



# Australian Gem Testing Laboratory

**AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE**

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GL 039800350699

Date: 28 March 2024  
Valuation No: MMBCC14864  
Customer No: 14920  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, hand-assembled, 18ct yellow gold and 18ct white gold, multistone, gem set ring.

Plain, wide, tapered band of 3.42mm in width (at base) x 0.97mm depth.

Feature three individual white gold railed settings, each housing one round brilliant cut diamond, largest to the centre, claw set. Secured between the shoulders of the yellow gold plain and polished band. Each shoulder having three round brilliant cut diamonds, slightly tapering in size, channel set.

Polished finish - stamped '18CT MHJ 1.00' - acid tested as 18 carat gold. Finger size is M.

The ring contains:

Three claw set round brilliant cut diamonds, clarity 'P1 & P2' (mixed), colour 'H'.  
Dimensions = 4.15mm(Dia) x 2.53mm(D-estimated) x 2%(Girdle Thickness) (smallest)  
Dimensions = 4.55mm(Dia) x 2.86mm(D-estimated) x 2%(Girdle Thickness) (largest)  
Total Weight = 0.86ct (estimated - see NOTE below)

Six channel set round brilliant cut diamonds, clarity 'Si', colour 'H'.  
Dimensions (average) = 1.75mm(Dia) x 1.07mm(D-estimated) x 2%(Girdle Thickness)  
Total Weight = 0.14ct (estimated - see NOTE below)

Total Item Weight = 5.27 grams - Total Gemstone Weight = 1.00ct - Total Metal Weight = 5.07 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 \$4,675.00**



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

**Total Value = \$4,675.00**

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

Exchange Rates: US\$ 0.6532 Yen 98.8488 Metal Prices (US\$/ounce) : Gold 2191.40 Silver 24.54 Platinum 894.00

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 Vvs (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 on a purchase price and will not be indicative of the resale value of the item.

