Diamond, Brilliant

1.68 carat, D-IF

Return Potential

An investment of 500 EUR is projected to be worth approximately 863 EUR in 6 years.

Cost-to-Return Ratio

With just 2.3% annual total costs (including exit fees), your net profit could be 9.5% per year.

Highest Grade

The diamond possesses a grade of "Excellent" threefold and exhibits no fluorescence.

Fun fact:

This gemstone has a weight of 1.90 carats and is GIA certified.

General Info

Shape and cutting style	Round brilliant
Measurements	7.52 - 7.58 x 4.75 mm
Carat weight	1.68 carat
Color grade	D (best)
Clarity grade	Internally Flawless (IF)
Cut grade	Excellent
Polish	Excellent
Symmetry	Excellent
Fluorescence	Excellent (no fluorescence)
Certification	GIA certified
Investment horizon	4 to 6 years
Asset ID	61263ba5-a05f-4459-a2e0-8b67f3a99c41

Cost Analysis

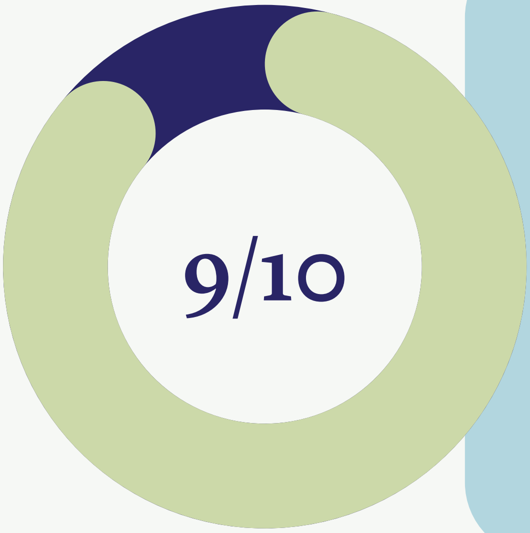
	Value in €
Asset Value	28,150 €
Platform Fee Splint Invest	2,150 €
External Maintenance Cost	600 €
Price	**30,900 €**
Number of Splints	618
Price per Splint	**50 €**

- The price of 30,900 € includes the Splint Invest platform fee and external maintenance costs of 2,750 €. 28,150 € 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

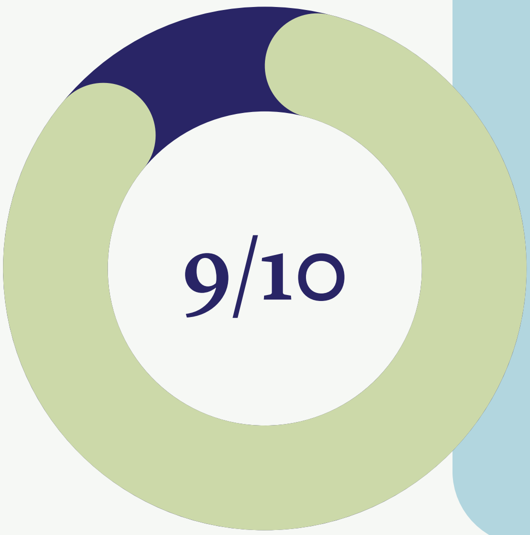
Return

Over the past five years, the monthly fluctuation in value for high-quality diamonds (D-FL / D-IF) has remained consistently below 3%.
They are increasingly recognized as a secure investment during turbulent times, firmly establishing their role as a method for safeguarding assets and adding diversity to portfolios.



Stability

Diamonds weighing between 1 and 2 carats have experienced an average yearly growth of 9.9% over the past five years.
Diamonds exhibit a low correlation with other asset classes and remain unaffected by changes in stock markets, banking sectors, or government budgets.
The stability of diamond prices is ensured by the dominance of mining companies in the industry.



Track Record

For centuries, individuals have been putting their money into diamonds. Throughout history, diamonds have served as a form of currency and a method of trade, especially in India, where diamond mining dates back to the 4th century B.C.
In more recent years, there has been a growing fascination with diamonds as an investment option, especially for safeguarding wealth and broadening investment portfolios.

Investment Horizon
of 4-6 years

Forecast per Splint in €	4 years	5 years	6 years
Ambitious	84	98	114
Balanced	71	79	88
Defensive	54	55	56

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

- Given the prevailing economic circumstances, we anticipate a continuous upward trajectory in diamond prices over the next few years. Our analysis suggests an increasing desire for diamonds, as investors are increasingly including these valuable gemstones in their investment strategies. This suggests that diamonds are suitable for investment horizons ranging from medium to long term.

- 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	34,608 €	54,384 €	70,452 €
- Splint selling fees of 2%	-692 €	-1,088 €	-1,409 €
- External maintenance cost over investment horizon	-600 €	-600 €	-600 €
- Splint Invest platform fee	-2,150 €	-2,150 €	-2,150 €
- Asset value at acquisition	-28,150 €	-28,150 €	-28,150 €
Expected return at maximum maturity	3,016 €	22,396 €	38,143 €
Average annual rate of return	1.4%	9.5%	14.3%

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		3-month performance of D-IF 1 to 2 carat stone prices (Freiherr Diamonds) (2.3%)	3-month performance of D-IF 1 to 2 carat stone prices (Freiherr Diamonds) (2.3%)

Why you should invest

1. The monthly fluctuation in the past five years for top-tier diamonds (D-FL / D-IF) has remained under 3%.
2. 3 x excellent and no fluorescence.
3. The worldwide diamond industry was valued at $94.9 billion in 2021 and is projected to achieve $139.9 billion by 2030.

Contact Information:

www.splintinvest.com
info@splintinvest.com