Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 8 October 2025
Valuation No: ASMCC21449
Customer No: 20688

Valuation for Traditional Retail Insurance Replacement

Item 1



One, 14ct white gold, gem set, 'cluster' style ring, of hand-assembled construction.

Plain, narrow, low half round band of 1.32mm width (at base) x 1.18mm depth, with a 'cross over' style underrail.

Feature central three claw setting, housing one pear shaped diamond, claw set. Surrounding is one row of sixteen round brilliant cut diamonds, claw set. The setting is secured to the underrail, and in between the extended and square shoulders, of the plain and polished band. Each of the shoulders houses one row of nine round brilliant cut diamonds, claw set.

Polished finish.

Stamped '14K 0.92 michael hill' - acid tested as 14 carat gold.

Ring size: I 1/2.

The ring contains:
One claw set pear shaped diamond, clarity is "P1", colour is "J".
Dimensions = 7.20mm(L) x 4.41mm(W) x 2.69mm(D-estimated) x 4%(Girdle Thickness)
Total Weight = 0.52ct (estimated - see NOTE below)
Thirty Four claw set round brilliant cut diamonds, clarity is "Si & P1" (mixed), colour is "H to I" (mixed).
Dimensions = 1.35mm(Dia) x 0.82mm(D-estimated) x 2%(Girdle Thickness) (smallest)
Dimensions = 1.40mm(Dia) x 0.85mm(D-estimated) x 2%(Girdle Thickness) (largest)
Total Weight = 0.40ct (estimated - see NOTE below)

Total Item Weight = 2.48 grams Total Gemstone Weight = 0.92ct Total Metal Weight = 2.29 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 $4,000.00

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

Total Value = $4,000.00

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

Exchange Rates: US$ 0.6579 Yen 99.9761 Metal Prices (US$/ounce) : Gold 3982.60 Silver 47.76 Platinum 1628.00

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.