



Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 30 July 2026
Valuation No: JSCCC20350
Customer No: 20482
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Valuation for Traditional Retail Insurance Replacement

Item 1

One, hand-assembled 14ct yellow gold & gem set cultured pearl necklet. Comprising, a single strand pearl necklet, of a Princess length 46.00cm with v-shape, gem set (sapphire & diamond mixed), rhodium plated to highlight, pendant to centre front. The necklet is strung plain & secured with a 14k yellow gold, navette-shaped, filigree box shaped clasp attached.

Polished finish, stamped "14K diamond symbol" - acid tested as 14 carat gold.

Clasp; dimensions = 10.00mm (L) x 6.00mm (W) x 2.99mm (D).

The necklet contains

Fifty Six drilled oval cultured white/pink pearls, lustre is "High", blemish is "Very few blemishes", very good matching, with rose overtone.

Ave dimensions = 7.40mm (L) x 5.59mm (W) x 5.59mm (D).
(estimated - see NOTE below).

Eighteen claw set single cut diamonds, clarity is "Vs & Si"(mixed), colour is "G", good cut quality.

Dimensions = 0.90mm (ave diameter) (smallest)

Dimensions = 0.93mm (ave diameter) (largest)

Total Weight = 0.09ct (estimated - see NOTE below).

One claw set pear-shaped, faceted, natural sapphire, colour is "dark blue".

Dimensions = 3.36mm (L) x 2.48mm (W) x 1.37mm (D-estimated)

Total Weight = 0.08ct (estimated - see NOTE below).

Fourteen channel set tapered baguette cut & baguette cut sapphires (mixed), colour is "dark blue".

Ave dimensions = 1.77mm (L) x 1.25mm (W) x 0.76mm (D-estimated) (smallest)

Ave dimensions = 2.29mm (L) x 1.68mm (W) x 1.02mm (D-estimated) (largest)

Total Weight = 0.42ct (estimated - see NOTE below).

Total Item Weight = 21.53 grams.

NOTE: Limited gemmological testing, inset. 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 necklet 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 \$2,180.00

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

Total Value = \$2,180.00

These items were valued for Cash Converters
by James S Christie F.G.A.A., Dip. D.T., N.C.J.V. R.V. 264

Exchange Rates: US\$ 0.6955 Yen 113.6534 Metal Prices (US\$/ounce): Gold 4067.20 Silver 57.78 Platinum 1619.00

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.

