any further additional services, that may be required/requested, amongst others: testimony and/or statements to a third party and/or any matters/claims, that may arise in connection with any of the property described.

(DBL) and other Diamond and Coloured-Stone reports, ColorMaster and Spectra analysis reports, photographs and direct X-Ray radiographs, that are/may be included within this evaluation/appraisal assignment, are a support reference in the event of a claim under your insurance policy. These are all to be retained by you - We maintain an electronic database copy of all the relevant dossier/reports/documents/photographs of your appraisal/evaluation assignment - however the retention of these cannot be relied upon indefinitely.

All information regarding this Appraisal/Evaluation is not 'Works for Hire' and are within the bounds of client-confidentiality - the appraiser retains all rights to such work product - including - but not limited to all "contemporaneous" notes and assignments files.

This Appraisal/Evaluation assignment, or any part or parts, Must Not be Reproduced and/or be Used for any of the following purposes including advertising and/or marketing - promotional or any other un-specified use - or be stored to any type of data-retrievable system - electronic or otherwise, - without the express permission of the practitioner/appraiser.

The presented digital photograph(s) as to size and colour, are a representation only due to the limits of printing and/or photographic processes. We recommend all item(s) within this report, be covered by your Insurance Company for breakage/damage, theft and/or mysterious disappearance. It is also a recommendation to consult with your Insurance agent after receipt of this report, for any further advice re: the status as to the form of any perceived settlement i.e. Replacement and/or Indemnity - may/will depend on the type of commercial/household and/or personal policy.

We strongly advise you to have your jewellery settings, i.e. claws and clasps, checked for wear on an annual basis and be endorsed on your appraisal, this will/may assist in any claim(s), that could/may arise in the future. Quote your appraisal number in all communications related to this assignment.

THIS APPRAISAL IS VALID ONLY IN ITS ENTIRETY FOR THE PURPOSE AS STATED - IT IS NOT VALID FOR RESALE OR RETAIL MARKETING PURPOSES.

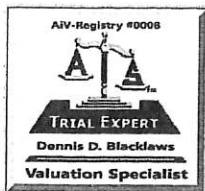
Cordially, I certify all the above statements as accurate:

Dennis D. Blacklaws, AiSCV - AVS & GJS., AISV., (AiSoc), G.G. (GIA), CSMJAS (JASNZ), Ch.Sr.Mem (NAJA)



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Resident Appraiser/Valuer: Dennis D. Blacklaws

Gems & Jewellery Specialist - Appraiser/Valuer - Graduate Gemologist



Appraisal prepared for:



AppraisalPlus DBL06001

Ref No: 22109JL/PT25068

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Date: 27 April, 2022

ARTICLE

Contents;

Folder Cover and Folder Preface Page
Entire document consisting of (9) pages.
Summary of (1) Listed Item/s -
Appraisal/s - Evaluation/s - Authentication Report/s

Addenda

Appraiser Profile; Qualifications - Credentials - Awards
Diamond Laboratory Report No HRD 941344109
List of Laboratory Equipment (Used) for the Assignment.
(NAJA) Certification of Appraisal Practice, Contingent & Limiting Conditions
Glossary of Terms

Reference Materials:

Edward J. Gubelin Photoatlas of Inclusions
(GIA) Gemset manual and Colour Grading systems
Gems and Gemology in Review-;
Coloured Diamonds - edited John M. King
Treated Diamonds - edited James E. Shigley
Synthetic Diamonds - edited James E. Shigley
(GIA) Diamond Grading complete set of Manuals
OGI Megascopes and DiamondSure™ Manual/User Guides
GIA Synthetic-Natural Diamond Charts
GIA separation Synthetic-Natural Diamond Charts
GIA Characteristics of (HPHT-CVD) Synthetic grown Diamond chart
GEMOMETRICS and GEMETRIX® (Natural-Earth-Mined) and/or (Laboratory-Grown)
and/or (HPHT-CVD) Diamond Origin/Enhancement User/Manual Charts
Identification of Filled Diamonds Chart
Colourless Diamond and Imitation Materials chart
Gemstone Enhancement - Kurt Nassau
Handbook of Gem Identification - Richard T. Liddecoat
Identifying man-made Gems - Michael O'Donoghue
Bradbury's - Jackson's - Bly - NAG Press Ltd Hallmarks
Gem Testing Ninth and Tenth edition - B.W. Anderson
Gems - Sources - Descriptions - Identification 3rd - 4th Edition - Webster Anderson
The Retailers Guide Third Edition - Kenneth Blakemore
On-line) Guide Research - Diamonds - Gemworld International Ltd
The Dealers book of Diamonds Volumes 1 and 11 - M. Sevdemish
(Internet) and Researched References for Diamonds and Antiques and Jewellery

Summary of Listed Items

- 1: (Original) "One-Off" Commission, Fabricated, Bespoke/Hand-Crafted,- (single)
Coronet, with (single) species: Diamond object: (faceted) variety: Colourless
synthesis: (Natural - Earth mined) treatment: (Non-enhanced) origin: Un-Known
and avant-garde with vintage - contemporary/modernist style (Solitaire) design
Ring.



EVALUATION AND APPRAISAL follows;

CONTINUED ...//

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EDINBURGH ASSAY OFFICE

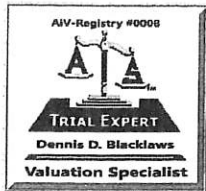


GIA
GEMOLOGICAL
INSTITUTE OF
AMERICA




Dennis D. Blacklaws

This Appraisal has been prepared in
conformity with accepted professional ethics
of Appraisers International Society™ (USA) &
The Jewellery Appraisers Society of N.Z. Inc.



Dennis Blacklaws Ltd

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Resident Appraiser/Valuer: Dennis D. Blacklaws

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ARTICLE

1. (Original) "One-Off" Commission, Fabricated, Bespoke/Hand-Crafted,- (single) Coronet, with (single) species: Diamond object: (faceted) variety: Colourless synthesis: (Natural - Earth mined) treatment: (Non-enhanced) origin: Un-Known and avant-garde with vintage - contemporary/modernist style (Solitaire) design Ring.

Ring Metal composition analysed as 18ct Yellow gold and White gold alloy, and stamped with 750 style hall/mark.

Ring presented with Yellow gold and plain, with flat (section) and tapered, and 'polish-finish' with 5.62mm ← x 3.53mm → x 1.35-2.39mm ↑ dimension and "Seamless" style band.

Ring presented with Yellow gold, flow-on to cut-out and plain and 'curve' shape, with "Curve" design, 'solid' design setting, and applied and placed to either side.

Ring presented with White gold and Elevated, with with (1) (single) and separate Diamond, with (10) claw and (10) pillar, and cut-out and pierced, "in-situ" and flush and inset, with 'single' and separate "REX" pattern, with 8.46mmØ x 8.31mmØ x 6.04mm ↑ dimension with 'Round' and 'Taper' shaped, Tension inset, type "Coronet" design central style "Assembly" mount setting.

Ring presented with "Assembly" setting applied across top of Yellow gold, with 5.93mmØ x 5.91mmØ x 0.97-0.63mm ↑ dimension cut-out and pierced and 'circular' shaped, 'base' type "collet" setting, and inset between shank ends.

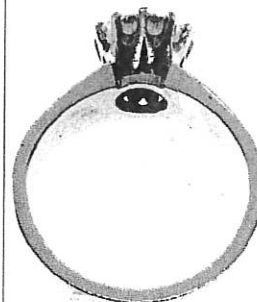
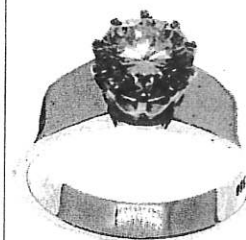
Centre Diamond, (MRSBC) modern, and (Round) shaped "Brilliant" cut;

1 x 7.53-7.46mmØ x 4.64mm ↑

Total Stated Weight (1 x 1.610ct) (G or Higher) (VSi)

N.B. Appraiser has **Researched** and was presented with an (ORIGINAL) of (HRD) (Natural) DIAMOND Certificate Report No 941344109 dated: 25/10/94 (View photo-micrograph)

N.B. The presented Diamond has by application and "in-situ" and applied type examination and analysis using "Ultra-Spectrum Optical Filtering" (USOF) and/or "The Diamond Trading Co" V2.03) Diamond-Sure™ and/or "SmartPro™ screening "instruments" to separate Cultured-LGD) Laboratory-Grown Diamond of (HPHT) High-Pressure High Temperature and/or (CVD) Chemical Vapour Deposition Cultured (LGD) (Laboratory-Grown) and/or (treated) Diamonds - also known as (Created/Man-Made) from "Natural-Untreated" - "Earth-Mined" Diamond has indicated a Pass/Positive result for a "Natural-Untreated" - "Earth-Mined" Diamond.

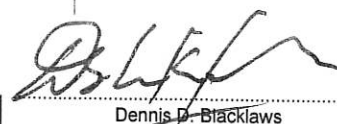


ITEM 1. CONTINUED .../

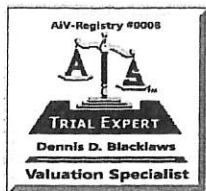
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Dennis D. Blacklaws

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ARTICLE

ITEM 1. CONTINUED .../

Central Diamond, (MSRBC) modern, and (Round) shaped "Brilliant" cut; CONTINUED/

This Laboratory has applied various "in-situ" type "method/s" to "identify" the type and/or origin of the submitted Diamond/s and may include the use of some (if not all) of the following: Microscopy "examination", including analysis with cross-Nicol polarized Filters (Polariscope) (CPF) and/or the Gemtrix PL Inspector and/or the use of "SSEF classic illuminator" and/or (Neodymium) rare-earth Magnetism and/or GL Gem Spectrometer.
For the purposes of this Appraisal this Diamond has been appraised/valued as (Natural - Earth Mined).

N.B. (Natural) Diamond graded (*in-situ*) in mount. Diamond Est Total (Est 1.610ct).
Diamonds diameterØ and depth↓
dimension measurements estimated due to mount.
Diamonds colour graded under an (ultraviolet-free) colour/grading environment.
Diamonds body colour Masked due to mount.
(MSRBC) Diamond of G.I.A. (Very Good) cut/grade.
Diamond NEEDS to be removed from mount for more accurate
Weight, Colour and Clarity grading and to identify if Clarity enhanced.

Diamonds presenting inert (*Nil*) and
Fluorescent and colour reaction to
L.w.U.v. radiation.

Ring Total Weight (6.71grams) with Total Metal Weight (6.39grams).
Ring presenting near as 'New' and Safe condition.
Finger size (N:½) centre. Photographs (X2/1.).



R.M.V.N. \$45,740.00

I.M.V. \$45,670.00

Appraisal No 25068 Economic Factors for item(s) 1 - 1

Total Value R.M.V.N. N.Z. \$45,740.00

I.M.V. N.Z. \$45,670.00

N.Z. FORTY FIVE THOUSAND SEVEN HUNDRED AND FORTY DOLLARS ONLY.

N.B. Exchange Rate U.S. \$...0.645 Gold per oz U.S. \$...1906.7 Platinum per oz U.S. \$930

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