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# INDEPENDENT JEWELLERY VALUATIONS

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

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AGENT - To Whom It May Concern  
CLIENT -

## VALUATION FOR RETAIL REPLACEMENT ONLY - R.SG3843-1

1x 14ct Pearl and diamond dress ring


METAL	- 14ct, stamped: 14KT
MANUFACTURE	- One piece cast
SHANK	- Yellow gold 2.35mm tapered flat, square edge
SHOULDERS	- Yellow gold continuation of shank, upswept channel set crossover
SETTINGS	- Yellow gold, central cup/peg setting, outer round bezel shared 3 claw settings with wire gallery support
SIZE	- N
WEIGHT	- 5.54 grams
CONDITION	- Very good
PEARL	- 1x approx. 7.80mm round saltwater cultured
GRADE	- White body colour, pinkish overtones, medium lustre and nacre, A grade
DIAMONDS	- 16x approx. 1.0- 1.5mm round brilliant cut
GRADE	- Colour: H-I, Clarity: SI1-SI2, Cut/make: GD

est = 0.15 ct

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

**REPLACEMENT VALUE \$2,600.00**

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

  
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**