



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:

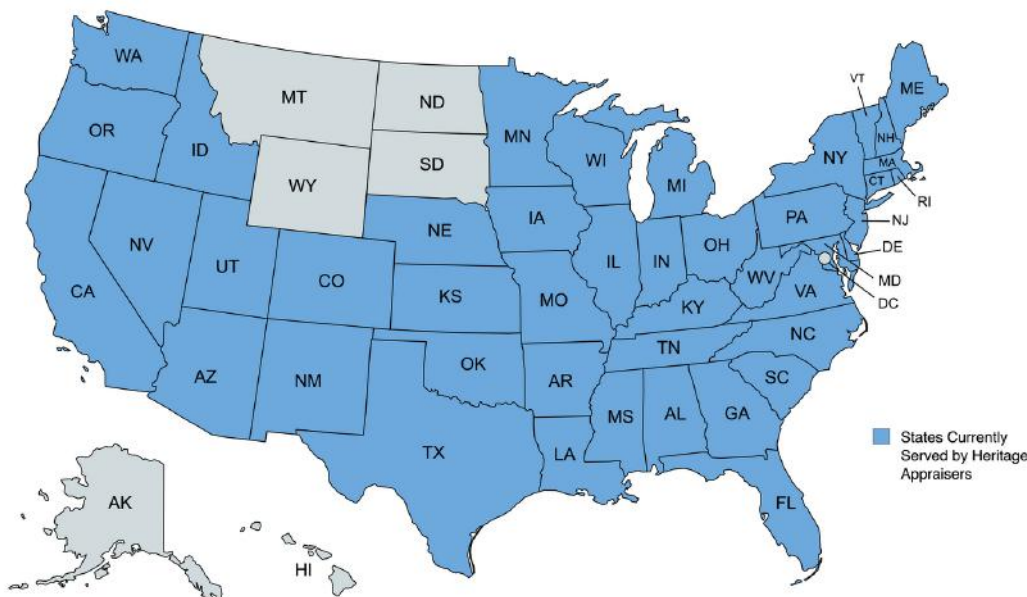
- Add bottom-line revenue opportunities
- Drive retail store traffic
- Diversify retail revenue
- Adapt to economic ebbs & flows
- Leverage repairs for added revenue
- Build customer loyalty
- Provide consistent appraisals
- Increase business exposure
- Maintain national support networks

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

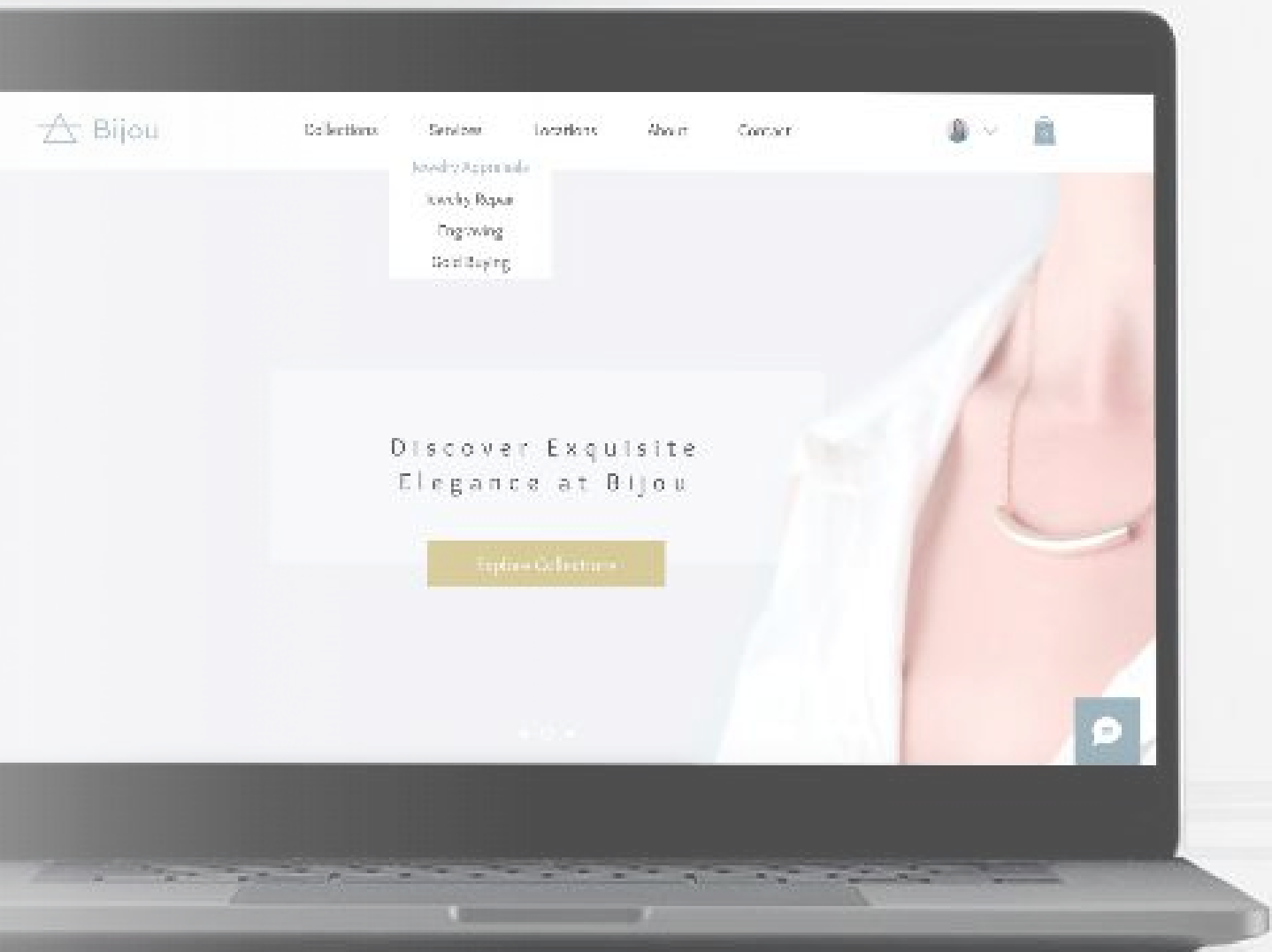
[Learn more About TheLoupe®](#)



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.



HERITAGE
APPRAISERS

Sally Diamond
23945 Mercantile Rd.
Ste. C
Beachwood, OH 44122

Prepared by:
Amy Mickelson
GIA GG, Certified Member, NAJA
23945 Mercantile Rd
Suite C
Beachwood, OH 44122
216-591-0685
Expires 02-09-21



HERITAGE
APPRAISERS

- Unless otherwise noted, sales tax is 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 is its entirety or any part thereof, including the identity of this 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.

- 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 appraisals.
- 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 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.

- 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

- Warning:** Unusually staining, the condition of the item(s) is good for its type, with surface 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 grades are attached in the report the following comments: "Due to the location of the stone in the gemstone grading facility for a description of gemstone and diamond color and clarity grading information." All gem material was measured in the mounting unless otherwise designated. Due to the mounting process measurements may not be attainable.
- The following comments regarding the gem materials' carat weight used industry standard formulae. 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 inspection and are total weights. Unless otherwise noted, the weight is calculated to be an estimate of the net gem material.
- Gemsstones (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 appearance. Treatments include heat treatment, irradiation, dyeing, oiling, etc. It is recommended that research laboratories. These processes are often performed during the cleaning and processing of the crystal. Prevailing market values are based on untreated gemstones. If you wish to know if your gemstone has been treated, please contact a laboratory that can perform tests that are necessary for your material. If determination of any potential treatment is desired, the appraiser can advise about additional advanced testing options.
- Fancy colored "gemstone" grades are highly subjective and may vary substantially. Most geological 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 different standards, each according to a different body of report stating the results of the 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 be taken as an approximation of what the actual object looks like. The color of the photograph and the grade of the photograph do not necessarily reflect the actual color of the object.

Appraiser Signature: A 02-09-2018
Amy Mickelson - GIA GG, Certified Member, NATA



Insurance Appraisal Report

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

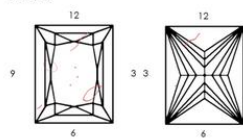
Item: Solitaire Engagement Ring



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



Fluorescence: Medium
Fluorescence LWR: None, Blue
Fluorescence SW: Faint, Blue
Lab: GIA
Lab Report Number: 213XXXXXXX
Additional Description: The GIA grading report #213XXXXXXX was available for verification.

Value: \$1,965.00

Precious Metal

Metal Type(s): Gold 14k
Purity: Tested
Stamped or Tested: Yellow
Color: Good
Condition: High Polish
Finish: Die Struck
Manufacturing Method: 24K
Engravings/Marks: 2.405 dwt
Weight: Min-2.5mm
Dimensions: Shank tapers from approx. 1.5mm to 2.8mm wide.
Value: \$760.00

Internal Plot Key

INTERNAL

CLOUD

CRYSTAL

FEATHER

NEEDLE

POINT

Shape: Round
Quantity: 1
Single Weight: 0.76ct, Actual
Dimensions: L-5.31mm, W-5.13mm, D-3.55mm. Faceted, Thin - Thick 78% F II Very Good Very Good Laser Inscribed

Girdle: Table: Color: Clarity: Polish: Symmetry: Treatments:

Appraiser Signature: A

Any Mickelson - GIA GG, Certified Member, NAJA 02-09-2018

Page 4 of 6
This Appraisal Report #10071009 includes 4 pages. No part of this report may be removed, omitted, or modified.



IV. Appraiser's Qualifications

Diploma: Graduate Gemologist, 2010 Gemological Institute of America
Certificates: Diamond Essentials, 2005, Diamonds and Diamond Grading, 2008, Colored Stone Essentials, 2008; Colored Stone Grading, 2008; Gem Identification, 2008 - GIA
Certifications: USPAP Personal Property 15 Hour Class 2020-2021; Registered Jeweler, 2011 - 2013 AGS; Certified Gemologist, 2012 - 2013 AGS
Memberships: Member National Association of Jewelry Appraisers, 2011 - 2020, Certified Member 2021-present
Work History: Chalmers Jewelers, Inventory Control Director, 2008-2012, Chalmers Jewelers, Appraiser, 2010-2012
Heritage Appraisers, Inc., Manager, Trainer, Appraiser, 2012-Present

V. Privacy & Confidentiality

Any 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 collected from clients is stored as recommended by the manufacturer, and the physical office files are stored 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 information about personal property assets, information about tax information necessary. Additionally, it may include information about information from third party sources. Our clients' personal information, such as Federal and State tax information, is permitted under the law. We do not share information with third vendors or solicitors for any reason whatsoever. The time a client is a client of the company and for the appropriate time to be maintained by USPAP, and consistent with the NAJA Code of Ethics, all such information will be destroyed in a manner consistent with the NAJA Code of Ethics.

Page 5 of 6
This Appraisal Report #10071009 includes 4 pages. No part of this report may be removed, omitted, or modified.

Valuation: 02-09-2018

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

Any Mickelson - GIA GG, Certified Member, NAJA 02-09-2018

Page 6 of 6
This Appraisal Report #10071009 includes 4 pages. No part of this report may be removed, omitted, or modified.

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.

What's included in your appraisal:

- Your name and contact information
- Appraiser's name, contact information
- Individual evaluation of each item
- 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.)

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.

HERITAGE APPRAISERS
HeritageAppraisers.com

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

"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 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

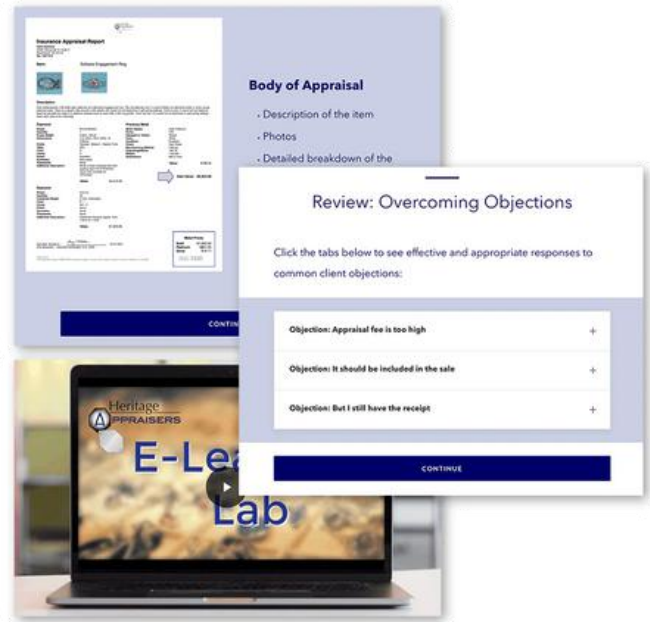
Jewelry Appraisal Product Knowledge Course

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.



Presidium® Gemstone Identification

Diagram illustrating the identification of gemstones based on their shape and color.

Shape:

- Round
- Oval
- Heart
- Marquise
- Emerald Cut
- Baguette
- Trapezoid
- Rectangle
- Triangle
- Octagon
- Round

Color:

- White
- Yellow
- Orange
- Red
- Pink
- Blue
- Green
- Brown
- Black

Identification Key:

Shape	Color	Gemstone
Round	White	Diamond
Round	Yellow	Yellow Diamond
Round	Orange	Orange Diamond
Round	Red	Red Diamond
Round	Pink	Pink Diamond
Round	Blue	Blue Diamond
Round	Green	Green Diamond
Round	Brown	Brown Diamond
Round	Black	Black Diamond
Oval	White	Oval Diamond
Oval	Yellow	Oval Yellow Diamond
Oval	Orange	Oval Orange Diamond
Oval	Red	Oval Red Diamond
Oval	Pink	Oval Pink Diamond
Oval	Blue	Oval Blue Diamond
Oval	Green	Oval Green Diamond
Oval	Brown	Oval Brown Diamond
Oval	Black	Oval Black Diamond
Heart	White	Heart Diamond
Heart	Yellow	Heart Yellow Diamond
Heart	Orange	Heart Orange Diamond
Heart	Red	Heart Red Diamond
Heart	Pink	Heart Pink Diamond
Heart	Blue	Heart Blue Diamond
Heart	Green	Heart Green Diamond
Heart	Brown	Heart Brown Diamond
Heart	Black	Heart Black Diamond
Marquise	White	Marquise Diamond
Marquise	Yellow	Marquise Yellow Diamond
Marquise	Orange	Marquise Orange Diamond
Marquise	Red	Marquise Red Diamond
Marquise	Pink	Marquise Pink Diamond
Marquise	Blue	Marquise Blue Diamond
Marquise	Green	Marquise Green Diamond
Marquise	Brown	Marquise Brown Diamond
Marquise	Black	Marquise Black Diamond
Emerald Cut	White	Emerald Cut Diamond
Emerald Cut	Yellow	Emerald Cut Yellow Diamond
Emerald Cut	Orange	Emerald Cut Orange Diamond
Emerald Cut	Red	Emerald Cut Red Diamond
Emerald Cut	Pink	Emerald Cut Pink Diamond
Emerald Cut	Blue	Emerald Cut Blue Diamond
Emerald Cut	Green	Emerald Cut Green Diamond
Emerald Cut	Brown	Emerald Cut Brown Diamond
Emerald Cut	Black	Emerald Cut Black Diamond
Baguette	White	Baguette Diamond
Baguette	Yellow	Baguette Yellow Diamond
Baguette	Orange	Baguette Orange Diamond
Baguette	Red	Baguette Red Diamond
Baguette	Pink	Baguette Pink Diamond
Baguette	Blue	Baguette Blue Diamond
Baguette	Green	Baguette Green Diamond
Baguette	Brown	Baguette Brown Diamond
Baguette	Black	Baguette Black Diamond
Trapezoid	White	Trapezoid Diamond
Trapezoid	Yellow	Trapezoid Yellow Diamond
Trapezoid	Orange	Trapezoid Orange Diamond
Trapezoid	Red	Trapezoid Red Diamond
Trapezoid	Pink	Trapezoid Pink Diamond
Trapezoid	Blue	Trapezoid Blue Diamond
Trapezoid	Green	Trapezoid Green Diamond
Trapezoid	Brown	Trapezoid Brown Diamond
Trapezoid	Black	Trapezoid Black Diamond
Rectangle	White	Rectangle Diamond
Rectangle	Yellow	Rectangle Yellow Diamond
Rectangle	Orange	Rectangle Orange Diamond
Rectangle	Red	Rectangle Red Diamond
Rectangle	Pink	Rectangle Pink Diamond
Rectangle	Blue	Rectangle Blue Diamond
Rectangle	Green	Rectangle Green Diamond
Rectangle	Brown	Rectangle Brown Diamond
Rectangle	Black	Rectangle Black Diamond
Triangle	White	Triangle Diamond
Triangle	Yellow	Triangle Yellow Diamond
Triangle	Orange	Triangle Orange Diamond
Triangle	Red	Triangle Red Diamond
Triangle	Pink	Triangle Pink Diamond
Triangle	Blue	Triangle Blue Diamond
Triangle	Green	Triangle Green Diamond
Triangle	Brown	Triangle Brown Diamond
Triangle	Black	Triangle Black Diamond
Octagon	White	Octagon Diamond
Octagon	Yellow	Octagon Yellow Diamond
Octagon	Orange	Octagon Orange Diamond
Octagon	Red	Octagon Red Diamond
Octagon	Pink	Octagon Pink Diamond
Octagon	Blue	Octagon Blue Diamond
Octagon	Green	Octagon Green Diamond
Octagon	Brown	Octagon Brown Diamond
Octagon	Black	Octagon Black Diamond



Heritage Appraisers, Inc.
23945 Mercantile Dr., Suite C
Beachwood, OH 44122

HeritageAppraisers.com
info@HeritageAppraisers.com

Phone: 216-591-0685
Fax: 216-803-4245
Monday - Friday 10:00am – 5:00pm