

Sapphire, Octagon, 5.16 carat

- **Return Potential** : An investment of 500 EUR is projected to be worth approximately 696 EUR in 6 years.
- **Cost-to-Return Ratio** : With just 2.4% annual total costs (including exit fees), your net profit could be 5.7% to 8.4% per year.
- **Low Volatility** : The Gemval Aggregate Index (GVA) exhibits a low volatility of close to 4%. Perfect stability for any portfolio.



Factsheet - General



Gem type	Sapphire
Measurements	10.45 - 8.38 x 5.96 mm
Carat weight	5.16 carat
Color	Blue
Clarity	Eye clean
Cut	Step cut
Color Intensity	Vivid blue
Origin	Ceylon - Sri Lanka
Certification	DSEF certified
Comments	No indications of heating (NTE)
Price (excl. external costs and platform fees)	27,100 €
Current market value (at release)	33,000€ (65% of current B2C price)
Anlage ID	1aa2eb6b-03e3-4127-bbc4-6664c1c9aff6

Cost Analysis

	Value in €
Asset Value	27,100 €
Platform Fee Splint Invest	2,050 €
External Maintenance Cost	1,000 €
Price	30,150 €
Number of Splints	603
Price per Splint	50 €

- The price of 30,150 € includes the Splint Invest platform fee and external maintenance costs of 3,050 €. 27,100 € can be allocated to the gemstone.
- Splint Invest will charge an exit fee of 2 % applied to the proceeds from the sale of the asset.
- Each Splint holder bears a proportional part of the costs.

Rating



Return

Sapphires are gaining in importance as a safe investment in times of crisis and have long since established themselves as a means of asset protection and diversification in the portfolio.

The **Gemval Gemstone Index** has achieved an average annual appreciation of **4.2% over the last 11 years**.



Stability

In comparison to other asset classes, gemstones exhibit only a low correlation and remain independent of developments in stock markets, banks, and government budgets.

The **Gemval Gemstone Index** has shown an annual **volatility of under 1.5% over the last 18 years**.



Track Record

While sapphires have been valued gemstones for centuries and used in various forms of jewelry, their specific use as investments is a relatively recent phenomenon.

The trend of considering gemstones, including sapphires, as alternative investments gained traction in the **late 20th century and has continued into the 21st century**.

Investment Horizon of 4 to 6 years

Forecast per Splint in €	4 years	5 years	6 years
Ambitious	68	75	83
Balanced	61	66	71
Defensiv	54	55	56

- Investment horizon has been set to 4 to 6 years.
- Due to the current economic situation, we expect gemstone prices to continue to rise in the coming years. According to the assessment, the demand for diamonds will continue to increase, as investors increasingly add precious stones to their portfolios. This makes this gemstone a perfect medium to long-term investment.
- If one of the following two conditions is met, the sale of the asset is considered:
 - End of the defined investment horizon has been reached.
 - Ambitious case already occurs before the end investment horizon.

Your Return Potential

	Value in € defensive	Value in € balanced	Value in € ambitious
Expected gross sales proceeds at maximum maturity	33,768 €	42,813 €	50,049 €
- Splint selling fees of 2%	-675 €	-856 €	-1,001 €
- External maintenance cost over investment horizon	-1,000 €	-1,000 €	-1,000 €
- Splint Invest platform fee	-2,050 €	-2,050 €	-2,050 €
- Asset value at acquisition	-27,100 €	-27,100 €	-27,100 €
Expected return at maximum maturity	2,943 €	11,807 €	18,898 €
Average annual rate of return	1.6%	5.7%	8.4%

Details to weighted calculation of the average annual rate of return:	Defensive Scenario	Balanced Scenario	Ambitious Scenario
Base value 1 with a 85% weighting	12 month inflation rate Switzerland (1.4%)	Annualised return of Gemval Index over past 11 years and appreciation potential of the particular stone.	Annualised return of Gemval Index from 20014 to 2015 (+10.6%).
Base value 2 with a 15% weighting		5-month performance of Gemval Index (+1.8%)	5-month performance of Gemval Index (+1.8%)

Why you should invest

- 4.2% average annual appreciation over the last 11 years.
- Purchase price at 65% of the current B2C price.
- Low price volatility of under 1.5%.



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