



Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Valuation No: ASMCC16985
Customer No: 16166
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Valuation for Traditional Retail Insurance Replacement

Item 1

One, 14ct white gold and 14ct rose gold, gemset, multistone, 'cluster' style ring, of hand-assembled construction.

Plain, narrow, low half round, tapered band of 1.86mm width (at base) x 1.13mm depth, with a curved decorative underrail.

Feature central raised four claw setting, housing one cushion cut diamond, claw set. Surrounding is one row of twelve round brilliant cut diamonds, claw set. The top plate is supported with a decorative gallery embellished with one ruby, bezel set. Each of the extended and pointed shoulders, houses one row of eight round brilliant cut diamonds, graduating in size, largest to the centre and claw set.

Polished finish. Stamped '14K michael hill 48706300211 0.98' - acid tested as 14 carat gold. Ring size: L 1/2.

The ring contains:

One claw set cushion diamond, clarity is "P1", colour is "F".

Dimensions = 4.89mm(L) x 4.62mm(W) x 3.03mm(D-estimated) x 4%(Girdle Thickness)

Total Weight = 0.54ct (estimated - see NOTE below)

Thirty Four claw set round brilliant cut diamonds, clarity is "Si", colour is "G to H" (mixed).

Dimensions = 1.20mm(Dia) x 0.73mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 1.80mm(Dia) x 1.10mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.44ct (estimated - see NOTE below)

Two bezel round rubies, colour is "red".

Dimensions = 1.50mm(Dia) x 0.92mm(D-estimated)

Total Weight = 0.02ct (estimated - see NOTE below)

Total Item Weight = 4.47 grams Total Gemstone Weight = 1.00ct Total Metal Weight = 4.27 grams (estimated)

NOTE: Due to setting constraints, the exact dimensions of the gemstones cannot be ascertained. Therefore, weights of the gemstones are very much estimated. For accurate testing, weights, colour, and clarity gradings, the gemstones require removal from the settings. The below replacement figure is based upon crafting a similar ring employing similar materials and techniques being for a retail insurance purpose only. This figure does not represent the previous selling price of the item and will not be indicative of the resale value of the item.

Insurance Replacement Valuation \$4,920.00

The total of the one item included in this valuation is Four Thousand Nine Hundred and Twenty dollars.

Total Value = \$4,920.00

These items were valued for Cash Converters

by Amina S McPhee F.G.A.A., Dip. D.T., N.C.J.V. R.V.

Exchange Rates: US\$ 0.6649 Yen 104.5059 Metal Prices (US\$/ounce) : Gold 2360.30 Silver 31.97 Platinum 1058.00

The article(s) described above have been examined and the values given are an expression of our opinion on the date stated. Gemstones have not been removed from the settings for accurate assessment and all grades, weights, and dimensions are approximate, unless otherwise stated. Whilst all care has been taken in making this valuation, no liability is accepted other than to the person to whom the certificate is given for any errors or omissions, including any liability to the person by reason of negligence. This valuation is NOT transferable to any third person or party. Values expressed in Australian dollars (including GST) and are based on current market conditions. This valuation has been made with the standards and methods of the National Council of Jewellery Valuers, using accepted procedures, and systems advocated by this organisation. The values are based on the valuer's judgment of gemstone quality, mounting and manufacturing costs and are made to the best of the valuer's ability. A diamond colour grading of "F" (Rare White Plus) or better and a clarity grading of Vs (or better), cannot be given to a set diamond. A valuation of a certified diamond is based upon the gradings provided on the certificate. The replacement figure of older cut diamonds is based upon the modern cut equivalent of same estimated weight, colour, and clarity. A valuation for Traditional Retail Insurance Replacement does not infer any saving

