



# HERITAGE

APPRAISERS

No Risk.  
No Hassle.  
No Overhead.

- In-Store Events
- Mail-In Appraisals
- Virtual Appraisals

Where you are, we are.  
Servicing over 250 retail  
locations throughout the U.S.



# About Heritage Appraisers

We're an independent appraisal company formed after 30 years of experience in the jewelry industry.

Since 2004, Heritage Appraisers has successfully partnered with jewelry stores across the country to provide appraisal services for their customers.

Keys to this success have been the stores' benefit of increased repair sales, the ability to provide customers with professional appraisals while they wait during in-store appraisal events, revenue expansion through express mail-in appraisals, and reliable valuations fueled by our proprietary software, TheLoupe.

## Problems We Solve

We help jewelry retailers achieve the following strategic challenges:

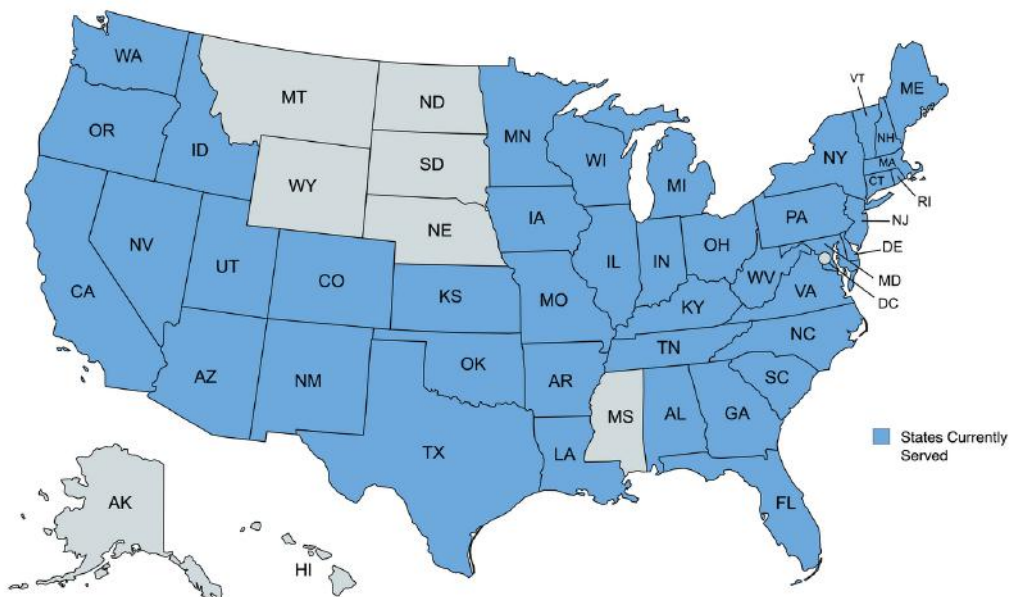
- Add bottom-line revenue opportunities
- Drive retail store traffic
- Diversify retail revenue
- Adapt to economic ebbs & flows
- Leverage repairs for added revenue
- Build customer loyalty
- Provide consistent appraisals
- Increase business exposure
- Maintain national support networks

# How We're Different

- Customer-driven approach to securing and accessing appraisals in a timely manner
- Highly-trained, graduate gemologists make up our network of appraisers across the country
- Our appraisers produce consistent, detailed appraisal reports with a high rate of insurance approval
- We pride ourselves in being the largest "While You Wait" jewelry appraisal company in the country
- Our proprietary appraisal software, TheLoupe®, was the first in the market, conveniently centralizes appraisals, and helps retailers support their customers anywhere and in real time
- TheLoupe provides retailers with optional marketing campaigns to send to customers

## Where We Are

As the only national appraisal company, Heritage Appraisers is an industry leader in professional appraisals and customer service. We support over 250 retail locations throughout the U.S. through in-store and mail-in services.



# Our Appraisal Services

## In-Store Events

*Turnkey, fully-staffed events that provide appraisals while your customers wait.*

Host appraisal events to cater to clients needing insurance updates or assessments due to life changes. Our experts offer on-the-spot comprehensive reports, attract new patrons, and can appraise any jewelry, regardless of purchase origin. These events can also boost your revenue through repair services and in-store shopping opportunities for waiting customers.



## Express Mail-In Appraisals

*Diversify your revenue and bring customers back into your store through appraisals.*

Offering a constant revenue stream, our no-overhead express mail-in service can boost your profits without additional resource investment. They drive store visits, increasing customer engagement and potential sales. Plus, appraisals can reveal repair opportunities, offering more ways to serve and satisfy your clients.



## Virtual Appraisals\*

*Earn incremental revenue on new product purchases and keep customers protected.*

Earn incremental revenue and enhance your customer experience with our Virtual Appraisal service. Valid for three years, Virtual Appraisals are a remote service offered for new items purchased within the past three months. Offer virtual appraisals in-store as an add-on to new purchases or direct-to-consumer through your website by simply utilizing a Heritage Appraisers affiliate link.



## Virtual Retail Replacement Document\*

*Stop giving away point-of-sale appraisals for free.*

Is your store suffering from a backlog of appraisals because you give appraisals away for free with new purchases? Our inexpensive, 1-page Retail Replacement Document provides a 3rd-party valuation for newly-purchased jewelry and includes a picture description, and current value. Good for one year, the time-limited nature of these documents encourage customers to revisit your store after a year.



*\*Virtual Appraisals and Virtual Retail Replacement Documents require an API integration with Loupe.work (or similar, robust online inventory systems).*

# The Power of TheLoupe®

TheLoupe® is Heritage Appraisers' proprietary software, providing a solid foundation for all our appraisal services — whether in-person, via mail, or through our virtual platform.

TheLoupe's digital platform delivers reliable and consistent jewelry appraisals and enables appraisers to generate detailed, e-signed appraisal reports accessible both online and in print.

Retailers can add a link to their website so their customers can access their appraisal reports at any time.

## Why TheLoupe®?

- Ensure quality and consistent appraisals
- Securely accessed anyplace, anytime
- Link on retailer site to access appraisals
- Centralized appraisal access and updates
- Increased safety and reduced risk of data loss
- User-friendly interface for all
- Report options by sku or item, and by store or company
- Integration with Loupe.work streamlines appraisals

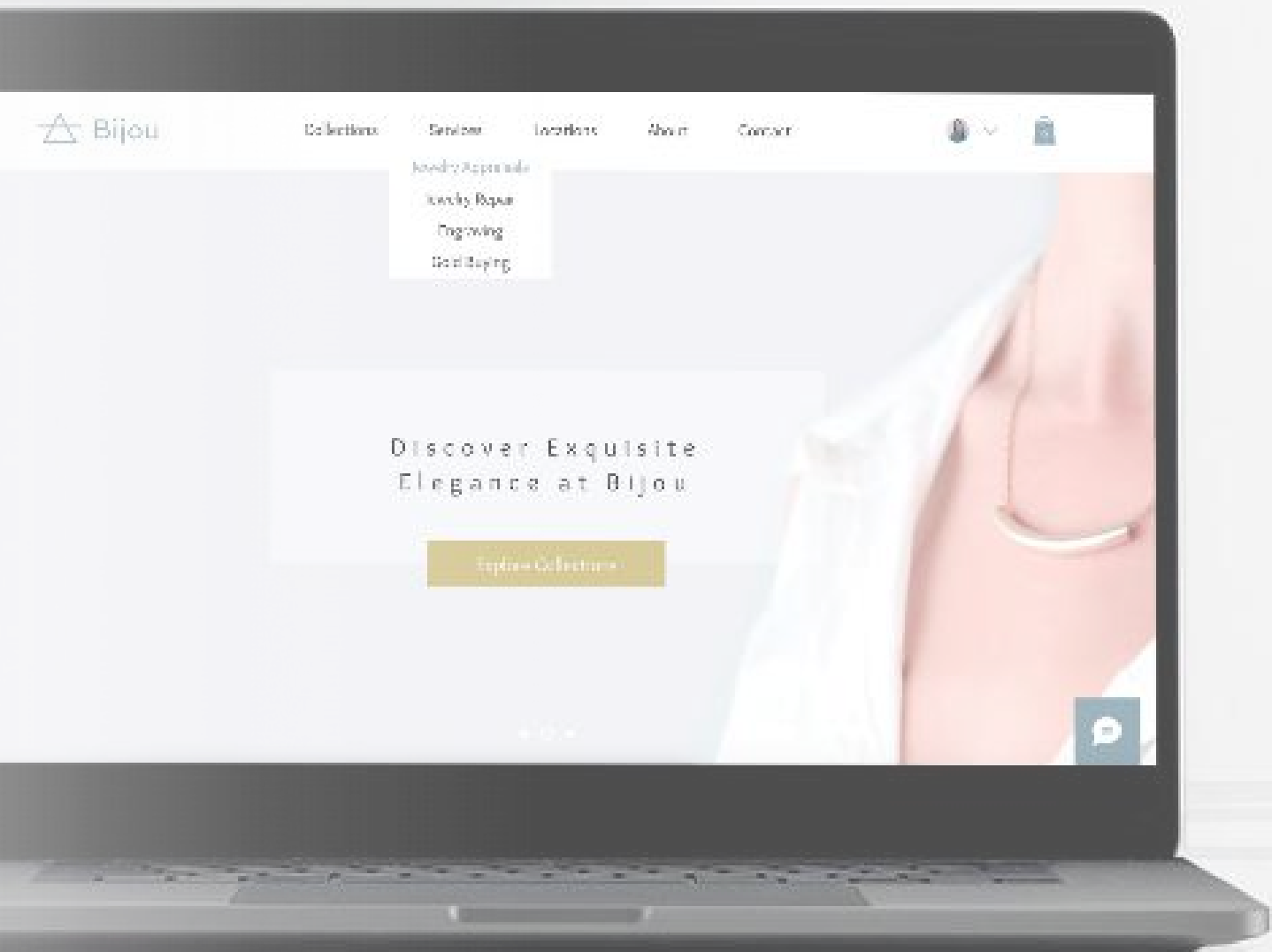
[Learn more About TheLoupe®](#)



## API Integration with Loupe.work

Retailers using Loupe.work or similar, robust online inventory systems can connect with TheLoupe appraisal software through an API key.

The collaboration leverages Loupe.work's sophisticated database, integrating it through an API link with TheLoupe® software. This integration allows for instant data download and automatic population of our appraisal formats, including virtual appraisals, revolutionizes the appraisal process by significantly reducing time and effort.



# Sample Appraisal Report



**Insurance Appraisal Report**  
**Report #10071009**  
**Client #10071**  
**Sally Diamond**  
**23945 Mercantile Rd.**  
**Ste. C**  
**Beachwood, OH 44122**

This Appraisal Report consists of this cover page; a Scope of Work section; Specific Conditions; General Conditions; the Appraisal Body; the Appraiser's Qualifications; a Privacy Statement; and a Certification of Appraisal Practice.

Prepared by:  
Amy Mickelson  
GIA GG, Certified Member, NAJA  
23945 Mercantile Rd  
Suite C  
Beachwood, OH 44122  
216-591-0685  
Expires 02-09-2



## I. Scope of Work

**Appraisal Number:** 10071009 **Client Name:** Sally Diamond **Client Address:** 239

**Report Date:** 02-09-2018 **Examination Date:** 02-09-2018 **Valuation Date:** 02-09

**Location of Property When Examined:** Heritage Appraisers Inc (1) 23945 Mercantile R  
Item examined at this location using a daylight equivalent light and existing lighting con

**Subject:** One contemporary 1.41ct yellow gold and diamond solitaire engagement ring.

**Intended Use/Users:** Sally Diamond and Client's insurers

**Type of Appraisal:** Insurance Appraisal Report

## Purpose:

To establish replacement value for insurance purposes.

## Function:

Establish an estimated retail replacement value for a comparable item. Retail replacement value is the estimated retail value for a comparable item in a similar condition as purchased from an establishment in the business of selling such jewelry. W or construction types, different approaches to value may be used, and will be noted on t

## II. Specific Conditions and Qualifications

The Specific Conditions and Qualifications herein ("Specific Conditions") apply to this sp supplement the General Qualifications, Assumptions, and Conditions ("General Conditions"). If the Specific Conditions conflict with the General Conditions, only the terms set forth in the Specific C

## Value Type Definition

**Retail Replacement Value New - Cost** of replacement in the retail market with property i

## Valuation Method

Cost and/or Sales comparison as appropriate for the item type.

## There are three traditional approaches to value:

**Sales Comparison:** Perform Research of records and analyze current verifiable sales of articles with qualities similar and/or identical to the subject item and adjusts for differences to arrive at an indication of value.

**Cost Approach:** Establishes the total value of an item by considering the consumers cost to have a similar, equally desirable substitute produced, taking into consideration precious metal content, gemstone weights and quality, labor, and any other fees. Depreciation may be applied as appropriate.

**Income Approach:** Applies to the properties that produce a stream of income and is used only if the property has been or will be used for rental or other income producing purposes.

## III. General Qualifications, Assumptions, and Conditions

This Appraisal Report is given subject to the terms and conditions set forth herein, all of which are a part hereof unless expressly set aside in writing either on the pages of this report (such as the Specific Conditions set forth above) or by an addendum to the Certification signed by all parties concerned.

- This report is made solely for the client named above. It is not an indication or verification of title of ownership. The identification of the interest of the requesting party is simply that represented to the appraiser by such party and no inquiry or investigation has been made nor is any opinion given as to the truth of such representation.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- Any future services requested will be subject to a separate statement, at agreed rates.
- Testimony, depositions, hearings, or court attendance are not required by reason of rendering this report. Arrangements for these and similar matters must be made in advance and in accordance with prevailing hourly rates.
- Unless otherwise stated, the appraised value(s) is based on the whole ownership and possessory interest undiminished by any liens, fractional interests or any other form of encumbrance or alienation.
- The appraisal is not an offer to buy the appraised items at this or any price.



- Unless otherwise noted, sales taxes are not included in the reported values.
- Possession of this report, or a copy, does not include the right of publication without the written consent of the appraiser. This report in its entirety or any part thereof, including the identity of the appraiser or his firm, shall not be made public through advertising, public relations, news releases, sales, or other distribution or information media without written consent of the appraiser.
- No changes to this report may be made by anyone other than the appraiser whose signature is appended to this report. If changes are made by others, the signed appraiser is not responsible for same, and the appraisal is null and void.

## A. Valuation Conditions

- Depending upon the circumstances of the individual item of jewelry and their market conditions prevailing at the time of the appraisal, replacement value for insurance purposes may be estimated using the sales comparison approach and/or the cost approach. Usually both valuation methods are considered. The income approach rarely applies to any jewelry appraisal.
- The value expressed herein is based on the appraiser's best judgment and research and is not a representation of warranty that the item(s) will realize that value if offered for sale at auction or otherwise. The value(s) expressed is based on current information at the time of the report and no opinion is hereby expressed as to any future or past value, unless otherwise expressly stated.
- Where a value conclusion is based on the sales comparison approach, comparables represent a selection from within a broader range of data. Therefore, the potential exists that a different but still reasonable value conclusion could be reached by another appraiser. Any such difference in opinion, however, is expected to be minor.
- Unless otherwise stated herein value(s) expressed are based on the general expertise and qualifications of the appraiser as to the appropriate market and valuation for the item(s) and purpose involved. Where particular valuation information is relied on, it will be so stated in writing.

## B. Examination Conditions

- Where an appraisal is based not only on the item(s), but also on data or documentation supplied to the appraiser, this certificate shall so state by referring to this fact.
- Unless expressly stated, the condition of the item(s) is good for its type, with serious deficiencies and repairs noted. Ordinary wear and tear common to this type of item is not noted.
- All gem material was graded in the mounting. The mountings limit the ability to be conclusive in the color and clarity grades assigned to these gems. This is reflected in the use of ranges when describing color and clarity. Refer to the gemstone grading charts for a description of gemstone and diamond color and clarity grading information. All gem material was measured in the mounting unless otherwise noted. Due to the mountings, precise measurements may not be attainable.
- These measurements were used when calculating the gem material(s) carat weight using industry standard formulas. The carat weight for gem materials is an approximate weight based on these calculations. DWT, or pennyweight, or GR, or grams, for the items were obtained at the time of inspection and are total weights. Unless otherwise noted, the weight is then calculated to be an estimate of the metal less the gem materials.
- Gemstones (colored stones, diamonds, and cultured pearls) listed in the report, unless otherwise stated, have possibly been subjected to one or more treatments to enhance their color and/or clarity. Treatment process(es) may be undetectable or only detectable by testing at advanced research laboratories. These processes are often performed during the cleaning and processing of the crystal. Prevailing market values are based on these universally practiced and accepted processes by the gem and jewelry trade. Your jeweler should be able to advise you of any special care necessary for your material. If determination of any potential treatment is desired, the appraiser can advise about additional advanced laboratory testing options.
- Fancy color diamond "color" grades are highly subjective and may vary substantially. Most gemological laboratories use GIA grading nomenclature on their reports. However, the use of grading terms may be inconsistent with the GIA's use of those same terms. As a result, two fancy color diamonds, each accompanied by a lab report stating the same descriptive color grade, may look substantially different, especially if the reports are issued by different labs.
- Photos may be reduced or enlarged in size. A photo is meant to provide an identification of shape, cut, and relative size. While close to reality, it should not be taken as an accurate representation of the color, clarity, or brilliance of the gemstone or jewelry.

**Appraiser Signature:** A \_\_\_\_\_ 02-09-2018  
Amy Mickelson - GIA GG, Certified Member, NAJA

## Insurance Appraisal Report

Sally Diamond  
21903 Mercantile Rd.  
Ste. C  
Bachwood, OH 44122  
No. 10071009

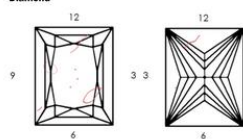
Item: Solitaire Engagement Ring



### Description:

One contemporary 14kt white gold and diamond cathedral-style solitaire engagement ring. The ring features one (1) princess cut diamond in a four-prong setting.

### Diamond



### Internal Plot Key

#### INTERNAL

CLOUD

CRYSTAL

FEATHER

NEEDLE

PINPOINT

Shape:

Quantity:

Single Weight

Dimensions:

Girdle:

Table:

Color:

Clarity:

Symmetry:

Treatments:

Princess 1.076ct, Actual

L-S: 5.31mm; W-S: 5.13mm; D-

3.55mm. Faceted, Thin -

Thick 78% F II Very Good

Very Good Laser Inscribed

### Fluorescence:

Fluorescence LWR:

Fluorescence SW:

Lab:

Lab Report Number:

Additional Description:

Medium

None, Blue

Faint, Blue

GIA

21XXXXXXX

The GIA grading report

#21XXXXXXX was available for

verification.

Value:

\$1,965.00

### Precious Metal

Metal Type(s):

Purity:

Stamped or Tested:

Color:

Condition:

Finish:

Manufacturing Method:

Engravings/Marks:

Weight:

Dimensions:

Additional Description:

Gold

14k

Tested

Yellow

Good

High Polish

Die Struck

2.45

2.405 dwt

Min-2.5mm.

Shank tapers from approx. 1.5mm

to 2.8mm wide.

Value:

\$760.00

## VI. Certification of Appraisal Practice

I certify to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- I have made a personal inspection of the property that is the subject of this report.
- No one provided significant personal property appraisal assistance to the person signing this certification.

Appraiser Signature: A

Amy Mickelson - GIA GG, Certified Member, NAJA

02-09-2018



## IV. Appraiser's Qualifications

Diploma:

Certificates:

Certifications:

Memberships:

Work History:

Graduate Gemologist, 2010 Gemological Institute of America

Diamond Essentials, 2005, Diamonds and Diamond Grading, 2008, Colored Stone Essentials, 2008;

Colored Stone Grading, 2008; Gem Identification, 2008 - GIA

USPAP Personal Property 15 Hour Class 2020-2021; Registered Jeweler, 2011 - 2013 AGS; Certified

Gemologist, 2012 - 2013 AGS

Member National Association of Jewelry Appraisers, 2011 - 2020, Certified Member 2021-present

Chalmers Jewelers, Inventory Control Director, 2008-2012, Chalmers Jewelers, Appraiser, 2010-2012

Heritage Appraisers, Inc., Manager, Trainer, Appraiser, 2012-Present

## V. Privacy & Confidentiality

Amy Mickelson and Heritage Appraisers Inc. are committed to safeguarding the confidential information of our clients. We hold all our clients' personal information in confidence and in accordance with USPAP and NAJA ethics standards. Our files include information collected from clients in connection with the personal property appraisal services provided by our company. At no time in the past have we ever disclosed information to third parties, except as specifically authorized by our clients, or as required by law, and we do not anticipate doing so in the future. We are prohibited by federal law, USPAP, and the NAJA Code of Ethics from changing our policy without first advising the client and obtaining consent. We use the personal property information provided by our clients to help meet their appraisal requests, while guarding against any real or perceived infringements of their rights of privacy.

Our policy with respect to personal information about our clients is as follows:

- We limit employee and agent access to information only to those who have a business or professional reason to know and who are affiliated with us as required by law.

Information is maintained as recommended by the manufacturer, and the physical object is stored in a secure location.

Information is retained for a period of at least five (5) years. We will not knowingly release information to do so.

Information that we collect from a client depend upon the scope of the appraisal and the information necessary. Additionally, it may include information about the client's personal property assets, information about tax information necessary. Additionally, it may include information about the client's personal property assets, information about tax information necessary.

Information about our clients' personal information, such as Federal and State tax information, is maintained under the law.

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Valuation: 02-09-2018

Download a sample appraisal report.



# Continued Customer Traffic & Interactions

Offering appraisal services provide your customers with more reasons to step foot inside your store, plus added opportunities for repairs and purchases. Keep your customers in your store (and away from your competitors), by offering appraisal services.

## In-Store Appraisal Event Touch Points

- Waiting on appraisals during Appraisal Events
- Repair recommendations
- Picking up recommend repairs

### Appraisal Event Marketing Kit

We provide you with marketing tools and templates to promote In-Store Appraisal Events such as appraisal information & appointment cards, email and social post content ideas, and an appraisal event coordinator checklist.

## Express Mail-In Appraisal Touch Points

- Dropping off Express Mail-In Appraisals
- Picking up Express Mail-In Appraisals
- Repair recommendations
- Picking up recommend repairs

**Get a Jewelry Appraisal While You Wait.**  
Reserve a limited space at our upcoming in-store appraisal event

**Heritage APPRAISERS, Inc.™**

With our appraisals 24/7 access to your report from anywhere.

You may think that your receipt or certification is sufficient proof of value for an insurance claim. **This is not the case.**  
Most insurance agencies require an official appraisal report issued within the last 36 months.

**You need an appraisal if:**

- All you have is a receipt and no prior appraisal
- Your current appraisal is over 36 months old
- You've lost or misplaced your appraisal report
- You were gifted or inherited valuable pieces
- You need to claim proof of ownership of a piece
- Your last report was from an unaccredited appraiser
- You think your pieces are undervalued
- You need a valuation for a divorce, estate settlement, collateral loan, or liquidity event

**Are you at risk?**  
Get valuations for life's unexpected moments.

**What's included in your appraisal:**

- Your name and contact information
- Appraiser's name, contact information
- Individual evaluation of each piece
- Photos & detailed descriptions
- Size, color, clarity, and quality
- Weight and type of metal
- Plot diagrams when applicable
- Privacy & confidentiality
- Certification of appraisal

**What makes an appraiser credible?**  
If your appraiser isn't credible, you may not accept your claim. Our appraisers:

- Have a Graduate Gemology diploma from the Gemological Institute of America
- Adhere to the USPAP (Uniform Standards of Professional Appraisal Practice)
- Are members of National Association of Jewelry Appraisers (N.A.J.A.)

**Protect what's yours.**  
Reserve your space at our next in-store event, and have your pieces appraised while you wait.

Date: \_\_\_\_\_

Location: \_\_\_\_\_

Your appraisal appointment time: \_\_\_\_\_

Don't have time to schedule an appointment?  
Drop your jewelry off in advance - we'll perform your appraisal, send you a digital report, and have your pieces available for pickup.

**HERITAGE APPRAISERS**  
HeritageAppraisers.com

## Supplemental Marketing\*

We offer optional supplemental marketing tools that create footsteps into your store for appraisals and related services.

Our infrastructure and customer service create additional touchpoints and reasons for your customers to keep coming back.

### Appraisal Reminder Emails or Direct Mail

*Your customers receive automated emails when their appraisals are about to expire, encouraging them to revisit your store and update these documents for insurance purposes.*

### Insurance Affiliate Opportunity

*Earn passive revenue by including an affiliate link to Jewelers Mutual, or your preferred insurance company, in your appraisal emails and on your website.*



#### IT'S TIME TO UPDATE YOUR APPRAISAL

According to our records, your last jewelry appraisal was almost 3 years ago. Most insurance companies require an updated jewelry appraisal every 2-3 years. **Ask us about our NEW virtual update program.**

**Contact Us**

**Get Your Virtual Update Today!**

**HERITAGE**  
APPRAISERS

Contact:  
[info@heritageappraisers.com](mailto:info@heritageappraisers.com)

**"Where you are, we are." ®**

We are committed to providing our customers with the highest quality of service. Please contact us at [info@heritageappraisers.com](mailto:info@heritageappraisers.com) for any jewelry appraisal needs you may have now or in the future.

\*Supplemental marketing tools subject to additional fees.

**HERITAGE**  
APPRAISERS

# Complimentary Educational Resources

## Add Hassle-Free, No-Overhead Store Revenue

### The Jewelry Retailer's Guide to Profiting with Appraisals

No risk. No hassle. No overhead. Add appraisal service revenue without additional staff through these proven strategies.

[Download the Guide.](#)





# Hassle-Free, Overhead Store Revenue

The Jewelry Retailer's  
Profiting with A

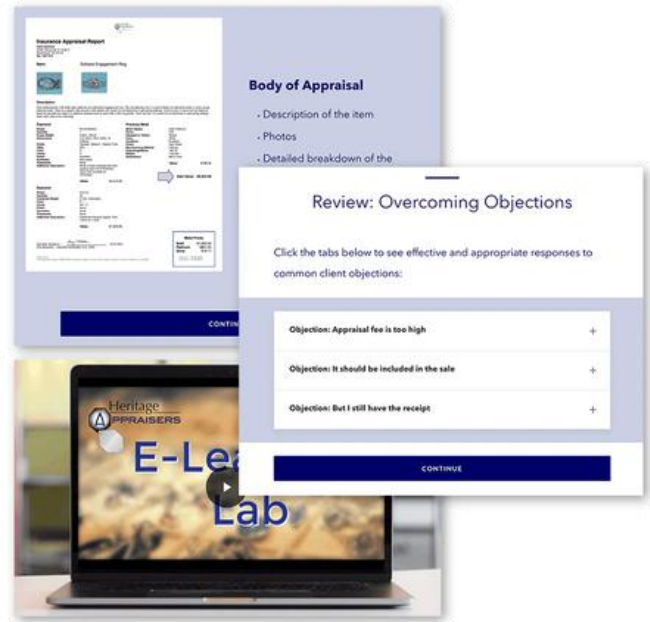
# Jewelry Appraisal Product Knowledge Course

Supplement your in-store education

Would your jewelry business find value in a comprehensive course about appraisal services tailored for your in-house team?

Appraisals are more than mere guesswork—it's a precise science. This course unveils the intricacies of the appraisal process, highlighting the advantages it brings to your business and your clientele.

[Enroll in the course.](#)



## This e-Learning will empower you to:

- Gain an in-depth perspective on the entire appraisal process.
- Distinguish between various appraisal types.
- Decode the intricate details of appraisal reports.
- Get a firsthand look into the industry's premier appraisal software.
- Learn the art of running lucrative appraisal clinics.
- Master the skill of navigating objections to appraisal services.
- Acquire a comprehensive glossary of essential appraisal terms.
- Discover strategies to amplify traffic and revenue via appraisals.





Heritage Appraisers, Inc.  
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Beachwood, OH 44122

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