DIAMOND GUIDANCE & INFORMATION

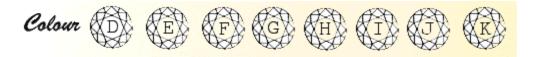
BENJAMIN JAMES RYAN BJR 925 936



Colour

Diamonds are graded using a colour scale that ranges from 'D' (completely colourless) to 'Z' (tinted yellow). The higher the colour the brighter the diamond and this is the part of your choice were ones money is best spent. The first three colours 'D' 'E' 'F' are colourless and are recommended for the purist. Colours 'G' 'H' 'I' are near colourless. Colours 'J' 'K' 'L' 'M' show faint colour and are recommended for the budget conscious.

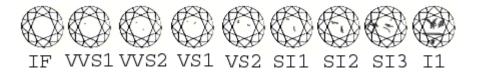
The closer to 'D' you go, the more expensive the diamond. Can you see the difference between a 'D' colour and a 'K' colour? In fact the 'K' colour will look pretty dull in comparison to a D. However, if you look at two diamond rings from a distance, it becomes a lot more difficult to tell the difference between them. Most people will not be able to tell the difference between a 'D' and a 'G' colour when mounted.



Clarity

Most diamonds have imperfections also called inclusions. The clarity grade is based on how many and how pronounced these inclusions are. The drawings below give you an illustration of the qualities.

The fewer blemishes the more expensive the diamond. Can you see the difference between an 'IF' (flawless) clarity and a 'VS1' clarity? without the help of a magnifying glass NO! (and even with a magnifying glass most people struggle to see any of the inclusions in a VS1 clarity diamond). You can buy a flawless or a VVS graded diamond but the visual appearance of the diamond remains the same. You can start to notice a difference in the brilliance of a diamond when you look at an SI clarity diamond with the I1 to I3 clarity diamonds showing a noticeable reduction in beauty. Most people will not be able to tell the difference between a 'IF' and 'VS2' clarity diamond when mounted. Although there is an undeniable attraction in owning a flawless diamond, However anything in between this and a VS2 clarity diamond looks just as impressive.



Flawless diamond

A flawless diamond is a diamond with no inclusions visible using 10 times magnification.

VVS1

VVS1 inclusions are very difficult to see using 10 times magnification therefore, we use a picture taken at 63 times magnification. Even a diamond grader will struggle to find a vvs1 inclusion with a magnifying glass.



VVS2

VVS2 inclusions are once again very difficult to see at 10 times magnification, as in the VVS1 you need to have a specialist training in gemology in order to see the inclusions even using a magnifying glass.



VS1

In a VS1 the inclusions are difficult for a non professional diamond grader to see. And can be difficult to see with a magnifying glass.



VS2

In a VS2 it is easy to see the inclusions using a magnifying glass but these cannot be seen with the naked eye.



In a SI1 grade inclusions are usually very easy to locate when examined with a magnifying glass but these should not normally be visible to the naked eye.



<u>SI2</u>

The SI2 grade bridges the gap between the slightly included diamond and highly included diamond. These are diamonds that contain inclusions easily seen with a magnifying glass, and may be visible to the naked eye.



These diamonds usually contain large, unsightly inclusions. Some inclusions are visible without magnification.



12-13

I2 categorises diamonds with potentiality dangerous inclusions that can affect beauty and durability. They are obvious to the unaided eye. The fact that an I3 diamond has stayed together is quite a remarkable feat as in these diamonds durability is jeopardised and beauty is compromised. Every diamond has a quality and these happen to be the lowest.

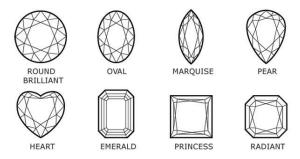
Weight

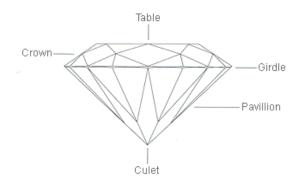
The weight of a diamond is measured in carats. One carat (Crt.) Equals 1/5th of a gram. A carat is divided in 100 points so that a diamond of 50 points equals 1/2 a carat. The larger diamonds are much rarer and their value increases exponentially with size. A diamond of 1/2 a carat has a approximate diameter of 5.2mm, one of 1 carat 6.5mm and one of 2 carats 8.2mm.

Although the weight of a 0.50 carat is half that of a carat diamond the size difference is only 25%, this is because most of the weight of a diamond is at the bottom part of the stone.

Shape

Diamonds are cut in a variety of shapes. The most popular are the round brilliant cut, the rectangular emerald cut and the square princes cut.

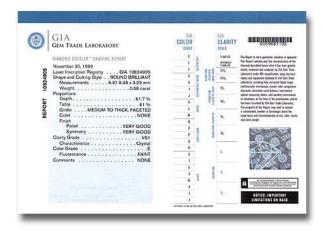




Certification

In recent decades, the GIA, Gemmological Institute of America, has influenced other gemstone grading bodies, such as CIBJO, throughout the world, and most countries now use the same standards as the GIA, and it is safe to say it is probably the most renowned form of certification.

On a GIA certificate, the diamond is awarded a grade for Symmetry along with the relationship between the various other parts of the diamond (i.e. the 4 C's).



Conflict Diamonds

Conflict diamonds are diamonds that originate from areas controlled by forces or factions opposed to legitimate and internationally recognized governments. They are used to fund military action in opposition to those governments, or in contravention of the decisions of the United Nations Security Council. Conflict diamonds are the crack cocaine of the jewellery trade. It is something that is abhorrent and evil to any sane person. In May 2000, an initiative was launched in Kimberley, South Africa that aims to break the link between the legitimate trade in diamonds and conflict diamonds. It is called the Kimberley process. We recommend that consumers ask their jeweller whether they adhere to the Kimberley process and the official certification methods associated with it. Conflict diamonds compromise international peace and human security and hamper economic and social development in affected countries. The best way to promote a world free of conflict diamonds is to ensure that every retailer is 100% fully compliant with the Kimberley process.

All diamonds that Benjamin James Ryan uses have been purchased from legitimate sources not involved in funding conflict and in compliance with United Nations resolution. We hereby guarantee that our diamonds are conflict free, based on personal knowledge and/or written guarantees provided by the supplier of our diamonds.