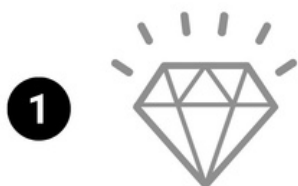


How Much Are My Diamonds Or Diamond Jewelry Worth?

myGEMMA

There are two main factors that determine the second-hand price of the diamonds or diamond jewelry you are selling:



1 THE INDIVIDUAL CHARACTERISTICS OF YOUR JEWELRY OR STONE

Every diamond is unique and there are a variety of factors that affect the value of your item. The universal method for determining diamond prices is the four 'C's – carat, color, cut and clarity:

- **CARAT** refers to the weight of the diamond
- **COLORLESS STONES** command the highest resale price
- **CUT** determines the diamond's brilliance
- **CLARITY** refers to the number of inclusions in your stone

Factors that may have a negative impact on the price will include any imperfections or damage your stone may have sustained. When you begin the process of selling your diamond or diamond jewelry it is important to do some research and have an accurate picture of its authenticity and quality



2 THE STRENGTH OF THE SECOND-HAND MARKET FOR YOUR PARTICULAR ITEM

Diamonds remain in high demand and are a great way to raise extra cash quickly as they retain value after purchase unlike many luxury items.

Market prices fluctuate over time as the economy, supply and demand and fashions change. The value of your diamond jewelry will be based on the strength of the second hand market for that particular item at the time of sale.

An example of this is diamond shape – certain shapes have proven more popular at certain points in history. Oval shaped diamonds were particularly popular in the 1970s and early 1980s. Currently, round diamonds are in the highest demand. Resale values will vary depending on the market conditions at the time you choose to sell.

GET YOUR PRICE QUOTE

Complete our online form to receive a price quote. For a final offer, send in your items with our free, fully insured shipping or scheduled an appointment with one of our expert gemologists in New York or London.



selling@mygemma.com



+1 (646)-758-0270



www.myGemma.com

THE DIFFERENCES BETWEEN RETAIL AND RESALE VALUES

myGEMMA

Much like when you purchase a car or another luxury item, diamonds lose some of their value when it comes to selling in the second-hand market.

You can generally expect to get around 25%-40% of the original retail price depending on the condition of the diamond or jewelry item.

EXAMPLE



A diamond ring purchased for \$1,200 would be priced at \$1,000 before VAT. We would expect the resale price to be around \$330-\$420. Any metals (gold, platinum or silver) will also be factored into our offer should you choose to sell an item of jewelry in its entirety

WHY IS THE SECOND-HAND VALUE 25%-40% OF THE RETAIL PRICE?

There are a number of reasons why the retail price is higher than the resale price:

- The retail price of the diamond or jewelry is made up of the wholesale price (the price the jeweler paid) plus a markup to cover the retail costs such as the rent of their premises, labor etc.
- If your item has a grading report or an appraisal this would have been factored into the original retail price and you won't get all of this back when you sell your item.



WHY IS THE SECOND-HAND VALUE 25%-40% OF THE RETAIL PRICE?

A jeweler's appraisals are a good way to get more information (the four 'C's) on your diamond, or diamond jewelry, which is then very useful when it comes to getting a more accurate price quote from myGemma. However, it is important to note that the four 'C's information and any price quoted from a jeweler's appraisal is based on the opinion of the appraiser which may differ from GIA grading standards.

A jeweler's appraisal will provide you with a replacement retail value for insurance purposes – to cover loss, theft or damage and this bears no relationship to the price of the item in the second hand market.



selling@mygemma.com



+1 (646)-758-0270



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HOW TO SELL DIAMONDS & DIAMOND JEWELRY

myGEMMA

Selling to myGemma is fast and easy. From price quote to payment, the entire process can take as little as 24 hours. Best of all, there are no hidden costs or fees deducted from your final offer.

1

Fill out our online form to get a price quote for your diamond or diamond jewelry.

You can find all the relevant information within a jeweller's appraisal, insurance certificate or laboratory certification from organizations such as GIA, IGI or EGL.

2

We will then provide free, fully insured shipping for you to send your diamond jewelry to our headquarters, where our appraisers will authenticate your item and evaluate its condition. You will then receive your final offer.

We also offer in person appointments in New York and London if you would prefer to meet one of our experts directly and get an final price for your jewelry.

3

Once our final price is accepted we will process your payment immediately. Should you choose not to sell your item, we will return your jewelry to you at no charge.

