Sapphire, Cushion

7.13 Carat

Return Potential

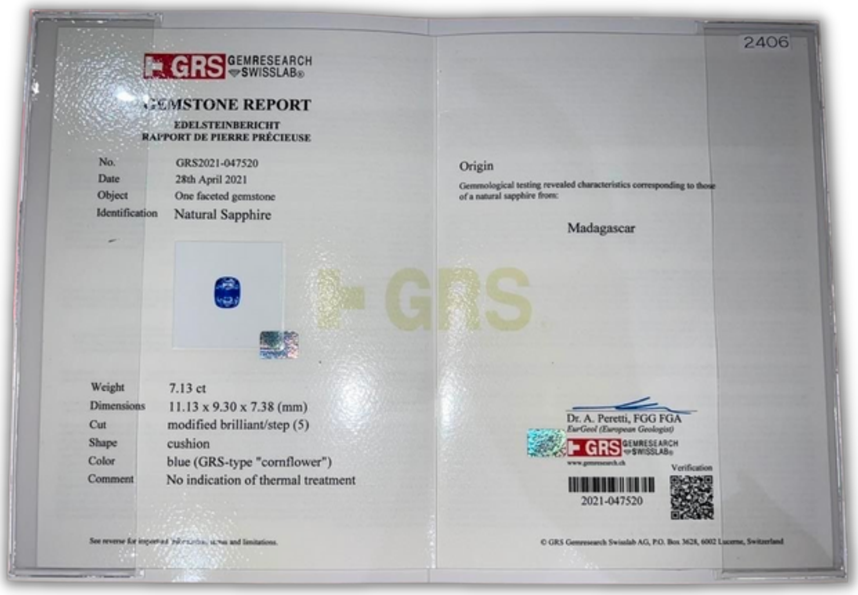
An investment of 500 EUR is projected to be worth approximately 764 EUR in 6 years.

Cost-to-Return Ratio

With just 2.4% annual total costs (including exit fees), your net profit could be 7.3% to 12.2% per year.

Exclusivity

The Gemval Aggregate Index (GVA) exhibits a low volatility of close to 4%. Perfect stability for any portfolio.


GRS GEMRESEARCH SWISSLAB

GEMSTONE REPORT
EDELSTEINBERICHT
RAPPORT DE PIERRE PRÉCIEUSE

No. GRS2021-047520
Date 28th April 2021
Object One faceted gemstone
Identification Natural Sapphire

Weight 7.13 ct
Dimensions 11.13 x 9.30 x 7.38 (mm)
Cut modified brilliant/step (5)
Shape cushion
Color blue (GRS-type "cornflower")
Comment No indication of thermal treatment

Origin
Gemmological testing revealed characteristics corresponding to those of a natural sapphire from:
Madagascar

Dr. A. Peretti, FGG FGA

2021-047520

2406

Fun facts:

A certified 7.13-carat Madagascar sapphire.

General Info

Gem type	Sapphire
Measurements	11.13 x 9.30 x 7.38 mm
Carat weight	7.13 carat
Color	Blue
Clarity	Eye clean
Cut	Step cut
Color Intensity	Medium blue
Origin	Madagascar
Certification	GRS certified
Comments	No indications of heating (NTE)
Price (excl. external costs and platform fees)	24,600 €
Current market value (at release)	30,000€ (65% of current B2C price)
Anlage ID	b7058ba4-07ad-40cf-84cc-ade6a6dbd638

Cost Analysis

	Value in €
Asset Value	24,600 €
Platform Fee Splint Invest	1,500 €
External Maintenance Cost	1,150 €
Price	**27,250 €**
Number of Splints	545
Price per Splint	**50 €**

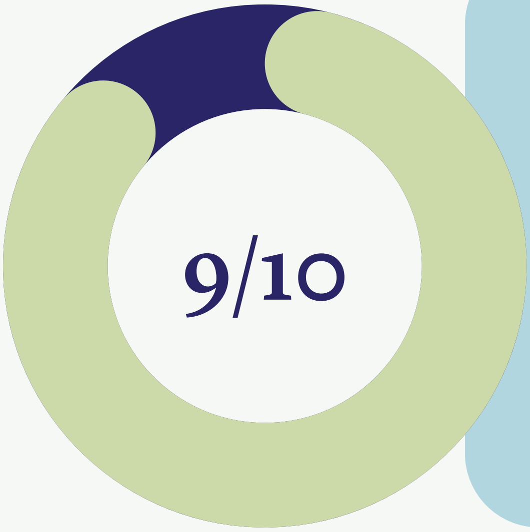
- The price of 27,250 € includes the Splint Invest platform fee and external maintenance costs of 2,650 €. 24,600 € can be allocated to the asset.
- Splint Invest will charge an exit fee of 2 % applied to the proceeds from the sale of the asset.
- Each Splint holder bears a proportional part of the costs.

Rating

Return

Saphires 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 Sukrup GEM Index has achieved an average annual appreciation of 10.7% over the last 5 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 4-6 years

Forecast per Splint in €	4 years	5 years	6 years
Ambitious	78	90	102
Balanced	65	71	78
Defensiv	54	55	56

The 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 gemstones 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	30,520 €	42,510 €	55,590 €
- Splint selling fees of 2%	-610 €	-850 €	-1,112 €
- External maintenance cost over investment horizon	-1,150 €	-1,150 €	-1,150 €
- Splint Invest platform fee	-1,500 €	-1,500 €	-1,500 €
- Asset value at acquisition	-24,600 €	-24,600 €	-24,600 €
Expected return at maximum maturity	**2,660 €**	**14,410 €**	**27,228 €**
Average annual rate of return	**1.6%**	**7.3%**	**12.2%**

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 (1.4%)	Annualised return of Sukru Gem Index over past 5 years (10.7%).	Annualised return of Gemval Index from 07/2014 to 07/2015 (+16.8%).
Base value 2 with a 15% weighting		5-month performance of Gemval Index (+1.6%)	5-month performance of Gemval Index (+1.6%)

Why you should invest

1. 10.7% average annual appreciation over the last 5 years.
2. Purchase price at 65% of the current B2C price.
3. Low price volatility of under 1.5%.

Contact Information:

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