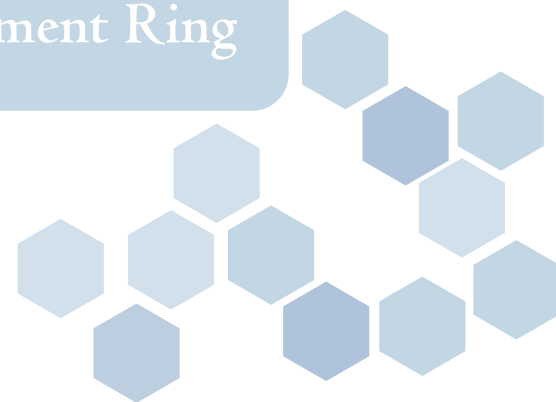


Ringspotters



7 Steps to Buying the Perfect Engagement Ring



The engagement ring symbolizes the beginning of an exciting and beautiful journey for two people and the process of purchasing one can be overwhelming and confusing for many. To help you navigate through the world of carats, settings, stones and more, RingSpotters put together this easy step-by-step guide to selecting and purchasing the perfect engagement ring.

This guide was written to help inspire and educate you, and is meant to serve as a simple, easy to understand overview of the intricate world of engagement rings. We intentionally avoided more complex explanations and thorough detail in favor of a brief, yet comprehensive guide to selecting and purchasing your engagement ring.

- 1 Decide how much you can afford
- 2 Know her general style and ring size
- 3 Learn the 4 C's
- 4 Select the stone
- 5 Choose the band & setting
- 6 Insure your ring
- 7 Plan the perfect proposal



1

Decide what you can afford

The average American spends approximately \$3000 on an engagement ring.

The diamond engagement ring is a luxury good and a significant financial investment for most of us. Don't bother with the "two month's salary" formula; spend what you can afford. It is crucial that before the ring shopping process even begins, you ask yourself:

1. How much am I able to spend on a ring?
2. How much time do I have or want to save up for a ring?

Think through your current financial situation, decide on a number and stick to it. One of the best ways to stick to your budget is by educating yourself and have a good understanding of what has the greatest impact on price.

Remember that the engagement ring represents love and commitment – don't fall into the trap of having to keep up with the Joneses, find something that makes sense for you.

If you're thinking about proposing, chances are she'll have a pretty good idea of what she wants in an engagement ring, and there are a few key things to know before you begin shopping:

Inspiration

Listen for comments about a friend or celebrity engagement ring and pay attention to the subtly dropped hints from photos she has sent or magazine pages she has highlighted. If you are at the mall and walk by a jewelry store together, take note of what she is drawn to. For example, you may find that she wants sapphire stone instead of a traditional diamond, likes a three stone ring or prefers white gold over platinum.

Size

Take a ring that she wears or has worn on her ring finger and have it measured. If that is not an option, enlist a friend who you can trust not to spill the beans. And if all else fails (and you are both ok without the surprise factor), ask her.

Style

Take some time to think about her general sense of style and personality. Do her tastes skew modern and edgy? Is she unconventional in her style? Is she traditional and classic?

Know her style and size

2



Classic

Vintage

Modern

Eco-Friendly



GIA Clarity Scale

| | | | | | | | | | |
|----------|----|------------------------------|------|------------------------|-----|-------------------|----|----------|----|
| FL | IF | VVS1 | VVS2 | VS1 | VS2 | SI | S2 | I1 | I2 |
| Flawless | | Very, Very Slightly Included | | Very Slightly Included | | Slightly Included | | Included | |

GIA Color Scale

| | | | | | | | | | | | | | | | | | | | | | |
|-----------|---|----------------|---|---|--------------|---|---|---|-------------------|---|---|---|--------------|---|---|---|---|---|---|---|---|
| D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | X | Y | Z |
| Colorless | | Near Colorless | | | Faint Yellow | | | | Very Light Yellow | | | | Light yellow | | | | | | | | |

You've heard about the 4 C's before and, understandably so, decided that learning them requires too much time and effort. But do take a few minutes to understand what they mean because the better informed you are, the more likely you are to get more ring for your money.

3 Learn the Basics

Cut Carat Clarity Color

| | | | | |
|---------------------|--|---|---|--|
| What is it? | The precise way the stone is cut, requiring a deep understanding of proportions and angles, specifically the number of facets in a finished diamond. | A standard unit of weight for a diamond and other gemstones, dependent on mass, not size. | A grade of how free a stone is from natural blemishes, assigned under extreme magnification. | The grading scale identifying the amount of color, or "yellowness" in each stone. |
| Scale (GIA*) | Excellent, Very Good, Good, Fair, Poor | 1 carat = 2 grams | FL (flawless) to I3 (obvious inclusions) | D (colorless) to Z (yellow) |
| So what? | A diamond that is well cut brings out the maximum amount of light and brilliance. | Because the stone's weight has the largest impact on price, heavier diamonds are more rare, and thus more expensive | The majority of diamonds have imperfections that are not visible to the untrained eye, thus clarity typically does not affect beauty or brilliance. | The color of the stone should be considered in conjunction with the setting i.e. yellow gold will better complement a less than colorless stone. |
| Money Factor | You can play around with shapes and cut to give the illusion of a larger diamond, but actually pay for a smaller stone. | The value of a diamond increases with its carat size, but not on an even scale; i.e. a 2 carat diamond will cost much more than two 1 carat diamonds. | Flawless diamonds are extremely rare and pricey. | Completely colorless diamonds are rare & more expensive. "Fancy" diamonds with yellow, blue or pink hues are even more rare and some of the most expensive in the world. |



Select the Stone



Round Princess Emerald Radiant Pear Heart

Cushion Oval Asscher

Money saving tip: Pick another stone. Emeralds, rubies, sapphires, or even Moissanite rings can make for exquisite rings at a fraction of the price.

The Shape of the stone is exactly that: the outward outline of the finished stone, and selecting the shape of the stone is an equally important decision. Tell your jeweler what you know so far - your budget, general ring style and any other preferences you might have. You'll typically start by looking at different stones - shapes, sizes, cuts, color and clarity and work towards something that you love!



5 Chose the Band, Setting, and Design

Choosing the band and setting can almost be a trickier process because of the sheer number of choices available to you. There are an unlimited number of ways to combine center stones with precious metal, side stones, detailing, embellishments and design.

The Band

| | What is it? | Pros | Cons |
|--------------------|--|---|--|
| Platinum | 95 % Pure white metal | Dense, sturdy and heavy, it keeps its color forever as the white color enhances the sparkle of the stone. | Twice as expensive as white gold and easily scratched |
| White Gold | Gold mixed with silver or palladium and coated with rhodium to enhance its silver white color, determined by karats* | A less expensive option and scratch resistant, the white color enhances the sparkle of the stones. | The metals shine and color wear off after years of wear and tear, turning yellowish. |
| Yellow Gold | The classic color for rings, determined by karats. | Does not need to be re-plated and a classic color for jewelry, it is a less expensive choice. | Currently not a popular metal choice as some feel the color 'washes them out'. |

*Carats as it applies to the a diamond's weight is different from Karat as it applies to the amount of alloy there is in mixed in with the gold, where 24 karats is pure gold. So, 18 karat gold contains more pure gold than 14 karat gold, and will therefore be more expensive. However, gold in its purest form is not very durable, which is why 14 karat gold is a popular (and less expensive!) for its balance of color and durability.

The Setting and Design

How is the stone secured?



Prongs

Also called a claw setting, prongs are the most widely used setting, where the stone is inserted into three or more prongs that connect at the bottom, with the top of the prongs bent over to hold the stone in place. The ends can be shaped into any number of designs.



Bezel

Here, the center stone is held in place by a metal rim, covering either the entire gem (full bezel setting) or a portion of it (half bezel setting).



Tension

A more unique and modern option, a tension ring uses pressure to hold the stone in place, making it seem like the diamond is floating in the air. Many argue that the tension setting is even more secure than the prong setting and can last over a hundred years without a loss of pressure.

different designs



Pave:

Pronounced "pah-vay", these settings create an illusion that the ring is paved with diamonds. Not to be confused with side-stones, Pave diamonds use tiny beads or very tiny prongs to hold the diamonds which cover the band. A micro pave is an even more intricate take on the setting where microscopes are used to set even smaller diamonds creating a smooth and blended look.



Halo:

Currently extremely popular, halo settings use small diamonds to surround the center stone.



Detailing:

Adding embellishments to the ring are a wonderful way to give it a unique and even vintage look. Rings that are engraved add texture and can include: Milgrain detailing, where the edges are raised and beaded, similar to the edge of a coin. Filigree design, which uses twists in the metal to create lacy and delicate designs.



Solitaire:

The classic engagement ring and one that never goes out of style, the solitaire ring contains one simple diamond with no side-stones.



Three stone:

Three gems, usually diamonds or a combination of diamonds and gemstones such as rubies or sapphires are placed in their own settings, typically with the center stone being the largest.



Side Stone:

Similar to the three stone, side stones of either diamonds, gemstones or both, flank the center stone.

Your engagement ring holds a tremendous amount of value, in terms of both cost and sentiment, so give yourself some peace of mind and purchase an insurance policy – it's actually quite easy.

First, decide whether you want to: add the ring to your renters or homeowners insurance policy, also called a "rider" or "extension" to your personal property clause. Explore outside insurance options and work with a trusted jewelry insurer.

Make sure you are able to provide your receipt and an appraisal report from a certified gemologist and. Finally, read the fine print and know exactly what your policy provides including:

- 1 How much of the ring's value is covered?
- 2 Does your policy include loss, theft and damage?
- 3 Are there circumstances under which you are not covered?
- 4 How will you be reimbursed for your ring?



6

Insure your Ring



Plan the Perfect Proposal

You have just invested a good portion of your time and money researching, purchasing and insuring your perfect ring. Now, put some thought into planning a thoughtful and memorable proposal. They need not be extravagant or expensive, but one that is a reflection of the special and lasting relationship that you share.

Happy shopping, and congratulations!