



122
The Jewellery Valuer
Professional gems and jewellery appraisers

REF 983815, effective date 16/11/21
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Wellington Agent
Jubilee Jewellers, 23 Waring-Taylor St. Wel-
lington Central
(04) 471 2961
jubileejewellersnz@gmail.com

Net weight = 7.41 grams

"Specific use valuation and appraisal report"

Jewellery appraisal and valuation service requested for the use of obtaining insurance on the item presented by Christine Smith
Not valid for resale or other uses as these may have different value opinions, see customer agreement on page three.

The Item, appraisal report

One yellow and white metal gold pair of earrings that have been stamped 750 on the shaft. The earrings feature large pearls which have been peg set into a cup with a small diamonds set in four claw white gold settings fixed to the side. The overall height is 20.70 mm.

This ring has been handcrafted using a variety of techniques, which include the lost wax casting process hand assembly, using fabri-
cated components with traditional hand setting and finishing.

Condition, appraisal report Claws show up to 0% wear.

This item was most likely made circa 2020. They have been well cared for and are in new condition. All stones have been checked and found to be tight and secure in the settings at the time of inspection.

Gemmological appraisal report (with estimated characteristics)

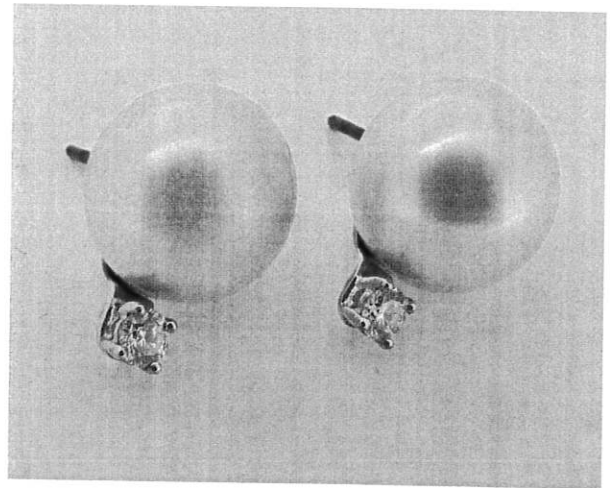
Small diamonds

There are 2 small diamonds each is modern brilliant cut. Each measures 3.20 mm in width, the colour and clarity grades are EFG/SI and the total weight is estimated at 0.25 cts.

Estimated Coloured Stone Characteristics

Type	= pearl
Variety	= south seas /cultured
Shape and size	= 12.80 mm/slight off round
Nacre	= thick
Surface	= smooth
Colour white	= slight silver
Luster	= medium

These pearls have not been x-rayed, however readily apparent identification indicates the variety to be South Seas.



VALUATION REPORT (market explanation) with additional comments on page four.

This item has been most likely imported into New Zealand the exact item is not available, however comparable items are available through most New Zealand traditional up market retail jewellery stores. It has been valued in this market for market value new.

Market value (new)" sometimes called "replacement value" for a comparable item = \$3,800.00

In this case there is some very no wear and therefore no adjustment has been made to allow for this and to represent the market value of the item, in its current condition.

Market value (in its current condition)" sometimes called "indemnity value", present day value or fair value = \$3,800.00

Should you require a new and single item to be made as close as possible to the original using modern day techniques then please use the cost estimate value. As this represents the most likely cost to buy from a retail manufacturing jeweller as a single bespoke piece. Note this value has been arrived at using the cost approach.

"Cost estimate value" \$6,600.00

See pages 2-4 for further details / definitions of values / signed customer agreement and scope of work. This valuation and appraisal should be read in its entirety.
Accredited gems and Jewellery Valuer and Appraiser AiSCV™ AVS-GJV™ (AiV-Reg #0007).

See page 2 for further details
Charter senior member of JAANZ (Jewellery Appraisers Association of New Zealand)

Member of The Jewellers and Watchmakers Society of NZ (See notes on attached pages for more details.)

Fellow member of Gemmological Association (Gem-A), FGA, GIA Diamonds graduate, Dg.
Member of Goldsmiths Guild. Trade certified manufacturing jeweller, Master Goldsmith.

Signed S J Crout.