

Emerald, Green Heart, 4.22 ct

As Valentine's Day approaches, love and passion take center stage. What better way to celebrate than with a gemstone that embodies both romance and rarity?



8,9%
Net ROI p.a.

5 - 7
Years

Low
Risk

3 Reasons to Invest

- 1. Return Potential** 📈: An investment of 500 EUR could reach an estimated value of 906 EUR in 7 years.
- 2. Cost-to-Return Ratio** ⚖️: After deducting 2.2% in annual total costs (including exit fees), your net return could reach 8.9% per year.
- 3. A Timeless Legacy** 💎: Investing in this heart-shaped emerald is more than a financial decision—it's a chance to own a piece of history and beauty that transcends generations. Emeralds symbolize love, power, and prestige, cherished by royalty for centuries. This gem is not just an asset; it's a statement of elegance and rarity, a tangible legacy to be treasured and admired forever.

Asset Details

Details	Information
Type of Gemstone	Emerald
Measurements	10.23 x 12.08 x 6.57 mm
Carat weight	4.22 ct
Color	Green
Cut	Brilliant cut / Step cut
Certificate	Gübelin
Price per stone	24,700 EUR

Details	Information
Asset ID	1def376d-fcef-4174-9cdo-ea4adbb86d7d
Total asset value in EUR	27,450
Purchase price in EUR	24,700
Platform fee in EUR	1,900
Transportation, storage and insurance in EUR	850
Number of Splints	549

Investment Case

Valuation Summary

To ensure the competitiveness of the investment, we conducted a thorough verification of the purchase price by analyzing B2B and B2C emerald prices. Our analysis confirmed that the price offered, inclusive of all associated fees, is highly competitive and corresponding with the B2B prices that is 37% below the B2C price. To estimate the potential ROI, we used the annualized return of the Sukrup Gem Index for the period of 2020 to 2023 (last available data, index prices are always one year delayed). For our conservative scenario, we assumed the value of the emerald would grow at the rate of Swiss inflation, reflecting a defensive approach. In the balanced scenario, we assume a 50% probability of realizing a 7.7% (CAGR 2020 - 2023) annual return for the next 7 years. Finally, in the ambitious scenario, we assume an 80% probability of realizing a 7.7% (CAGR 2020 - 2023) annual return for the next 7 years. These potential returns over the next seven years, under both the balanced and ambitious scenarios, are further enhanced by the 37% discount at which this beautiful stone is offered compared to the current B2C market prices.

Exit Options at Maturity

We will manage the exit strategy in collaboration with our expert on behalf of our investors, ensuring the best possible outcome based on market conditions at the time. Depending on the prevailing market situation, the stone will be sold to a private buyer or offered as single lots at a gem-auction. An auction is considered if the price has developed to the point where the minimum bid matches the market value and there is high demand. Both options are carefully considered, and we will choose the one that maximizes the return for our investors.

Why Invest in This Category?

Colored gemstones have long captivated investors and collectors alike, offering a unique blend of aesthetic beauty and financial security. Unlike traditional assets, their value is driven by rarity, cultural significance, and increasing global demand. The market for fine emeralds, sapphires, and rubies has seen a steady appreciation, supported by limited supply

and growing interest from emerging markets. Unlike diamonds, where synthetic alternatives pose a pricing challenge, top-tier natural colored gemstones maintain strong value retention due to their individuality and limited production. With auction records continuously being set, investing in premium colored gemstones is not just about appreciation—it's about owning a tangible piece of history with enduring worth.

Why Invest in This Asset? ❤️

This 4.22-carat heart-shaped emerald is an exceptionally rare find, not only for its remarkable size but also for its vibrant green hue and precision cut. Certified by Gübelin, one of the world's most respected gemological laboratories, it boasts full transparency with only minor clarity enhancement—an extraordinary feature in emeralds, which are naturally included.

Heart-shaped emeralds are among the rarest cuts available, requiring expert craftsmanship to achieve symmetry and brilliance. Their scarcity makes them highly desirable among collectors and jewelers, often commanding premium prices in the retail market. The emerald's lush green color is synonymous with prosperity and renewal, adding further desirability, especially during festive and romantic occasions such as Valentine's Day.

Acquiring this emerald at a B2B price presents an unparalleled investment case. Typically, high-quality emeralds experience a significant markup when sold at retail. However, this gemstone is being offered at 37% below B2C market value, ensuring an immediate investment advantage. Given that top-tier emeralds have outperformed inflation and maintained steady appreciation, this stone represents a strategic store of value in a fluctuating economic climate.

Furthermore, global emerald supply is tightening as mining regulations become stricter and top-producing regions, such as Colombia and Zambia, experience declining yields. With demand surging—particularly in Asia and the Middle East—investment-grade emeralds are becoming increasingly scarce. Investing now at a wholesale rate allows for significant upside potential in resale or custom jewelry creation.

Context in Time 🕒

Throughout history, emeralds have symbolized power, love, and eternal wealth. From Cleopatra's famed collection to the treasures of the Mughal emperors, these gems have been sought after for centuries by royalty and elite collectors. Today, the market echoes this enduring allure, with increasing scarcity driving prices upward. As we release this heart-shaped emerald during Valentine's season—a time historically associated with romance and timeless gifts—it presents a unique opportunity to own a piece of history while securing an asset with appreciating value in an era of growing gemstone exclusivity.

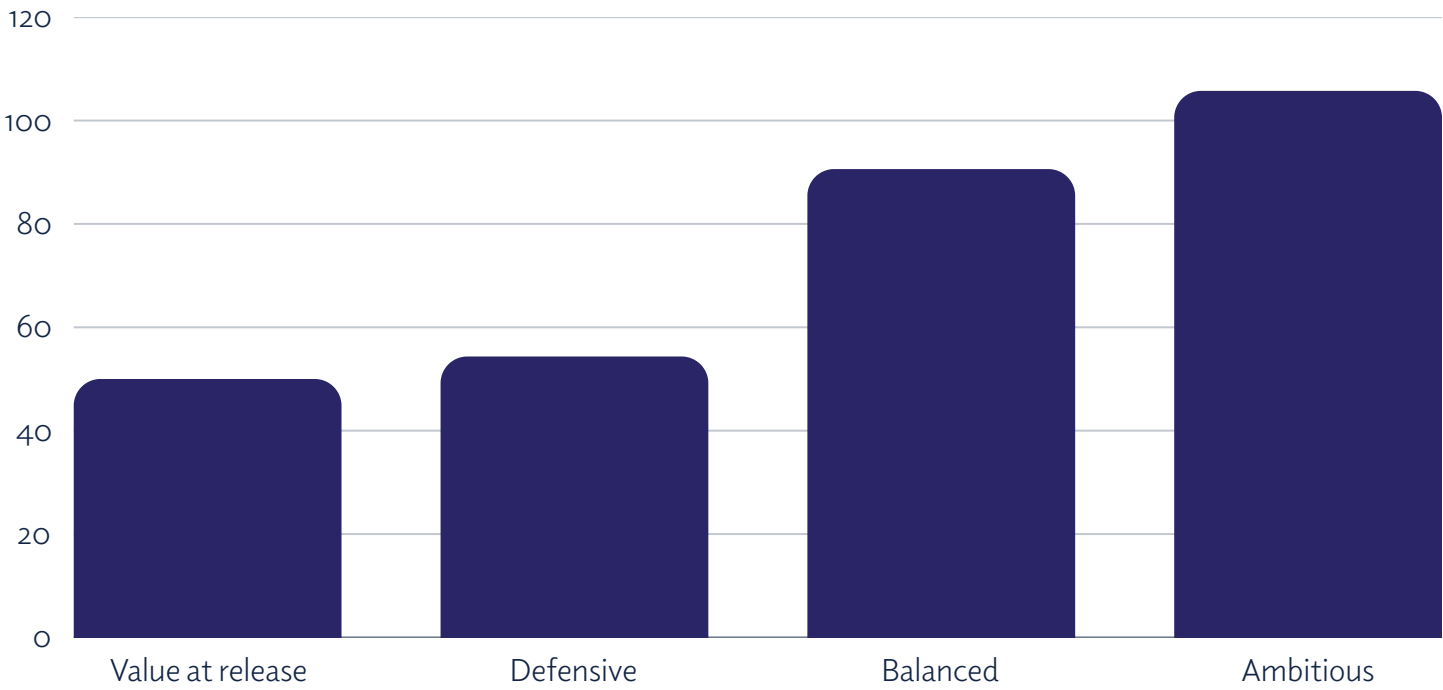
Conclusion 🎯

This heart-shaped emerald embodies the perfect fusion of history, beauty, and investment potential. With a competitive B2B valuation, a built-in 37% discount, and strong historical price stability, it offers a rare opportunity for both collectors and investors. Secure a timeless asset today—one that shines as brightly in sentiment as in value.

Projection

Gem stones offer medium return potential. The expected annual return ranges between 1.2% and 11.3% depending on market conditions.

Here’s the projected value of a Splint at maturity:



All information is provided to assist in decision-making and does not constitute investment advice. The projected estimates are based on past performance data. Please note that past performance is not necessarily indicative of future results. Different types of investments involve different risks and there can be no guarantee that the future performance of any particular investment or product referred to directly or indirectly in this investment opportunity will be profitable, achieve the relevant stated level of performance or be suitable for your portfolio. Due to various factors, including changing market conditions, the content may no longer reflect current opinions or positions.