



# 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

GL 039800416280

Date: 30 October 2025  
Valuation No: ASMCC21708  
Customer No: 20951  
Page: 1 of 1

### Valuation for Traditional Retail Insurance Replacement

#### Item 1

One, 14ct white gold, gem set, 'dress' style ring, of cast construction.

Plain, narrow, low half round band of 3.33mm-width (at base) x 1.08mm depth, with a hollow top and shoulders.

Feature central channel setting, housing one fancy oval natural topaz, end set. Each of the shoulders houses two Princess cut synthetic cubic zirconias, channel set. The settings are secured between the tapering shoulders, of the plain and polished band.

Polished finish.

Stamped '585' - acid tested as 14 carat gold.

Ring size: X 1/2.

The ring contains:

One end set oval shaped natural topaz, colour is "blue".

Dimensions = 11.32mm(L) x 8.98mm(W) x 6.35mm(D-estimated)

Total Weight = 4.98ct (estimated - see NOTE below)

Four channel set square synthetic cubic zirconias, colour is "colourless".

Dimensions (average) = 2.50mm(L) x 2.50mm(W) x 1.53mm(D-estimated)

Total Weight = 0.20ct (estimated - see NOTE below)

Total Item Weight = 9.66 grams

Total Gemstone Weight = 5.18ct

Total Metal Weight = 8.62 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. There are some cracks to the setting and band. 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 \$4,775.00**

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

**Total Value = \$4,775.00**

These items were valued for Cash Converters

by Amina S McPhee BFA, FGAA, Dip DT, NCJV RV 346

Exchange Rates: US\$ 0.6568 Yen 100.4511 Metal Prices (US\$/ounce): Gold 3969.60 Silver 47.91 Platinum 1603.00

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.

