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# INDEPENDENT JEWELLERY VALUATIONS

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Agent - To Whom It May Concern  
Client -

## VALUATION FOR NEW RETAIL REPLACEMENT - P.SG3965-1

1 x 14ct Diamond pendant and chain

METAL	- 14ct, stamped: 14K Chain stamped: 14K	
MANUFACTURE	- Cast assembled. Machined chain	
SETTINGS	- Yellow gold 29.0x 20.0mm oval style, central domed pavé set panel and surround, flat pierced lattice back	
BALE	- Yellow gold integral hidden drilled holes at top and bottom	
DIAMONDS	- 48x approx. 1.5mm round brilliant cut	est = 0.75 ct
GRADE	- Colour: F-G, Clarity: VS1-VS2, Cut/make: GD+	
DIAMONDS	- 32x approx. 1.5mm round brilliant cut	est = 0.50 ct
GRADE	- Colour: Treated black	
TDW	-	est = 1.25 ct
CHAIN	- 14ct, 1.45mm cable link with faceted cylinders, with small parrot clasp	
LENGTH	- 46.0 cm	
WEIGHT	- Pendant: 7.95 grams; Chain: 4.38 grams	
CONDITION	- Excellent	

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

**REPLACEMENT VALUE            \$7,600.00**

Economic Factors -- NZD\$ = USD\$.68            Gold = USD\$1990.00            Plat. = USD\$1082.00

SCOTT CRAIG FGAA GANZ GEMMOLOGIST - 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