

GEMMOLOGY INTERNATIONAL

Pasadena, CA. 91803 (P) 626 568-4910

Sample JISO/ACORD (detail) Report for Insurance Scheduling

July 10, 2014

Item description:

Diamond Three Stone Ring: 95%+ platinum (stamped "Platinum") Cast & Assembled Diamond Three Stone Ring, size 6.5, measuring 25.50(height) x 20.00 (width) x 12.50 – 4.00 (depth) mm; weighing 12.5 g. The workmanship is good to very good. The condition is new

The diamonds are described in detail below.

Emerald Cut Diamond

4-prong set; measuring 12.00 x 9.74 x 6.39 mm. Weight Correction Factor 0 %. Measurements are approximate. Graded mounted. The girdle is inscribed "The girdle is inscribed "GIA 9871234"".

CARAT WEIGHT: 6.67 ct (Stated)
CUT: Proportions: GIA Class II
Depth %: 65.6 %
Table %: 68 %
Crown %: 15.5
Girdle: Medium - Slightly Thick, Polished (3.6%)
Pavillion%: 48%
Culet: None
Polish: Excellent
Symmetry: Excellent
COLOR: H
Fluorescence: None (LW)
CLARITY: VS1 (Crystal, Feather)



Trapezoid Shape Cut Diamond

4-prong set; measuring 7.50 x 5.50 x 4.13 mm. Weight Correction Factor 3.5 %. Measurements are approximate. Graded mounted.

CARAT WEIGHT: 1.24 ct (Estimated)
CUT: Proportions: GIA Class II
Depth %: 75.1 %
Table %: 65 %
Crown %: 15.5
Girdle: Medium, Polished (3.0%)
Pavillion%: 50%
Culet: None
Polish: Excellent
Symmetry: Very Good
COLOR: E
Fluorescence: None (LW)
CLARITY: VS1 (Crystal)

Continued on next page

REFERENCE Fred Meyer Jewelers GI 10153

Sample Appraisal

Geoffrey A. Nelson, GG, GJ,
Graduate Gemologist (GIA)
Graduate Jeweler (GIA)

*** The listed values for replacement in the event of a loss are offered to give the owner sufficient protection to recover like quality and value and similar styling and do not necessarily reflect the original purchase price or previous appraisals. It must be realized that many items of jewelry cannot be replaced due to foreign manufacture or a variety of other reasons. Therefore, values are determined to permit satisfactory replacement with a similar item of equal value. Cover document must be present to be valid.

www.GemmologyInc.com

Executive Offices: Pasadena, CA 91105

GEMMOLOGY INTERNATIONAL

Pasadena, CA. 91803 (P) 626 568-4910

Sample JISO/ACORD (detail) Report for Insurance Scheduling

July 10, 2014

Trapezoid Shape Cut Diamond

4-Prong set; measuring 7.50 x 5.50 x 4.13 mm. Weight Correction Factor 5.0 %. Measurements are approximate. No treatment detected. Graded mounted.

CARAT WEIGHT: 1.25 ct
CUT: Proportions: GIA Class II
Depth %: 75.1 %
Table %: 65 %
Crown%: 14.5%
Girdle: Medium - Slightly Thick, Polished (4.5%)
Pavilion: 53%
Culet: None
Polish: Very Good
Symmetry: Very Good
COLOR: F
Fluorescence: None (LW)
CLARITY: VS1 (Feather)

\$120 (1st)
\$100 (2nd)
\$90(3rd)

Est. Full Retail (excludes tax) \$224,500.00 US
Report Renewal Date: September 4, 2015

REFERENCE Fred Meyer Jewelers GI 10153

Sample Appraisal

Geoffrey A. Nelson, GG, GJ,
Graduate Gemologist (GIA)
Graduate Jeweler (GIA)

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GEMMOLOGY INTERNATIONAL

Pasadena, CA. 91803 (P) 626 568-4910

Sample JISO/ACORD (detail) Report for Insurance Scheduling

July 10, 2014

Item description:

Ruby & Diamond Three Stone Ring: 18K white gold (stamped "18K") Cast & Assembled Ruby & Diamond Three Stone Ring, size 6.5, measuring 25.00(height) x 20.00 (width) x 9.50 – 4.00 (depth) mm; weighing 6.5 g. The workmanship is good to very good. The condition is new

The diamonds are described in detail below.

Heart Mixed Cut Natural (origination) Ruby - Corundum

5-prong set and measuring 8.50 x 8.50 x 6.70 mm. Weight Correction Factor 0 %. Measurements are approximate. Identified as Natural origin by magnification & filters Most likely heat treated. Graded mounted. Bezel tip.

CARAT WEIGHT: 3.49 ct (Estimated)
CUT: Proportions: Very Good
Crown Style: Brilliant Cut
Pavilion Style: Step Cut
Depth %: 78.8 %
Table %: 60.0 %
Crown%: 15%
Girdle: Slightly Thick - Thick, Polished
Pavilion%: 60%
Culet: None
Polish: Very Good
Symmetry: Very Good
COLOR (GIA): stpR 30(00) 5/5 Medium, Strong, strongly purplish Red
Fluorescence: Medium red lw
Transparency: Transparent
CLARITY (GIA): Type II; Slightly Included



2 Pear Shape Brilliant Cut Diamonds

3-prong set and measuring 8.00 x 5.00 mm. Weight correction factor of 1 %. The stones are even sizes. Measurements are approximate. No treatment detected. Graded mounted.

CARAT WEIGHT: 1.56 cttw (Estimated)
CUT / Proportions: GIA Class II
Polish: Very Good
Symmetry: Very Good
COLOR: GIA: G to H
CLARITY: GIA: VS-1 to VS-2

\$120 (1st)
\$100 (2nd)
\$90(3rd)

Est. Full Retail (excludes tax) \$23,400.00 US

Report Renewal Date: September 4, 2015

REFERENCE Fred Meyer Jewelers GI 10153

Sample Appraisal

Geoffrey A. Nelson, GG, GJ,
Graduate Gemologist (GIA)
Graduate Jeweler (GIA)

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Pasadena, CA. 91803 (P) 626 568-4910

Sample JISO/ACORD (detail) Report for Insurance Scheduling

July 10, 2014

Item description:

Opal Doublet Tapered Shank Ring: 14K yellow gold (stamped "14K") North American Jewelers, Inc (NAJ) Cast & Assembled Opal Doublet Tapered Shank Ring, size 6.5, measuring 25.22(height) x 19.42(width) x 11.81 - 4.71(depth) mm weighing 8.0 g or 5.1 dwt.

bright polish finish. The workmanship is good to very good. The condition is light normal wear.

Opal Doublet details described below.

Oval Cabochon Cut Natural (origination) Black Opal Doublet

6-Prong set; measuring 10.76 x 9.00 x 4.20 mm (Depth estimated). Weight Correction Factor %. Measurements are approximate. Natural Structure. Unable test for treatment. Graded mounted.

CARAT WEIGHT: 0.00 ct (NFA (No Formula Available))

CUT: Proportions: GIA Very Good

Depth %: 46.7 %

Polish: Very Good

Symmetry: Very Good

COLOR (GIA): B 22(00) 2/2 Very light , Slightly Grayish, Blue

Fluorescence: Medium white (LWUV)

Fire Color(s): Patch 0%; Violet 10%; Blue 30%; Green 40%; Yellow 0%; Orange 20%; Red 0%

Fire Pattern: Harlequin

Fire Brightness: Very Bright

Consistency: Consistent

Directionality: Somewhat Directional

CLARITY (GIA): Not Applicable

Opal Clarity: Free of fractures

Transparency: Translucent to Opaque

10 Round Brilliant Cut Natural (origination) Diamonds

Channel set; measuring 1.90 to 1.70 mm (Depths estimated). Weight correction factor of 3 %. The stones are matched sizes. Measurements are approximate. No treatment detected. Graded mounted.

CARAT WEIGHT: 0.25 cttw (Estimated)

CUT: Proportions: GIA Cut Grade: Good

Polish: Good

Symmetry: Good

COLOR: G to H

CLARITY: SI1 to I1



\$120 (1st)

\$100 (2nd)

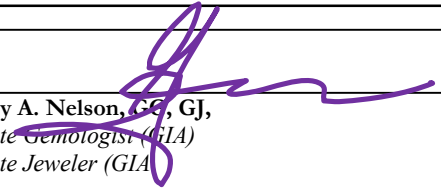
\$90(3rd)

Est. Full Retail (excludes tax) \$4,500.00 US

Report Renewal Date: August 17, 2019

REFERENCE Fred Meyer Jewelers GI 10153

Sample Appraisal


Geoffrey A. Nelson, CG, GJ,
Graduate Gemologist (GIA)
Graduate Jeweler (GIA)

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Executive Offices: Pasadena, CA 91105

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Pasadena, CA. 91803 (P) 626 568-4910

Sample JISO/ACORD (detail) Report for Insurance Scheduling

July 10, 2014

Item description:

Lab Created Star Sapphire & Diamond Tapered Band Ring: 10K white gold (stamped "10K") Cast Lab Created Star Sapphire & Diamond Tapered Band Ring, size 8.5, measuring 27.27(height) x 22.76(width) x 12.82 - 3.40(depth) mm weighing 8.6 g or 5.5 dwt. bright polish finish. The workmanship is good to very good. The condition is normal wear. Lab Created Star Sapphire & Diamond details described below.

Oval Cabochon Cut Lab - Created (origination) Star Sapphire - Corundum

Half Bezel set; measuring 10.05 x 8.00 x 4.80 mm (Depth estimated). Weight Correction Factor 5 %. Measurements are approximate. Curved color banding. Most likely treated. Graded mounted.

CARAT WEIGHT:	4.38 ct (Estimated)
CUT / Proportions:	GIA Very Good
Depth %:	60.0 %
Polish:	Very Good
Symmetry:	Very Good
COLOR (GIA):	B 22(04) 4/5 Medium light, Strong, Blue
Fluorescence:	None (LWUV)
CLARITY (GIA):	Not Applicable
Transparency:	Semi Translucent to Opaque
# Rays in Star:	Six
Centering:	Very Good
Intensity:	Very Strong
Completeness:	Complete
Movement:	Very Good

2 Single Cut Natural (origination) Diamonds

3-Bead set; measuring 1.80 mm (Depths estimated). Weight correction factor of 3 %. The stones are one size. Measurements are approximate. No treatment detected. Graded mounted.

CARAT WEIGHT:	0.05 cttw (Estimated)
CUT / Proportions:	GIA Class II to III
Polish:	Good
Symmetry:	Good
COLOR:	H to I
CLARITY:	VS

\$120 (1st)
\$100 (2nd)
\$90(3rd)

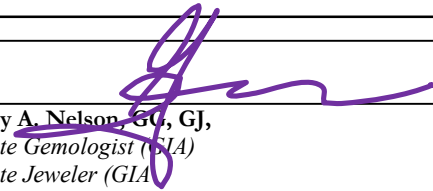
Est. Full Retail (excludes tax) \$1,200.00 US

Report Renewal Date: July 29, 2019



REFERENCE Fred Meyer Jewelers GI 10153

Sample Appraisal


Geoffrey A. Nelson, GC, GJ,
Graduate Gemologist (GIA)
Graduate Jeweler (GIA)

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Pasadena, CA. 91803 (P) 626 568-4910

Sample JISO/ACORD (detail) Report for Insurance Scheduling

July 10, 2014

Item description:

Diamond Thirteen Stone Inline Band Ring: 10K white gold (stamped "10K") Rosy Blue Jewelry Inc (ZEI) Cast Diamond Thirteen Stone Inline Band Ring, size 4.5, measuring 19.25(height) x 19.35(width) x 2.45 - 1.88(depth) mm weighing 1.9 g or 1.2 dwt. bright polish finish. The workmanship is good to very good. The condition is new.

Diamond details described below.

13 Round Brilliant Cut Natural (origination) Diamonds

4-Prong set; measuring 2.00 mm (Depths estimated). Weight correction factor of 3 %. The stones are one size. Measurements are approximate. No treatment detected. Graded mounted.

CARAT WEIGHT: 0.40 ctw (Estimated)

CUT: Proportions: GIA Cut Grade: Good

Polish: Good

Symmetry: Good

COLOR: G to H

CLARITY: SI2 to I1



\$100 (1st)

\$100 (2nd)

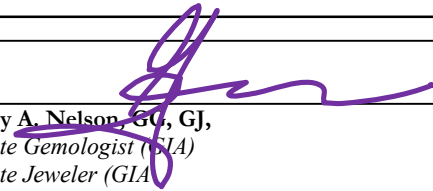
\$90(3rd)

Est. Full Retail (excludes tax) \$1,600.00 US

Report Renewal Date: August 13, 2019

REFERENCE Fred Meyer Jewelers GI 10153

Sample Appraisal


Geoffrey A. Nelson, GC, GJ,
Graduate Gemologist (GIA)
Graduate Jeweler (GIA)

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Pasadena, CA. 91803 (P) 626 568-4910

Sample JISO/ACORD (detail) Report for Insurance Scheduling

July 10, 2014

Item description:

Cultured Pearl Necklace: Strung, Knotted & Assembled Cultured Pearl Necklace with a 14KW fishhook clasp; measuring 17.00(length) in x 8.81 - 5.96(width) x 8.81 - 3.30(depth) mm weighing 39.6 g or 25.5 dwt.

The workmanship is good to very good. The condition is light normal wear.

Cultured Pearl details described below.

40 Round Cultured Saltwater Pearls

Strung & Knotted; 8-1/2 mm to 9 mm; 17 inches - Princess; Uniform Sizes; No treatment detected.; Graded strung.

Luster:	Medium
Nacre thickness:	Thick
Matching:	Very good
Color (body/over):	White Cream/ Silver
Blemishes:	Slightly blemished
Grade:	Guide Good (A)



\$100 (1st)

\$100 (2nd)

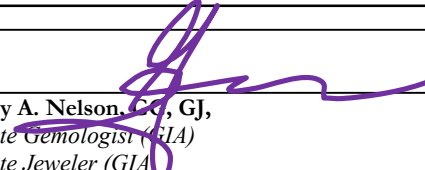
\$90(3rd)

Est. Full Retail (excludes tax) \$4,500.00 US

Report Renewal Date: August 4, 2019

REFERENCE Fred Meyer Jewelers GI 10153

Sample Appraisal


Geoffrey A. Nelson, CG, GJ,
Graduate Gemologist (GIA)
Graduate Jeweler (GIA)

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Pasadena, CA. 91803 (P) 626 568-4910

Sample JISO/ACORD (detail) Report for Insurance Scheduling

July 10, 2014

Item description:

WRISTWATCH:

2009 Rolex Men's Daytona Oyster Perpetual Cosmograph

Wristwatch:
Material: Stainless Steel and 18K gold (stamped "18K 750 Convention mark, Swiss hallmark")
Trademarked: Rolex
Condition: Mint (G9)
Model number: 116523
Serial number: D123456
Movement: Chronometer Movement / 44 Jeweled
Complications: Chronograph
Comments: Watch was not opened. [Supporting Rolex documents provided.](#)



Champagne 18K yellow gold (stated) Rolex Dial Details

Shape: Round
Features: Center Second Hand, Chronograph
Hour markings: Luminescent dot & batons
Hands: 18k yellow gold & Luminous

18K yellow gold (stated) Rolex Bezel Details

Bezel: Tachymeter
Crystal: Created Sapphire

Stainless Steel (stated) Rolex Case Details

Case: 40 mm
Case Type: Oyster Water resistant to 1000 meters
Crown: Two screw down buttons screw down crown

Stainless Steel and 18K gold (stamped "18K 750") Rolex Oyster Link Oysterlock Bracelet Details

Clasp: Special Oysterlock

This is for a watch with a companying authentication paperwork...

\$120 (1st)
\$100 (2nd)
\$90 (3rd)

Est. Replacement Value (Comparable) (excludes tax) \$14,190.00 US

Report Renewal Date: September 4, 2015

REFERENCE Fred Meyer Jewelers GI 10153

Sample Appraisal

Geoffrey A. Nelson, GG, GJ,
Graduate Gemologist (GIA)
Graduate Jeweler (GIA)

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Sample JISO/ACORD (detail) Report for Insurance Scheduling

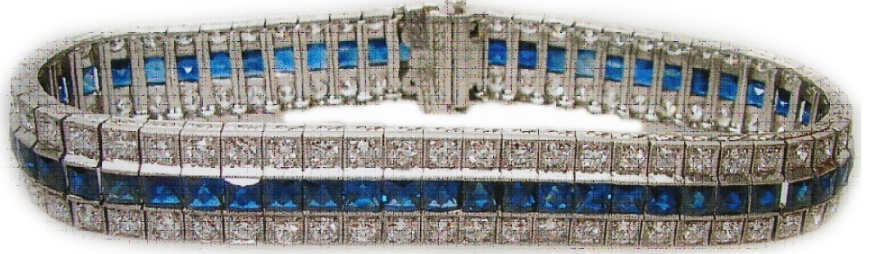
July 10, 2014

Item description:

Sapphire & Diamond 1930's Flexible Bracelet: 95%+ platinum (stamped "Platinum") Cast & Assembled Sapphire & Diamond 1930's Flexible Bracelet with a hidden box clasp measuring 7.00(length) in x 20.00 - 20.00(width) x 5.50 - 5.50(depth) mm and weighing 38.6 g.

The workmanship is good to very good. The condition is light normal wear. No supporting documents provided.

The gemstones are described in detail below



56 Square Faceted Natural (origination) Sapphire - Corundums

Channel set and measuring 2.80 x 2.80 mm, with an estimated average depth of 2.24 mm. The stones are even sizes. Measurements are approximate. Weight correction factor is 15 %. The Sapphire(Corundum)s were identified as Natural origin by magnification., Duotester. Most likely treated. Comments: Graded mounted.

CARAT WEIGHT: 11.31 cttw (Estimated)

CUT/Proportions: Good to Very Good

Crown Style: French Cut

Pavilion Style: Brilliant Cut

Polish: Good to Very Good

Symmetry: Good to Very Good

COLOR (GIA): vB 22(08) 4/5 Medium light, Strong, violetish Blue

Transparency: Transparent

CLARITY (GIA): Type II; Slightly Included

112 Round Brilliant Cut Diamonds

4-Bead set and measuring 2.50 mm, with an average depth of 1.51 mm. Weight correction factor of 2 %. The stones are even sizes. Measurements are approximate. No treatment detected. Graded mounted.

CARAT WEIGHT: 6.58 cttw (Estimated)

CUT / Proportions: GIA Class II

Polish: Good to Very Good

Symmetry: Good to Very Good

COLOR: G to H

CLARITY: VS

\$100 (1st)

\$100 (2nd)

\$90(3rd)

Est. Replacement Value (Comparable) (excludes tax) \$12,500.00 US

Report Renewal Date: September 4, 2015

REFERENCE Fred Meyer Jewelers GI 10153

Sample Appraisal

Geoffrey A. Nelson, GG, GJ,
Graduate Gemologist (GIA)
Graduate Jeweler (GIA)

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GEMMOLOGY INTERNATIONAL

Upland, CA 91785 (P) 626 568-4910

This appraisal report is subject to the following terms, conditions, limitations, and standards

Dear Customer:

On the date listed on the body of this appraisal, I conducted an appraisal inspection of your jewelry. The purpose of the appraisal was conducted to estimate the retail replacement cost of your jewelry for your insurance needs. This appraisal report is not valid for any other use like selling the property or income tax deduction. The replacement cost of your jewelry is valid as of the date on the report. This figure does not take into consideration future changes in the market. For this reason, I suggest your appraisal documents and insurance policies be reviewed periodically.

Estimating replacement cost for insurance:

Replacement costs for an insurance appraisal are estimated in one of the following ways:

Full Retail. This is the approximate cost to replace the appraised items with brand new items of like kind, quality, and utility at full asking price

Replacement Value (new cost). This is the approximate cost to replace the appraised items with brand new items of like kind, quality, and utility. This assumes replacement with either an exact substitute, or with a newer model with similar styling and features. Replacement cost new is used primarily for items that are still being manufactured and/or are still available on the open market. General merchandise such as brand-name watches and jewelry, and generic wedding bands, gold jewelry, and generic engagement rings fall into this category.

Replacement Value (comparable cost). This is the approximate cost to replace the appraised items with items of similar kind, age, style, and utility, with similar wear and tear, and/or defects. Replacement cost comparable assumes that exact duplicates cannot be found for the property being appraised. This is the approach used for estimating the replacement costs for antique and vintage jewelry, or unique items no longer being made.

Replacement Value (Reproduction cost). Reproduction cost is the total cost to the consumer to design and construct an exact replica of the appraised item, using the same materials and construction techniques as the original. Reproduction cost is used for items that cannot be substituted with a comparable item available on the open market. It is also used when the owner of the property specifies their desire to have an exact replica fabricated in the case of loss.

Replacement Value (Replication cost). Replication cost is the total cost to the consumer for the construct an exact replica of the appraised item by the original designer, using the same materials and construction techniques as the original. Replication cost is also used for exact specialized reproductions of period items.

Market research and analysis

Market research and analysis encompasses a variety of resources and approaches. Analyses of current retail sales transactions may be used to estimate replacement costs for jewelry. In general, the estimated retail replacement costs for jewelry in this report will be based on typical selling prices of similar jewelry in fine independent jewelry stores and/or national chain and department stores. Depending on the client's shopping habits and stated preferences, we may also use data obtained from discount stores, specialty dealers, jewelry exchanges, and Internet websites to estimated appropriate replacement costs. We may also rely upon catalogs, recognized price guides, consultation with dealers and industry experts and other personal observations.

Important note: There are many variables that cause selling prices to vary from dealer to dealer, even for name-brand items. This purpose of this appraisal report is to estimate approximate replacement costs for the function of obtaining insurance. If the item in this appraisal report is brand new, the stated replacement cost is not necessarily consistent with the price paid. It is common to pay more or less for than the replacement costs listed herein. This appraisal reflects our opinion of the approximate cost for you to replace your property in the event of loss. Your insurance company will use this figure to establish an insurance premium. The estimated retail replacement cost is not necessarily the amount of money you will receive in settlement from your insurance company in the event of loss. It is not to your advantage to have an appraisal with an inflated retail replacement estimate.

Ownership and client interest in the property

It is not up to the appraiser to determine or prove legal ownership of the property and this report makes no claims to that effect. This report is not an indication or certification of title or ownership. The appraisal is based upon the whole interest of the client and is undiminished by liens, fractional interests or another encumbrance.

Property condition

Unless otherwise noted, the condition of the property described in this report was good at the time of the inspection. "Good" means that the item is fit for its intended purpose, such as wearing under normal conditions. An item can still be considered to be in good condition with minor wear and tear, scratches and chips, and general decay common for its age and type. Obvious damage to jewelry mountings, and certain chips, scratches, and nicks on colored stones and diamonds may be noted in a separate comment.

Gemological standards and testing procedures

Gemology is a subjective science and there are many variables the identification and grading of gems. There is no "universal" system for the grading of diamonds, colored stones, or pearls. In diamond grading, the nomenclature and general standards and procedures taught to students by the Gemological Institute of America will be used in this report. In grading diamonds, differences of opinion in color grades and clarity grades are normal and acceptable. Differences of two color grades and one clarity grade may result between the opinions of experienced diamond graders. If a range is used in diamond color and clarity estimation, the replacement cost will be based on the higher grade.

The testing and grading procedures used in appraising jewelry takes into consideration that mounted gemstones cannot be evaluated as accurately as loose gemstones. This includes the clarity and color grading of diamonds and colored stones, the detection of gemstone treatments, estimating gemstone weights and measurements of all gemstones, and more. The term "approximate" will often be used to disclose these limitations. Virtually all colored stones and certain diamonds have been subject to some type of artificial treatment or enhancement process. Some of the techniques in the processes are permanent and some are subject to change under certain conditions. Unless otherwise noted, replacement costs assume that colored stones have been treated/enhanced in ways typical for their type and variety. It is not always possible to identify specific treatment types and/or artificial substances present in colored stones. Unless independent laboratory documentation is supplied attesting to a gem's attributes and

GEMMOLOGY INTERNATIONAL

Upland, CA 91785 (P) 626 568-4910

provenance, replacement costs for colored stones will reflect the cost to replace with one processed by standard industry treatment techniques.

The precious metal type and content of jewelry items will be assumed to be as indicated by the presence of stampings and markings. Testing, when performed on gold items, will provide a rough estimate, usually within 2 karats of actual gold content. Watch movements are not usually examined during the appraisal inspection and for the purpose of this report are assumed to be genuine.

Photographs

Photographs may have been supplied with this appraisal report. If present, they are used for general assistance in identification, representation, and help in replacement. Digital photos may have been enhanced for clarity, color and overall quality. Photos are not reproduced in actual size and accurate color rendition is not assumed.

Certification statement

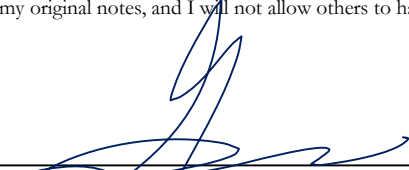
- Statements of fact in this report are true and correct. The opinions herein are based on a full and fair consideration of all the facts available.
- The reported analyses, opinions, and conclusions are limited only by the reported critical assumptions and limiting conditions, and are my person, unbiased professional analyses, opinions, and conclusions.
- I have no undisclosed past, present or contemplated future interest in the appraised items or in any proceeds to be derived there from, and I have no personal interest or bias with respect to the parties involved.
- Neither employment nor compensation for this appraisal were contingent upon the reporting of a predetermined value that favors the client, on the amount of the value estimated, on the attainment of a stipulated result, or on the occurrence, of a subsequent event.
- I have personally inspected the listed property that is the subject of this report.
- Unless otherwise noted, no one provided significant professional assistance to the person signing this report.
- This appraisal has been prepared in conformance with and is subject to the International Society of Appraisers Appraisal Report Writing Standard and the ISA Code of Ethics. In addition, my analyses, opinions, and conclusions were developed, and this report has been prepared in conformity with the Appraisal Foundation's Uniform Standards of Professional Appraisal Practice (USPAP). Any departure from these standards, the reasons for such departure, and its impact on the appraiser's value conclusions were discussed with the client in advance and are noted in this report.

With the exception of my client, no one may reproduce or publish this report. It cannot be used for any purpose by anyone other than my client or his agent without my previous written consent. If any authorized persons reproduce this report, it must be copied in its entirety including the cover documentation and all attachments. No changes may be made to this appraisal by anyone other than the appraiser.

If other services are requested of the appraiser, such as additional research for other value purposes, court appearances, pretrial conferences, or anything thing else, compensation shall be negotiated separately and paid in full upon demand.

Confidentiality

The information discussed during the appraisal inspection and this appraisal report are confidential. Only authorized staff members have access to this information. If this appraisal was conducted on the premises of a retail jewelry store, the store may be provided with a copy of the finished report. I retain a copy of this document along with my original notes, and I will not allow others to have access to these records without your written permission unless ordered to do so by a court of law.



Geoffrey A. Nelson
Graduate Gemologist (GIA)
Graduate Jeweler (GIA)

GEMMOLOGY INTERNATIONAL

Pasadena, CA. 91803 (P) 626 568-4910

Geoffrey A. Nelson
(626) 568-4910

Summary of Qualifications

Accredited & Certified Appraiser

- Gems and Jewelry

Expert Witness

- Federal Bureau of Investigation 11/97, United States Secret Service 4/2000, Los Angeles County Public Defender, Los Angeles County Court

Instructor

- Jewelry, Gemology and Valuation Science

PROFESSIONAL EXPERIENCE:

2000 - Present Gemmology International Inc, Pasadena, Ca.
• *Accredited Appraiser / Graduate Gemologist*
2002 - Present Santiago Canyon College, Orange, CA
• *Instructor, Gemology Department*
2006 - 2008 Altobelli Jewelers (part time)
• *Staff Appraiser*
2001 - 2003 Pacific Gemological Laboratories(California) (part time)
• *Accredited Appraiser / Graduate Gemologist*
1996 - 2000 A.I.G. Laboratories, Los Angeles, CA.
• *Assistant Laboratory Director*
1993 - 1996 European Gemological Laboratory, Los Angeles, CA.
• *Manager / Staff Gemologist*
Information Technology; Diamond Grading

Before 1993 - Electronic & Electro Optical Engineer
Pennwalt, Pacific Telasis, & Xerox Medical Systems

EDUCATION:

2005 & 2007 Jewelry Insurance Appraisal Institute, Oakland, California
CIA Certified Insurance Appraiser in jewelry

2004 & 2009 American Society of Appraisers, Herdon Virginia
GJ205 — Gems and Jewelry Appraisal Theory, Methods and Application
GJ206 — Gems and Jewelry Appraisal Techniques and Standards

1997 - 2003 International Society of Appraisers
1997 Core Courses in Appraisal Studies and Valuation Science
2003 Appraisal of Antique and Period jewelry

1992 -2001 American Gem Society, Las Vegas, Nevada
1993 Registered Jeweler
1999 Certified Gemologist
2000 Certified Gemologist Appraiser
2000 Independent Certified Gemologist Appraiser

1991 - 1994 Gemological Institute of America, Santa Monica, CA.
• Graduate Jeweler: Diploma in Jewelry manufacturing Arts (Residence)
• Graduate Gemologist: Diploma in Gemology (Residence)
• Jewelry Design Graduate: Certificate in Jewelry Design (Residence)

1983 - 1984 Los Angeles Trade Technical College, Los Angeles, Ca.
• Associate of Arts: Computers / Electronics

PROFESSIONAL MEMBERSHIPS:

1998 - 1999 President, Southern California Guild of the American Gem Society
"1999 GUILD OF THE YEAR "



Jewelry Insurance Appraisal Institute, Certified Insurance Appraiser



Graduate Gemologist and Graduate Jeweler



Santiago Canyon College, Adjunct Professor of Gemology



National Association of Jewelry Appraisers: Senoir Member



Charter Member, Warner Center Rotary Club, Rotary International

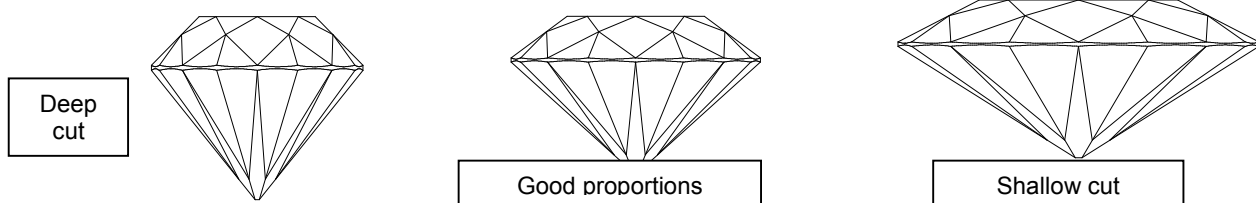
GEMMOLOGY INTERNATIONAL

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Diamond Grading Terms

CARAT: The weight of diamond is expressed in units called “carats”. One-carat (1.00) is equal to 0.200 grams.

CUT: Proportions and finish of a polished diamond. Cut also refers to the outward shape of a diamond. Proportions are the size and angle relationship between the facets and different parts of the diamond. Finish includes polish and details of facet shape and placement. Cut affects both the weight yield from rough diamonds and the optical efficiency of the polished diamond.



CLARITY: The relative degree of freedom from internal and external identifying characteristics. Clarity characteristics are classified as inclusions (internal) or blemishes (external). The size, number, position, type, and color or relief of these characteristics determines the clarity grade of a diamond. An experienced professional estimates the clarity grade of a diamond with the aid of ten-power magnification. A diamond graded as “internally flawless” would reveal no internal identifying characteristics.

DEFINITIONS OF CLARITY GRADES

FLAWLESS (FL): Flawless diamonds show no blemishes or inclusions by a skilled diamond grader under 10x magnification.

INTERNALLY FLAWLESS

(IF): Internally flawless diamonds show no inclusions and only insignificant blemishes under 10x magnification.

VERY VERY SLIGHTLY INCLUDED (VVS-1 and VVS-2): Diamonds in the VVS category contain minute inclusions that are difficult for even a skilled grader to locate under 10x magnification. In VVS-1 they are extremely difficult to see, visible only from the pavilion, or small and shallow enough to be removed by minor repolishing. In VVS-2, they are very difficult to see.

VERY SLIGHTLY INCLUDED (VS-1 and VS-2): VS diamonds contain minor inclusions ranging from difficult (VS-1) to somewhat easy (VS-2) for a trained diamond grader to see under 10x magnification. Small included crystals, small feathers, and distinct clouds are typical inclusions.

SLIGHTLY INCLUDED (SI-1 and SI-2): Diamonds in the SI category contain noticeable inclusion which are easy (SI-1) or very easy (SI-2) to see under 10x magnification. In some SI grade diamonds, inclusions can be seen with the unaided eye.

IMPERFECT (I-1, I-2 AND I-3) Contain inclusions which are obvious to a trained grader under 10x magnification, can often be easily seen face-up with the unaided eye, seriously affect the diamond’s potential durability, or are so numerous they affect transparency and brilliance.

COLOR: The amount of color in a diamond is visually estimated by comparing the diamond to other diamonds of known color using a universally accepted system for color grading. While most diamonds have a faint tinge of color, diamonds with virtually no color are considered rare, as are diamonds with vivid body colors such as blue, green and pink.

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 Yellow			Very Light Yellow			Light Yellow									

PRICE GUIDE LINES

If you do not carry the item (including the restyle show)
call Geoff

Pricing is based on work involved

Ask what they have and what they need

Standard Insurance (JISO/ACORD detail) Appraisals
(All items except high end watches, ethnic, custom, non-Fred Meyer
Designers requiring additional research)

\$100 (solitaire; wedding band; band) - \$120 (unity; 3 stone; etc)
first item (1 piece)
\$100 second item (1 piece)
\$90 third and additional items

Deluxe Insurance (State Farm; AAA; USAA) Appraisals

(expanded (plot) detailed standard items,
High end watches, ethnic, custom, and non-Fred Meyer Items & Designers)

\$150 first item
\$140 second item
\$130 third and additional items

Estate (tax); Trust (tax); Court Appraisals

(Twice the standard Insurance Appraisal Rate)

Non Written Identification; consultations

Identifications: one to three: free
\$30 per item or \$200 per hour

Updates (ours(unchanged)) are \$50

Updates (other Fred Meyer appraisers); Modified Updates
(ours) \$80

Check completed appraisal for name spelling