

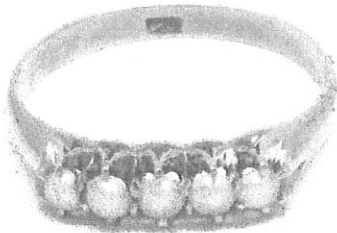
Diamond & Gem Jewellery Valuations Ltd.

- M.J.V.S Valuer
- F.G.A.A Gemmologist
Diamond Grader
- DipDT Diploma diamond
technology

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Name:

Prepared for:



Purpose of: Insurance replacement only

Item: Pearl set ring

Description: 18ct yellow gold stamped 18ct, semi round profile band tapered 2.85x1.25mm classic London bridge top 4.51x3.35mm set with 5 cultured pearls

Stones: Cultured Pearls

Cuts: Baroque

Approximate dimensions as listed below. all grades list are assessed in settings unless stated otherwise.

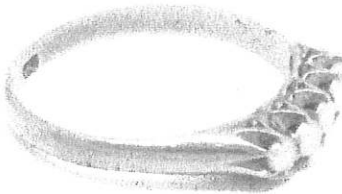
5@2.80mm

Colour: Off white

Clarity: Baroque blemished surface

Condition: Fair

Notes:



Replacement retail: \$1,800.00

Retail pricing based on factors of the day including precious metal prices, USD to NZD exchange rates, and an average retail margin. These factors change over time and it is recommended you have your jewellery re-valued every two years to allow for these changes.

Prepared by Brett Grimwood
F.G.A.A(3956), F.G.A.(812227) Gemmologist, Diamond Grader(3956)
DipDT Diamond Technologist (559),
Registered M.J.V.S valuer.

Friday, 5 February 2016

Total weight:	3.51grams	Total gem carat weight:	na	Total diamond carats weight:	na	Exchange rate:	\$0.65=\$1.00NZD
Platinum:	\$865.00USD Ounce	Gold:	\$1126.50 USD Ounce	Palladium:	\$502.00USD Ounce	Silver:	\$14.33USD Ounce

Diamond grading scale

Colour

D-E-F-G-H-I-J-K-L-M-N-O

Clarity scale

FL-IF-VVS1-VVS2-VS1-VS2-SI1-SI2-I1-I2

Disclaimer: The item(s) described above have been examined and the figures expressed are of my opinion. All stones have been assessed in the settings, the colours, sizes and grades are estimated within the limitations of the settings, these grades may vary if the stone is examined out of the setting with the owners permission and at their expense. The values here are expressed in New Zealand dollars and include G.S.T of 15%. Whilst all care is taken in the preparation of this valuation no liability is taken other than those of omission. This valuation is not intended for resale and is for the expressed purpose of replacement and insurance cover only.
Gold and platinum prices taken from international gold and bullion dealers list. F.G.A.A- Fellow Gemmological Association of Australia.
M.J.V.S- Member Jewellery Valuers Society of New Zealand