



INSURANCE DOCUMENTATION

REPLACEMENT VALUE REPORT FOR THE EXPRESS
INTENDED USE IN INSURANCE SCHEDULING

Prepared
For

John Smith
1234 Main St.
Anytown, USA 11111

Prepared by:
TJ Hansen GJG, AJA (GIA)
Gemologist | Appraiser
Date: 1/14/2020

STATEMENTS

This document was prepared to provide an estimate of replacement cost through Fred Meyer/Littman Jewelers, and is for the intended use of obtaining insurance. Any other use of this document is invalid and likely to mislead others who might rely on it.

The intended method of replacement is with a new item of like kind through Fred Meyer/Littman Jewelers.

Within the limitations imposed by the mounting and using those methods available to the appraiser, we have graded the gemstones described in this document as accurately as possible. They are described using meaningful gemological ranges. Opinions of quality may vary within a relatively narrow range upon reexamination by another qualified gemologist.

Unless otherwise stated, all gemstone weights, grades and measurements are approximate and stones have not been removed from their mountings.

Diamonds are graded with the grading nomenclature as taught by the Gemological Institute of America (GIA) and the use of pre-graded permanent master diamond color comparison stones using corrected lighting.

Conclusive identification of natural origin and/or origin of color of a diamond may be possible only through advanced laboratory testing. Advanced laboratory testing for diamonds of relatively low value may be considered cost-prohibitive. Diamonds that are the subject of this appraisal were not tested for origin (natural or laboratory grown) or origin of color (natural or treated). Based on the results of standard screening procedures including fluorescence and magnification combined with supporting documentation when available, for purposes of valuation all diamonds are assumed to be of natural origin and of natural color unless otherwise stated in the description.

Unless otherwise stated, all colored stones listed on this appraisal report are assumed to have been subjected to various treatments to improve their appearance. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewelry trade. Detection of some treatments requires sophisticated equipment not found in a standard gemological laboratory. It is beyond the appraiser's capability to determine exact treatment methods or the amount of treatment present. When a treatment is detected, and considered not to be "usual" or which has a significant impact on value or durability it will be so noted.

Available methods have been employed to determine the metal identity and fineness of any mountings described in this document as accurately as possible without the use of damaging tests. Jewelry meeting current FTC Guidelines for trademarks and fineness marks are assumed to comply with FTC required precious metal content.

Unless expressly stated, the condition of the item(s) appraised is good. Any deficiencies or repairs impacting durability or value are noted. Ordinary wear and tear is not noted.

Metal markets on the date of this report \$/Troy ounce.

Gold:\$1,562.10, Silver:\$18.07, Platinum:\$976.00

CERTIFICATION

I hereby certify that, to the best of my knowledge and belief:

- The statements in this document are true and correct including representation of quality and quantity.
- I have made a personal inspection of the property unless otherwise stated.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Although neither my compensation nor the consummation of any sale is contingent upon the reporting of any predetermined replacement cost, this document may have been provided as evidence of the quality of a purchase made from Gold Standard Appraisals & Co..
- The replacement cost estimate is the most common actual sales price of the same, identical or fully comparable property if sold by Gold Standard Appraisals & Co. at this time.
- I am competent to identify and determine the relative quality of the subject property, which is similar to items normally bought and sold by Gold Standard Appraisals & Co.. All significant characteristics affecting the replacement cost have been reported.

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DESCRIPTION OF ITEM

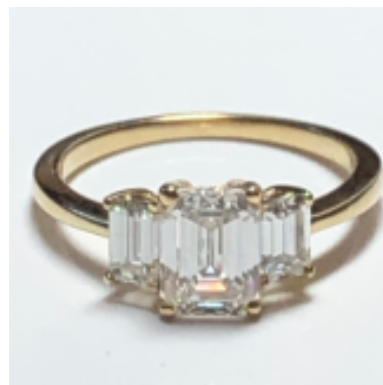
ITEM 1 - RING

One ladies stamped and tested 14KT yellow gold and diamond engagement style ring. The ring features three emerald cut, prong set, diamonds.

Total Diamond Weight: 2.4 ct

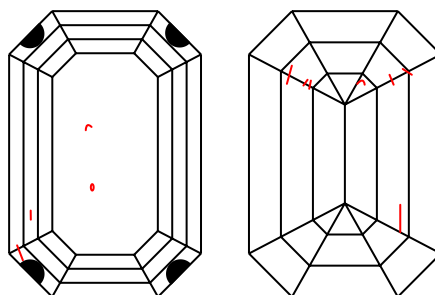
Diamond Attributes

Shape and cut:	Emerald cut
Measurements:	7.61 x 5.59 x 3.78 mm (actual)
Weight:	1.52 ct. (actual)
Clarity:	VS2
Color:	F
Cut:	Very Good
Depth:	67.6%
Table:	66.0%
Girdle:	Thick (faceted)
Culet:	Closed
Finish:	Excellent
Symmetry:	Very Good
Fluorescence:	None (lw)
Lab report:	GIA Diamond Grading Report #6205010787



Legend:

Crystal
Feather



Diamond Attributes

Shape and cut:	Emerald cut
Measurements:	5.00 x 3.70 x 2.65 mm (approximate)
Weight:	0.44 ct. (calculated)
Clarity grade:	VS2
Color grade:	F
Cut:	Very Good
Finish:	Very Good
Fluorescence:	None (lw)

Diamond Attributes

Shape and cut:	Emerald cut
Measurements:	5.00 x 3.70 x 2.65 mm (approximate)
Weight:	0.44 ct. (calculated)
Clarity grade:	VS2
Color grade:	F
Cut:	Very Good
Finish:	Very Good
Fluorescence:	None (lw)

Smith: 10029

1/12/2020

Portland, Oregon 1-800-515-1285 | info@goldstandardappraisals.com

Ring Attributes

Weight:	2.00 dwt
Metal:	14K yellow gold
Style:	3-Stone
Manufacturing:	Cast
Condition:	Excellent
Finish:	Polished
Setting:	Prong set
Size:	7
Trademark:	Stuller

The value of this Ring is based on a comparable new item. For the intended use of this report and chosen value type, the cost approach to value was utilized by analyzing anticipated wholesale costs of materials and labor to which was applied the modal markup to retail. Due to the quality, condition, and relative ranking of this item within its class, the relevant market chosen was the primary retail, chain-store level of the gems and jewelry trade. The overall value trend in that market within reasonable proximity to the valuation date was generally stable.

Approximate Replacement Value Excluding Tax \$29,700.00

TWENTY-NINE THOUSAND SEVEN HUNDRED DOLLARS AND NO CENTS

Signature of Appraiser: _____

TJ Hansen GJG, AJA (GIA)
Gemologist | Appraiser