



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 028100116953 (B)

SS1038

Date: 3 September 2025
Valuation No: ASMCC21090
Customer No: 20327
Page: 1 of 1

Valuation for Traditional Retail Insurance Replacement

Item 1

One, 14ct white gold, multi-stone, ring set, of cast construction.

The set comprising a 14ct white gold diamond set wedding and eternity rings. Each ring having a plain, narrow, low half round, tapered band with a combined basal width of 2.67mm x 1.43mm in depth.

The wedding and eternity rings are identical. There is one row of twenty-two round brilliant cut diamonds, spanning across the top of the band, claw set. The settings are secured between the shoulders of the plain and polished band.

Polished finish.

Stamped '14K 0.20 michael hill' - acid tested as 14 carat gold.

Ring size: L & M.

The ring set:

Forty Four claw set round brilliant cut diamonds, clarity is "Si & P1" (mixed), colour is "H to I" (mixed).
Dimensions = 1.20mm(Dia) x 0.73mm(D-estimated) x 2%(Girdle Thickness)
Total Weight = 0.40ct (estimated - see NOTE below)

Total Item Weight = 2.83 grams
Total Gemstone Weight = 0.40ct
Total Metal Weight = 2.75 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 set 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 \$2,445.00

The total of the one item included in this valuation is Two Thousand Four Hundred and Forty Five dollars.

Total Value = \$2,445.00

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

Exchange Rates: US\$ 0.6520 Yen 96.7094 Metal Prices (US\$/ounce) : Gold 3533.90 Silver 40.93 Platinum 1414.00

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.





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 028100116953 (A)

Date: 3 September 2025
Valuation No: ASMCC21091
Customer No: 20328
Page: 1 of 1

SS 1038

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 1.44mm width (at base) x 0.90mm depth, with open back settings, and a curved underrail.

Feature central four claw setting, housing one round brilliant cut diamond, claw set. The double surround and shoulders houses a total of forty-eight round brilliant cut diamonds, graduating in size, and claw set. The top plate is secured to the underrail, and in between the extended and square shoulders, of the plain and polished band.

Polished finish.

Stamped '750 0.50 michael hill' - acid tested as 18 carat gold.

Ring size: L.

The ring contains:

One claw set round brilliant cut diamond, clarity is "Si2", colour is "H".

Dimensions = 3.52mm(L) x 3.51mm(W) x 2.14mm(D-estimated) x 3%(Girdle Thickness)

Total Weight = 0.18ct (estimated - see NOTE below)

Forty Eight claw set round brilliant cut diamonds, clarity is "Si & P1" (mixed), colour is "H to I" (mixed).

Dimensions = 0.85mm(Dia) x 0.52mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 1.50mm(Dia) x 0.92mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.32ct (estimated - see NOTE below)

Total Item Weight = 3.39 grams Total Gemstone Weight = 0.50ct Total Metal Weight = 3.30 grams (estimated)

NOTE: The diamond has been accompanied with an identification report by Messrs. International Gemological Institute Summary number: 20J378901805. 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 \$2,980.00

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

Total Value = \$2,980.00

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

Exchange Rates: US\$ 0.6520 Yen 96.7094 Metal Prices (US\$/ounce) : Gold 3533.90 Silver 40.93 Platinum 1414.00

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.

