Sapphire Pair, Pink, Oval

6.08 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.

Low Volatility

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

Fun facts:

Pink sapphires obtain their color due to traces of chromium and manganese in their structure.

General Info

Gem type	Sapphire
Measurements	9.06 x 7.55 x 4.93 mm / 9.05 x 7.56 x 4.89 mm
Carat weight	6.08 carat
Color	Pink
Form	Oval
Clarity	Eye clean
Cut	Mixed cut
Color Intensity	Vivid Purplish Pink
Origin	Madagascar
Certification	ALGT certified
Comments	No indications of heating (NTE)
Price (excl. external costs and platform fees)	21,000 €
Current market value (at release)	23,000€ (65% of current B2C price)
Anlage ID	aa26b9c7-bf7d-4645-99da-0e9337204b13

Cost Analysis

	Value in €
Asset Value	21,000 €
Platform Fee Splint Invest	1,300 €
External Maintenance Cost	1,000 €
Price	**23,300 €**
Number of Splints	466
Price per Splint	**50 €**

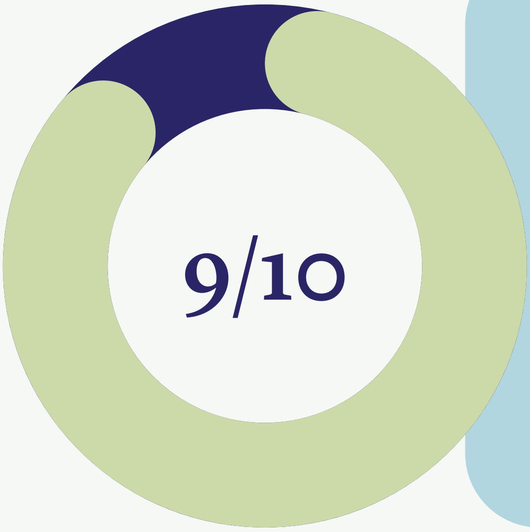
- The price of 23,300 € includes the Splint Invest platform fee and external maintenance costs of 2,300 €. 21,000 € can be allocated to the asset.
- Splint Invest will charge an exit fee of 2 % applied to the proceeds from the sale of the asset.
- Each Splint holder bears a proportional part of the costs.

Rating

Return

Gemstones hold intrinsic value because of their scarcity and the effort needed for mining and refining. This quality offers investors a degree of assurance.

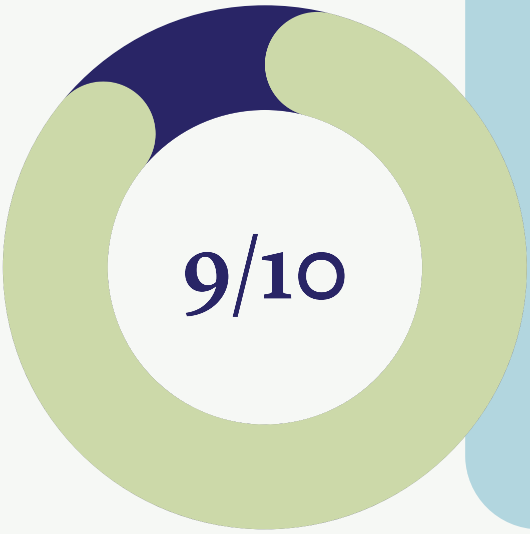
Over the last 5 years, the Sukrup GEM Index has maintained an average yearly growth rate of 10.7%.



Stability

When compared to other types of assets, gemstones demonstrate a minimal correlation and maintain their autonomy from fluctuations in stock markets, banking systems, and governmental financial plans.

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



Track Record

Sapphires have been treasured as precious gems for many centuries and have adorned jewelry in diverse ways. However, their utilization as investment assets is a more modern development.
The concept of viewing gemstones, such as sapphires, as alternative investment options emerged in the latter part of the 20th century and has persisted into the 21st century.

Investment Horizon
of 4-6 years

Forecast per Splint in €	4 years	5 years	6 years
Ambitious	78	89	102
Balanced	65	71	78
Defensive	54	55	56

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

- Given the prevailing economic conditions, it is anticipated that gemstone prices will persist in their upward trajectory over the forthcoming years. As per evaluations, there's an ongoing surge in the demand for gemstones, driven by investors increasingly incorporating these precious stones into their investment portfolios. Consequently, gemstones represent an ideal choice 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	26,096 €	36,348 €	47,532 €
- Splint selling fees of 2%	-522 €	-727 €	-951 €
- External maintenance cost over investment horizon	-1,000 €	-1,000 €	-1,000 €
- Splint Invest platform fee	-1,300 €	-1,300 €	-1,300 €
- Asset value at acquisition	-21,000 €	-21,000 €	-21,000 €
Expected return at maximum maturity	**2,274 €**	**12,321 €**	**23,281 €**
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. Low price volatility of under 1.5%.
2. Average annual appreciation over the past five years has been at a rate of 10.7%.
3. Purchase price at 65% of the current B2C price.

Contact Information:

www.splintinvest.com
info@splintinvest.com