



# Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 2 December 2025  
Valuation No: ASMCC21936  
Customer No: 21189  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, 14ct yellow gold, gem set, pendant, of hand-assembled construction.

Feature central bezel setting, housing one natural treated emerald type material cabochon, bezel set. The setting has been embellished with 'leaf' detail. To the top, is one bezel setting, housing one round brilliant cut diamond, bezel set. The pendant has been finished with an articulated tapered bail.

Pendant dimensions = 20.57mm (ave. length) x 16.06mm (ave. width) x 11.98mm (ave. depth).

Polished finish.

Unstamped - acid tested as 14 carat gold.

The pendant contains:

One bezel set oval shaped natural treated emerald type material cabochon, colour is "green".

Dimensions = 20.57mm(L) x 16.06mm(W) x 11.98mm(D-estimated)

Total Weight = 29.06ct (estimated - see NOTE below)

One bezel set round brilliant cut diamond, clarity is "Si1", colour is "I".

Dimensions = 3.50mm(Dia) x 2.14mm(D-estimated) x 2%(Girdle Thickness)

Total Weight = 0.16ct (estimated - see NOTE below)

Total Item Weight = 14.33 grams Total Gemstone Weight = 29.22ct Total Metal Weight = 8.49 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 pendant 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 \$5,060.00**



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

**Total Value = \$5,060.00**

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

Exchange Rates: US\$ 0.6542 Yen 101.7213 Metal Prices (US\$/ounce) : Gold 4240.70 Silver 58.24 Platinum 1660.00

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 any 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.

