



World Trade Center Tallinn

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Eesti Kullaliidu juhatuse liige

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Alternatiivsed investeeringud: vääriskivid

Sangla Juveelisalong

Jevgeni Kampus, Joosep Kampus

12.12.2019

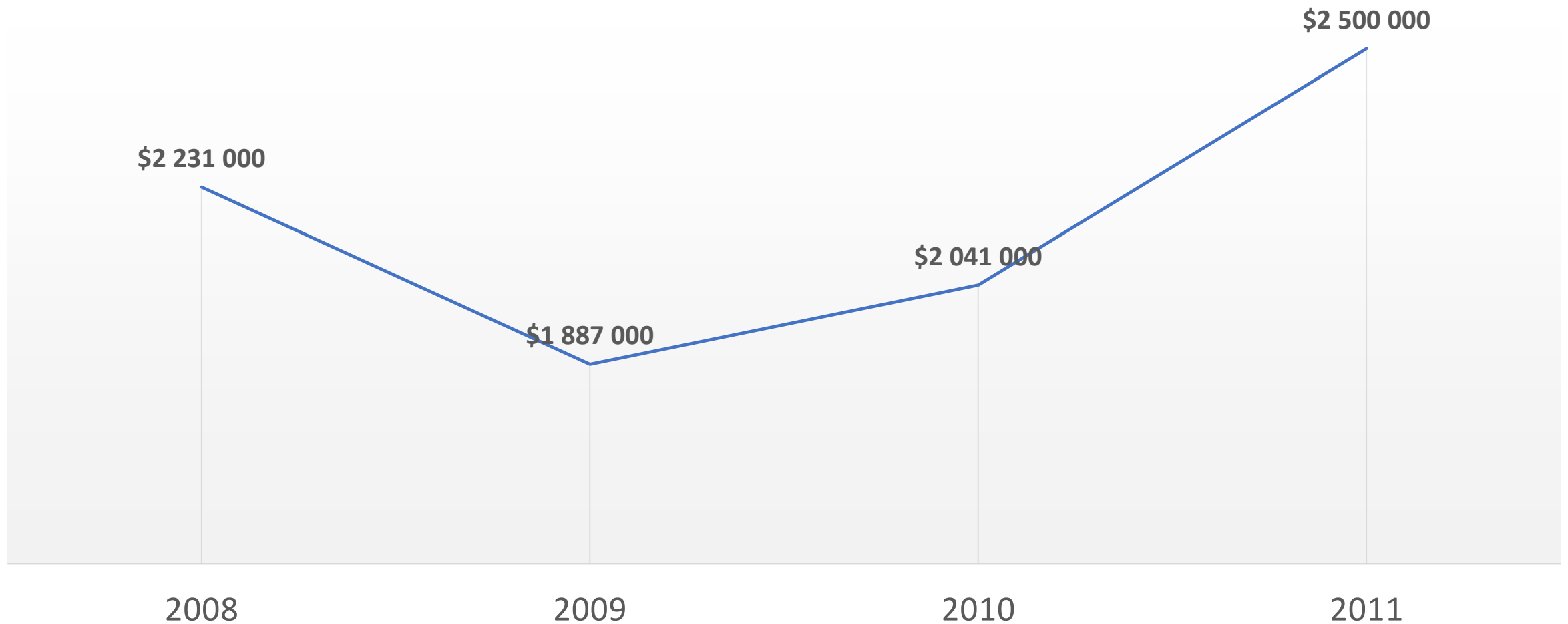


Klassikaline
investeering

- Tootlus
- Likviidsus



CASH ASKING PRICE INDICATIONS 10,0ct D/IF



Üks väheseid varaliike, mis nii kiiresti taastus.

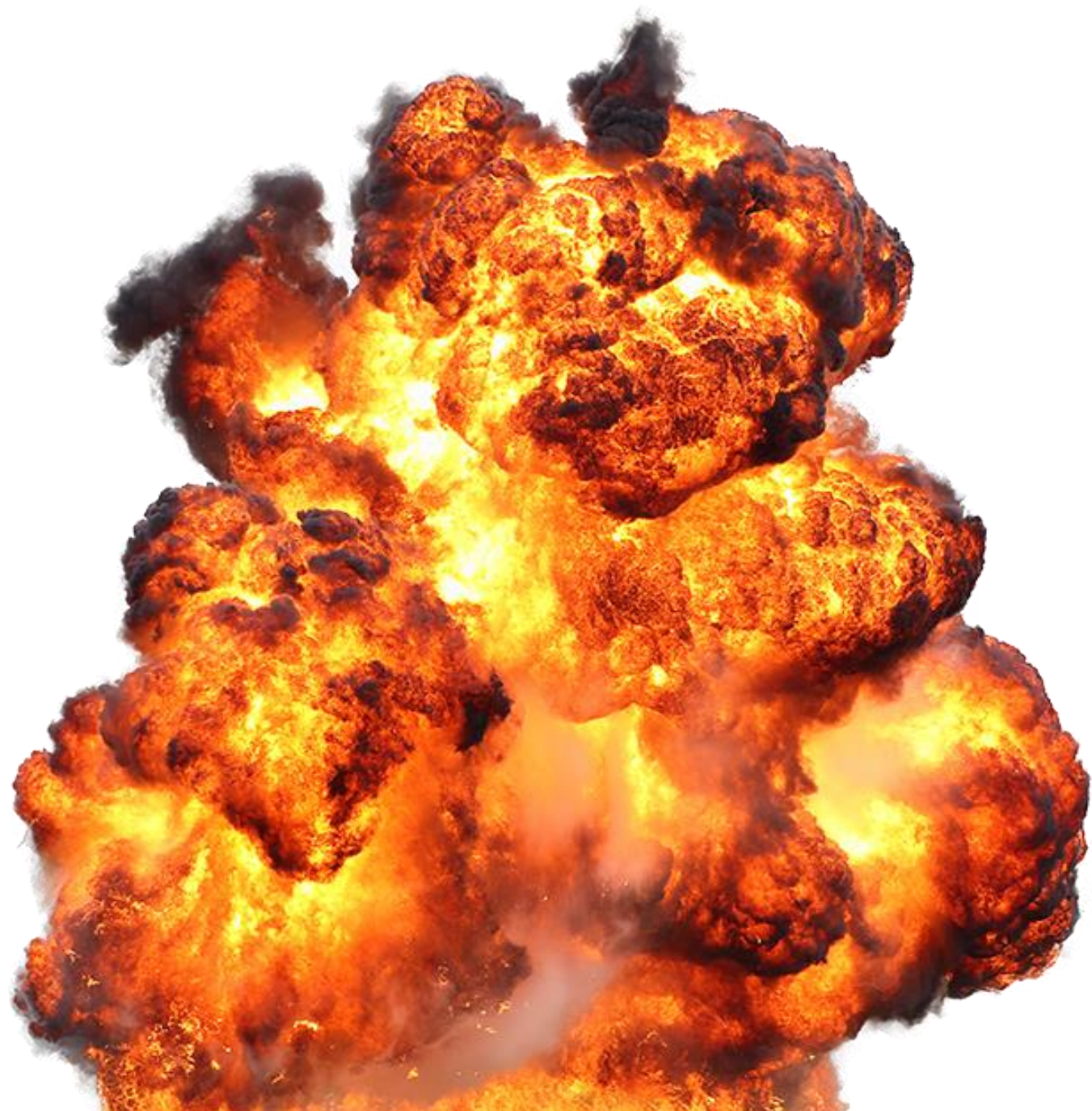
Teemant

Investeering?

Paigutus?

Elukindlustus?







43kg kulda vs 10ct D/IF



VS



1kg kulda vs 2ct H/SI vői 1ct G/VS



VS

6 x 1ct G/VS

2 x 2ct H/SI



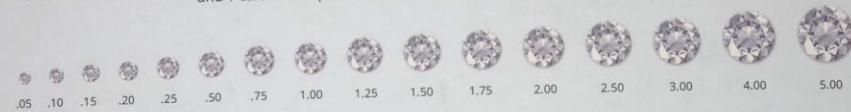
Teemanti omadused 4c



THE 4^Cs How to choose your diamond wisely

1. CARAT

The weight of a diamond is expressed in carats. 1 carat = 0.2 grams and 1 carat = 100 points.



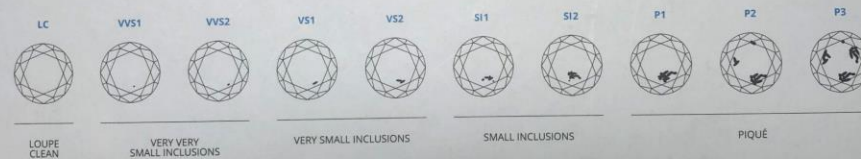
2. COLOUR

Most diamonds range in colour from colourless to slightly yellow. A perfect diamond has no colour at all.



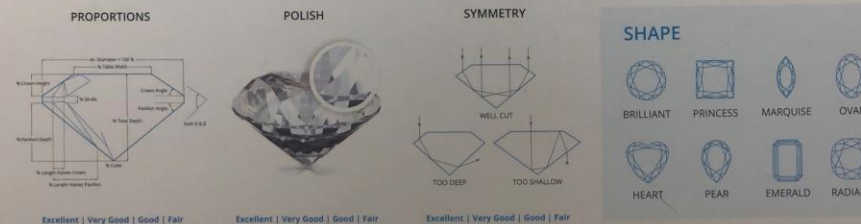
3. CLARITY

All natural diamonds have traces of their growth history, as they are a product of nature. With clarity, we describe a diamond's purity.



4. CUT

A diamond's cut is essential to its beauty. When you cut a diamond, you adjust its proportions, symmetry and polish. The Cut is divided into 3 grades: proportions, polish and symmetry. Each grade is evaluated according to four parameters: Excellent, Very Good, Good and Fair.



www.hrdantwerp.com



INTERNATIONAL GEMOLOGICAL INSTITUTE

SCIENTIFIC LABORATORY FOR THE IDENTIFICATION AND GRADING
OF DIAMOND AND COLORED STONES
EDUCATIONAL PROGRAMS

Expertise issued under license of IGI Antwerp
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Email: info@igi.org
www.igi.org

DIAMOND REPORT

This report is a statement of the diamond's identity
and grade including all relevant information.

NUMBER 355959987

ANTWERP, March 27, 2019

LABORATORY REPORT (ORIGINAL)

TO WHOM IT MAY CONCERN.

DESCRIPTION

SHAPE AND CUT

CARAT WEIGHT
COLOR GRADE
CLARITY GRADE
CUT GRADE

POLISH
SYMMETRY

NATURAL DIAMOND
ROUND BRILLIANT

1.00 CARAT
G
SI 2
EXCELLENT

EXCELLENT
VERY GOOD

The symbols do not usually reflect the size of the characteristics.
Red symbols indicate internal characteristics.
Green symbols indicate external characteristics.



Insignificant external details, visible under
high magnification only, are not shown



Security features included in this document are hologram,
watermarked paper and additional features not listed,
that, as a composite, exceed industry security standards.



CLARITY GRADE: Internally Flawless VS₁ VS₂ VS₁ VS₂ SI₁ SI₂ I₁ I₂ I₃

COLOR GRADE: D E F G H I J K L M N O P Q R S-Z FANCY COLOR

PROPORTION - MARGIN: ± 1%
MEASUREMENTS - MARGIN: ± 0.02mm

The gemological analysis of diamonds, precious stones and other mineral must be carried out by gemologists with many years experience in this field who have a keen sense of the professional code of ethics governing their work as well as thorough knowledge of crystallographic, optical and physical phenomenon.
The identification of the various species and varieties of stones, the distinction between natural and synthetic material, as well as various treatment methods currently encountered are all very sensitive factors. More specifically for diamonds, the law of refraction and dispersion of light, the related geometric data as well as knowledge of all aspects involved in the cutting process are essential.

This gemological report is provided upon request of the customer and/or the owner of the gem. By making this report IGI does not agree to purchase or replace the article. Neither IGI nor any member of its staff shall, at any time, be held responsible for any discrepancy which may result from the application of other grading methods. Neither the client nor any purchaser of the gem shall regard this Report as an appraisal nor as guaranty or warranty.

This report is subject to the terms and conditions set forth above and on reverse.

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COMMENTS
LASERSCRIBE

IDEAL CUT RO
IGI 355959987

CLARITY GRADE:

COLOR GRADE:

PROPORTION - M
MEASUREMENTS

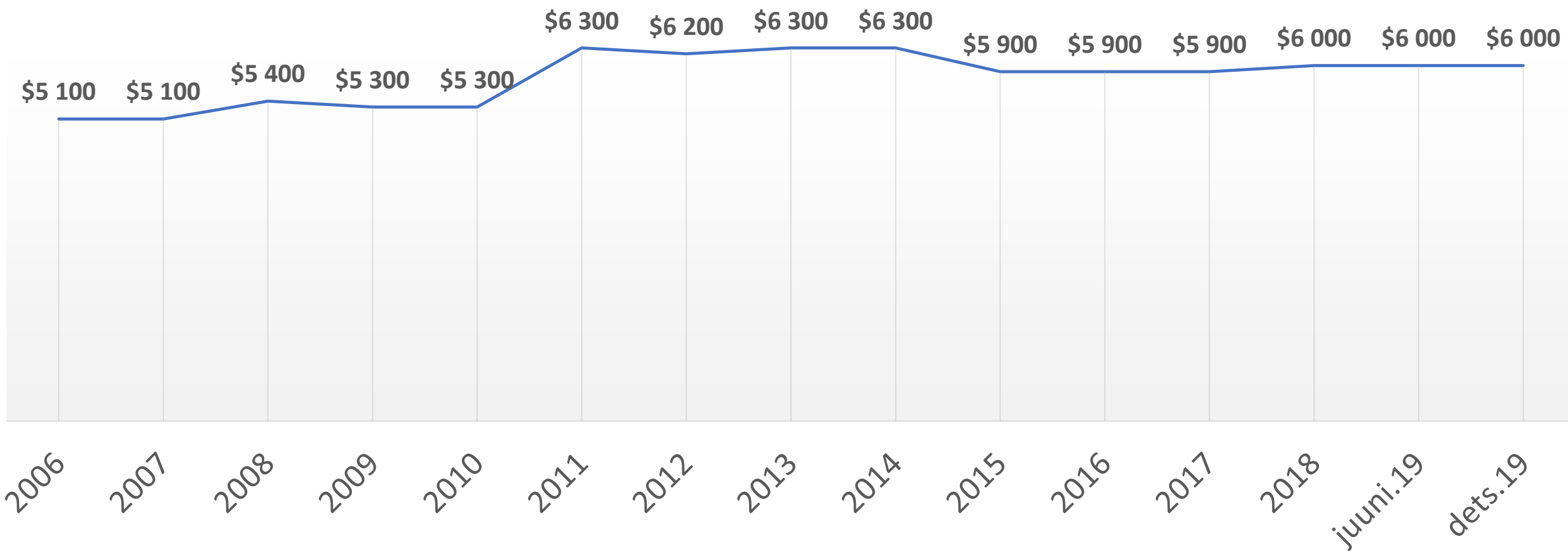
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of other grading

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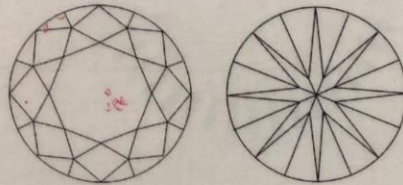
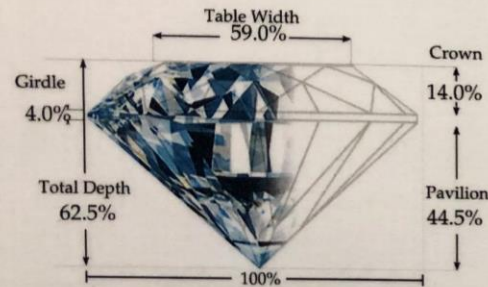
2019

CASH ASKING PRICE INDICATIONS (1,0ct G/SI2)

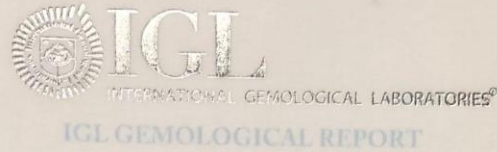


IGL REPORT NO.

D90449125IL



100% Natural Diamond
****Conflict Free Diamond****



May 08, 2018

DIAMOND REPORTShape and Cutting Style **ROUND BRILLIANT**Measurements **8.00 - 8.04 x 5.02 mm****GRADING RESULTS - IGL 4Cs**Carat Weight **2.01 CARAT**Color Grade **H**Clarity Grade **VS2**Cut Grade **Excellent****ADDITIONAL GRADING CHARACTERISTICS**

Finish

Polish **Excellent**Symmetry **Excellent**Girdle **Medium**Fluorescence **Faint****COMMENTS**

"EXCELLENT IDEAL CUT" - The quality of the cut of this diamond achieves Excellence in a symmetry of proportions, thus obtaining the optimal dispersion of light and brilliance.

"HEARTS & ARROWS" - This Diamond was polished utilizing superior precision & craftsmanship, its exquisite proportions generate the appearance of "Hearts & Arrows", when viewed at the correct angle & under the proper lighting conditions.

"Laser Inscription" - appears on the girdle number:
 IGL D90449125IL

GRADING SCALES

IGL COLOR SCALE		IGL CLARITY SCALE	
COLORLESS	D	FLAWLESS	IF
	E		
	F		
NEAR COLORLESS	G	VERY VERY SLIGHTLY INCLUDED	VVS1
	H		VVS2
	I	VERY SLIGHTLY INCLUDED	VS1
	J		VS2
FAINT	K	SLIGHTLY INCLUDED	SI1
	L		SI2
	M		SI3
	N		
VERY LIGHT	O	INCLUDED	I1
	P		I2
	Q		I3
	R		
	S		
	T		
	U		
	V		
LIGHT YELLOW	W		
	X		
	Y		
	Z		

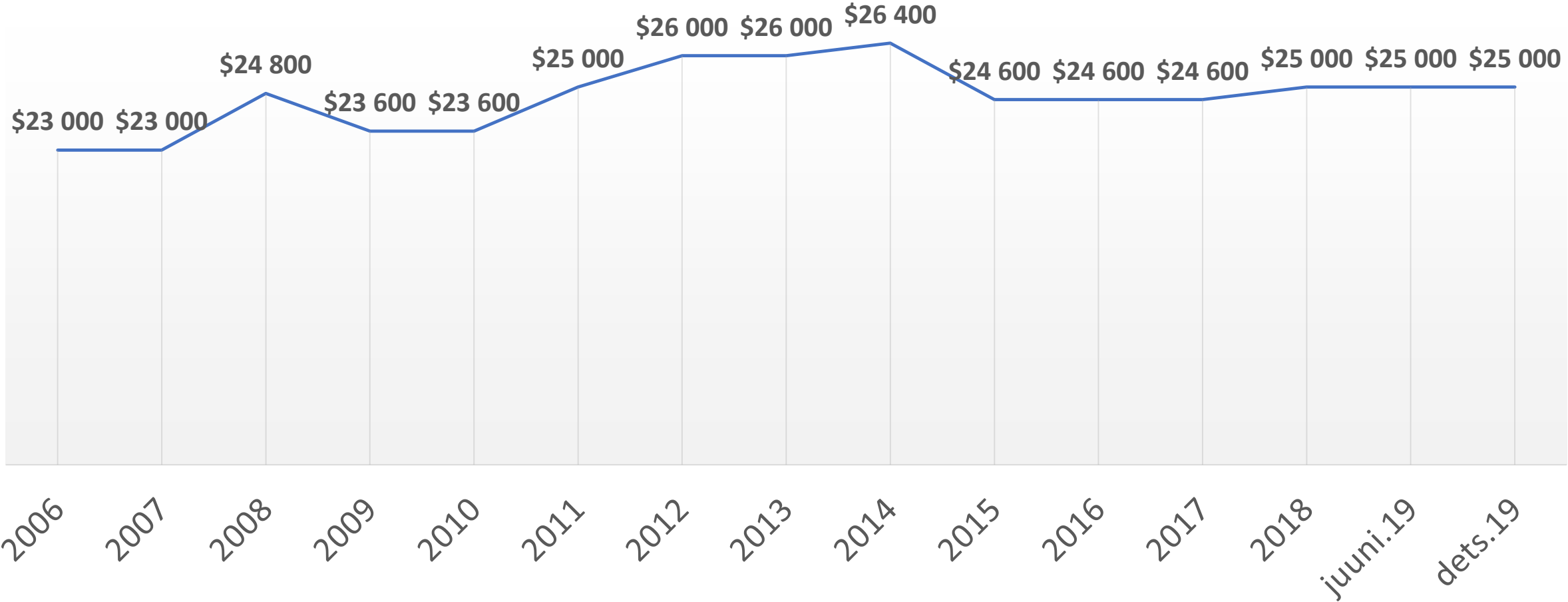


Online Verification
 WWW.IGL-LABS.COM

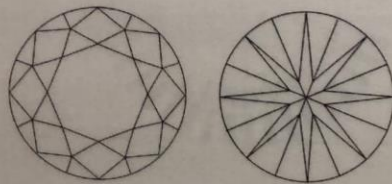
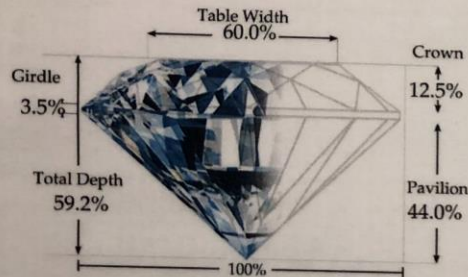
Each diamond is unique and possesses its own distinct qualities of color, clarity and cut. We have taken the utmost effort to examine and grade your diamond objectively, using professional gemological terminology and equipment, according to the strict standards to which IGL is committed.



CASH ASKING PRICE INDICATIONS 2,0ct H/VS2



IGL REPORT NO.
D79690830IL



100% Natural Diamond
****Conflict Free Diamond****

company name or a personal message. This service is considered an extra service and not included in the IGL basic grading service pack.)



July 16, 2015

DIAMOND REPORT

Shape and Cutting Style **ROUND BRILLIANT**

Measurements **10.17 - 10.19 x 6.03 mm**

GRADING RESULTS - IGL 4Cs

Carat Weight **3.75 CARAT**

Color Grade **G**

Clarity Grade **VS1**

Cut Grade **Excellent**

ADDITIONAL GRADING CHARACTERISTICS

Finish

Polish **Excellent**

Symmetry **Excellent**

Girdle **Medium**

Fluorescence **None**

COMMENTS

"**EXCELLENT IDEAL CUT**" - The quality of the cut of this diamond achieves Excellence in symmetry of proportions, thus obtaining the optimal dispersion of light and brilliance.

"**HEARTS & ARROWS**" - This Diamond was polished utilizing superior precision & craftsmanship, its exquisite proportions generate the appearance of "**Hearts & Arrows**", when viewed at the correct angle & under the proper lighting conditions.

"**Laser Inscription**" - appears on the girdle number:
IGL D79690830IL

GRADING SCALES

IGL COLOR SCALE		IGL CLARITY SCALE	
COLORLESS	D	FLAWLESS	IF
	E		
	F		
NEAR COLORLESS	G	VERY VERY SLIGHTLY INCLUDED	VVS1
	H		VVS2
	I		
FAINT	J	VERY SLIGHTLY INCLUDED	VS1
	K		VS2
	L		
VERY LIGHT	M	SLIGHTLY INCLUDED	SI1
	N		SI2
	O		SI3
LIGHT YELLOW	P	INCLUDED	I1
	Q		I2
	R		I3
	S		
	T		
	U		
	V		
	W		
	X		
	Y		
	Z		

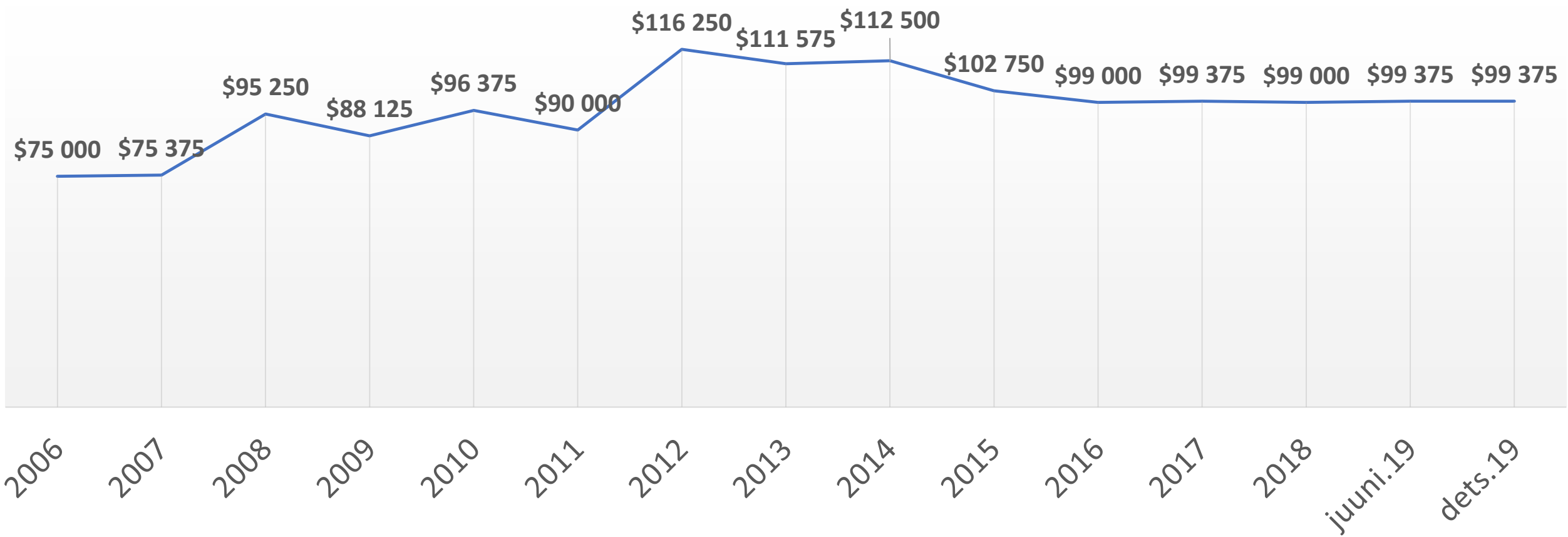


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CASH ASKING PRICE INDICATIONS (3,75ct G/VS1)





Teemantit seifis hoida
on sama nagu kaunis
roos seifi panna

SÕRMUS, MIS ON SAMAAEGSELT INVESTEERING



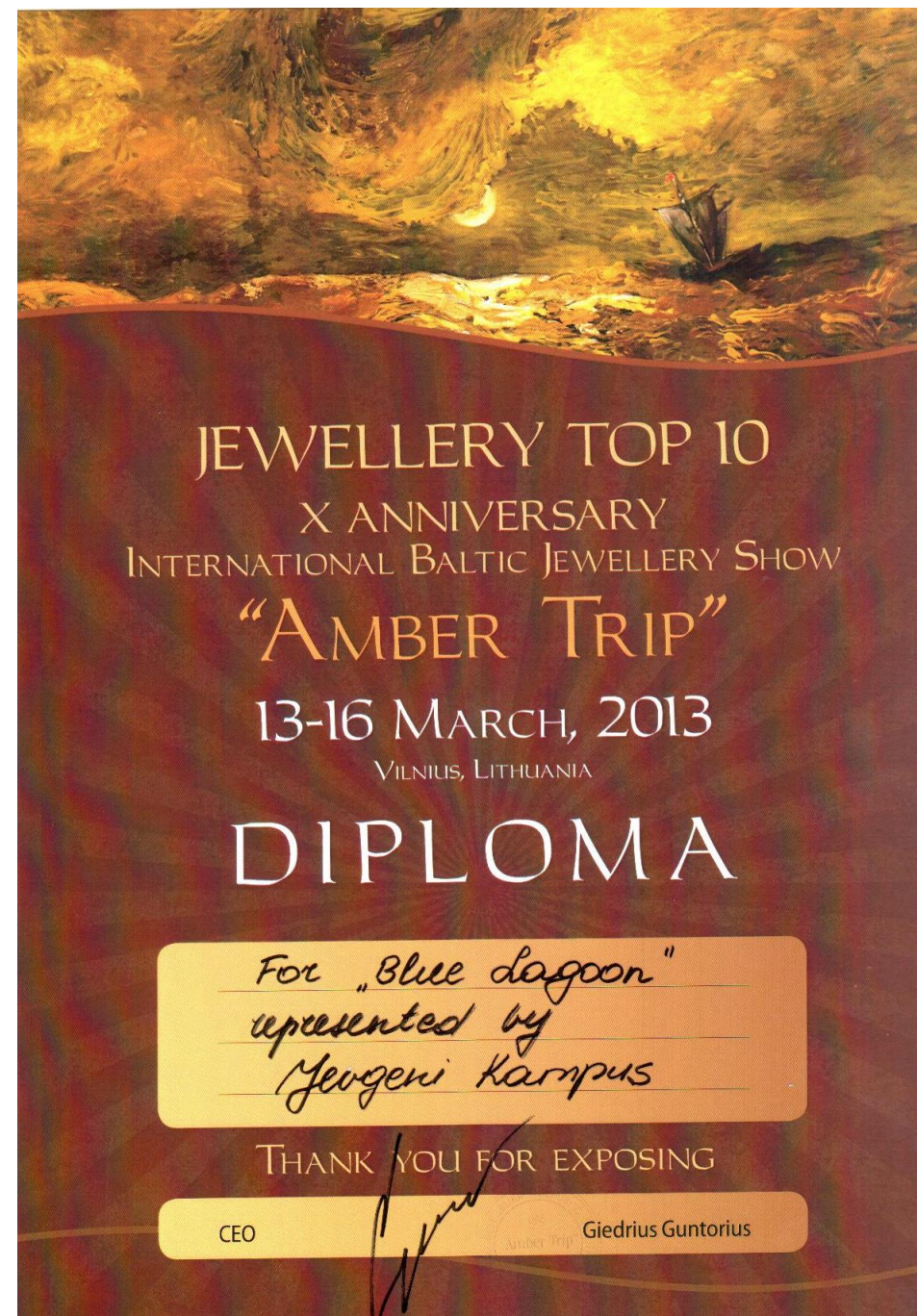
1,02ct 8400 EUR



BRILJANDI SERTIFIKAAT+SÕRMUSE SERTIFIKAAT+SERDI Nr. KIVIL







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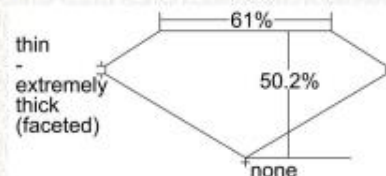




GIA NATURAL COLORED DIAMOND REPORT

May 23, 2019
 Report Type Grading Report
 GIA Report Number 5202303743
 Shape and Cutting Style Pear Modified Brilliant
 Measurements 13.01 x 8.10 x 4.07 mm

Carat Weight 2.81 carat
 Color Grade Fancy Vivid Pink*
 Color Origin Treated
 Color Distribution Even
 Clarity Grade VS1
 Proportions:



Profile not to actual proportions

Polish Good
 Symmetry Good
 Fluorescence Medium Orange
 Inscription(s): TREATED COLOR

* This diamond has been treated by one or more processes to change its color.

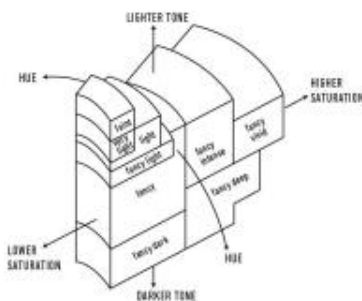
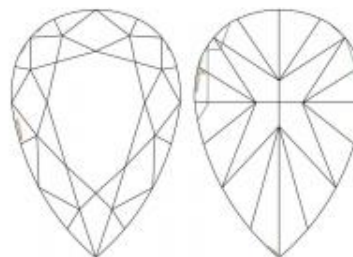
ADDITIONAL INFORMATION
GIA COLORED DIAMOND SCALE


Illustration of GIA fancy color grade interrelationships

GIA CLARITY SCALE

FLAWLESS
INTERNALLY FLAWLESS
VVS ₁
VVS ₂
VS ₁
VS ₂
SI ₁
SI ₂
I ₁
I ₂
I ₃

CLARITY CHARACTERISTICS

KEY TO SYMBOLS*

- ◡ Indented Natural
- ◡ Natural
- ◡ Extra Facet

* Red symbols denote internal characteristics (inclusions). Green or black symbols denote external characteristics (blemishes). Diagram is an approximate representation of the diamond, and symbols shown indicate type, position, and approximate size of clarity characteristics. All clarity characteristics may not be shown. Details of finish are not shown.


reportcheck.gia.edu


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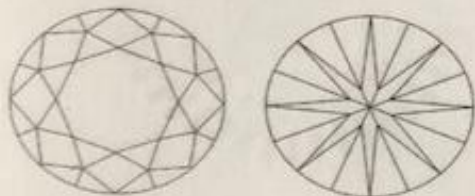
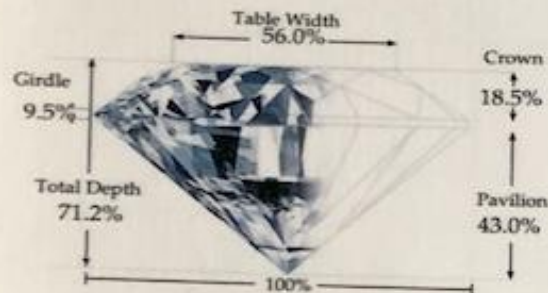


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IGL REPORT NO.

D94692555IL



100% Natural Diamond
Conflict Free Diamond



IGL

INTERNATIONAL GEMOLOGICAL LABORATORIES

IGL GEMOLOGICAL REPORT

September 06, 2018

DIAMOND REPORT

Shape and Cutting Style **ROUND BRILLIANT**

Measurements **9.58 - 9.79 x 6.91 mm**

GRADING RESULTS - IGL 4Cs

Carat Weight **4.50 CARAT**

Color Grade **Fancy Ocean Blue**

Clarity Grade **VS2**

Cut Grade **Good**

ADDITIONAL GRADING CHARACTERISTICS

Finish **Very Good**

Polish **Excellent**

Symmetry **Excellent**

Girdle **Thick**

Fluorescence **Faint**

COMMENTS

Color Enhanced.

"Laser Inscription" - appears on the girdle number:
IGL D94692555IL

GRADING SCALES

IGL COLOR SCALE		IGL CLARITY SCALE	
COLORLESS	D	FLAWLESS	IF
	E		
	F		
NEAR COLORLESS	G	VERY VERY SLIGHTLY INCLUDED	VVS1
	H		VVS2
	I		
FAINT	J	VERY SLIGHTLY INCLUDED	VS1
	K		VS2
	L		
VERY LIGHT	M	SLIGHTLY INCLUDED	S11
	N		S12
	O		S13
LIGHT YELLOW	P	INCLUDED	I1
	Q		I2
	R		I3
	S		
	T		
	U		
	V		
	W		
	X		
	Y		
	Z		



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Investeeringimine Soetamine

- Kust ja kuidas osta?
- Mida peab teadma ohtudest?



Natural Diamond and CVD Diamond



Natural Diamond



Synthetic Diamond

Täname teid
tähelepanu
eest!

Küsimused?

