

A close-up photograph of a woman with blonde, wavy hair, wearing a white wedding dress with a sheer veil. She is looking slightly to the left with a soft expression. Her hands are clasped in front of her, and a diamond engagement ring is visible on her left ring finger. The background is a warm, textured wood panel.

ENGAGEMENT RING GUIDE

INTRODUCTION

You've decided to ask her to marry you. How do you go about selecting an engagement ring that represents everything you love about her? A ring that encapsulates everything she is as a person?

Beyond that, how do you choose a quality engagement ring without overpaying?

Don't make this critical decision without doing your research.

Here is everything you need to know about buying an engagement ring from budgeting to brilliancy. We tell you how to find out what she likes, including the metal, gemstones, and setting for her gift of a lifetime.

Along the way, we will show you how to look at diamonds and other gemstones, the documents to request, and other considerations that come with buying and owning jewelry that is precious to both the heart and the wallet.





ESTABLISH A BUDGET

First of all, forget the old adage about spending a certain amount of your annual salary on an engagement ring.

Spend what feels comfortable for you.

The worth and value of an engagement ring comes from its meaning, not its price.

Establishing a range you would pay for a ring gives you the freedom to thoroughly explore all the options for ring design within that range. Without parameters, you would be faced with too many details and alternatives to be confident with your final choice.



DETERMINE YOUR FIANCÉE'S STYLE

Unless you are shopping for a ring with your fiancée, you are faced with deciding what she would like. Most men don't shop for jewelry often, and you may not consider a ring as a fashion accessory. But the way your significant other dresses most of the time can give you powerful insights into her personal style.

Does she tend to wear classic clothing or something more modern? Is she more into the look of nature, or does she prefer glamorous clothing and jewelry? What color jewelry does she usually wear, if any? Is it simple, ornate, delicate, or chunky?

Remember, this ring will be on her finger for her entire married life. It will need to go well with the full range of styles she wears from blue jeans to formalwear.

Another consideration is her lifestyle and her work. If she's active or outdoorsy, a ring with a low profile that won't get caught or knocked against things. However, if she's the glamor girl type, a statement ring with a higher profile might fit her aesthetic better.



FIND OUT HER RING SIZE

This seems more difficult than it is. You have several ways to “sneak a peek” at her ring size. If she wears rings, you could borrow one from her jewelry box and have it sized at a jeweler. If you think she might notice one of her rings is missing, lay the ring on a piece of paper and trace the inside, or you can press it into a bar of soap to get an impression. Many jewelers can tell the size from that.

One more way to show a jeweler ring size is to place the ring on one of your fingers and mark where it stops.

If she isn't the type to wear rings or you just can't get your hands on one without giving away the surprise, you can go with averages. The most common ring size for women is six to six and a half. The estimate is made using an average female from the United States who is five feet four inches tall and weighs around 140 pounds.

If your lady is more slender or fine-boned, you may go with four and a half to five and a half. A heavier, taller, or larger boned woman may require a ring in the six and a half to seven and a half range. Check her dress size, jewelers can estimate the size of ring from the dress size.

When looking for a jeweler, ask about the store's resizing policy. Most rings can be resized unless they are incredibly ornate. Also, it's better to err on the large side; it's easier to resize down than up.

LOOKING FOR SOMETHING UNIQUE?

Maybe your fiancée prefers the unusual or unique. A diamond solitaire isn't for her. That's OK because you have plenty of other options.

- 1** Antique rings are an excellent choice for someone who is a history buff or loves period books and movies. She may appreciate a vintage ring that has a potentially romantic history. Antique rings often cost less than comparable new rings.
- 2** If you are artistic, collaborate with a jewelry designer to create a custom ring. You can decide the metal, the stones, the setting, and every other aspect of the ring to make a truly unique engagement gift.
- 3** If you aren't sure about the style, consider purchasing a loose gemstone and have it placed in a temporary setting. After she says, "Yes!" she can pick out the permanent setting.

CHOOSING A DIAMOND

- Expanding and Expounding on the 4 Cs

The most common and classic stone for an engagement ring is a diamond. It's been called the King of Gemstones and is the hardest of them all, rated as ten on the Mohs hardness scale of one to ten. In your research, you have probably run across something called the 4 Cs for grading and choosing a diamond.

The 4 Cs are color, cut, clarity, and carat weight. Out of those four characteristics, the most important is the quality of the cut. Does that surprise you? The way a diamond is cut should show off all of its beauty. A poor cut can ruin a perfect diamond while a high-quality cut can make even a mediocre diamond shine - literally.

CUT

The Gemological Institute of America (GIA) and the American Gemological Society (AGS) are two of the most trusted organizations for diamond grading. Each has its own scale for grading quality of cut, but the two are comparable.

CUT GRADES		
GIA	AGS	
Excellent	0	Ideal
Excellent	1	Excellent
Excellent	2	Very Good
Good	3-4	Good
Fair	5-7	Fair
Poor	8-10	Poor

The way a diamond is cut affects the way the light reflects and refracts through its facets.

TERMS FOR PARTS AND CUTS OF A DIAMOND

Culet

Girdle

Table Diameter

Percentages

Facets

Cutting Styles

Depth

Star Length

The cut is directly related to the beauty of the diamond. It's all about sparkle and proportions. Proportions refer to how light is allowed to enter the stone, reflect across the pavilion, and bound out into a thousand points of light and fire.

Quality diamond cutters have established a set of proportions and angles that best harness the internal brilliance of a diamond and allow it to glow in its best light.



COLOR

**Diamonds come in other colors than the standard colorless or white.
You can obtain diamonds in black, yellow, brown, and blue.
(Each color has a meaning.)**

The color is created by natural trace elements of nitrogen that are present when the diamond is formed beneath the Earth's crust. The less color a diamond has, the greater the brilliance and the rarer and more valuable the stone.

Colorless or white: peace, goodness and reverence

Black: power, elegance and wealth

Yellow: joy, imagination and hope

Blue: harmony, confidence and protection

If you decide on a white or colorless diamond, have the jeweler show you the stone next to the various metals you may want in your ring. Yellow gold can make a yellow-tinted diamond appear whiter while light-colored metals like white gold and platinum require a high-quality colorless or white diamond.



Colors are also graded by GIA and AGS.

GIA		AGS
D	Colorless	0.0
E	Colorless	0.5
F	Colorless	1.0
G	Nearly Colorless	1.5
H	Nearly Colorless	2.0
I	Nearly Colorless	2.5
J	Nearly Colorless	3.0
K	Faint Color	3.5
L	Faint Color	4.0
M	Faint Color	4.5
N	Very Light (Yellow)	5.0
O	Very Light (Yellow)	5.5
P	Very Light (Yellow)	6.0
Q	Very Light (Yellow)	6.5
R	Very Light (Yellow)	7.0
S	Light (Yellow)	7.5
T	Light (Yellow)	8.0
U	Light (Yellow)	8.5
V	Light (Yellow)	9.0
W	Light (Yellow)	9.5
X	Light (Yellow)	1.0
Y	Fancy Yellow	Fancy Yellow
Z	Fancy Yellow	Fancy Yellow

CLARITY

Clarity grading indicates the presence of inclusions and blemishes that affect a diamond's appearance and value. A flawless diamond is the rarest and most valuable of all diamonds. Select a diamond that shows "eye-clean" clarity rather than a truly flawless stone; you can save yourself some money and still have a beautiful ring.

CLARITY GRADING		
GRADE	GIA	AGS
Flawless/Internally Flawless	FL IF	0
Very Very Slightly Included	VVS1, VVS2	1-2
Very Slightly Included	VS1, VS2	3-4
Slightly Included	SI1, SI2	5-7
Included	I1	7-8
Included	I2	9
Included	I3	10

Inclusions may be foreign material trapped in the diamond or structural imperfections.

- Feathers are tiny cracks that make a diamond appear cloudy.
- Microscopic diamonds may be absorbed into larger diamonds as they form.
- The quantity, color, size, location, orientation, and visibility of inclusions determine the final clarity grade.
- A diamond plot is a diagram of a diamond with all inclusions and flaws shown.

Diamonds with few or no inclusions are particularly rare and valuable.

CARAT WEIGHT

In many ways, the carat weight, the measure of the overall weight of the diamond, is the least important of the 4 C's even though it is visually the most apparent. The appearance of size, however, differs according to the shape and cut of the stone.

A larger carat diamond with a poor cut can appear smaller than a smaller diamond with a higher-grade cut. Before selecting a size, think back to her style and decide whether she really wants a huge diamond solitaire or if she would be happier with a smaller stone or different cut and setting.





WOULD SHE PREFER A GEMSTONE?

While 90% of all engagement rings feature a diamond, your lady may prefer a different gemstone as the centerpiece of her ring.

Sapphires are the second most common gemstone used for engagement ring settings. Where a diamond is a ten on the Mohs scale, a sapphire is just behind at nine, nearly as hard as a diamond.

Because of their relative hardness, sapphires hold up well under daily wear, just as diamonds do. However, large sapphires cost less than comparably sized diamonds. Sapphires are made of corundum and are not limited to deep blue in color. In fact, sapphires come in a host of colors, including white, yellow, and pink, except for red. A red sapphire is called a ruby.

The blue of a pure sapphire is created by the presence of titanium and iron.

Rubies are considered the Queen of Gemstones. Since it is made of the same material as a sapphire, it is also relatively hard and wears well. Pure rubies with thin inclusions called needles are softer in color. They are called silk rubies and cause light to scatter across the facets.

Rubies range from deep wine to light blush and can be a good choice for Christmas or Valentine's Day. Again, keep in mind the colors your fiancée prefers.

Emeralds are less common for engagement rings and can be difficult to cut due to *jardin*, an inclusion found in these stones. Cutters have established a square or rectangular cut to make things easier. This is why a square or rectangular cut is often called the emerald cut.

Emeralds range in color from seafoam green to dark pine.



GEMSTONE SHAPES, RING METAL & SETTINGS

The most popular cut for an engagement ring for almost any stone is round. Three-quarters of all diamond purchases feature round-shaped diamonds. However, round can be more costly, partly due to its popularity and it takes more rough to cut a round diamond. Selecting a different shape can reduce your costs.

When choosing cuts, understand that cutting styles with fewer facets require stones of higher clarity. Also, certain shapes pair better with other gems in a multi-stone setting. Round, oval, and marquis cut gems go well with most settings while pear and heart-shaped cuts are more challenging to work with.

GEMSTONE SHAPES

Princess cut - square

Cushion cut - between round and square with softly tapered edges

Oval

Pear

Emerald

Radiant

Asscher

Marquis

Heart

If she prefers modern, clean lines, go with a rectangular or square cut like an emerald or princess cut. If she is more traditional, round is an excellent choice. If she prefers a highly unique or bohemian style, check out an unusual shape like Triliant or Marquise.

When in doubt, go with the classics. After all, they are classics because so many prefer them.





METAL

You have fewer selections for the metal of the ring, and the one you choose should complement the stones. Most rings use gold, but platinum is also popular because it and white gold showcase diamonds so well.

Platinum is highly durable, and the color will not fade over time. It's unlikely to require replating. But it costs more than the same amount of gold, simply because it is a denser metal. If you choose platinum or white gold and decide on a diamond for your gemstone, have the jeweler show you the stone you selected alongside the metal, because cooler colors bring out the yellow in diamonds.

Gold is softer and more malleable, so it is mixed with other metals to make it more robust. Gold comes in different shades, from white to dark yellow and rose.

It's versatile, and yellow and rose gold are preferred by those who enjoy warmer colors.

Rose gold is the most durable of the gold metal used in jewelry because it combines gold with a copper alloy, which also eliminates the need for rhodium plating. Choose 14K or 18K gold for their purity.

SETTING

The setting is probably the hardest part of selecting an engagement ring. Listen to any hints your future wife has dropped and consider her lifestyle.

POPULAR SETTINGS

Prong or solitaire

Four to six prongs holding a diamond in place. Tiffany and Co trademarked a specific multipronged solitaire arrangement in 1886.

Pavé

The center stone is surrounded by a paving of tiny diamonds. It's also called a bead setting. A variation is the Petite twisted vine diamond ring with a shimmering stand of tiny diamonds with ribbon or precious metal. Another variation is the Ballad diamond ring, a classic with sparkling scalloped pavé diamonds extending halfway around a delicate band.

Halo

The center stone is surrounded with small diamonds, creating a halo effect and making the center rock stand out. Halo settings can make a smaller central diamond appear larger. A variation is the Waverly diamond ring, which is a halo setting with scalloped pavé diamonds encircling a center gem and adorn the band, providing added sparkle.

Cathedral

Uses arches of metal to hold a solitaire diamond in place with prongs.

WHAT IS GIA CERTIFICATION? AND DO YOU NEED INSURANCE?

The Gemological Institute of America provides critical grading reports of diamond quality attesting to its authenticity. Termed a GIA Certification, it is a determination from an independent lab of the quality of a diamond.

- It identifies a specific diamond through cutting angles, clarity imperfections, and girdle inscriptions.
- It shows whether it is a natural diamond or lab-made.
- The certification also tells you whether the diamond has undergone HPHT or laser drilling treatments.
- The final report records the description of the diamond and all of its characteristics like cut and clarity.

The report features a specific number, the date of examination, shape, cutting style, measurements, polish and symmetry grade, and many more features. If a jeweler hesitates to offer a GIA Certificate, it should be a red flag that the store may not be reputable.

Precious engagement rings may require insurance. Most homeowners insurance does not include engagement rings, or if it does it only covers theft. You can obtain an insurance rider to cover the ring, or you can purchase separate insurance that will pay the full replacement value of a stolen or lost ring or certain types of damage.

When purchasing insurance, read the fine print to make sure it covers everything you expect. If it doesn't explicitly call out loss, it may not cover anything but theft. You must supply proof of purchase and price and a document from a reputable appraiser declaring the value and attributes of the ring. You cannot use the GIA certification as the appraisal.

You should also be able to say where the ring will be located (such as your residence) and any security and safe information if applicable. You may wish to include a photograph in case it is stolen and recovered.



FINDING A JEWELER

When deciding which jeweler to favor with your business, consider these things.

- **Are they local?**

There are several reasons to work with a local jeweler, including the convenience of service. A local jeweler will know about local availability and pricing for gemstones and will be there for you when you have questions, want a ring sized, or other services. It is also convenient for you to come and see the gemstones and rings for yourself before buying.

- **How long have they been in business?**

New businesses have no history of customer service or quality to judge whether they are reliable. Inter-Continental Jewelers has been handling gems and fine jewelry for over 40 years in the Houston area and 27 years in our current location.



- **Do they offer a warranty?**

Inter-Continental Jewelers offers a lifetime warranty on manufacturer defects. For 1 year from the date of purchase, we guarantee setting of all small diamonds, rubies, or sapphires, and against all defects in material and workmanship. We will repair or replace your stones with charge if any defects are found within this time (excluding the center diamond).

- **Do they offer financing?**

A quality engagement ring may cost more than you feel comfortable paying all at once. We offer 6-month special financing with zero interest. Additionally 12 months financing is also available subject to credit approval. We also offer six-month layaway plans.

- **Check out their reviews.**

Inter-Continental Jewelers enjoys one of the best reputations in the industry with many positive reviews of our quality products and service.

While online jewelers are tempting for those used to online shopping, the purchase of an engagement ring requires a personal and collaborative touch in a face-to-face setting.



WHY INTER-CONTINENTAL JEWELERS?

Inter-Continental Jewelers is the best jewelry store in Houston, where you will find high-quality diamonds, gemstones, and workmanship, attentive and knowledgeable customer service, and unbelievable savings.

We are small, high-quality diamond jewelry and gemstone store with a huge selection and an even bigger heart.



- **Beyond Conflict-Free Guarantee**

Our policy ensures our diamonds are conflict-free. We know we have a responsibility to make sure our purchases are ethical and that humanitarian standards are in place to protect workers worldwide.

We provide only conflict-free diamonds with documentation from the highest caliber institutions. Our diamonds pass the Kimberley Process Certification for rough diamonds, which controls production and trade, preventing conflict diamonds from entering legitimate trade.

We look forward to finding you a diamond with ethical standards you can trust and admire for years to come.



- **Lifetime Warranty**

We are proud of the quality and craftsmanship of our fine jewelry. We offer a lifetime warranty against any manufacturer defects. If you experience ring damage within one year, we guarantee the setting of all small diamonds, rubies, or sapphires, and against all defects in material and workmanship (center diamonds excluded). We suggest that you get insurance for your jewelry so that it will be covered under your insurance policy).

We will repair or replace your stones without charge if any defects are found within 1 year.



- **Lifetime Upgrades**

We offer a 100% diamond trade-up for a lifetime. If you trade in your center diamond, you receive the full price toward another diamond of at least double the trade-in value.



- **Custom Design**

We are fully capable of creating any engagement ring you desire. If you have a special request or design, do not hesitate to consult with our experts.



- **Free Appraisals**

There is no price for the sentimental value an engagement ring holds, but it is essential to understand its current value for insurance purposes. A certified gemologist will inspect your jewelry, diamonds, and gemstones.



OUR COMMITMENT TO OUR CUSTOMERS

For over forty years, our customers have been the heart of our business. We're passionate about sharing our love for high-quality jewelry at prices our customers can afford. Our 100% customer satisfaction guarantee is our promise that you will be more than happy with your purchase.



Guarantee and Warranty

We stand by our craftsmanship, so we guarantee a lifetime warranty against any manufacturer defect and a one-year warranty against ring damage.



Financing Available

Nothing should stand in the way of life's special moments. We offer two financing plans, so you can secure the perfect ring for your loved one today.



Local Jeweler

At Inter-Continental Jewelers, we're honored to serve our Houston community with a huge selection of high-grade jewelry and an even bigger heart.

Let our lifelong love of jewelry find the perfect ring for your lifelong commitment.

TALK TO US

713-785-9600

