



# 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

GW 4423 / 028700248602

Date: 17 June 2025  
Valuation No: ASMCC20231  
Customer No: 19461  
Page: 1 of 1

## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, 10ct yellow gold and 10ct white gold, gem set, 'cluster' style ring, of hand-assembled construction.

Plain, narrow, low half round band of 3.15mm width (at base) x 1.26mm depth, with a hollow top and shoulders, and open back settings.

Feature round white gold top plate, housing thirty-seven round brilliant cut diamonds, varying slightly in size, claw set. The band has a scalloped edge around the gallery. The top plate is secured to the decorative underrail and tapering shoulders, of the plain and polished yellow gold band.

Polished finish.

Stamped 'c 10K SJM' - acid tested as 10 carat gold.

Ring size: W.

The ring contains:

Thirty Seven claw set round brilliant cut diamonds, clarity is "P1 & P2" (mixed), colour is "brown tint".

Dimensions = 1.72mm(Dia) x 1.05mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 2.04mm(Dia) x 1.24mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 1.00ct (estimated - see NOTE below)

Total Item Weight = 7.57 grams

Total Gemstone Weight = 1.00ct

Total Metal Weight = 7.37 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 \$4,160.00**

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

**Total Value = \$4,160.00**

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

Exchange Rates: US\$ 0.6524 Yen 94.4467 Metal Prices (US\$/ounce) : Gold 3387.44 Silver 36.36 Platinum 1254.00

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.

