

# A Regular Guy's Guide to Buying Her a Beautiful Diamond Solitaire Pendant



Become a Gift-Giving Hero

Presented By  
**LUMIJE**  
HIM

# Why Should You Read This?

Our goal in writing this e-book is to give you a foundation about diamonds and diamond solitaire pendants. After reading, if you chose to do more research, you will be able to do it more effectively. But you don't need to. This e-book will give you all the tools you need to buy her a beautiful diamond pendant and become a gift-giving hero.



## Here are Some Topics We'll Cover:

- What are the things you should look for when shopping for a solitaire pendant.
- The basic blocking and tackling of the 4C's.
- How natural diamonds were formed and how they are mined (and more).
- What are lab-grown diamonds and how are they made.
- What are the pros and cons of buying lab-grown or buying natural diamonds.
- Provide a ballpark comparison of how much you can expect to pay for different sizes of solitaire pendants (both natural and lab-grown).

We've also included a **key takeaways** box that highlights some of the more important points of each section.

# Peeking Under The Hood of a Quality Diamond Solitaire Pendant

These are the components of quality solitaire diamond pendant and what you should look for.

## Four-Prong Setting

This setting is preferred since it both shows off the diamond well and holds it securely in place.

**Whether Lab-grown or Natural?** You want a natural that is GIA-certified or a lab-grown diamond GIA or IGI-certified.



## Adjustable Chain

This will allow her to get the right position for her neck.

## Aim for the “Goldilocks” range of color, clarity and cut.

You want your diamond to have good proportions. It shouldn't be too deep, since this cuts down on its brilliance. You also pay needlessly for extra carat weight. Also, you want a diamond that really sparkles and has good color.

To understand how diamonds are priced you will need a basic understanding of the how diamonds are graded.

In the next couple of pages, we give you the nuts-and-bolts of components/categories of this grading process known 4C's—carat, cut, clarity and color. As any diamond gets a better grade in each of these four categories the price will go up. The opposite happens if a diamond gets a lower grade in any of these 4 categories—the price will decrease.

Your goal will be to strike a balance between all these four components, so you can buy a beautiful diamond pendant and stay within your budget.



## Key Takeaways

Carat refers to the weight of the diamond not the size.

Since are viewed face up, you don't want too deep a stone—try to not buy diamonds with a depth of greater than 64%

### Balancing the 4C's: How to Find Your Perfect Studs.

The 4C's are a way of classifying diamonds, which was developed decades ago by the GIA (Gemological Institute of America). They are **carat**, **cut**, **color** and **clarity**.

Here's the basics you need to know about each of the 4C's.

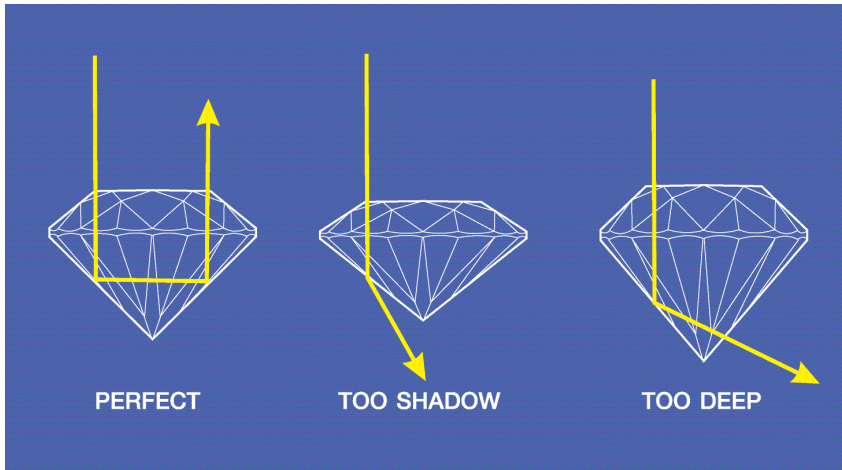
**Carat** describes the weight of the diamond, not the size the diamond appears to be (its diameter). As diamonds increase in carat size and reach certain thresholds, the price of a diamond per carat can jump considerably. For instance, a 5-carat diamond will cost more than (5) 1-carat diamonds of the same cut, color and clarity grade.

A diamond solitaire pendant is viewed head on, not from the side, so we suggest your studs don't have a depth greater 64%. A diamond can have a higher carat weight but have a smaller diameter (appear smaller) than a lower carat-weight diamond that is not cut as deep. See illustration on the next page.



*This chart shows how different carat size diamonds (of average depth)*

# Cut



## Key Takeaways

Cut does not refer to the **shape** of the diamond such as round, oval, marquise etc.

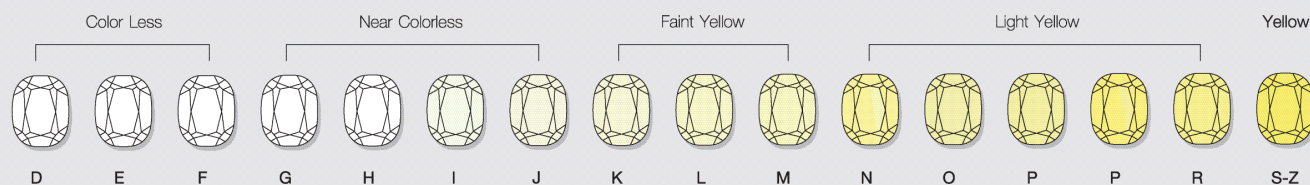
Cut is based on proportions of the diamond. The IGI grades this into five categories: Ideal, Excellent, Very good, Good, and Fair. The GIA also uses five categories: Excellent, very good, good, fair & poor.

The second of the four C's is "cut." A diamond acts like a prism with light entering the top of the diamond, bouncing off the interior, then being reflected out the top again. The amount of light that enters the diamond, interacts with the interior and then reflects out of the top will determine the sparkle the diamonds has—you want sparkle!

The images above show how light is lost if a stone is cut too shallow or too deep. Too deep a stone will not only cut down on sparkle but will also reduce the diameter of her diamonds and make them appear smaller than their carat size—and you will spend money needlessly.

# Color

DIAMOND-COLOR-CHART



The third “C” is **color**. This describes how white a diamond is. “White” in this case means absence of color. This is rated on a scale of D to Z, with D having no traces of a secondary color and Z being considered “yellow-grade.” So, a diamond will be more yellow as you go higher up in the alphabet. Note: Fancy yellow diamonds are rare and desirable and have their own grading scale. They are not the same as white diamonds further up the color chart.

## Key Takeaways

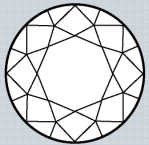
The closer to the letter “D” the color grade is the better. However, we do not recommend getting too good a color (this gets very expensive!) and is not necessary to get a beautiful diamond pendant. Try aiming somewhere in the G-H range.

There is something called fancy-colored diamonds such as yellow, red, green and blue. This is a totally different color scale than is used for “white” diamonds. A yellow diamond if it is graded on the fancy color scale is good. When using the grading system we are discussing “yellow” is not good.

# Clarity

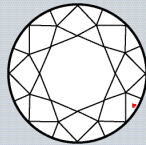
## DIAMOND CLARITY CHART

Diamond clarity refers to the absence of naturally occurring inclusions within the stone or blemishes on the surface. The grading of a diamond's clarity depends on the size, colour and location of any inclusion or blemish, and is assessed by 10 x magnification.



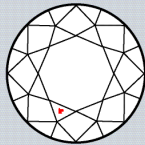
FL

FL diamonds are Flawless



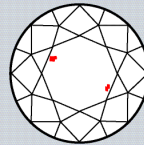
IF

IF diamonds are Internally Flawless



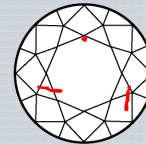
VVS1-VVS2

VVS diamonds (1 and 2) are Very Very Slightly Included



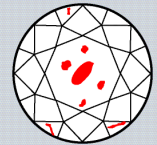
VS1-VS2

VS diamonds (1 and 2) are Very Slightly Included



SI1-SI2

SI diamonds (1 and 2) are Slightly Included



I1-I3

I diamonds (1, 2 and 3) are Imperfect

The last of the 4C's is **clarity**. This is the measure of a diamond's imperfections. The term "inclusions" will describe the defects on the inside of the diamond.

## Key Takeaways

Clarity is the most complex criteria, because unlike color and carat weight, which are straightforward, there are a lot of nuances when it comes to inclusions. For instance, some inclusions are better to have than others. You can have two diamonds that have the same clarity grade, but one has white inclusions and the other black inclusions. Obviously, the white is better. Also, the location of the inclusion is important. It is better to have an inclusion on the outer-border of the diamond, as opposed to smack in the middle.

The bottom-line is you want a diamond that is "eye-clean" or one that you cannot easily see an inclusions with the naked eye. A diamond pendant is viewed from far away and never with a jeweler's loupe. So, no need to pay for VVS2 or better clarity grades. SI-VS2 is where your sweet spot should be.

## Consider the Shape

The most popular shape for a solitaire diamond pendant is round brilliant. As a point of interest, round diamonds are the most expensive shape diamond, this is due to the extra work needing in cutting and polishing the rough diamond to achieve this shape and number of different facets it has. If she hasn't told you she loves another shape, stick with round and you can't go wrong.

## Fluorescence

Before we leave the 4C's, we want to mention something called fluorescence. Fluorescence is a natural quality that some diamonds possess. These diamonds give off a glow when viewed under ultraviolet light. This is graded by laboratories as faint, medium, strong or very strong. Fluorescence was once valued when it came to diamonds since it can make the diamond appear whiter. But in recent times, it seems to lessen the price of diamond. You can often save money by buying a diamond with fluorescence.

### Key Takeaways

Different shape diamonds go through phases of popularity. Some years princess cuts were all the rage, other times it was ovals. This faddish nature for different shapes can sometimes be associated with a famous person receiving this shape in an engagement ring.

A round diamond for a solitaire pendant is always your best bet. It is the classic shape. And like a blue blazer or simple black cocktail dress it will never go out of style.



## Picking the Best Setting

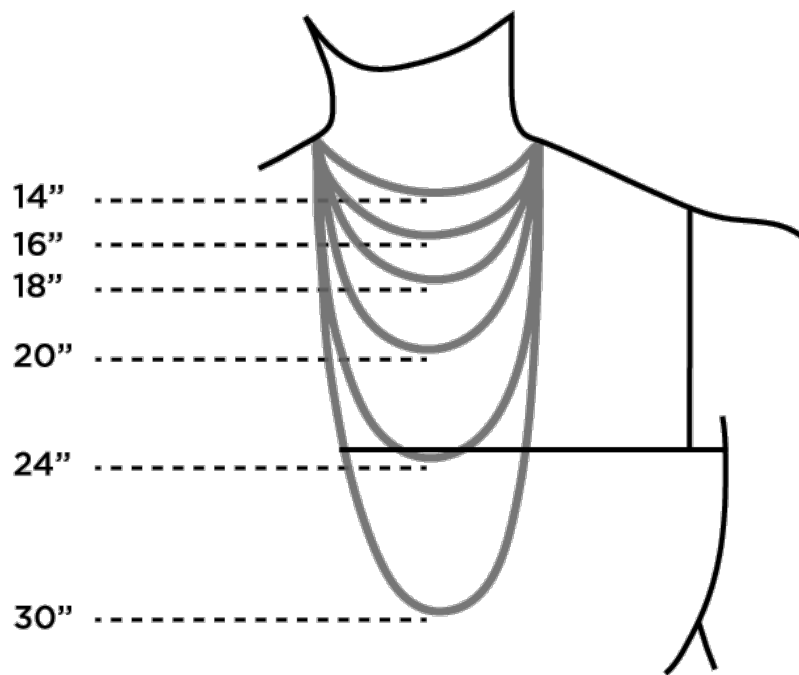
You want a setting that will both secure and will show off her diamonds best.

We recommend a 4-prong setting.

As far as metal choice, you can never go wrong with gold.

We like 14K because it is a nice balance between quality, affordability and durability.

## Necklace Length



For a woman of average height, we recommend 16"-18" many chains are adjustable (with a second circle) and can be worn as either 16" or 18"

Now that you have a basic handle on the 4C's your next decision is whether you purchase natural diamonds or lab-grown diamonds for her diamond pendant.

Natural diamonds cost a lot more than lab-grown diamonds. The following couple of pages will explain why. After we cover some basic information about the differences between the two, we will talk about the pros and cons of purchasing one or the other.

# What's a Natural Diamond and How Were They Formed?



A natural diamond is one that was formed by nature over 1-3 billion years ago. This formation took place some 90 miles under the earth's surface where the temperature and pressures are extraordinarily high.

Had these diamonds stayed buried that far down in the earth's crust, there probably would be no need to write this guide, since diamonds wouldn't be a thing.

However, it is believed that volcanic eruptions brought some natural diamonds closer to the earth's surface, and some even made their way to the surface and were accidentally discovered.

The majority, however, are still buried deep underground and remain embedded in a kind of rock called kimberlite.

# How are Natural Diamonds Mined?

Once an active diamond mine is found—not an easy or inexpensive undertaking. Excavating these diamonds is a big job. First, an enormous carrot-shaped hole is dug to locate what is known as a kimberlite pipe. The pit is dug with roads hugging its perimeter. These roads are necessary to accommodate the enormous machinery needed to excavate the large quantities kimberlite rock in hopes of finding embedded rough diamonds. Below is a picture one of the largest mines ever dug.

Tons of kimberlite are excavated and transported by dump trucks to sites where this rock is pulverized into tinier pieces and inspected. A very good mine will discover 1-3 carats of diamond per metric ton of kimberlite. However, most of these diamond are not gem-quality and are used for industrial purposes.



*A picture of a natural diamond mine.*

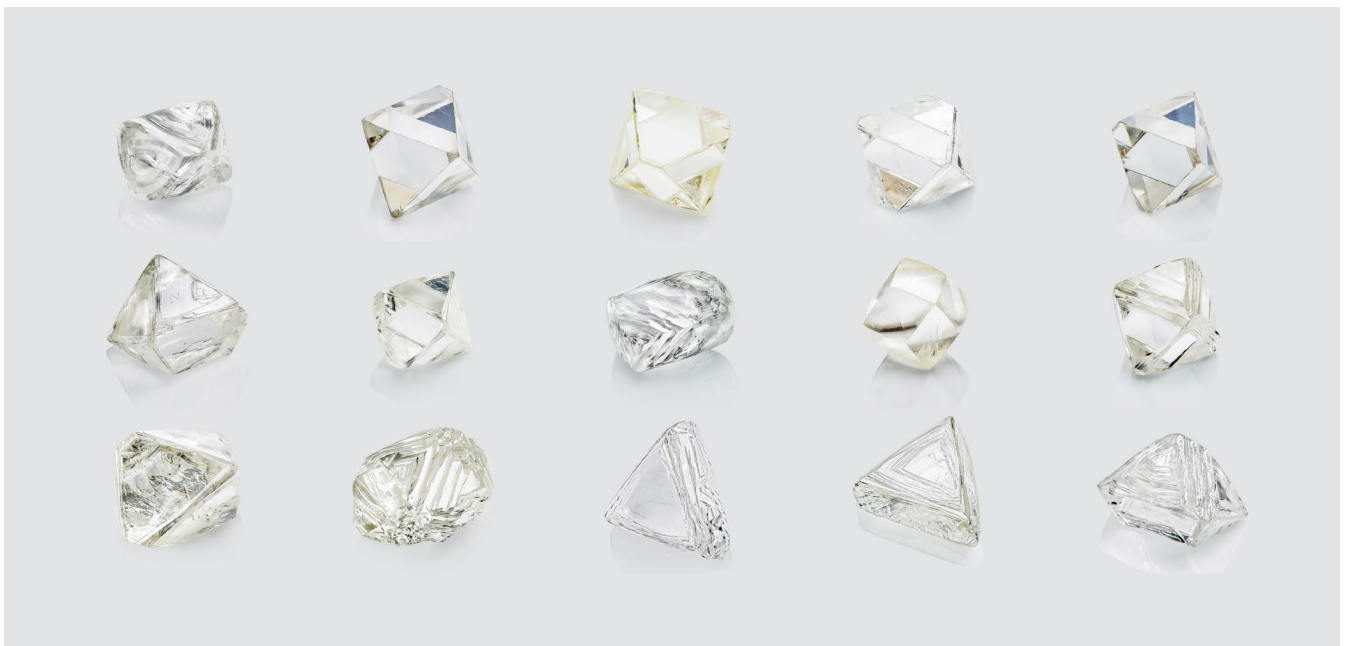




*The large-scale and costly excavation of kimberlite rock to find embedded rough diamonds.*

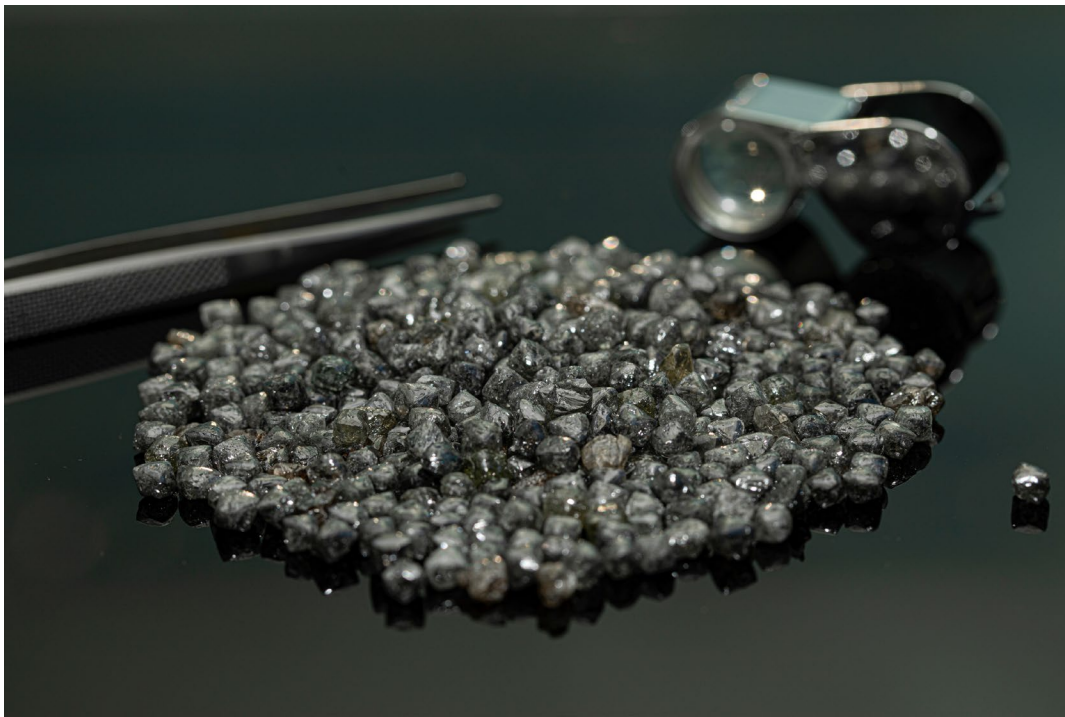


*This photo shows a rough diamond embedded in kimberlite rock.*



*This picture shows some common shapes rough diamonds are found before they are cut and polished by a diamond manufacturer.*





*Once rough diamonds are found and extracted from kimberlite by the mining company they are sorted by their type, carat size and color*

There are only a handful of natural diamond mining companies in the world. This is understandable considering the scale, cost and risk in finding and mining natural diamonds. The largest of these companies is the DTC (Diamond Trading Company) formerly known as DeBeers. The DeBeers name might be familiar to you from their iconic TV and print advertisements with the famous tagline "A Diamond is Forever"

The DTC sells rough diamonds directly to a select group of diamond manufacturers known as "Sightholders." These Sightholders cut and polish the rough diamonds to produce the finished diamonds we are all familiar with.



*This photo shows the cutting and polishing stages that turn a natural rough diamond into a finished sparkling diamond. These steps are also used in the manufacturing of lab-grown rough diamonds.*

# Just How Rare Are Gem-Quality Natural Diamonds?

Active diamond mines for geological reasons are usually located in very remote places around the globe with either very frigid or scorchingly hot climates. These conditions make exploration difficult and costly. Discovering an active diamond mine is risky, has a high rate of failure, and there are millions to be lost.

Due to the expense, risk and a diminishing supply of natural diamonds (the last active diamond mine was discovered over 20 years ago) There is a built-in scarcity to natural gem-quality diamonds. In fact, very few gem-quality diamonds are discovered per year.

It is estimated that the number of gem-quality natural diamonds of a carat or more found each year would fit into an exercise ball.



## Key Takeaways

Natural diamonds are expensive and difficult to mine this makes them costly. On the flip-side because of this scarcity/rarity natural diamond prices retain or increase in value over time.



# Lab-Grown Diamonds Grow in Popularity

The technologies used to create synthetic or man-made diamonds have been around for decades, but recently there have been major improvements and industrial scaling of these technologies. Currently, larger gem-quality diamonds are being created in shorter periods of time. In addition, there has been an increase in competition and marketing, which has caused these diamonds to become more popular.

This new-breed of lab-grown diamond is identical molecularly and chemically to diamonds that developed 1-3 billion years ago. All the information about the 4C's applies equally to lab-grown diamonds as they do to natural diamonds.

In the next couple of pages, we will briefly discuss the technologies used to grow these diamonds.

## Key Takeaways

Lab-grown diamonds have become very popular in the last couple of years, but that does not mean they are new inventions. They have been around for decades. New and improved processes have improved the quality, the upper limits of carat sizes and speed in which they can be produced.

# What's a Lab-Grown Diamond?

Lab-grown diamonds are also sometimes referred to as man-made, synthetic, engineered or cultured diamonds. These diamonds are grown using large sophisticated machines or pods. Scientists have been able to artificially create the necessary environment to grow these diamonds.

The name laboratory conjures up images of a sterile environment with white coat personnel. These laboratories, however, are large industrial concerns, more akin to a factory or foundry.

## How are Lab-Grown Diamonds Made?

There are two methods used to create lab-grown diamonds:

1. High Pressure High Temperature (HPHT)
2. Chemical Vapor Deposition (CVD)

High Pressure High Temperature (HPHT)

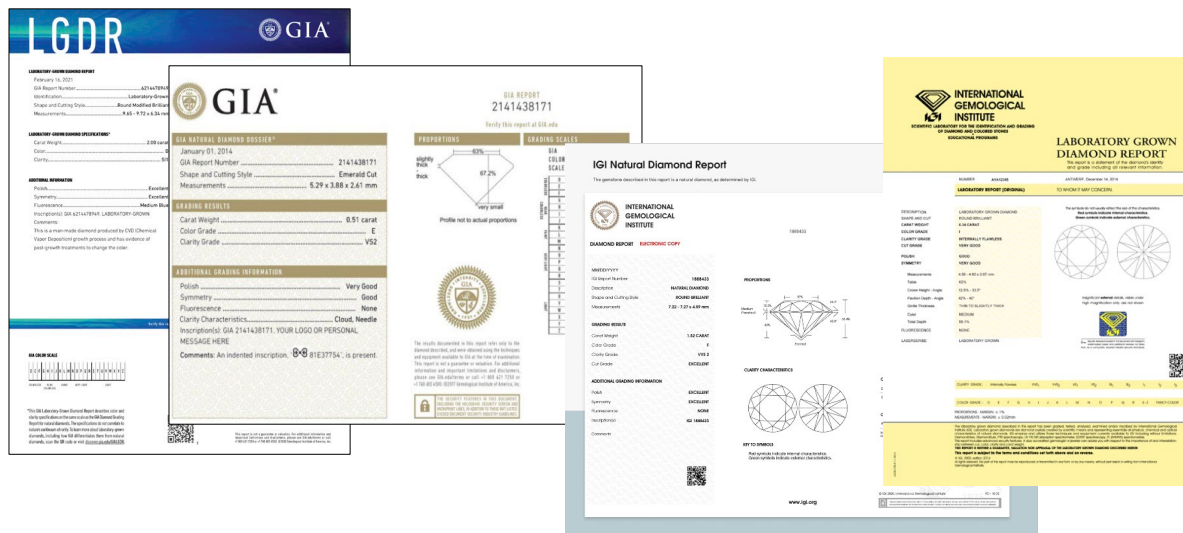
This method uses very high temperatures (1300+ degrees Celsius) and enormous levels of pressure. Carbon material is introduced into this environment that mimics conditions found in the earth's crust.

Chemical Vapor Deposition (CVD)

Carbon "seeds" are put inside a vacuum chamber where heated hydrogen and other carbon-containing gasses. Under high temperatures the gases breakdown and the carbon in them crystalizes around the "seeds" growing a diamond.

Before we get into the pros and cons of both types of diamonds

Let's discuss certification.



*The GIA and IGI Certify Both Natural and Lab-Grown Diamonds—Using Easily Differentiated Certificates.*

## A Note About Certification

The best way to make sure you are getting the actual color, cut, clarity and cut-grade the seller represents is to make sure the diamond in her pendant is certified by a reputable grading laboratory.

For natural diamonds we recommend GIA (Gemological Institute of America) and for lab-grown diamonds we recommend either the IGI (International Gemological Institute) or GIA. Without certification there is no way to accurately assess you are getting the color, clarity and cut diamond you're paying for.

If you think you're buying G-H color and SI clarity and the diamond is K-color and I3 quality, this will greatly reduce the actual value of her pendant. The price you are paying may look like a bargain but can be far from it. Remember: If it looks too good to be true, it probably is.

On the next couple pages, we will review how to read both an GIA and IGI certificate.

Although there are some differences in the grading parameters between GIA and IGI, if you get the basics of how to read one certificate, you'll see how to read the other.

Also, we just show an example of a GIA and IGI certificate for natural diamonds. But except for the color and layout of the certificate the info is the same for lab-grown.



GIA REPORT  
2141438

Verify this report at [gia.edu](http://gia.edu)

GIA DIAMOND GRADING REPORT

January 01, 2014  
GIA Report Number ..... 2141438  
Shape and Cutting Style ..... Round Brilliant  
Measurements ..... 6.41 - 6.43 x 3.97 mm

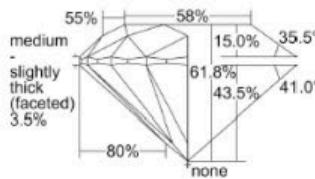
GRADING RESULTS

Carat Weight ..... 1.01 carat  
Color Grade ..... F  
Clarity Grade ..... SI1  
Cut Grade ..... Excellent

ADDITIONAL GRADING INFORMATION

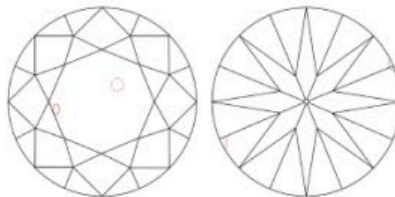
Polish ..... Excellent  
Symmetry ..... Excellent  
Fluorescence ..... None  
Inscription(s): GIA 2141438167. *I Love You*  
Comments: SAMPLESAMPLESAMPLE

PROPORTIONS



Profile to actual proportions

CLARITY CHARACTERISTICS



KEY TO SYMBOLS\*

- Crystal
- Cloud
- Feather
- Natural

\* 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.

FACSIMILE

This is a digital representation of the original GIA Report. This representation might not be accepted in lieu of the original GIA Report in certain circumstances. The original GIA Report includes certain security features which are not reproducible on this facsimile.

GRADING SCALES

GIA COLOR SCALE	GIA CLARITY SCALE	GIA CUT SCALE
D	FLAWLESS	EXCELLENT
E	INTERNALLY FLAWLESS	
F	VVS <sub>1</sub>	VERY GOOD
G		
H	VVS <sub>2</sub>	GOOD
I		
J	VS <sub>1</sub>	
K		
L	VS <sub>2</sub>	FAIR
M		
N	SI <sub>1</sub>	POOR
O		
P	SI <sub>2</sub>	
Q		
R	I <sub>1</sub>	
S		
T	I <sub>2</sub>	
U		
V	I <sub>3</sub>	
W		
X		
Y		
Z		



The results documented in this report refer only to the diamond described, and were obtained using the techniques and equipment used by GIA at the time of examination. This report is not a guarantee or valuation. For additional information and important limitations and disclaimers, please see [www.gia.edu/terms](http://www.gia.edu/terms) or call +1 800 421 7250 or +1 760 402 4500. ©2014 Gemological Institute of America, Inc.

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# Reading a GIA Certificate

1. The GIA certificate number.
2. This box contains the date of the certificate, the GIA certificate number again, the shape of the diamond and the measurements of the diamond.
3. Contains the 4C's carat weight, color, clarity and cut grade.
4. This box highlights the polish grade, the symmetry and whether the diamond has fluorescence.
5. Details of the proportions of the diamond this is more than you need to know.
6. Highlight the type and location of the inclusions found in the diamond. (On the next page we have blown up box 6 to explain it in more details)
7. This shows the scales GIA uses to grade color, clarity and cut grade.



# Details About Location and Type of Inclusions

**GIA DIAMOND GRADING REPORT**  
 GIA Report Number: 2141438167  
 Shape and Cutting Style: Round Brilliant  
 Measurements: 6.41 - 6.43 x 3.97 mm

**PROPORTIONS**  
 Table: 50%, 58%, 15.0%, 25.0°  
 Girdle: slightly thick (opened) 3.5%  
 Pavilion: 80%, 43.9%, 41.0°  
 Profile to actual proportions

**CLARITY CHARACTERISTICS**  
 Key to Symbols:  
 ● Crystal  
 ○ Cloud  
 \ Feather  
 ^ Natural

**CLARITY CHARACTERISTICS**  
 Diagram showing two diamond outlines with inclusions marked by symbols. A red circle with the number '6' highlights a specific inclusion.

**KEY TO SYMBOLS\***  
 ● Crystal  
 ○ Cloud  
 \ Feather  
 ^ Natural

**OTHER TYPES OF INCLUSIONS GIA LISTS**

- Laser Drill Hole
- Crystal
- \ Needle
- Pinpoint
- Cloud
- ↗ Twinning Wisp
- Knot
- \ Feather
- ^ Chip
- Cavity
- x Bruise
- Etch Channel
- ^ Indented Natural
- ^ Natural
- ^ Extra Facet

Carat weight, color and less so cut-grade are straightforward without having many nuances.

Clarity is different. Two diamonds can have the same clarity grade, but the location and type of inclusion can be different. On the enlargement you can see that GIA will classify inclusions with different symbols as either a crystal, cloud, feather or natural. It also will show where in the diamond the inclusion is located.

A feather located in the on the perimeter of the diamond is preferable to black natural (a dot) located right in the middle of the diamond.

## DIAMOND REPORT

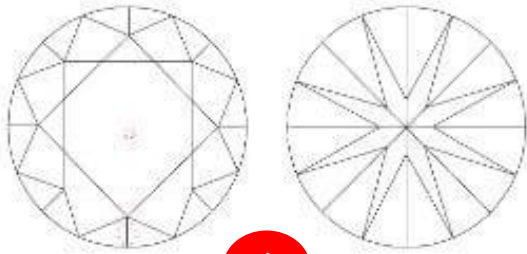
This report is a statement of the diamond's identity and grade including all relevant information.

NUMBER **A1A12** December 14, 20


**LABORATORY REPORT (ORIGINAL)** TO WHOM IT MAY CONCERN.

DESCRIPTION	NATURAL DIAMOND
SHAPE AND CUT	ROUND BRILLIANT
CARAT WEIGHT	1.34 CARAT
COLOR GRADE	I
CLARITY GRADE	VVS1
CUT GRADE	VERY GOOD
POLISH	GOOD
SYMMETRY	VERY GOOD
Measurements	4.58 - 4.60 x 2.67 mm
Table	62%
Crown Height - Angle	12.5% - 33.5°
Pavilion Depth - Angle	42% - 40°
Girdle Thickness	THIN TO SLIGHTLY THICK
Culet	MEDIUM
Total Depth	58.1%
FLUORESCENCE	NONE

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)



IGI Quality Indicators included in this document are hologram, information page and additional labels not shown. For a complete, exceed industry security standards.

## Reading a IGI Certificate

1. The IGI certificate number.
2. This box contains the date of the certificate.
3. Contains the 4C's carat weight, color, clarity and cut grade.
4. Details of the proportions of the diamond this is more than you need to know.
5. This section tells you whether the diamond has fluorescence.
6. Highlight the type and location of the inclusions found in the diamond.

# Twin Brothers of Different Mothers



If someone showed you two diamonds (one natural the other lab-grown) side by side each with the same carat size, proportions, color and clarity, you nor anyone else, without the aid of a special machine, could tell the difference between the two.

Although these diamonds are chemically and molecularly similar, there are differences in long-term value.

In the next couple of pages, we will discuss the pros and cons of both natural and lab-grown diamonds. Armed with the facts you can make the best decision for you and her.

## Key Takeaways

This newer generation of lab-grown diamonds are real “diamonds” in the sense that they are chemically and molecularly almost identical to natural diamonds. There are factors, however, which may influence your decision of whether to buy a natural diamond or lab-grown diamond solitaire pendant.

# Pros and Cons of Natural Diamonds



## The Pros:

- Over the last 35 years diamonds have grown in value about 3% every year.
- This ability to retain and appreciate in value is due to the natural scarcity of gem-quality diamonds. This scarcity will only increase in the future, as the output of existing mines decreases, and the number of new productive mines continues to decrease.
- There is something magical about owning something that is 1-3 billion years old.

## The Cons:

- Due to what you just learned about natural diamond mining; natural diamonds are more expensive than lab-grown diamonds. If you go the natural diamond route you will not be able to buy as large a natural diamond as you could for a lab-grown diamond.
- Also, you will not be able to buy a natural diamond with the same color, clarity and cut-grade as you could if you bought a lab-grown diamond and still not go over-budget.
- You will need to decide if your partner would be happy with a lab-grown diamond solitaire pendant, or maybe she puts great value on having natural diamonds. Some women want only natural diamonds—however some would prefer lab-grown—or have no preference.



# Pros and Cons of Lab-Grown Diamonds



## The Pros

- Lab-grown diamonds are much less expensive than natural diamonds (see chart on next page)
- For the same amount of money, you will be able to get her a much bigger diamond for her pendant, as well as an upgrade the color and clarity.

## The Cons

- Since lab-grown diamonds are man-made there is no limit to number of diamonds that can be produced. Improved technology and competition has historically caused prices to decline.
- Industry analysis has shown that the price of lab-grown diamonds from 2016 to 2022 has dropped 70%.
- There really no resale value to lab-grown diamonds due to market volatility.
- Feel out whether your partner would be happy with lab-grown diamonds, as opposed to natural diamonds. Some women want only natural diamonds—however some would prefer lab-grown—or have no preference.

# Comparison of Prices Between Natural And Lab-Grown Diamond Solitaire Pendants\*

*For this price comparison we will assume that both the natural and lab-grown diamonds have the same cut-grade. The lab-grown diamonds are F-G color and VS2 clarity. The natural diamonds are G-H color and SI clarity. Both are set in 14K gold setting and matching chain.*

(Prices are in USD)

CARAT WEIGHT	NATURAL DIAMOND	LAB-GROWN DIAMOND
0.50	\$1,115	\$750
0.75	N/A	\$1,290
1.00	\$4,200	\$1,350
1.50	N/A	\$1,750
2.00	N/A	\$2,250

\*Prices courtesy of [Lumije Him](#).

## Key Takeaways

Lab-grown diamonds have become very popular in the last couple of years, but that does not mean they are new inventions.

In fact, they have been around for decades. However, newer and improved processes have improved the quality, the upper limits of carat sizes available and speed in which they can be produced. Increased, competition, marketing and PR for lab-grown diamonds in the last couple of years have made them more popular.

A lab-grown diamond solitaire pendant compared to a one made with natural diamonds is significantly less expensive. However, lab-grown diamonds to drop considerably and there is no bottom to this.

Natural diamonds have historically gone up in value and will probably continue this trend.

# Summary



If you read to this page, congratulations! There was a lot of information to cover. But you now know what to look for in a quality diamond solitaire pendant. You have a good grasp on the 4C's, and you know more about why natural diamonds are more expensive than lab-grown diamonds—but why they hold or increase in value.

You also know some of the pros and cons of choosing to buy her a pendant with a lab-grown diamond or with a natural diamond.

We are confident that you have enough knowledge to get a diamond solitaire pendant that is not only a good value, but one that she will cherish, and you will enjoy some well-deserved gift-giving hero status.

Please feel free to email us at [info@lumije.com](mailto:info@lumije.com) with any questions.