

Diamonds Direct

Your love. Our passion.™



Diamonds Direct

CHARLOTTE

4521 Sharon Rd.
Suite 101
Charlotte, NC 28211
(704) 532-9041

RALEIGH

4401 Glenwood Ave.
Raleigh, NC 27612
(919) 571-2881

BIRMINGHAM

2800 Cahaba Village Plz
Suite 150
Birmingham, AL 35243
(205) 201-7400

RICHMOND

11131 West Broad St
Glen Allen, Va 23060
(804) 967-0500

AUSTIN

11104 Domain Dr
Austin, TX 78758
(512) 691-9950

OKLAHOMA CITY

5521 N. Pennsylvania Ave
Oklahoma City, OK 73112
(405) 608-8802

CHARLESTON

1911 Highway 17 N
Mt. Pleasant, SC 29464
(843) 606-2558

VIRGINIA BEACH

4452 Virginia Beach Blvd
Virginia Beach, VA 23462
(757) 837-0288

OUR HERITAGE

For decades, the diamond has been a symbol of love and commitment. The gift of diamond jewelry acts as a beautiful metaphor, setting your love in stone. It is timeless, steadfast and sparkles with the eternal flame of your love for one another. Love, passion, and commitment are also the reasons our founders dedicated more than 30 years of diamond manufacturing expertise into developing the Diamonds Direct experience.

As diamond manufacturers and wholesalers, our founders were passionate about the quality of the stones they were cutting and selling to jewelry stores. In December of 1995, they saw an opportunity to completely change the landscape of fine jewelry retail by eliminating the middleman and selling diamonds directly to the end consumer. This novel business model allowed our founders to sell the same precious diamonds to the end customer at prices that were far below traditional jewelry store pricing. And thus, Diamonds Direct was born.

To our founders, it was supremely important that the customer celebrate their love with the best resources possible. Their philosophy of guidance, education, selection, and value was built to enhance the shopping experience for customers. Our founders knew the customers would come to Diamonds Direct because of the pricing and selection, but ultimately buy because of our passion, commitment, and personal relationship built with each customer.

Our direct approach quickly made an impact on the industry. By empowering customers with the intricate knowledge of how the diamond industry worked, we eliminated any confusion or pressure on the end consumer. For the customer, with empowerment came confidence and pride in their individual purchase. Our founders model allowed each customer to uniquely select a high quality diamond and present it as a symbol of their affection for their loved one.

Savvy shoppers quickly embraced the Diamonds Direct concept and today, we are one of America's largest and most successful independent jewelry companies. Though the company has grown, each location upholds the same values instilled by our founders in 1995 - education, value, selection, guidance and above all, passion.

Diamonds Direct's brick and mortar locations can be found across the south and are accompanied by a personally curated online shopping experience that has been developed to deliver the same phenomenal customer service and quality synonymous with the Diamonds Direct name. Diamonds Direct further promotes their mantra of spreading love through the Diamonds Direct Foundation.

Welcome to Diamonds Direct, where your love is celebrated through our passion for diamonds.

“Buying a diamond is one of the biggest decisions of your life. We will eliminate all the confusion and pressure from this experience and guide you through this process to ensure you find the right diamond to love.”

- Itay Berger, President

OUR PROMISE TO YOU

ONE OF THE LARGEST SELECTIONS IN THE COUNTRY

Diamonds Direct offers one of the largest selections of certified and in-house graded diamonds in the country, complimented with over 5,000 designer engagement ring mountings and wedding bands. After you pop the question, you can rely on Diamonds Direct's massive selection of fine diamond and gemstone fashion jewelry to help you celebrate all of life's occasions.

PERSONALIZED EDUCATION

We understand choosing the right diamond is a huge decision, and our diamond experts provide an educational experience that is second to none. Every Diamonds Direct customer receives a personalized diamond education, providing each of our customers the tools and resources needed to select the right diamond for their specifications and budget.

RISK-FREE SHOPPING ENVIRONMENT

Diamonds Direct offers a risk-free shopping environment on the purchase of a diamond, supported by our 30-Day money back guarantee. In addition - if within 100 days of your purchase you find a diamond with the same quality, specifications and after sale warranties and guarantees anywhere in the United States that is certified by the same laboratory - bring the diamond to Diamonds Direct and we will match the price, terms and conditions. These warranties ensure you get the right diamond at the guaranteed lowest price in the country.

UNBEATABLE LIFETIME UPGRADE

At Diamonds Direct we offer a lifetime upgrade for a diamond you buy from us. If you decide to trade in, we'll give you 110% of your original purchase towards the purchase of a new diamond of greater value after one year. We do not require you to double your money or double your carat weight, like most retailers. For example, if you buy a diamond today for \$4,000 and want to trade it in next year for a diamond that costs \$4,600, you'll have to pay only \$200. Our upgrade policy applies after 1 year.

COMPLIMENTARY SERVICES, AFTER THE SALE

Diamonds Direct delivers the highest level of customer service, even after the sale. We offer unrivaled complimentary services, including:

- complimentary jewelry maintenance
- complimentary appraisal for insurance purposes
- complimentary cleaning
- complimentary lifetime upgrade on engagement diamonds, solitaire diamond pendants, & diamond studs
- complimentary sizing

FINANCING OPTIONS

Diamonds Direct offers special financing options with approved credit through Wells Fargo Financial National Bank. Ask your sales associate about the terms, conditions and how to apply.

ONLY THE FINEST METALS



There are many different types of metals commonly used in manufacturing fine jewelry today. The precious metal family includes platinum, gold, and palladium. These metals are most known for their inherent value and durability.

Platinum is a naturally white, hypoallergenic metal that reigns supreme because it maintains its density for generations.

Gold is a soft, naturally yellow metal that is hardened by mixing it with alloys. Gold can be tinted and treated to appear different colors such as black, pink, red, and most commonly white. Through time, it is necessary to rhodium plate white gold to help maintain its white finish.

Palladium has similar characteristics to platinum; it is also naturally white and hypoallergenic. Palladium's primary difference is that it is far less dense and for that reason, it is not recommended to use palladium when setting diamonds. Palladium's most common use within our industry is to create men's wedding bands.



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FROM THE WORLD'S BEST MINES TO YOU

Diamonds Direct is involved in all aspects of the diamond process ensuring that our customers have every resource and tool available to choose the right diamond.

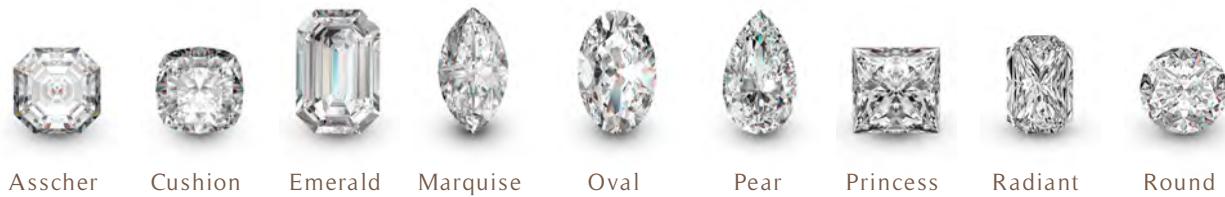
Each diamond takes an amazing journey from the world's best mines to you. Your complete satisfaction is guaranteed!



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CHOOSING THE RIGHT DIAMOND

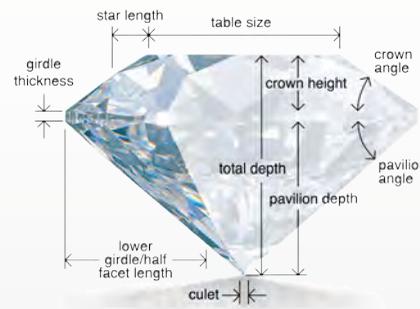
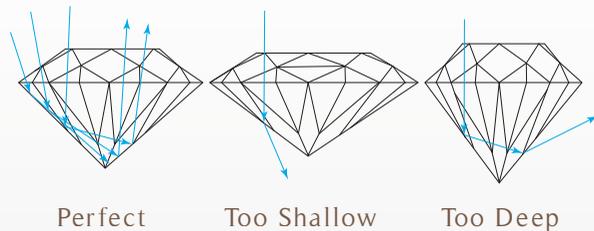
THE FIRST C: CUT



Cut is considered the most important factor in ensuring the brilliance of a diamond. Cut is often misunderstood as the shape of a diamond, but actually refers to the proportions and finish of the diamond.

Cut is graded on a scale from excellent to poor and considers the diamond's brightness, fire, scintillation, weight ratio, polish and symmetry.

Generally, a diamond should not be cut too shallow or too deep in order to ensure the maximum light return or sparkle inherent in each stone. Most importantly, the quality of the cut can mask other diamond characteristics. Remember - color, clarity, even carat weight are mostly determined by mother nature, however, cut is determined and engineered by man to maximize brilliance and sparkle.



TOTAL DEPTH	
Possible Grade	Parameter Range
Excellent	57.5% to 63.0%
Very Good	56.0% to 64.5%
Good	53.0% to 66.5%
Fair	51.9% to 70.9%
Poor	<51.9% to >70.9%

TABLE SIZE	
Possible Grade	Parameter Range
Excellent	52% to 62%
Very Good	50% to 66%
Good	47% to 69%
Fair	44% to 72%
Poor	<44% to >72%

*Charts only apply to round, brilliant cut diamonds

ETHICAL DIAMONDS. ALWAYS.



Diamonds Direct is very proud to say that all of our diamonds originate from a conflict free source. Not only because we are involved in the entire diamond manufacturing process, but because of an industry wide practice known as the Kimberley Process.

Established in 2003, the Kimberley Process is a joint international initiative between world governments and the diamond industry, spearheaded by the United Nations to monitor the trade of rough diamonds. This process requires all diamond shipments across international borders to be sent in a tamper resistant container with a government validated certificate. All certificates are resistant to forgery and numbered uniquely to match each shipment.

Diamond's Direct's business partnerships are based on trust and a code of conduct. We only work with partners who nurture their employees and do well for their communities. Each of our partners are bound to the same principles and standards that we hold ourselves accountable to. This guarantees we do not support any of the political unrest happening around some diamond mines, and we can promise your diamond will be as pure as love you two share.



FANCY COLORED DIAMONDS

In addition to white, diamonds also occur in any color you can imagine: blue, brown, pink, yellow, and even green. These diamonds are known as fancy colored diamonds and are very rare due to the geological conditions required to create them.

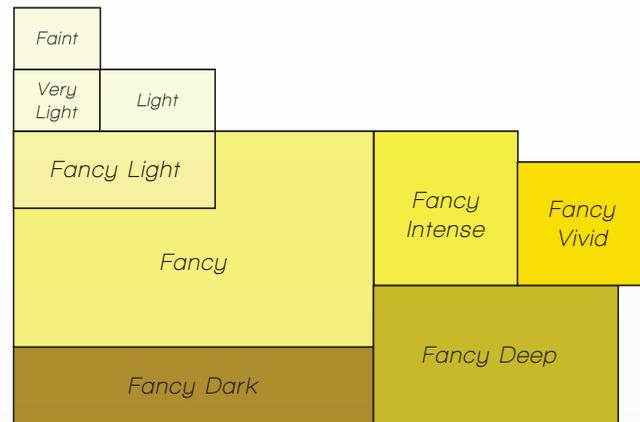


Unlike the more common “white” diamonds, fancy colored diamonds are evaluated more for color intensity and less for brilliance. The deeper and more distinct the color, the higher the grade.

The GIA describes fancy colored diamonds with three terms - hue, tone and saturation. Hue describes the diamond’s color, tone describes the lightness or darkness of the color, and saturation describes the depth or strength of the color.

From this, the GIA grades fancy colored diamonds by these nine categories:

- Faint
- Very Light
- Light
- Fancy Light
- Fancy
- Fancy Dark
- Fancy Intense
- Fancy Deep
- Fancy Vivid



CHOOSING THE RIGHT DIAMOND

THE SECOND C: CARAT WEIGHT

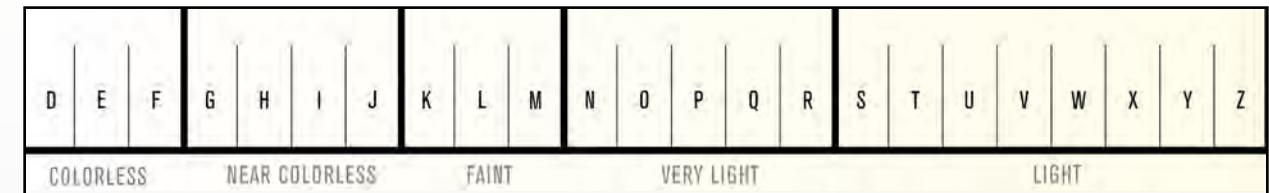
Diamond carat weight is the measurement of how much a diamond weighs. A metric ‘carat’ is defined as 200 milligrams. Each carat can be subdivided into 100 ‘points.’ This allows very precise measurements- to the hundredth decimal place.

example : a 125 point diamond is 1 1/4 carats.



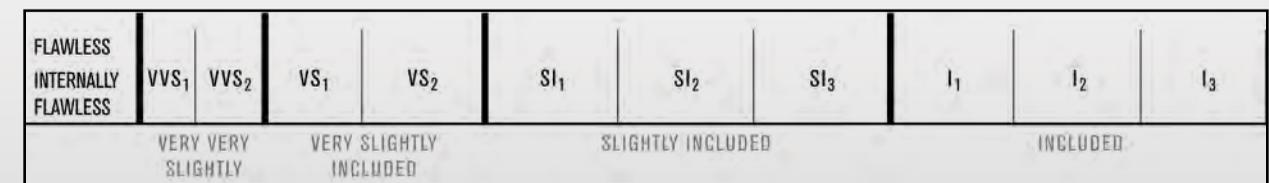
THE THIRD C: COLOR

Describes the amount of color the diamond contains. Ranges from colorless to light yellow. The evaluation of diamond color is based on the absence of color.



THE FOURTH C: CLARITY

Describes the purity of the diamond. Most diamonds contain tiny natural marks called inclusions or flaws. The number of inclusions or flaws, their size, their nature and location all affect the diamond’s clarity grade.



CHOOSING THE RIGHT DIAMOND

THE FIFTH C: CERTIFICATION

What is a Certificate?

A certification is an independent quality report on a specific diamond. It is issued by a diamond grading laboratory with no affiliation to any retail outlet, giving the consumer a completely objective opinion on the diamond's quality. The certification includes the exact measurements, proportions, color grade, clarity grade, cut grade and carat weight of the diamond. It also includes specifics that most jewelers do not have the equipment or the knowledge to determine, such as the diamond's fluorescence, polish, and symmetry. Each certificate is numbered, dated, and illustrates the internal and external characteristics of the diamond.

As a direct diamond importer, we certify our diamonds with the leading diamond laboratories in the world:

- GIA (The Gemological Institute of America) - established in 1931 and is recognized as the world's foremost authority in diamond grading.
- EGL USA (European Gemological Laboratory) - main office opened in 1977 in the diamond district in New York and has established a reputation for fair grading standards.

The primary difference between the above laboratories is their grading standards; in general, the GIA is more strict than the EGL USA lab. There are also other labs that certify diamonds and their grading standards may vary.

How is a Certificate different from a jewelry appraisal?

At first, a certificate and an appraisal may seem like a similar document - however, they are vastly different. An appraisal is a document created for the customer by a jewelry store. There are no industry established guidelines when creating an appraisal, and for that reason the appraisal is based solely on the professional opinion of the jeweler.

A certification, however, is regarded as the undisputed, independent quality report of the diamond that has been determined by a laboratory that does not benefit financially from the sale of the diamond. At Diamonds Direct we offer both certified and in-house graded diamonds - all provided to you with a complimentary appraisal for your records and insurance purposes.

THE RAPAPORT PRICE LIST

The Rapaport price list is the primary source of diamond price information used in the diamond industry today.

It provides a consistent pricing guideline based solely on diamond weight, color, and clarity.

Depending on the diamond's certificate, quality, cut, and fluorescence, the diamond may be traded above or below Rapaport price.

For more information about the Rapaport price list, please visit www.Diamonds.net.

RAPAPORT DIAMOND REPORT
Tel: 877-987-2400 • www.RAPAPORT.com • info@RAPAPORT.com
March 3, 2010 - Volume 13 No. 10 APPROXIMATE HIGH CASH ASKING PRICE INDICATIONS - Page 2
NEW YORK ASKING PRICES: Round Diamonds in Hundred US\$ Per Carat. THIS IS NOT AN OFFERING TO SELL.
We grade 513 as a split 513 (1 carat). Price changes are in bold. Price decreases are in italics.
Rapaport welcomes confidential price information and comments. Please email prices@Diamonds.net

RAPAPORT - (.90 - .99 CT) - 03/05/10													RAPAPORT - (1.00 - 1.49 CT) - 03/05/10																						
F						G						H						I						J						K					
W	VVS2	VVS1	VSI	S1	S2	S3	I1	I2	I3	W	VVS2	VVS1	VSI	S1	S2	S3	I1	I2	I3	W	VVS2	VVS1	VSI	S1	S2	S3	I1	I2	I3						
135	111	97	73	66	62	53	41	33	23	14	138	115	101	77	70	61	48	41	28	16	142	119	105	81	74	65	56	43	35	25	16				
107	99	84	68	63	58	51	39	30	22	13	165	154	128	105	85	88	58	45	38	27	15	168	157	131	108	85	88	58	45	38	27	15			
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84	77	66	53	55	51	45	36	30	20	12	107	101	95	82	73	61	53	41	36	25	13	110	104	98	85	76	64	53	42	31	22	12			
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57	54	50	48	44	42	38	31	26	18	11	74	71	68	59	55	52	46	37	31	22	12	77	74	71	62	56	51	46	39	31	22	12			
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W: 77.56 = 0.00% ♦♦♦ T: 41.54 = 0.00%													W: 112.36 = 0.00% ♦♦♦ T: 55.20 = 0.00%																						
1.70 to 1.99 may trade at 1% to 12% premiums over list													2.00+ may trade at 3% to 0% premium over list																						
RAPAPORT - (1.50 - 1.99 CT) - 03/05/10													RAPAPORT - (2.00 - 2.99 CT) - 03/05/10																						
F						G						H						I						J						K					
W	VVS2	VVS1	VSI	S1	S2	S3	I1	I2	I3	W	VVS2	VVS1	VSI	S1	S2	S3	I1	I2	I3	W	VVS2	VVS1	VSI	S1	S2	S3	I1	I2	I3						
281	228	210	158	127	99	81	62	49	31	16	412	333	300	238	173	132	108	74	58	34	17	415	336	303	241	176	135	111	76	60	35	17			
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186	172	165	138	115	90	72	57	45	29	16	275	248	223	188	159	122	98	69	54	32	17	278	251	226	191	162	125	100	71	55	32	17			
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62	60	58	57	51	47	43	36	30	21	13	90	87	84	78	73	66	61	48	36	24	14	93	90	87	82	77	72	66	61	48	36	24	14		
56	54	52	49	45	43	39	33	27	20	12	70	68	66	63	57	52	47	40	31	23	13	73	71	69	66	61	56	51	46	39	31	23	13		
47	46	44	43	38	36	33	28	24	18	12	60	59	58	57	48	44	40	35	26	21	13	63	62	61	60	51	47	44	40	35	26	21	13		
W: 149.28 = 0.00% ♦♦♦ T: 70.72 = 0.00%													W: 213.08 = 0.00% ♦♦♦ T: 95.70 = 0.00%																						

ABOUT FLUORESCENCE

Fluorescence is the visible light some diamonds emit when they are exposed to UV rays. A diamond that fluoresces has the same integrity as one with no reaction to UV rays.

GIA studies show that, for the overwhelming majority of diamonds, the strength of fluorescence has no widely noticeable effect on appearance. In many instances, observers prefer the appearance of diamonds that have up to a medium fluorescence. In rare cases, some diamonds with extremely strong fluorescence may appear hazy or oily, fewer than 0.2% of the fluorescent diamonds submitted to GIA for grading exhibit this effect.

