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3/6944

Karma Gems valuations

CERTIFICATE OF VALUATION
On Behalf Of: To Whom It May Concern

Valuation Number: K28017
Date: 15th April, 2026

This valuation has been prepared for INSURANCE REPLACEMENT PURPOSES and is based on current value at the abovementioned date including Australian government sales tax where applicable.

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One x Freshwater Cultured Pearl Necklace, individually knotted and graduating with 14ct rose gold, stamped "14K 585 D0.04ct", bead set Diamond filigree ball clasp, 45cm long, Condition: New, total item weight = 77.46 grams

Freshwater Pearls: Thirty-four x Measuring: Graduating 10.00 – 13.90mm, Shape: Near-Round and Off-Round, Multi Colour: Pink, Mauve and Peach with Purple, Silver and Gold Overtones, Lustre: Medium, Growth Blemishes

Diamonds: Four = 0.04 carats total weight, Measuring: 1.30mm, Cut: Round Brilliant, Colour: H-J, Clarity: SI-I2

REPLACEMENT VALUE: $8,800.00

TOTAL REPLACEMENT VALUE:_____EIGHT THOUSAND EIGHT HUNDRED DOLLARS_____

Exchange Rate 1.00AUD = 0.71 USD, Gold = AUD $6,801.70 per oz

Testing Equipment: Synthetic Diamond Mass Screener, Microscope, Hand Loupe, PL Analysis, Spectroscope, Dichroscope, Refractive Index, Digital Leverage Gauge, Thermal Conductivity Diamond Tester, Digital Gram Scales, Ultraviolet Light, Diamond Light, GIA Colour Grading Master Stones. Note: Gemmological grade testing has been conducted using scientific equipment for the purpose of this valuation and, results may be subjective and further laboratory testing maybe required. The articles described above have been examined and the values given are an expression of opinion. Gemstones have not been removed from settings for accurate assessment, all grades and weights are approximate, no testing for synthetics and enhancement treatment. Retail replacement value for an identical or like item manufactured in Australia. RRV is representative of Australian market in a bricks and mortar store. The details of articles described above have been disclosed by the jewellery manufacturer. 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 in the certificate, including any liability to any person by reason of negligence. This valuation is for insurance purposes and not to be used as a sales tool. Values expressed in Australian dollars based on current market conditions.

Signed: _____ Valuer No. 0205

Patricia Maher FGAA, Dip Gem, Cert IV Gem, Dip DT, Dip Val
Dip Diamond Grading Australia, Dip Diamond Grading HRD Antwerp
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NATIONAL ASSOCIATION OF JEWELRY APPRAISERS

NAJA National Association of Jewelry Appraisers

GAA Gemmological Association of Australia Member

HRD Antwerp Institute of Gemmology

AUSTRALIAN JEWELLERY VALUERS GROUP
VALUER MEMBER 0205