Diamant, Brilliant

D-IF 1.62 carat

Return Potential

An investment of 500 EUR is projected to be worth approximately 843 EUR in 6 years.

Cost-to-Return Ratio

With just 2.3% annual total costs (including exit fees), your net profit could be 9.1% per year.

Highest Grade

The diamond has three times the grade "Excellent" and has no fluorescence.

Fun fact:
This gemstone has a weight of 1.62 carats and is GIA certified.

General Info

Shape and cutting style	Brilliant round
Measurements	7.46 – 7.49 x 4.69 mm
Carat weight	1.62 carat
Color grade	D (highest)
Clarity Grade	Internally Flawless (IF)
Cut grade	Excellent
Polish	Excellent
Symmetry and fluorescence	Excellent – Fluorescence none
Certification	GIA certified
Price (excl. external costs and platform fees)	26,150€
Investment Horizon	4 to 6 years
Anlage ID	7fb00fcd-bbc5-4c24-8abd-f97fcbb3b3ba

Cost Analysis

	Value in €
Asset Value	26,150 €
Platform Fee Splint Invest	2,000 €
External Maintenance Cost	600 €
Price	**28,750 €**
Number of Splints	575
Price per Splint	**50 €**

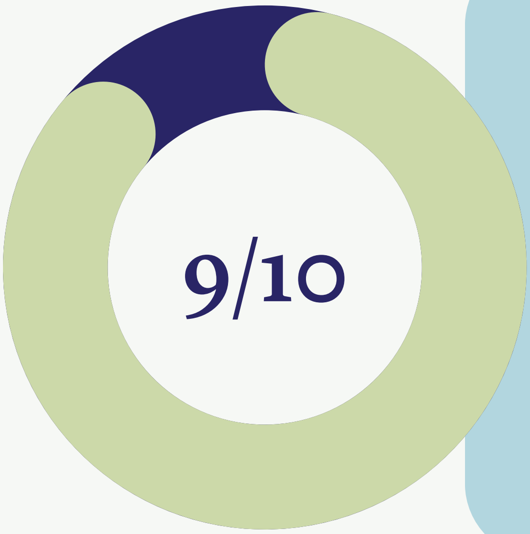
- The price of 28,750 € includes the Splint Invest platform fee and external maintenance costs of 2,600 €. 26,150 € can be allocated to the asset.
- Splint Invest will charge an exit fee of 2% applied to the proceeds from the sale of the asset.
- Each Splint holder bears a proportional part of the costs.

Rating

Return

Brilliants weighing 1 to 2 carats have achieved an average annual appreciation of 9.9% over the last five years.

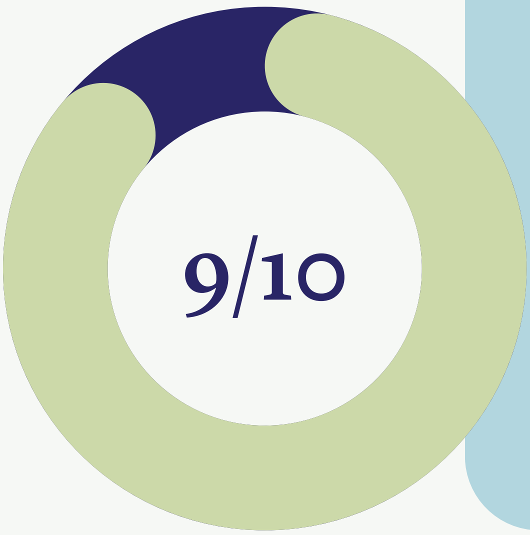
Diamonds are gaining in importance as a safe investment in times of crisis and have long since established themselves as a means of asset protection and diversification in the portfolio.



Stability

The monthly volatility over the last 5 years for high-quality diamonds (D-FL / D-IF) is below 3%.

Compared to other asset classes, diamonds have only a low correlation and are independent of developments in stock markets, banks, and in government budgets. The stability of prices is guaranteed by the oligopoly of the mining companies.



Track Record

People have been investing in diamonds for many centuries. Historically, diamonds have been used as currency and a medium of exchange, particularly in India where diamonds have been mined since the 4th century B.C.

In recent decades, interest in diamonds as investment vehicles has increased, particularly as a means of wealth preservation and diversification in investment portfolios.

Investment Horizon
of 4-6 years

Forecast per Splint in €	4 years	5 years	6 years
Ambitious	84	97	113
Balanced	70	78	86
Defensive	54	55	56

The investment horizon has been set to 4 to 6 years.

- Considering the ongoing economic conditions, we expect diamond prices to keep rising in the coming years. Our assessment indicates a growing demand for diamonds, as investors are progressively integrating these precious gems into their investment portfolios. This indicates that diamonds are well-suited for medium to long-term investments.

- 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	32,200 €	49,450 €	64,975 €
- Splint selling fees of 2%	-644 €	-989 €	-1,300 €
- External maintenance cost over investment horizon	-600 €	-600 €	-600 €
- Splint Invest platform fee	-2,000 €	-2,000 €	-2,000 €
- Asset value at acquisition	-26,150 €	-26,150 €	-26,150 €
Expected return at maximum maturity	**2,806 €**	**19,711 €**	**34,926 €**
Average annual rate of return	**1.4%**	**9.1%**	**14.2%**

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 (1.7%)	Annualised return of D-IF 1 to 2 carat stone prices from 31.12.18 to 31.12.22 (Freiherr Diamonds) (+13.0%)	Annualised return of D-Fl 1 to 2 carat stone prices from 31.12.19 to 31.12.22 (Freiherr Diamonds) (+19.0%)
Base value 2 with a 15% weighting		2-month performance of D-IF 1 to 2 carat stone prices (Freiherr Diamonds) (1.0%)	2-month performance of D-IF 1 to 2 carat stone prices (Freiherr Diamonds) (1.0%)

Why you should invest

1. 3 x excellent and no fluorescence.
2. The global diamond market was estimated at $94.9 billion in 2021 and is expected to reach $139.9 billion by 2030.
3. The monthly volatility over the last 5 years for high-quality diamonds (D-FL / D-IF) is below 3%.

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