



**INDEPENDENT
GEMMOLOGICAL
SERVICES**

The IGS Diamond Buyers Handguide

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Independent Gemmological Services Inc. No responsibility or liability is assumed for the
consequences of the use of any information in this guide, nor for errors or omissions.**

Dear Prospective Client,

The purpose of this guidebook is to instill a sound and reasonable knowledge of diamonds. In turn, this knowledge will help to ease the confusion when purchasing a diamond and will allow you to purchase a diamond with more confidence. Please be sure to follow the proper procedures as outlined in this guide when purchasing your diamond.

Be sure to register for the Diamond Buyer's Guide by going to <http://www.diamondguide.net> and filling in the registration form. Within 24 hours you will receive a 5 digit registration number. This registration number is very important. With this number please feel free to phone our information hotline at 1 800 252 1476 for any free assistance and help you may require in regards to your diamond purchase. This Diamond Buyer's Line is staffed by a full team of gemologists ready to assist you with any aspect of your diamond purchase. The gemological team is available Mon to Fri. from 9:00AM to 5:00PM Eastern time. After normal business hours please leave a detailed message along with your registration number and your call will be answered the following business day. Also, you may email any enquiries to info@diamondguide.net Please remember to include your registration number in your email inquiry.

With your 5 digit registration number you are also entitled to receive free gemological assistance throughout the U.S and Canada. Please visit <http://www.diamondappraisers.net> and locate the gemologist in your city and upon quoting that gemologist your 5 digit access code, the gemologist will be delighted to assist you in your purchase. Also, the world renowned appraiser Bill Leiberum aka 'Rockdoc' will offer you free assistance and guidance. Please supply Bill Leiberum with your 5 digit registration number as well. Please visit Bill Leiberum's site at <http://www.consumersgemlab.com> His email is rockdoc@gate.net and his tel. # is 561-392-4054.

Without a doubt the best way to purchase a diamond today is over the internet. Simply by registering at <http://www.diamondguide.net> you will receive your 5 digit access code as well as a list of all the best diamonds at the lowest cost within your parameters. If you wish you can leave a contact phone number on the registration form and a Graduate Gemologist will call you and carefully go over the list in order to help you locate that 'just right' diamond. After you choose the diamond it

can be sent to a local appraiser in your city so that you may view the diamond before purchasing. With your 5 digit access code number you can locate your appraiser at <http://www.diamondappraisers.net> and discuss any aspect of the purchase with him or her. The gemologist most often will even take care of the setting for you. By registering and following the guidelines as outlined in this Diamond Buyer's Guide you simply cannot go wrong. You are 110% guaranteed at getting the absolute highest grade GIA or AGS certified diamond for the absolute lowest possible price. And this is all independently verified by your independent, unbiased gemologist in your city. You only pay for the diamond once you are thoroughly satisfied that you've chosen the right one.....and best of all you have your own independent gemologist's approval and endorsement. The gemologist that you have chosen will surely help you obtain the perfect setting. If he can't help he will recommend a top notch gemologist. Also, the gemological team at 'diamondguide.net' and USA Certified Diamonds will assist you every step along the way.

Please continue reading through The Diamond Buyer's Guide. Not only are you doing your diamond purchase the right way but you are starting a diamond adventure that will prove to be most enjoyable and most rewarding. Congratulations!!!!!!!!!!!!

*Thank you for reading the Diamond Buyer's Guide. I truly hope it helps you in the purchase of your diamond ring.
Best regards,*

Martin Sheffield G.J., G.G

*Graduate Jeweller
Canadian Jewellers Institute
Graduate Gemologist
Gemological Institute of America*

THE IGS DIAMOND BUYER'S HANDGUIDE

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WITH THE PURCHASE OF THE IGS
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RECEIVE A 5 DIGIT PASS NUMBER. ENTER
YOUR NAME AND NUMBER ON YOUR E-MAIL AND
YOU AUTOMATICALLY RECEIVE MY PERSONAL
HELP ON ANY MATTER
RELATING TO THE PURCHASE OF YOUR
DIAMOND RING. IT'S PROFESSIONAL ADVICE
FROM CANADA'S TOP GEMMOLOGIST AT NO
CHARGE!!!

I WILL E-MAIL ANY WHOLESale OR APPRAISAL VALUES THAT YOU REQUIRE. I WILL GIVE YOU MY HONEST UNBIASED INDEPENDENT OPINION ON THE PRICE THAT YOU ARE BEING CHARGED FOR A DIAMOND. THE PURCHASE OF THIS ULTIMATE STEPBY- STEP GUIDE PLUS THE FREE ASSISTANCE PURCHASE PROGRAMME IS THE BEST EDUCATIONAL AND INSTRUCTIONAL PROGRAMME YOU'LL FIND ANYWHERE.

THE E-MAIL ADDRESS IS

sales@usacerteddiamonds.com

Today it is highly recommended purchasing a diamond over the internet as opposed to purchasing from a retail store.

Please read through the following recommended steps in order to ensure that you make a highly successful diamond purchase over the internet.

- 1. Recommended going to <http://www.diamondquotes.net> in order to get numerous 'low' quotes for the exact diamond that you are after.**

2. Look over the list(s) of diamonds sent to you by the vendor(s) at 'diamondquotes.net'. Contact the diamond internet vendor(s) who have supplied you with the quotes in order to discuss the diamonds that you are most interested in.
3. Request copies of the GIA or AGS certs for the diamonds that you are most interested in. Negotiate the lowest possible price. Discuss *everything* with the diamond internet vendor.
4. Be sure to check out the 'diamond internet vendor' thoroughly. Read their testimonials. I recommend going to <http://diamondtestimonials.com> Also, all 'diamondquotes.net' vendors have been thoroughly checked out before they can be registered as a 'diamondquote.net' vendor.
5. Once you have decided on a diamond that matches all your requirements, then you should proceed in either one of the following methods.

First Method:

Great!!!! You've found your dream diamond. Fine, it is OK to pay the diamond internet vendor for the diamond. Arrange all the payment details with the diamond internet vendor. Once the payment has been received, then the vendor will send the diamond directly to you. Usually it is sent to the Fedex Holding Depot closest to where you live or work. The 'diamond internet vendor' will supply you with a Fedex tracking number prior to delivery. You only have it shipped on the understanding that you may have a refund within at least seven days from date of receipt of the diamond.

Once you pick up the diamond you then proceed to set up an appointment with an *independent, unbiased* appraiser. It is recommended going to <http://www.diamondappraisers.net>. This site contains a list of recommended independent, unbiased diamond appraisers. This site has a complete description of each appraiser as well. At the appointment you would discuss everything with the appraiser. The appraiser will verify that the GIA or AGS cert matches the diamond. If you are not satisfied with the diamond after your appointment with the appraiser then you would notify the 'diamond internet vendor' and arrange to have the diamond shipped back. The 'diamond internet vendor' will give you exact directions for shipping the diamond back. If everything is satisfactory with the diamond then you would naturally keep the diamond. Hint: It is a great idea for the appraiser to help you obtain the setting for the diamond. What better person to trust? If the appraiser can't personally do the setting he will hook you up with someone reliable. These recommended appraisers from <http://www.diamondappraisers.net> are highly ethical and will only recommend a goldsmith that they know who will do a great job. Also, should you have any problems the appraiser would be there to help you out.

2nd. METHOD

Once you've found the right diamond with the 'diamond internet vendor' then you would arrange for the vendor to ship the diamond to an independent, unbiased appraiser in your city. Again, please refer to <http://www.diamondappraisers.net> for recommended diamond appraisers in each state. Only pay for the diamond once you've set up an appointment with the appraiser and you are satisfied that everything checks out fine. This is much like method number one except that you are only paying for the diamond after you view it at the diamond appraiser of your choice. If everything is satisfactory at the appraiser then you would notify the 'diamond internet vendor'

and arrange payment with the vendor. Once the vendor has received payment he will notify the appraiser and authorize the diamond appraiser to release the diamond to you. Hint: Again, while at the appraiser, use his skill and expertise to help you find the right setting. If the diamond is not satisfactory then the appraiser would return the diamond to either the 'diamond internet vendor' or to the 'diamond wholesaler'. The appraiser would of course call the 'diamond internet vendor' for return shipping instructions. You would be expected to pay for the diamond appraiser's services as well as the return shipping charges if you did not purchase the diamond.

This second method is great since you don't have to lay out a cent until you're convinced that yes this is the right diamond. Even if you do pay for the diamond before it is shipped to you, it would still be fully refundable. The chosen 'diamond internet vendors' from <http://www.diamondquotes.net> are all extremely trustworthy and they would immediately return the funds to you once the diamond was returned to the 'diamond internet vendor' or returned directly to the 'diamond wholesaler'.

Whether you use method one or method two it is important to establish a good repoire with the appraiser as he's the 'man' in your city who will always be there to answer your questions and to directly help you out. It's difficult for the diamond internet company to help you out with minor things being that the vendor is usually many miles away. By following either method one or method two you are taking advantage of the lowest possible price for the highest grade diamond by dealing with the approved 'diamond internet vendor' and then, by establishing a good repoire with the appraiser you are getting that custom special 'royal' treatment from the top expert that you would not get in a store. You're getting the best of both worlds when you follow the advice as set out in this the #1

Diamond Buyers Guide. “The best diamond, the lowest price, and the most professional attention-----as well as the best person to custom create your setting.” You won’t find a better method of purchasing a diamond anywhere else.....and yes, that is guaranteed!!!!!!!!!!!!

SUMMARY OF CORRECT STEPS TO FOLLOW AS OUTLINED IN THE IGS INC. DIAMOND BUYER'S GUIDE

*Please make sure that you follow the basic steps outlined on this page to ensure that everything runs smoothly for you and to ensure that you get the best quality diamond for the best price. The guide will expand on all the points brought up here plus give you all sorts of other tips and knowledge that you need **BUT YOU SHOULD FOLLOW THE BASIC GUIDELINE AS ILLUSTRATED BELOW.***

- 1. Comparison shop to get a feel for the prices and to see 'what's out there' in the market. Try shopping at the different types of places as specified in the guide. Bring the charts with you and fill them in for diamonds that seem to match the quality and the price you want. Keep an eye on the different mount styles.*
- 2. Compare the prices given to you by the jewellers with the values shown in the guide. Try and negotiate the best price you can.*
- 3. When you feel confident that you have found preferably a LOOSE diamond (or diamond ring) at the quality and price that satisfies you then have the jeweller specify on the bill of sale:*

"THE CUSTOMER MAY TAKE THE LOOSE DIAMOND (OR DIAMOND RING) TO AN INDEPENDENT GEMMOLOGIST OF HIS CHOICE FOR AN APPRAISAL. THE CUSTOMER MAY RETURN THE DIAMOND (OR DIAMOND RING) FOR A FULL REFUND IF NOT SATISFIED WITH THE INDEPENDENT APPRAISAL." SPECIFY A TIME PERIOD WITH THE JEWELLER WITHIN WHICH YOU MAY RETURN THE DIAMOND OR THE DIAMOND RING. I WOULD RECOMMEND WITHIN A FEW DAYS. THE GEMMOLOGIST THAT YOU CHOOSE IS TO BE KEPT CONFIDENTIAL AND THE JEWELLER IS NOT TO BE TOLD. INDEPENDENT GEMMOLOGISTS MAY BE FOUND IN YOUR LOCAL YELLOW PAGES TELEPHONE BOOK UNDER THE HEADINGS OF GEMOLOGISTS OR APPRAISERS. DO NOT TAKE YOUR RING TO ANOTHER JEWELLERY STORE BUT TO AN INDEPENDENT GEMOLOGICAL LAB WHOSE ONLY BUSINESS IT IS TO DO APPRAISALS. AT NO TIME SHOULD THE INDEPENDENT GEMMOLOGIST TRY TO SELL YOU A DIAMOND. IF HE DOES, THEN HIS APPRAISAL IS NO LONGER INDEPENDENT AND YOU

SHOULD SEEK THE SERVICES OF ANOTHER INDEPENDENT GEMMOLOGIST.

ALSO, HAVE THE JEWELLER MARK THE CARAT WEIGHT, CLARITY, COLOUR AND CUTTING GRADE OF THE DIAMOND PLUS THE DIAMETER AND DEPTH MEASUREMENTS.

ALSO, IT WOULD BE PREFERABLE IF THE JEWELLER COULD GIVE YOU A DIAMOND INCLUSION PLOT OF THE DIAMOND SO THAT THERE IS NO QUESTION IN ANYONE'S MIND THAT THE DIAMOND YOU MAY RETURN TO THE JEWELLER IS THE ORIGINAL ONE HE GAVE YOU. CHECK AND VERIFY THE JEWELLERS DIAMOND INCLUSION PLOT.

4. At the independent gemmologist you find out everything you need to know about the diamond so that you are satisfied you have the quality and value that you were told by the jeweller. DO NOT TELL THE GEMMOLOGIST FROM WHOM YOU PURCHASED THE DIAMOND. JUST HAND HIM/HER THE LOOSE DIAMOND WITHOUT THE WRAPPING SLEEVE OR THE DIAMOND RING BY ITSELF AND NOT IN THE STORE BOX. Specifically ask the gemmologist about the price that you are paying and get his opinion. Be sure to ask the gemmologist about all the many cautionary notices mentioned in the guide. Let him verify the weight, the clarity, the colour, and the cut. Make sure that the girdle of the diamond is not too thick. Make sure that the stone is not too shallow or too deep.

5. While at the gemmologists should you decide that everything is OK and that you are going to take the diamond, then make sure that the gemmologist does a diamond inclusion plot and have a laser gemprint taken if you can. Call 1-888-GEMPRINT for the location of the nearest authorized Gemprint dealer. The diamond inclusion plot and laser gemprint will help ensure you always get the same diamond back.

6. Return the diamond to the jeweller if you are not satisfied and discuss the matter with the jeweller. Perhaps he can help you with another diamond or you may just want to have the refund that the jeweller specified that he would do on the original receipt. If everything is fine and you are satisfied with the diamond then proceed to purchase your mount. You may wish to purchase it from the jeweller who sold you the diamond or you may want to see a specialized goldsmith who can custom make your ring. Have the jeweller or goldsmith acknowledge the diamond inclusion plot and gemprint. Clarify all matters relating to responsibility of the diamond while in the jeweller's or goldsmith's possession.

7. Upon picking up the completed ring check the diamond against the inclusion plot performed by the independent gemmologist to make sure that it is the same diamond. Return the completed ring to the independent gemmologist for a final appraisal. The independent gemmologist will of course verify that the diamond in the ring is the same one that he originally saw loose.

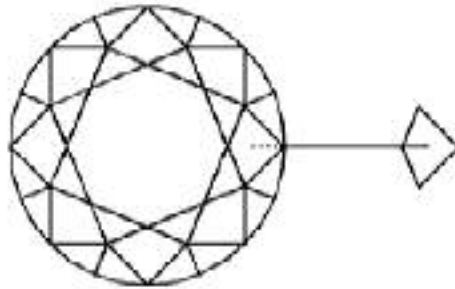
8. With the second appraisal of the completed ring your first priority is to get a proper all risk insurance policy so that you are covered for any type of occurrence.

DEFINITIONS

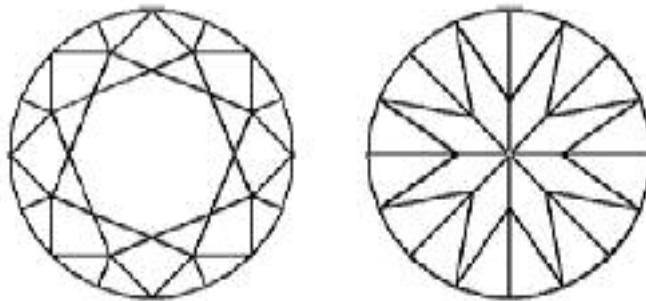
Refer to these sheets if required as you are reading through the guide. These definition sheets will serve as quick reference to help make your reading of the guide that much easier.

◆ **Brilliance** - This is the amount of light from the diamond that reaches the eye as a result of total internal reflections from the interior of the diamond and from reflections from the external surfaces of the table and all the other facets.

Bezel Facet - The eight facets on the crown section of a round brilliant cut diamond. The upper point joins the table and the lower point joins the girdle.



Brilliant Cut Diamond - A diamond cut in a round shape and having 58 facets.



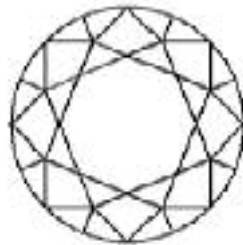
It is oftentimes referred to as a full cut diamond. A single cut diamond has 17 facets and is usually found in weights ranging from 0.02cts. to 0.005cts.

Carats - A unit of weight for diamonds. 1 carat = 0.200grams or 5 carats = 1.00grams.

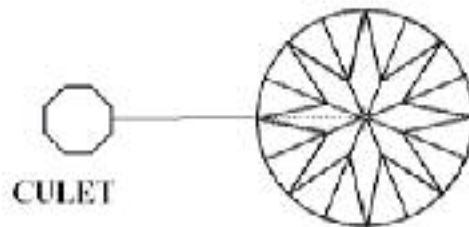
♦ **Cleavage** - When a diamond splits or separates in a definite direction parallel to one of the octahedral planes. A cleavage usually leaves a smooth surface.

♦ **Cracks** - Irregular splits or separations in a diamond that follow no definite direction and usually leaves a jagged, irregular surface.

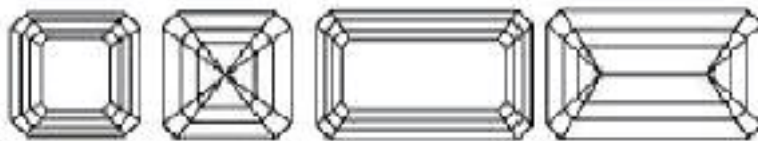
♦ **Crown** - The faceted section of the diamond above the girdle.



♦ **Culet** - The small facet at the bottom tip of the diamond.



♦ **Emerald Cut Diamond** - A diamond that has a step cutting arrangement. It is square or rectangular with parallel rows of elongated narrow step-up facets on the crown and pavilion. An emerald cut diamond has corner facets at each one of the four corners.



♦ **Facets** - One of the small polished plane facets put on a diamond. A round brilliant cut diamond has 58 facets. There are 32 on the crown, 24 on the pavilion, the table counts as one and the culet counts as one.

♦ **Feather** - A jagged, irregular fracture within a diamond. It has the resemblance to a feather and is whitish in appearance.

♦ **Fire** - The flashes of spectral colour resulting from dispersion that is seen in diamonds. The light leaving the crown facets usually display dispersion.

♦ **Gemprint** - A 'fingerprint' of the diamond taken by recording the internal reflection points created by a harmless low helium laser that passes

through the diamond. The pattern is downloaded from the gemologist's computer to the international Gemprint data base. It serves as proof positive identification of diamond. Offers 'peace of mind' if your diamond ring is left anywhere. Insurance discounts may also apply.

CULET II

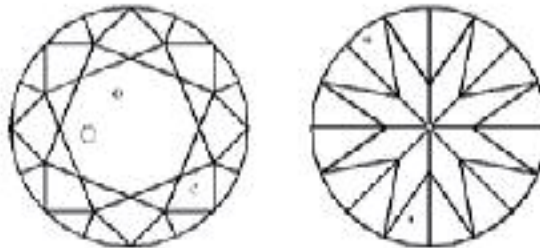
◆ **Girdle** - The outer edge of the diamond. It usually has a whitish, dull wavy appearance. It may also be polished and transparent.



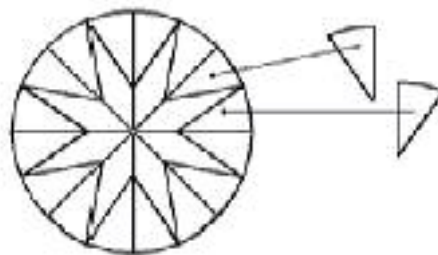
◆ **Heart-Shaped Diamond** - A diamond having an overall heart shape. A variation of the pear-shaped diamond with an open 'v' slice removed from the central top section.



◆ **Inclusion Plot** - A colour-coded sketched plotting map of blemishes and inclusions in and on the diamond. The diamond inclusion plot is a method by which you may positively identify your diamond.

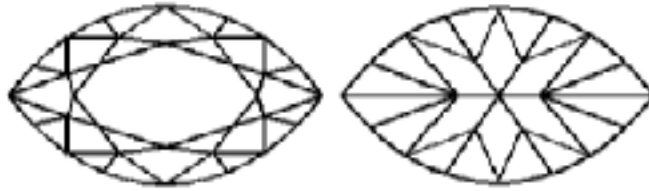


◆ **Lower-Girdle Facets** - One of 16 facets found on the pavilion of the round brilliant cut diamond. The top section of the lower-girdle facet forms lower girdle border.

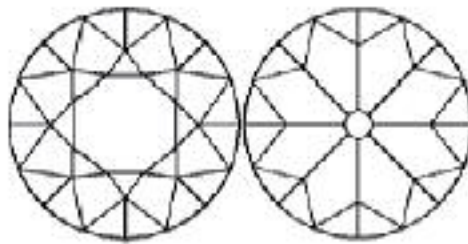


◆ **Marquise Diamond** - A style of cutting that has an overall boatshaped formation or "football" like formation. The arrangement and

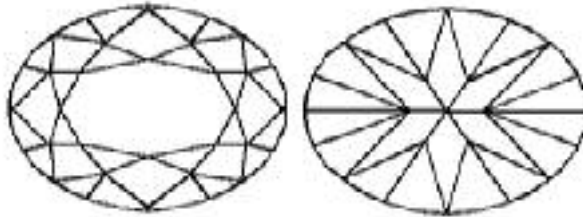
design of the facets is of the brilliant style.



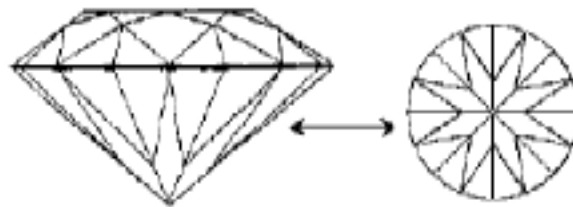
III Old-European Cut Diamond - A round shaped diamond cut in the early 1900's that has a notably high crown, small table, and larger open culet. Priced significantly less than round brilliant cut diamonds.



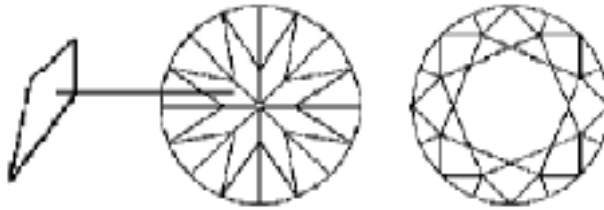
◆ **Oval Cut Diamond** - A brilliant style of cutting in which the girdle outline has an oval shape.



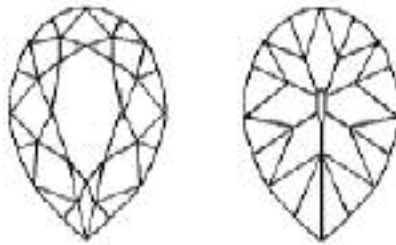
◆ **Pavilion** - The section of the diamond below the girdle.



◆ **Pavilion Facet** - One of eight facets found on the pavilion of the round brilliant cut diamond. Each pavilion facet comes to a point where it reaches the girdle.

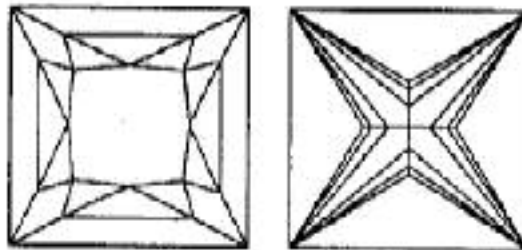


♦ **Pear Cut Diamond** - A brilliant style of diamond cutting in which the girdle has an overall pear shape.

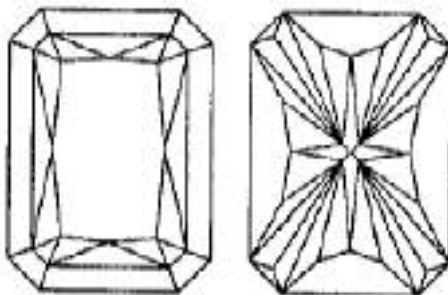


IV Points - A unit of weight that is equal to 1/100th. of a carat. Usually used to refer to the weight of smaller diamonds less than .20cts but may be used for any size. A 0.36ct. diamond for example would be equal to a 36 point diamond.

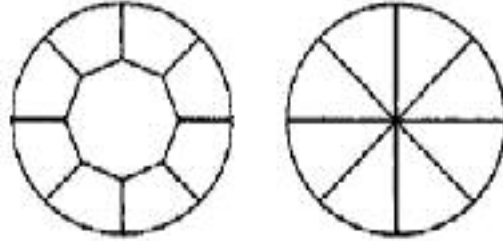
♦ **Princess Cut Diamond** - This refers to a square or rectangular brilliant cut diamond. The cut does not have any specific number of facets, and both the crown and pavilion have facets similar to the round brilliant style of cutting.



♦ **Radiant Cut** - The radiant cut has 70 facets, is rectangular in shape and has cut corners. The crown section has a combination brilliant-step cut arrangement and the pavilion section has more of a brilliant styling with a slight step-styling in the upper sections just below the girdle.



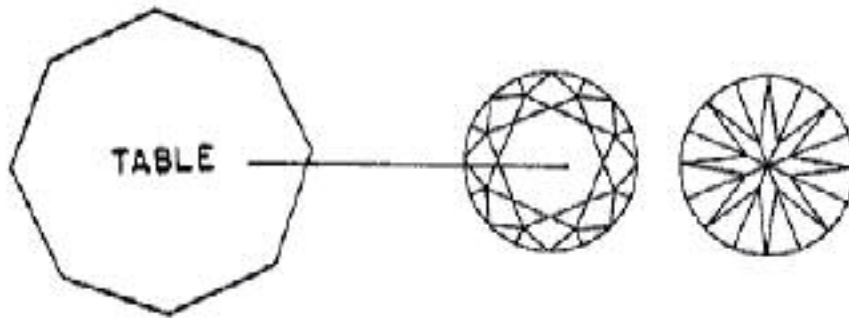
◆ **Single Cut Diamond** - A round shaped diamond with eighteen facets, eight on the crown, eight on the pavilion and the table counts as one and the culet counts as the other one.



◆ **Star Facet** - One of eight facets found on the upper crown section of the diamond. The top horizontal section of the facet forms the table border and the facet extends approx. half-way down the crown.



√ **Table** - The flat horizontal planar surface forming the top of a diamond.



◆ **Trilliant Cut Diamond** - A curved triangular shaped brilliant cut diamond sometimes referred to as the triangular brilliant cut diamond.

◆ **Total Reflection** - When a ray of light strikes a diamond and once the ray of light has entered the pavilion and strikes the interior pavilion surface at an angle greater than the critical angle then total internal reflection will occur. This is necessary for the diamond to have brilliance.

◆ **Upper -Girdle Facets** - One of 16 facets found on the lower crown section of

*round brilliant cut diamond. The lower section of the facet forms the girdle border and the facet extends approx. half way up the crown.
Addendum*

♦ **Earlier modern brilliant cuts.** *These diamonds resemble the modern round brilliant cut diamonds. The earlier brilliant cut (sometimes referred to as the transitional cut) has a little larger culet, and a higher crown height. One way to distinguish this cut from the modern round brilliant cut is the fact that the pavilion mains in the earlier modern brilliant cut diamond are about half way from the girdle to the culet. In the modern round brilliant cut diamond they are 2/3's of the way. The bezel facets are longer in the earlier modern brilliant. They are worth approx. 15% less than modern round brilliant cut diamonds.*

