

A DIVISION OF INTERNATIONAL GEMOLOGICAL INSTITUTE

## APPRAISAL SUMMARY

**DESCRIPTION OF ARTICLE: BE51035H-FYR98FN3.00**

ONE 14 KARAT YELLOW GOLD MOUNTING (RING), WEIGHING IN TOTAL APPROX. 2.3 DWT. STAMPED "14K NDI NAVY STAR", CONTAINING 3 NATURAL DIAMONDS: 2 ROUND BRILLIANT., EST TW. 0.03 CT., ONE DESCRIBED BELOW:

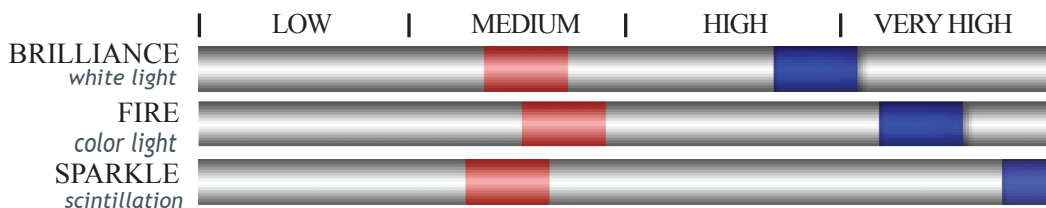
<b>SHAPE/CUTTING STYLE</b>	ROUND
<b>CARAT WEIGHT</b>	0.50 CT
<b>COLOR GRADE</b>	NEAR COLORLESS(H-I)
<b>CLARITY GRADE</b>	I(1)
<b>POLISH/SYMMETRY</b>	GOOD/GOOD
<b>Minimum Appraisal Value :</b>	\$ 2,799

**SPECIAL CUT 98 FACET**



The Global Leader in Diamond BRILLIANCE, FIRE and SPARKLE Certification

### DIAMOND LIGHT PERFORMANCE® CERTIFICATE



*Navy Star*  
N98-SAMPLE 



**MEDIAN DIAMOND**  


Measurement 1    Measurement 2    Measurement 3    Measurement 4    Measurement 5



## DIAMOND IDENTIVIEW™ IMAGE

This image reveals the craftsmanship and symmetry of the diamond. Use this image to positively identify the diamond with the BrillianceScope® Viewer or IdentiViewer™

Online IdentiViewer™  
[www.gemex.com/identiview](http://www.gemex.com/identiview)

Register your diamond with the  
 GemEx International Diamond Registry™  
[www.gemex.com/registry](http://www.gemex.com/registry)



## CERTIFYING DIAMOND BEAUTY

The BrillianceScope® Analyzer is a patented imaging spectrophotometer that scientifically measures the Brilliance, Fire and Sparkle of a diamond.



### BRILLIANCE

Measures the percentage of the diamond returning bright white light to the observer.



### FIRE

Measures the percentage of the diamond returning bright colored light to the observer.



### SPARKLE

Measures the number of light points and determines how they change.

## ASSESSING DIAMOND BEAUTY BY MEASURING BRILLIANCE, FIRE AND SPARKLE

**GEMEX DISCLAIMER:** Over four million diamonds have been tested to determine the achievable light performance of diamonds. The "Comparative Light Performance Evaluation Scales" are based on the scientific results of the BrillianceScope® Analyzer. This assessment is used to help the customer identify the visual differences between diamonds. Results are repeatable with an accuracy range of +/- 5%. Accuracy standards have been developed and tested by GemEx Systems, Inc. This document is not a guaranty, valuation or appraisal. GemEx Systems, Inc. ("The Company") assumes no liability or responsibility for the representations made by the owner/seller of this diamond. The images and light performance grades on diamonds are viewed and analyzed electronically only and as such are not guaranteed by The Company. All images and scales © COPYRIGHT 2000-2017 GemEx Systems, Inc.



The SCIENCE of Beauty®

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 U.S.A. Europe Israel India Thailand China

N98-SAMPLE



INTERNATIONAL GEMOLOGICAL INSTITUTE

## Diamond Quality - The 4Cs

Every diamond is special and unique. Each diamond reflects the story of its long journey from deep inside the earth to an object of adornment. Yet all diamonds share certain characteristics that allow us to compare and evaluate them individually. These characteristics are called the 4Cs.

## Color Grade

The Color Grade Scale ranges from D (colorless) to Z (light yellow, brown or gray).

Although many people believe gem-quality diamonds are colorless, truly colorless diamonds are actually very rare. Many diamonds used in jewelry are nearly colorless with tints of yellow, brown or gray.

Color grades are determined by comparing a diamond to a prescribed master set of diamonds. Each letter grade represents a range of color and is a measure of how noticeable the body color is.

### Fluorescence

Some diamonds emit a visible light when exposed to ultraviolet light (Black Light), however, fluorescence is not a factor in determining color or clarity grades. A description of strength and color is provided on IGI detailed reports as an additional identifying characteristic.

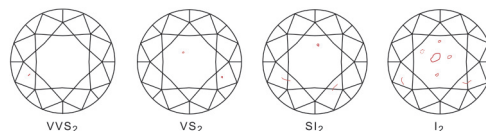


VERY RARE		RARE		WIDELY AVAILABLE										PLENTIFUL								
D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
COLORLESS			NEAR COLORLESS		FAINT		VERY LIGHT										LIGHT					

## Clarity Grade

The Clarity Grade Scale includes 11 clarity grades ranging from Flawless to I<sub>3</sub>.

Diamonds form under tremendous heat and pressure, therefore it is extremely rare to find one that lacks any internal and external characteristics. These characteristics are a byproduct of a diamond's formation and help gemologists separate natural diamonds from synthetics and simulants.



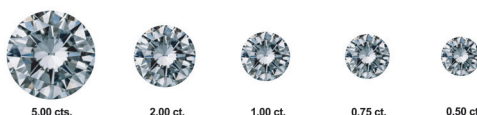
### CLARITY SCALE

FLAWLESS		INTERNAL FLAWLESS		EXTERNAL FLAWLESS		VERY RARE		RARE		AVAILABLE		
VVS1	VVS2	VS1	VS2	S11	S12	I1	I2	I3	INCLUDED			
FLAWLESS		VERY SLIGHTLY INCLUDED		SLIGHTLY INCLUDED		INCLUDED						

## Carat Weight

One carat equals 200 milligrams in weight.

For diamonds under one carat, each carat is divided into 100 points - like pennies in a dollar. For example, 1/2 ct. = 50 points, 1/4 ct. = 25 points.



## Cut Grade

The Cut Grade Scale ranges from Ideal to Poor.

IGI's detailed reports provide a cut quality grade for traditional polished round brilliant and square modified brilliant diamonds that fall in the D-to-Z color range.

A polished diamond's beauty lies in its intricate relationship with light: how light strikes the surface, how much enters the diamond, and in what form light returns to your eye.

The result is a magnificent display of three factors. **Brightness** is the combination of all white light reflecting and refracting from the surface and interior of a diamond. **Fire** describes the "flaring" of the spectral colors emitted from a diamond. **Scintillation** describes the flashing of light you see when the diamond, the light, or the observer moves.

A polished diamond's proportions affect its light performance, which in turn affects its beauty and overall desirability. Diamonds with correct proportions, symmetry, and polish optimize their interaction with light, and display increased brightness, fire, and scintillation.

