

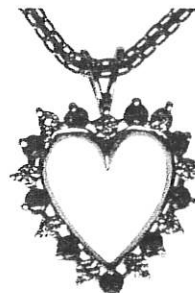
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INDEPENDENT JEWELLERY VALUATIONS

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 - P.SG3772-1

1 x 14ct Ruby and diamond pendant and chain

METAL	- 14ct, stamped: 14K JC & 14K MB	
MANUFACTURE	- One piece cast, machined chain	
SETTINGS	- Yellow gold 19.2mm open heart frame with alternating rhodium plated illusion and 1claw settings	
BALE	- Yellow gold fixed tapered double wire loop	
RUBIES	- 9x approx. 2.0mm round mixed cut	est = 0.25 ct
GRADE	- Medium strong pinkish red, moderate-heavily included, grade 3/10	
DIAMONDS	- 9x approx. 0.8mm single cut, commercial quality	est = 0.55 ct
CHAIN	- 14ct yellow gold, 1.97mm flat knit cable link with small bolt ring clasp	
LENGTH	- 40.0 cm	
WEIGHT	- Pendant: 2.07 grams; Chain: 3.05 grams	
CONDITION	- Excellent	

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

REPLACEMENT VALUE \$1,800.00

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**