

# how to buy a diamond

## THE 4 Cs

Diamonds are among the rarest substances on earth. These beautiful gifts of nature, formed billions of years ago deep below the surface, shine with a fire and brilliance like no other gemstone. Although we still know relatively little about how diamonds are formed, there is a simple way to assess their quality and understand their relative value. This is done by grading the Cut, Clarity, Color and number of Carats in a stone. Known as the 4 Cs, this process provides a useful summary of a stone's key characteristics. As a further guarantee, quality diamonds always come with a grading report that explains each of these measurements in more detail.

### cut

In many ways, the cut of a diamond is the least understood of the 4 Cs. It is often thought that the cut of a diamond refers to whether it is, for example, round or oval. In fact, the term "cut" covers not only the shape of the stone, but also its angles, proportions, polish and symmetry.

The way a diamond is cut determines how light enters and leaves the stone, which determines how much "life" and "fire" it has. An ideal-cut round diamond has 56 different surfaces, or "facets." Those on the crown or top gather light into the center of the stone, while the pavilion's facets bounce the light back and forth before reflecting it back out through the crown.

Only a small deviation in the angles or shapes of the facets will allow light to "leak" from the stone and cause it to lose much of its natural brilliance. This also occurs if, for example, too many facets are cut into the stone, the table is too large or poorly centered, or the girdle is too thick. Many people in the trade think that cut is the most important of the 4 Cs, as a well-cut diamond will look more beautiful to the eye than a less well-cut stone. Sam's Club® uses only the most skilled diamond cutters, and every diamond is reinspected before it is shipped to make sure we have the very best quality.



(left) 1.50 ct. I-V2 round ideal-cut diamond  
(center) 1.70 ct. I-VS1 radiant-cut diamond  
(right) 1.52 ct. G-VS2 marquise-shape diamond



### ASSCHER

The asscher, often called the "square emerald cut," has stepped facets. With its extra faceting, this cut has more brilliance and has become a new favorite for trend-setting brides.



### BAGUETTE

A non-assuming stone, the baguette is a cut with step like facets that is usually used as an adornment to a large center stone.



### CUSHION

This vintage style is a beautiful traditional cut that is currently having a renaissance. It has the appeal of an antique look that your great-grandmother may have worn.



### EMERALD

The emerald cut is a sophisticated yet understated cut considered to be of the highest taste level. Known as a "step cut," the facets are broad with flat planes. Higher quality is more important with emeralds than other cuts because both inclusions and lower color are more noticeable.



### HEART

This fun cut is so special and, quite literally, lets the recipient know how you feel.



### MARQUISE

The marquise, also called navette or boat shape, is a 56-facet grand cut that gives the appearance of royalty. Any woman who wears it feels like a queen.



### OVAL

A twist on the classic round cut, the 56-facet oval is for the woman who wants to be a little different yet still classic.



### PEAR

A combination of a round brilliant and a marquise cut, this old-fashioned cut is unique. Its stunning sparkle and character is perfect for the woman who wants her diamond to do all the talking.



### PRINCESS

The princess cut is high on sparkle, glamour and simple great taste. This contemporary cut is a stylish showstopper that combines the sparkle of a round brilliant and a square/rectangle shape.



### ROUND

With its 58 sparkling facets, round is the most popular cut in America. This cut is the most classic choice for an engagement ring.



### RADIANT

This adaptation combining the emerald cut with the princess cut has extra faceting on its underside for extra shine and extravagance. It brings out the movie-star quality in all women.



### TRILLION

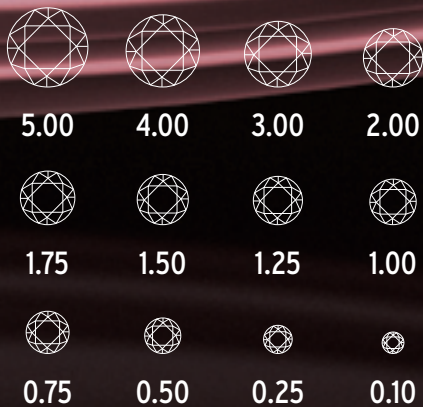
This bold cut has a lot of sparkle and light in its 50 facets. It's perfect for making a statement and should be worn by women who have as much fire as it does.

Quantities and styles may vary by Club. Carat weight and carat total weight (CT.) (CT. T.W.) are approximate and vary by .05 carat. Typographic errors are subject to correction. Jewelry items may be enlarged to show beauty of detail.

## carat

The number of carats in a diamond relates to its weight. Historically, a one-carat diamond was equal in weight to a seed or bean from the Mediterranean Carob tree. In the Far East, a one-carat diamond was equal to the weight of four grains of rice. Today a metric carat is 200 milligrams, or 0.20 grams, in weight. A carat may be divided into 100 "points"—so a 0.75-ct. diamond is called a 75-point diamond. Sometimes people refer to 0.25 ct. as one "grain," so a 0.75-ct. diamond is sometimes referred to as a "3 grainer."

It is obvious that the heavier a diamond is, the more valuable it will be. However, as cut, clarity and color also help to determine value, it is possible that a smaller stone will be more valuable than a larger diamond with inferior characteristics. For this reason, stones of equal weight can also vary a great deal in price. Diamond sizes are rarer as they get larger. Only one diamond in a thousand is larger than one carat, and more than 1,250 tons of rock need to be mined to find just this one stone. The higher price per carat paid for a larger stone reflects this greater rarity. Sam's Club regularly tests for stone weight on all items.



## color

Nearly all diamonds have some tint of yellow or brown. This color is entirely natural and comes from impurities embedded in the diamond from the time it was made. To accurately determine a diamond's color grade using Gemological Institute of America (GIA) standards, the diamond is viewed, table down, under controlled conditions and compared to a "Master Set" whose colors have been predetermined by the GIA. Sam's Club diamonds are carefully color-graded by experienced professional graders according to these guidelines.

The most commonly accepted scale for measuring color uses letters ranging from D (colorless, or white) through to Z (light yellow). Outside this range, diamonds are called "fancy color" and can be blue, pink, yellow or even red or green. Within the D-Z range, diamonds are graded by their relative lack of color. Although most gem-quality diamonds appear to be colorless to the untrained eye, there are subtle differences in the shade, which in turn affect value. Diamonds with no traces of body color are extremely rare. White diamonds (D-I) are set off well by white gold or platinum, while yellow diamonds (J-Z) respond better to yellow gold. Your Sam's Club sales Associate will help you choose a diamond that is not only breathtaking, but also suits your budget.



## clarity

Unlike carat weight or color, the clarity of a diamond is a matter of judgment by trained gemologists. Very few diamonds are truly without fault. Nearly all have internal imperfections (inclusions) or surface irregularities (blemishes). These characteristics of nature give each stone its own unique signature and help to identify it as a 100 percent natural product. All Sam's Club diamonds are graded for clarity by professionally trained, experienced graders according to the guidelines established by the GIA. The GIA discovers, imparts and applies gemological knowledge to ensure the public trust in gems and jewelry. Sam's Club offers diamonds with a range of clarity, so you'll be sure to find the diamond that's perfect for you.

- F1 FLAWLESS**  
Free from inclusions and blemishes. Extremely rare and expensive.
- IF INTERNALLY FLAWLESS**  
Free from inclusions. May have slight blemishes when magnified. Very rare and expensive.
- VVS1, VVS2 VERY VERY SLIGHTLY INCLUDED**  
Has inclusions or blemishes smaller than a the size of a pinpoint. Rare and expensive.
- VS1, VS2 VERY SLIGHTLY INCLUDED**  
Has inclusions or blemishes smaller than a grain of salt. Very high quality.
- S11, S12 SLIGHTLY INCLUDED**  
Has inclusions or blemishes larger than a grain of salt. High quality.
- I1 INCLUDED**  
Has natural inclusions visible to the naked eye.
- I2, I3** Quality lower than Sam's Club standards



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## settings



### BEZEL

A metal rim with straight or scalloped edges surrounds the perimeter of the stone.



### HALF BEZEL

A metal rim partially surrounds the stone, leaving part of the diamond's girdle exposed.



### PRONG

A metal "head" or "basket" consisting of between three and six claws holds the stone in place. Prongs may be pointed, rounded, flat or V-shaped.



### TENSION

The stone gives the impression that it is floating due to compression-spring pressure that holds the stone firmly in place.



### BAR

Thin vertical bars of metal separate and secure the stones. A bar setting may be applied around part or all of a ring.



### CHANNEL

Two horizontal grooves or channels sandwich a row of stones without using metal to separate the stones. Very popular setting for wedding bands.



### GYPSY

Each stone is set flush into a hole and secured by pressing and hammering metal around the stone's perimeter.



### PAVÉ

Raised metal formed into beads secures small stones into place. The stones are usually in rows of three or more and are flush with the metal.



### SPLIT SHANK

Open-center, forked metal supports hold the diamond securely on each side. This setting is reminiscent of architectural supports in buildings or bridges.

## metals

### GOLD

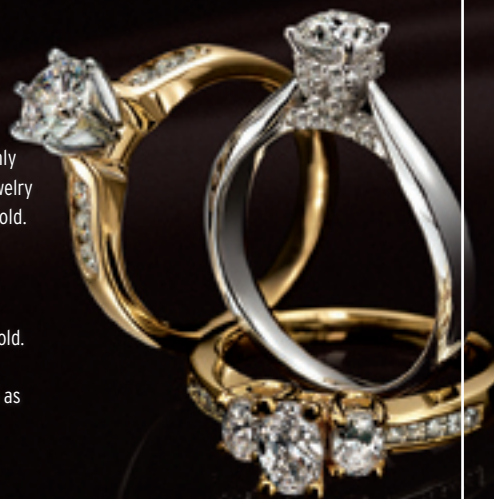
The symbol "K" is an abbreviation for the word karat. The karat is a measure of gold's purity. The higher the value of K means the gold is purer but also softer. Alloys are commonly added to gold to strengthen the metal and make a piece of jewelry more durable. Most rings are made from either 14K or 18K gold. The most common shades of gold are yellow and white.

### PLATINUM

Platinum is a significantly stronger and denser metal than gold. It is also a rarer metal and, therefore, is more costly when considering a setting. Platinum is identified by a stamp such as PLAT, PT 950 or .95 PLAT.

### PALLADIUM

Alone or alloyed with silver or gold, palladium offers some of the same metal-working properties as other jewelry metals and remains tarnish free. It is more precious than silver and whiter than platinum. Because it is nearly half the weight of platinum, more intricate jewelry is capable of bearing larger gemstones without gain in overall weight.



1.10 ct. round-cut center diamond set in 14K yellow gold (top left) 0.96 ct. I-SI2 excellent-cut center diamond set in 18K white gold (right) 1.2 ct. oval-cut center diamond set in 14K yellow gold (bottom).

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## love your diamond

Your diamond is a rare and beautiful product of nature. Already millions of years old, it will last you forever. However, all jewelry benefits from regular cleaning and occasional maintenance. With a little care, it's easy to keep it looking as beautiful as the day it was purchased.

## sparkle

Polished diamonds sparkle with fire and light, radiance and natural beauty. But once they join the stresses and strains of our busy lives, their natural beauty can quickly be tarnished. Makeup, soap, dishwasher, newsprint and even the natural oils and salts in your skin will dull your diamond and prevent its natural brilliance from shining through.

We recommend that you use a soft cloth to polish your diamond every day, to help keep its natural luster. Once a week, use a soft toothbrush and some gentle detergent dissolved in warm water to give your diamond a more thorough cleaning. Some people even use vodka or gin with ice instead of warm water. Either will keep your diamond clean and shining bright.

## taking good care

Your diamond is precious. Always take extra care when wearing your jewelry in the bathroom or the kitchen. If you knock your diamond or brush it too vigorously when cleaning, the stone can become loose in its setting and you could risk losing it.

We also recommend that you remove your jewelry before applying hand lotions, hairsprays or other cosmetics as their ingredients can damage the surface of the diamond. Always remove your jewelry before gardening or playing sports as these can damage the stone or its setting. And finally, we advise against swimming with your jewelry, especially in chlorinated pools that can bleach precious stones and metals.

## keeping it safe

Diamond is the hardest substance on earth. Your diamond will scratch all other gemstones, including rubies, sapphires, emeralds and precious metals like gold, silver or platinum. For that reason, keep it in its original pouch or box. When traveling, use a jewelry box or roll with individual padded slots for rings, and posts for necklaces or bracelets. Always pad your jewelry safely in your luggage.

Many people ignore the benefits of insurance and the peace of mind that it brings. Being the victim of theft is shocking and unsettling enough. The loss of a precious memento makes it even more so. Your jeweler can give you advice on how and with whom you should protect yourself against this risk.

# buying diamonds at sam's club®

Buying diamonds at Sam's Club is the best kept secret in the world, according to diamond merchant Sam Offir. "Sam's Club is 'the' destination for diamonds. The certified diamonds available at the Sam's Club jewelry counters, on the Web site and as special-order items are second to none. We dare anyone to compare," said Offir, the marketing director of Universal Pacific, which is one of the highly esteemed diamond suppliers to Sam's Club.

Exceptional quality and unbeatable value are the main reasons to purchase diamond jewelry at Sam's Club, said Birain Parikh, VP of sales for Rosy Blue, another well-respected diamond merchant. Both Universal Pacific and Rosy Blue are considered to be among the "princes" of the diamond industry because they are two distinguished De Beers site holders. De Beers produces 43 percent of the world's diamonds from its mines in South Africa. It also has contracts to sell diamonds from Russia and Canada, giving it two-thirds of the world's gem-quality diamond supply.

Consumers do not buy diamonds every day, so their knowledge of quality and value may be limited. That is exactly why people look for an establishment that is solidly behind its diamonds, said Offir. "When I hand you a diamond, you do not know where it came from. You do not know diamonds. If you buy it at a first-class establishment, you will have a certificate that assures you of the quality and gives you an appraisal as well," he explained.

"Sam's Club only sells diamonds that have been certified by the most reputable independent gemological laboratories. Each diamond is unique because it comes from the ground. Expert gemologists at the independent labs use various geological instruments to determine the characteristics of the polished stones, judging their color and clarity," Offir continued.


"Once certified, the number is laser-inscribed on the girdle of the stone. The numbers on the stone and on the certificate are the same. Diamond certification is the written proof of the diamond's attributes. With that certification, you have assurance that the diamond you are

buying is the quality you are paying for," Offir said. Parikh pointed out that the appraisal price is a lot more than what a Sam's Club Member will pay for the gem-quality stones. "Diamonds can be purchased for many occasions, and Sam's Club Members can select from a variety of sizes and cuts in a wide range of prices—whether for self purchase, small gift giving or a significant occasion like an engagement ring. No matter what your budget allows, you will be guaranteed a great value buying through Sam's Club," Parikh said.


"For engagement rings, men usually plan to spend as much as they can. Sam's Club offers the Regal Elegance Collection, a premier brand. This collection includes ideal cut diamonds with the best possible cut and maximum brilliance, as determined by the Gemological Institute. These are the same quality stones that consumers can find at any high-end retail jewelry shops," Parikh continued.

Not only are the quality and value exceptional, but the jewelry at Sam's Club keeps up with the latest fashion trends, according to Parikh. "Because their diamond offerings are so important, Sam's Club makes certain that their rings, necklaces, earrings and bracelets will be the most up-to-date styles," he said.

To help their Members find the exact stone to fulfill all their expectations, Sam's Club invests in people with expertise behind the jewelry counters to help Members. "This makes it easier for Members to find the right stone, whether there at the Club or available through special order and sized to fit on delivery," Offir said.

"Sam's Club knows how to sell diamonds, large and small. People who shop around will find comparable quality stones at mall retailers that can be nearly double the price. Basically any fine jewel you can see at any fine retailer, you can purchase through Sam's Club at typically 40 percent less. Sam's Club Members have paid for a Membership to bring them the best values at the best prices, and this is what they can be assured they will receive when making a diamond jewelry purchase at Sam's Club," Offir said. 

## diamond facts

1. The word diamond comes from the Greek word "adamas," which means "unconquerable and indestructible."
2. Diamonds are the hardest natural substance found on the earth.
3. In ancient times, diamonds were worn to promote strength, invincibility and courage.
4. Every diamond is unique; no two are alike.
5. The engagement diamond is worn on the third finger of the left hand because the ancient Egyptians believed that the vein in that finger ran directly to the heart.
6. Gem-quality diamonds are made up from less than 20 percent of the diamonds mined worldwide.
7. The popularity of diamonds has risen since the 19th century because of increased supply, improved cutting and polishing techniques, growth in the world economy and marketing.
8. The Crater of Diamonds State Park in Murfreesboro, Ark., is the world's only diamond mine open to the public. This is a dig-for-fee operation for tourists and rock enthusiasts.
9. Although diamonds are thought to be a colorless gem, they come in a spectrum of colors from white to yellow to brown. There are even very rare red and blue diamonds. The blue hue is a result of trace amounts of boron in the stone's crystal structure.
10. The word "carat" comes from the carob tree whose seed was used as the standard of weighing precious stones.
11. In the 1950s, the Gemological Institute of America (GIA) developed the first internationally accepted diamond grading system, which provides unbiased opinions of the quality of polished diamonds by applying uniform criteria to their grading. 

Please visit [samsclub.com/jewelry](http://samsclub.com/jewelry) for additional information.

