

Australian Gem Testing Laboratory

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Valuation No: **Customer No:**

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Valuation for Traditional Retail Insurance Replacement

Item 1

One, 18ct yellow gold, gem set, pendant, of hand-assembled construction.

Feature open 'heart' shaped pendant, housing one round brilliant cut diamond, to the centre, claw and channel set. The pendant has been finished with an articulated tapered bail.

Pendant dimensions = 18.24mm (ave. length) x 12.48mm (ave. width) x 3.19mm (ave. depth).

Polished finish.

Stamped '750' - acid tested as 18 carat gold.

The pendant contains:

One claw and channel set round brilliant cut diamond, clarity is "Vs", colour is "H". Dimensions = 4.71mm(L) x 4.69mm(W) x 2.67mm(D-estimated) x 2%(Girdle Thickness) Total Weight = 0.37ct (estimated - see NOTE below)

Total Item Weight = 2.56 grams Total Gemstone Weight = 0.37ct Total Metal Weight = 2.49 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 pendant 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 \$3,185.0

The total of the one item included in this valuation is Three Thousand One Hundred and Eighty Five dollars.

Total Value = \$3,185.0

These items were valued for Cash Converters by Amina S McPhee BFA, FGAA, Dip DT, NCJV RV 346

Exchange Rates: US\$ 0.6487 Yen 92.6493

Metal Prices (US\$/ounce): Gold 3343.10 Silver 33.55 Platinum 1097.00

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.