

Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION

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Date:

24 November 2023

Valuation No: **Customer No:** MMBCC14391

Page:

14445 1 of 1

Valuation for Traditional Retail Insurance Replacement

Item 1

One, hand-assembled, 18ct white gold, multistone, gem set ring. Plain, narrow band of 1.23mm in width (at base) x 1.01mm depth, with hollow top and shoulders, and open back settings.

Feature central bezel settings, housing one marquise cut natural ruby, and two round brilliant cut diamonds, rub-over set. The inner surrounding row having twenty-eight mixed cut natural rubies, channel set. Finishing with an outer row of twenty-eight round brilliant cut diamonds (largest), bead set. Each shoulder having one round brilliant cut diamond (smallest), also bead set. Millegrain edging around the outer setting edge and shoulder edges. All secured between the shoulders of the plain and polished band.



Polished finish - stamped '750' - acid tested as 18 carat gold. Finger size is J 1/2.

The ring contains:

One rub over set marquise cut natural ruby, colour 'dark red'.

Dimensions = 10.59mm(L) x 4.86mm(W) x 1.87mm(D-estimated)

Total Weight = 0.72ct (estimated - see NOTE below)

Twenty Eight channel set mixed cut natural rubies, colour 'medium dark red'.

Dimensions (average) = 1.65mm(L) x 1.59mm(W) x 0.80mm(D-estimated)

Total Weight = 0.53ct (estimated - see NOTE below)

Two rub over set round brilliant cut diamonds, clarity 'P1 & P2' (mixed), colour 'H to I' (mixed).

Dimensions (average) = 3.40mm to 3.43mm(diameters) x 2.32mm(D-estimated) x 2%(Girdle Thickness)

Total Weight = 0.30ct (estimated - see NOTE below)

Thirty bead set round brilliant cut diamonds, clarity 'P1, P2 & P3' (mixed), colour 'H to J' (mixed).

Dimensions = 1.30mm(Dia) x 0.79mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 1.90mm(Dia) x 1.16mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.80ct (estimated - see NOTE below)

Total Item Weight = 3.89 grams - Total Gemstone Weight = 2.35ct - Total Metal Weight = 3.42 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 \$4,450.00

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

These items were valued for Cash Converters

by Margaret M Blood F.G.A.A., Dip. D.T., N.C.J.V., R.V. 345

Metal Prices (US\$/ounce): Gold 1990.60 Silver 23.70 Platinum 932.00 Exchange Rates: US\$ 0.6538 Yen 97.8261

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

Total Value = \$4,450.00

