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# CERTIFICATE OF VALUATION

This valuation has been prepared for the sole purpose of insurance replacement at a bricks and mortar store and is based on Australian dollars or market values current at the below mentioned date. THE VALUE NOTED IN THIS VALUATION MAY NOT BE INDICATIVE OF THE USUAL MARKET OR SALE PRICE OF THIS ITEM\*

On behalf of: K - (36) 1412

CODE#	DESCRIPTION	AUD\$ 0.6542	GOLD PRICE \$ 5274.15	VALUE																									
9996	<p><u>Ruby &amp; Diamond 'Antique - Style' Halo Ring</u></p> <ol style="list-style-type: none"> <li><u>Hallmarked:</u> 585   IN 14ct WHITE GOLD</li> <li><u>Manufacture:</u> CAD   HAND FINISHED   HANDSET</li> <li><u>Finish:</u> Polished</li> <li><u>Condition:</u> Excellent</li> <li><u>Inscription:</u> RU1.83ct D0.30ct</li> <li><u>Finger Size:</u> = US 6 ½</li> <li><u>Total combined RUBY weight:</u> = 1.83ct – consistent with inscription</li> <li><u>Total combined DIAMOND weight:</u> = 0.30ct – consistent with inscription</li> <li><u>Total Gram Weight:</u> = 2.85 grams</li> <li><u>Description:</u> Ruby &amp; Diamond 'Antique - Style' Halo Ring. Featuring 1 oval mixed cut ruby, set in a 4-claw basket setting. Surrounding the centre in a halo &amp; decorating the band is a total of 24 round brilliant cut diamonds, bead set.</li> <li><u>RUBY:</u> 1 NATURAL   CORUNDUM - RUBY   ORIGIN - THAILAND</li> <li><u>Measurements:</u> 1 Oval Mixed Cut @ (8.15 x 6.05mm) Est. = 1.83ct – measured in settings</li> <li><u>Colour:</u> Semi-transparent – Deep Moderate Pinkish Red</li> <li><u>Clarity:</u> Moderately Included</li> <li><u>Treatments:</u> 1+ Observed</li> <li><u>DIAMONDS:</u> 24 NATURALS   ROUND BRILLIANT CUTS</li> <li><u>Measurements:</u> 24 RBC @ (1.20 – 1.25mm) Est. = 0.30ct – measured in settings</li> <li><u>Colour:</u> G - H</li> <li><u>Clarity:</u> SI1 – SI2</li> </ol> <p><u>Equipment:</u> *Synthetic Diamond Mass Screener   Microscope   PL Analysis   UV – LW/SW   Spectroscope   CCF   Dichroscope   Refractive Index   Digital Leverage Gauge   Digital Calibrated Gram   XRF – GOLD TESTED</p> <p><u>Comments:</u> *Although gemmological grade testing has been conducted using scientific equipment for this valuation - *results may vary &amp; subjective for further laboratory analysis &amp; testing may be required.</p> <p><u>CODE OF ETHICS:</u> *This appraisal adheres to the NAJA's ethical standards and guidelines <a href="http://www.najaappraiser.com">www.najaappraiser.com</a></p>			<table border="1"> <tr> <td>Weak Very Light</td> <td>Fair Very Light</td> <td>Medium Very Light</td> <td>Strong Very Light</td> <td>Vivid Very Light</td> </tr> <tr> <td>Weak Light</td> <td>Fair Light</td> <td>Medium Light</td> <td>Strong Light</td> <td>Vivid Light</td> </tr> <tr> <td>Weak Medium</td> <td>Fair Medium</td> <td>Medium Medium</td> <td>Strong Medium</td> <td>Vivid Medium</td> </tr> <tr> <td>Weak Dark</td> <td>Fair Dark</td> <td>Medium Dark</td> <td>Strong Dark</td> <td>Vivid Dark</td> </tr> <tr> <td>Weak Very Dark</td> <td>Fair Very Dark</td> <td>Medium Very Dark</td> <td>Strong Very Dark</td> <td>Vivid Very Dark</td> </tr> </table>	Weak Very Light	Fair Very Light	Medium Very Light	Strong Very Light	Vivid Very Light	Weak Light	Fair Light	Medium Light	Strong Light	Vivid Light	Weak Medium	Fair Medium	Medium Medium	Strong Medium	Vivid Medium	Weak Dark	Fair Dark	Medium Dark	Strong Dark	Vivid Dark	Weak Very Dark	Fair Very Dark	Medium Very Dark	Strong Very Dark	Vivid Very Dark
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<p>The articles described above have been examined and the values given are an expression of our opinion unless gemstones have been removed from settings for accurate assessment, all grades and weights are approximate. All conclusions are substantiated by careful examination of the items within limitations imposed by their settings using appropriate gemmological testing methods. Discrepancies in diamond grading may occur when diamonds are set due to the colour of the precious metal and restrictions of the settings. Whilst all care has been taken in making this valuation, no liability to any person to whom the certificate is given for any errors or omissions in the certificate, including any liability to any person by reason of negligence. This valuation is not suitable for any purpose other than the purpose(s) stated above and should not be relied on by an entity besides addressee, unless specifically noted. Values expressed in Australian dollars including Goods &amp; Services Tax (GST) and current market conditions.</p>				<p>Insurance Replacement AUD \$14,000 Fourteen Thousand Dollars</p>																									

JEWELLERS  
ASSOCIATION  
OF AUSTRALIA | MEMBER



Fellow (FGAA)



NATIONAL ASSOCIATION OF  
JEWELLERY APPRAISERS

Signed:

Linda Dent FGAA | BBus | Member NAJA  
Gemmologist | Diamond Grader  
NAJA - Registered Appraiser #22312

Date:

01/09/2025

