

Diamond & Gem Jewellery Valuations Ltd.

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- F.G.A.A Gemmologist
Diamond Grader
F.G.A Gemmologist
- DipDT Diploma diamond
Technology

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Name: Prepared for: Opulence

Purpose of: Insurance replacement only
Item: Freshwater ringed pearl necklace
Description: Single strand of knotted ringed pearls 46cm consisting of 37 ring pearls 11-12mm off round with noticeable ring on each pearl, traditional pearl styled clasp 12.25x7.30mm

Stones: Cultured Pearls **Cut:** off round ringed pearls

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

37@11-12mm

Colour: White body tone with subtle rosy green hues
Clarity: Slightly blemished with distinct ring on each pearl

Condition: Very good

Notes:

Replacement retail: \$1,395.00

Prepared by Brett Grimwood
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 DipDT Diamond Technologist (559),
 Registered M.J.V.S valuer.

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.

Thursday, 13 April 2023
 Reference: Opulence

Total weight:	Grams	Gem Carat weight:	Diamond carat weight:	na	Exchange rate:	\$00.63-1.00NZD	
Platinum:	\$975.00USD Ounce	Gold:	\$1973.8USD Ounce	Palladium:	\$1369.00USD Ounce	Silver:	\$23.10USD Ounce

Colour

Diamond grading scale

Clarity scale

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 emission. 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 kitco. F.G.A.A- Fellow Gemmological Association of Australia, F.G.A- Fellow Gemmological Association of Great Britain
 DipDT Diploma in Diamond Technology, M.J.V.S- Member Jewellery Valuers Society of New Zealand