



Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

ABN: 82 674 987 449 MARGARET M BLOOD GROUP PTY LTD ACN: 674 987 449
Suite 1200, 227 Collins Street, Melbourne, Victoria 3000, Australia.
valuations@mbloodgroup.com Telephone (613) 9650 7221 www.agtl.com.au

SS 027900432844

Date: 15 December 2025
Valuation No: MMBCC16410
Customer No: 16476
Page: 1 of 1

Valuation for Traditional Retail Insurance Replacement

Item 1

One, 14ct white gold, multistone, gem set ring, of cast construction. Plain, narrow band of 2.05mm in width (at base) x 1.15mm depth, with open back setting.

Feature central four claw setting, housing one cushion cut diamond, claw set. Surrounded by a two stepped down row design, housing a total of thirty-six round brilliant cut diamonds, also claw set. Decorative pierced sides, all secured between the 'ramp' style shoulders of the plain and polished band. Each shoulder having four round brilliant cut diamonds, tapering in size to largest, claw set.



Polished finish - stamped '585 michael hill 1.00' - acid tested as 14 carat gold. Finger size is N 1/2.

The ring contains:

One claw set cushion cut diamond, clarity 'P1', colour 'I'.
Dimensions = 4.54mm(L) x 4.45mm(W) x 2.98mm(D-estimated) x 4%(Girdle Thickness)
Total Weight = 0.50ct (estimated - see NOTE below)

Forty Eight claw set round brilliant cut diamonds, clarity 'Si, P1 & P2' (mixed), colour 'H to J' (mixed).
Dimensions = 1.20mm(Dia) x 0.73mm(D-estimated) x 2%(Girdle Thickness) (smallest)
Dimensions = 2.05mm(Dia) x 1.25mm(D-estimated) x 2%(Girdle Thickness) (largest)
Total Weight = 0.50ct (estimated - see NOTE below)

Total Item Weight = 3.61 grams - Total Gemstone Weight = 1.00ct - Total Metal Weight = 3.41 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 \$4,700.00

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

Total Value = \$4,700.00

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\$ 0.6653 Yen 103.6846 Metal Prices (US\$/ounce) : Gold 4300.70 Silver 61.99 Platinum 1752.00

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.

