

Sapphire, Blue, Oval

9,15 Carat

Return Potential

An investment of 500 EUR is projected to be worth approximately 774 EUR in 6 years.

Cost-to-Return Ratio

With just 2.1% annual total costs (including exit fees), your net profit could be 7.6% to per year.

Low Volatility

The Gemval Aggregate Index (GVA) shows a minimal volatility of around 4%, offering ideal stability for any investment portfolio.



Fun facts:

A certified 9.17 carat sapphire with a low correlation compared to traditional investments.

General Info

Carat weight	9.15
Color	Blue
Cut	Oval
Measurements	12.67 x 9.58 x 8.46 mm
Clarity	Eye clean
Color intensity	Intense Blue
Certification	AGTL certified
Investment horizon	4 to 6 years
Asset ID	d49828a9-d5d0-4427-bdc4-d45da3748109

Cost Analysis

	Value in €
Asset Value	33,200 €
Platform Fee Splint Invest	2,000 €
External Maintenance Cost	1,050 €
Price	36,250 €
Number of Splints	725
Price per Splint	50 €

- The price of 36,250 € includes the Splint Invest platform fee and external maintenance costs of 3,050 €. 33,200 € 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

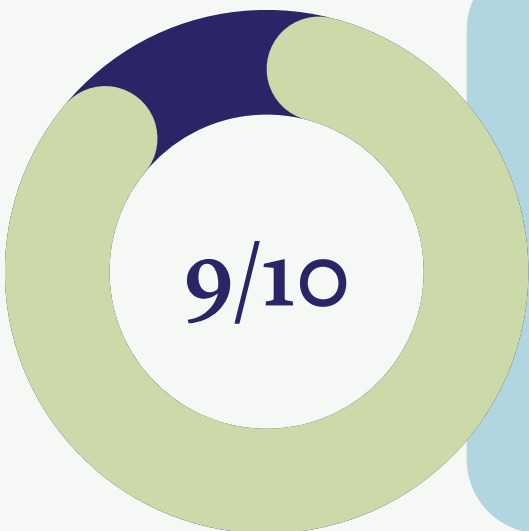


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Return

In the past 5 years, the Sukrup GEM Index has sustained an average yearly growth rate of 10.7%.

Gemstones possess inherent worth due to their rarity and the labor-intensive processes involved in mining and refining them. This characteristic provides investors with a certain level of confidence.

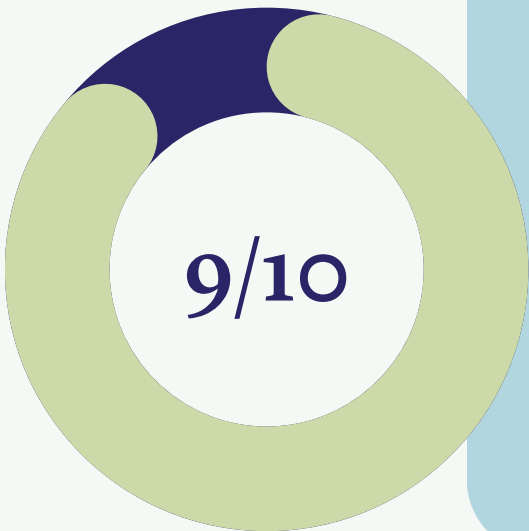


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Stability

Unlike other asset types, gemstones exhibit a low correlation and remain independent from changes in stock markets, banking systems, and government financial policies.

The Gemval Aggregate Index (GAV) has had an annual volatility of just under 4% since 2006.



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Track Record

Sapphires ranging from 4 to 6 carats, which are untreated, are considered high-quality gemstones highly valued in the jewelry industry and therefore liquid. These gemstones are often used in high-end jewelry as they are considered rare and valuable.

The gemstone exhibits "vivid blue," one of the highest color intensities. The stone is "eye clear," representing the highest quality.

Investment Horizon of 4-6 years

Forecast per Splint in €	4 years	5 years	6 years
Ambitious	79	91	104
Balanced	66	72	79
Defensiv	54	55	56

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

- Considering the current economic situation, it's expected that the prices of gemstones will continue to rise in the coming years. Evaluations indicate a continuous increase in demand for gemstones, particularly as investors are increasingly including these valuable assets in their investment portfolios. Therefore, gemstones are seen as a favorable option 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	40,600 €	57,275 €	75,400 €
- Splint selling fees of 2%	-812 €	-1,146 €	-1,508 €
- External maintenance cost over investment horizon	-1,050 €	-1,050 €	-1,050 €
- Splint Invest platform fee	-2,000 €	-2,000 €	-2,000 €
- Asset value at acquisition	-33,200 €	-33,200 €	-33,200 €
Expected return at maximum maturity	3,538 €	19,880 €	37,642 €
Average annual rate of return	1.6%	7.6%	12.6%

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. The stone is "eye clear," representing the highest quality.
2. Low price volatility of under 4%.
3. Average annual appreciation over the past five years has been at a rate of 10.7%.

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