



Heirloom London

*Advice on buying an
Engagement Ring
(with confidence.)*

<https://heirloom.london>

Hello



The proposal is unique but everyone wants that same thing - to choose a ring that she'll love. That can feel like a white knuckle ride when your knowledge of jewellery is the size of a diamond (0.10ct) and you are wondering where best to go, or who to trust etc. The geeks at Heirloom London have designed this guide to give you clear, useful information about engagement and wedding rings, diamonds and hints for the proposal itself. Some of this information you may well have heard before, some may be news to you. You aren't going to become a diamond expert on reading this, but you will feel a bit more confident going about it.

Why Trust Us?



There is loads of advice out there, so why should we know anything more? We are not retailers.. Heirloom London is a jewellery service that specialises in engagement rings, ring wearing, jewellery remodelling and bespoke commissions. We work 1:1 with our clients to source them the perfect engagement ring, they are paying for our expertise after all. We want the process to be relaxed and enjoyable, and our clients to be able to visibly understand the quality difference of what we source for them.

In our jewellery remodelling business, we often see engagement rings, sometimes estate jewellery, and sometimes because she's not quite there with the design. So we have a pretty good idea of where the problem areas are. We're a holistic service, and the opinions of our goldsmiths and setters are as important as the opinions of our designers and gemologists because this is what creates jewellery that is loved. Our rings aren't returned because we give our clients all the tools to nail the choice. This is practical common sense to ring buying.

A Learning or Two..



- Most chaps research 1-3 months before buying the engagement ring.
- A realistic budget is key. The price indicator chart on page 25 may help with your expectations. Like a new kitchen, if you factor in that you might spend a bit more than they have initially planned you won't be caught out.
- Most couples prefer wedding bands that match the metal of the engagement ring and compliment it both in look and fit. However, if she wears both gold and silver then she may wish to mix her metals too.
- The engagement ring and wedding bands are one of the only wedding-related purchases with long term investment, unlike the cost of flowers or the reception.
- The internet is a popular place to research rings. The challenge is sometimes finding useful information amongst some of the 'opinions' which are available. Remember that one person's bad experience may have been just that, so look for consensus on reputable pages.

The Ring Anatomy



Knowing what to look for before you begin your engagement ring journey will make it much easier for you when you visit a jeweller, or speak to a concierge. Start by knowing the basic components



THE SHOULDERS

The top of the shank which joins the setting or mount.

THE SETTING OR MOUNT

Usually platinum or gold, the setting holds the stone/stones securely and gives the ring its unique design. The more durable the precious metal, the better protected your investment will be. Platinum is the most enduring, but if you prefer gold this is still pretty robust. We cover the various setting styles further in.

THE SHANK OR BAND

The ring - metal that encircles the finger.

THE STONE

The centre stone almost always accounts for the largest portion of the ring cost. The size, quality, clarity and cut of the gemstone determine the ring's overall value. There are of course, alternatives to having a diamond which will be covered.

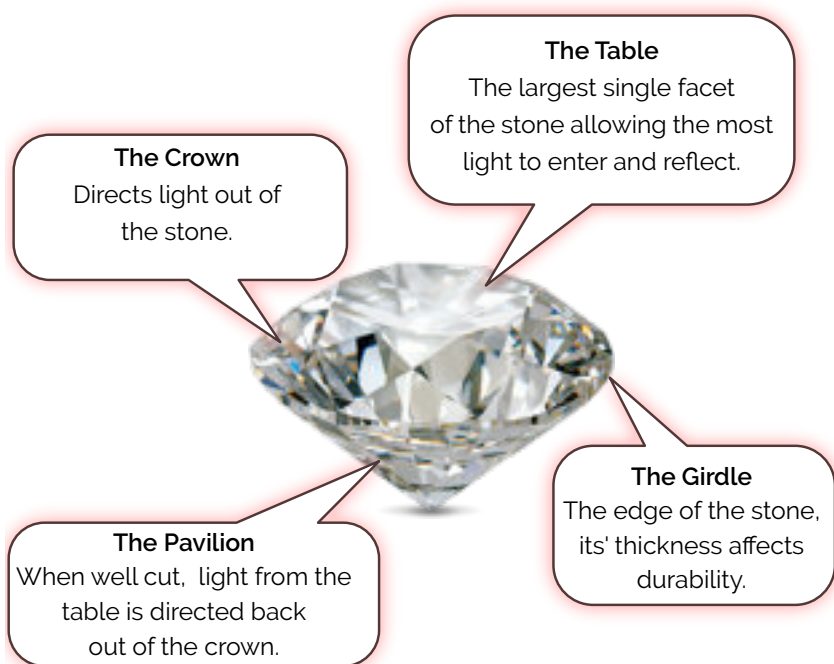
THE HALLMARK

The UK assay mark which confirms metal finesse. This is compulsory for all platinum rings over half a gram, and 18kt gold rings over 1 gram.

About Diamonds



The centrepiece of the ring, and the first thing people notice. Over 80% of all engagement rings are set with a diamonds. Their status as the hardest gemstone makes them both precious and incomparably durable, important for everyday wear.



You can get quite bogged down in the large amounts of diamond guidance out there, so key to know is that a well cut stone reflects the most light back out again, giving the diamond its' fire and brilliance.

About the 4 C's



To make it easier to evaluate diamonds, the GIA developed the four key criteria which will determine a diamond's quality and ultimately value. It is known as the 4 C's.

CUT

The cut of a diamond is not the shape (as is often described). It is the ability of the stone to reflect light. A well cut diamond's proportions and shape optimise the natural radiance and brilliance of the stone reflecting and refracting the light from the base back through the top. To us, cut is more important than anything else. It is what makes the stone attractive.

COLOUR

Diamonds are judged for their colour, or lack thereof. In most cases (with the exception of fancy colours), the whiter the diamond, the more valuable. The colour of a diamond is graded using a colour scale, the most reliable being from GIA which proceeds in alphabetical order from D-Z with D standing for 'colourless' and Z for visible hints of yellow or brown.

CLARITY

A diamond's clarity is rated by the number, size and position of inclusions (or flaws) it has. These give each diamond its uniqueness. These are not usually visible to the naked eye unless magnified until the stone is SI2 and below. The fewer the inclusions, the more valuable the stone. But a well cut stone can still mask some big inclusions when set in a piece of jewellery, so the location of the inclusion is important too. We prefer ours off the table so that light isn't disrupted.

CARAT

Not in this case, a root vegetable, the "carat" is a unit of measurement used to weigh diamonds. The bigger the stone gets, the bigger the carat weight. It is worth noting a higher carat weight will only increase diamond rarity and value if the cut, colour and clarity is good. Hence why it is possible to buy a one carat diamond quite cheaply, if the other characteristics are viewed as poor, because the stone has not value. This is why small stones can be more expensive than large stones.

Diamond Shapes



There are ten commonly known shapes for diamonds, and several more less commonly known. The GIA have detailed the most popular shapes here.

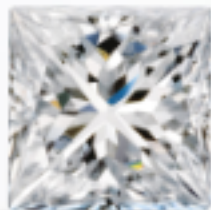


ROUND

Used frequently in earrings, pendants and solitaire engagement rings, round remains the most popular shape for diamonds. Virtually all round diamonds are brilliant-cut and for good reason. When cut as a round brilliant, the diamond's angles help to enhance its fire and brilliance.

SQUARE

This dynamic shape has the extraordinary ability to look either modern or vintage, and creates the illusion of a larger diamond. Most square-shaped diamonds will feature either a princess or Quadrillion cut, and are quite popular engagement ring choices. When choosing a square diamond, make sure all sides are parallel, and choose a prong setting that will protect the corners.



RECTANGLE

Rectangular shapes come in a variety of cuts, including cushion, barion, and baguette. The Asscher and cushion cuts surged in popularity in the early 1980s, making these ideal for those who prefer classic jewelry. Look for parallel sides and even corners with this shape.

OCTAGONAL

You'll often see octagonal-shaped diamonds with an emerald cut, the emblem of the Art Deco period. The rectangular table and step-cut facets give it a mirror-like appearance, which means that clarity will be an important quality for the diamond, since inclusions are highly visible.



Diamond Shapes



OVAL

Oval-shaped diamonds have a long history, dating back as early as 1304 with the famous Koh-i-Noor. Today, they're making a strong comeback, and are a popular choice, particularly if you'd like your finger to appear longer and slimmer. Like round diamonds, ovals cut in the brilliant style exhibit a similar fire and brilliance.

MARQUISE

Named after a mistress of King Louis XV, whose mouth it was thought to resemble, this shape creates an illusion that the diamond is larger in size. Watch out for symmetry in marquise-shaped diamonds – even the slightest difference can make a diamond appear uneven and unbalanced.



PEAR

Resembling a teardrop, the pear shape blends the best of the round and marquise shapes. Rounded shoulders and wings create an appealing outline, but symmetry is key for this shape. Wear the point out toward the tip of your fingers for a slimming effect on your hand.

HEART

This eternally romantic and feminine shape is not as prevalent as you might expect, making it all the more special. Heart-shaped diamonds should have two symmetrical halves with a distinct cleft and even wings and lobes. A perfect shape for Valentine's Day.



Choosing a Diamond



OK, here's the skinny. Yes, a good diamond can feel a bit bloody expensive.. It has no moving parts and yet can cost more than a care. But, it is ideally a lifetime purchase, and one that having chosen well, will stay in your family and hold a reasonable value.

There is loads of information on choosing the stone out there, and there is no point us saying too much, because really, unless you have spent years actually working with diamonds (it's not just about having a qualification) and know where to go, and who to trust, you are playing a bit of a lottery trying to buy the stone yourself. And here's two reasons why;

- ◇ In store, you are seeing like for like. Under lovely spotlights that really make the stone sparkly. You may have no idea if all the stones are good or bad but at least you know they are nicely displayed.
- ◇ Online, you are reading certificates which are technically appraisals. They do not guarantee attractiveness, they are one person's evaluation of the characteristics that they appraised in the stone. And sometimes for bulk suppliers, these are done in bulk because if they are willing to buy a lot of certificates in one go, then the appraiser is going to be more co-operative in agreeing that the stones meet a particular level.

Choosing a Diamond



The advice we can offer is the following;

- ◇ Find a supplier you can trust that knows diamonds on an individual rather than mass level. We work with fewer clients to offer better product, which we can do because we aren't a big business with investors or shareholders. We also work with suppliers who are only interested in the stones at the top of the market. So our stones hold their value because they are visually the prettiest as well as highly appraised.
- ◇ Make sure that you look at diamonds out of the light. It is quite reasonable that a store is not going to let you walk outside with a ring unless you've paid for it (!) but move it away from the lamps and consider who sparkly the stone is then. A good diamond will still have life in it until the lights go out..
- ◇ Fluorescence drives costs down, but can also give the stone a milky appearance as well as a glow in the dark. If you are considering a stone because the appraisal says it is good and the price is a bargain, check this part, especially for larger stones. It knocks a lot of the costs, because these stones don't have as high a value.
- ◇ You can't see inclusions until they get to SI, and even then, this is with a loupe. So if you are seeing marks in the stone, and they are offering it as a VS or better but for a low price you are not getting a good stone, and potentially still paying above the odds.

Choosing a Diamond



Final words of experience;

- ◇ A smaller prettier stone always looks better than a bigger lower quality one.
- ◇ A one carat ring for £2K will either have a stolen diamond, or a low quality stone. A decent one carat stone doesn't wholesale for that price – be real! If this is what you want, great, but don't kid yourself you have something that is worth £6K as you haven't. If the stone was good, then the seller would have gone and got more money for it..
- ◇ If you do choose a stone online, be ready to send it back..fast. Some of the money back guarantees start from the point of purchasing the diamond, rather than when it is delivered which could be a week later. If the return period is 14 days, you could find that you only have a couple of days to make your mind up – so expect the worst and then you are prepared if you want a refund.

Other Gemstones



Other gemstones are seeing a resurgence in popularity, their colours creating more unique rings which reflect the wearer's style. Key to choosing a gemstone for an engagement ring, is to ensure that the stone in question is hard wearing. On the 'moh' scale (method of hardness) a gemstone should be at least 8 (diamond is 10), to ensure that there is no risk of it getting scratched, or becoming duller because its facets are wearing down.

Ruby and Sapphire

For a great alternative to diamonds, sapphires and



rubies tick all the boxes. Both are hard wearing, sapphires come in every colour bar red – where it's ruby sibling comes into play. They can make a dramatic ring setting, as well as offering a larger centre stone than you might pay for a diamond (although good rubies highly coveted, prices are starting to approach those of diamonds!).

Spinel

Good rubies have become so expensive, and spinel has emerged as a worthy alternative. Good stones are a deep red, they have a better sparkle than rubies and are hard wearing, and a far less eye-watering cost, although as they become better known this is likely to change. Pink is

also prized, but there are beautiful violet, orange and blue stones available



What about Emeralds?

We don't mention emeralds in this guide. There is a lot of opinion out there on the appropriateness of these stones for engagement rings, we've had to replace and re-polish enough stones to be of the personal opinion that emeralds are not suitable for engagement rings due to the level of wear they will be exposed to and the brittle nature of the stone.

Metals & Finishes



Gold, and platinum are the go-to metal choices for engagement rings with good reason. They won't corrode or oxidise, so don't change colour. Their density means, they keep their looks with constant wear, and being highly malleable and ductile, means they can be used for highly intricate designs. As both can be cut and seamlessly repaired, should an accident cause finger swelling the ring can be safely removed. Perfect for something precious which is going to become an heirloom.

About Platinum

Platinum is a naturally white metal with a soft luminosity. It



is very rare, found in very few places in the earth and all the metal ever mined would just about cover your ankles in an Olympic swimming pool. Platinum jewellery is truly hypoallergenic, being 95% pure metal in the UK. It is viewed as highly enduring, its properties mean that it does not wear away or change colour. It is about 40% heavier than gold and has pioneered some of the most avant-garde jewellery design of the last century.

About Gold

Gold is one of only two non-white metals in the periodic table. It has a warm lustrous glow and has been treasured for thousands of years. Pure gold is quite hypoallergenic, although as the standard in the UK is 18Kt (75% pure) care has to be taken to ensure that it is alloyed with metals which will not cause reactions. Heavier than lead, gold is highly ductile, just a gram can be beaten into a sheet of gold leaf 1M2. While not as rare as

platinum, all the gold ever produced would still only fill three Olympic size pools.



Metal Differences



The Scratch Factor

All precious metals will scratch. On gold, each scratch removes a microscopic sliver of metal, polishing the surface down. When platinum is scratched the metal is mainly displaced rather than lost, developing a matt patina which can be re-polished. This is why gold wears down slightly faster than platinum, but retains its shine longer.

Metal Finishes

The most popular finish in the UK is polished, but some prefer a more matte or brushed effect on the surface. In addition, the metal can be hammered to create a more organic feel, or engraved for something unique.

What about White Gold?

White gold is pure gold, which has been alloyed with a white metal, to create a white shade. It is often then rhodium plated for a brilliant white finish. White gold is often slightly cheaper than the platinum equivalent; however, even a high white alloy will not look as white, and when plated, often wears away to a dull grey looking metal underneath. At Heirloom we think white gold is fine for pendants and earrings, but for rings we'd always recommend platinum.



Setting the Stone



If you are getting your head around why she wants an engagement ring that costs more than a car, let's look at what it has to stand up to. An engagement ring is going to be subjected to daily wear while keeping its' looks. This will include stress, chemicals, bumps and bangs.

Obviously the ring needs to be checked every 2-3 years, and some maintenance may be required which may mean a few hundred pounds over a lifetime. With a good diamond, it is likely to still be worth at least what it cost in the first instance. Even if you owned a classic car, you'd have to spend a lot more to maintain it, and not drive it!

Assuming here that the stone will be hard wearing, means that it will be valuable. So, the stone setting needs to be carefully considered. Some setting features are purely aesthetic for design, always ask if you aren't sure. A setting which will hold stones securely and protects them is an absolute must.

PLATINUM SETTINGS

Platinum is recognised as the most secure way to set a stone, and has been used for its enduring qualities. Virtually all of the famous gemstones, from the Star of Africa to the Hope Diamond are secured in platinum. Naturally white, it doesn't interfere with stone colour either.

GOLD SETTINGS

Gold settings safely secure precious stones, and particularly in the case of yellow, brown or orange stones, enhances the warmth of the stone shades against platinum's cooler tones. With slightly more flex than platinum, gold should be checked more regularly as the metal can wear faster.

Setting Styles



The clearer you are about how to define your preferred stone setting, the easier it is to narrow down what you are looking for. We've listed the most popular engagement ring centre stone settings. All are still open to creative interpretations, but the looks here give you a visual on what you are looking for.

Claw Setting

ALSO KNOWN AS PRONG



Developed by the great Charles Tiffany himself, looking for a way to maximise the light reaching all angles of the diamond. This is a very classic style, which ensures the ring will never be out of style. Common settings are 4 or 6 claws.

Best For - Those looking for a classic ring style.

Cathedral Setting

ALSO KNOWN AS CONTOUR



Similar to claw, but here, the raised shoulders protect the stone on two sides.

Best For - Those looking for a stylish option while favouring a traditional appearance.

Rubover Setting

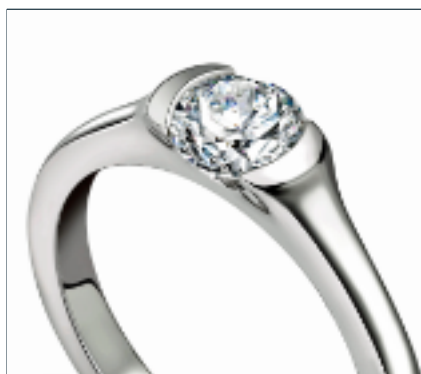
ALSO KNOWN AS BEZEL



A frame of precious metal which surrounds the stone keeping it both secure and protected. Also great for creating an illusion of size around the diamond.

Best For - Those who like clean and modern looks, and those with an active lifestyle. If you really want a softer stone, this offers it a most protection.

More Settings



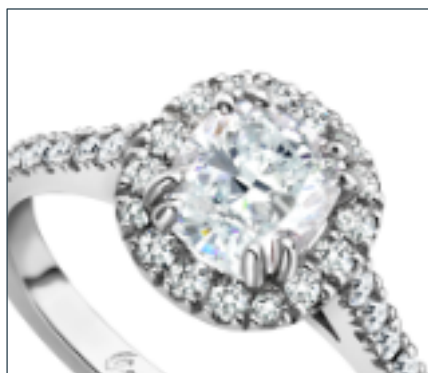
Semi-Rubover Setting

ALSO KNOWN AS SEMI-BEZEL

The stone is secured with a solid frame of metal on opposite sides, while the other sides remain open.

Best For

Those who like the security of the rubover, but want a more modern take with plenty of light still reaching the stone..

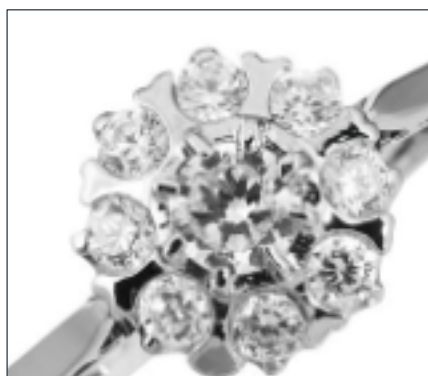


Halo Setting

A halo setting has claws or rubover securing the stone, and it is encircled by diamonds or other gemstones.

Best For

Those who want a big diamond look. In addition, the Halo is another great setting for smaller stones, creating a far larger spectacle that is more cost effective.

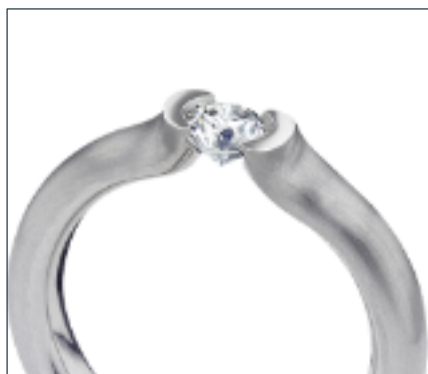


Cluster Setting

Smaller stones grouped together to create the illusion of a larger centerpiece. A good cost effective solution which creates a glittering illusion of a larger stone.

Best For

Ring buyers who are inspired by a vintage effect, or those on a tighter budget.



Tension Setting

The most modern of all the settings, and yet this is still 40 years old.. The stone is gripped in place by 220lbs of pressure, and appears to hover in space.

Best For

Those who crave a modern setting that is quite distinct from what the crowd are wearing.

Stone set Shoulders



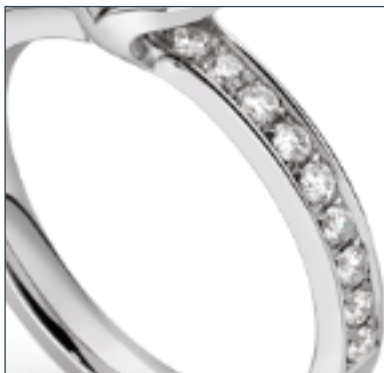
It doesn't end with the centre stone (mercifully or unmercifully dependent on how you view it). Side stones can be added to an engagement ring style for extra sparkle. In general these will be diamonds, because of their resistance to wear, but sapphires are another option you can consider..



Micro Claw Setting - Designed to maximise the volume of diamonds on the band profile, and light entering the side stones. Tiny stones are held in place by fine claws.

Best For - Those who want diamonds which cover the width of the ring band.

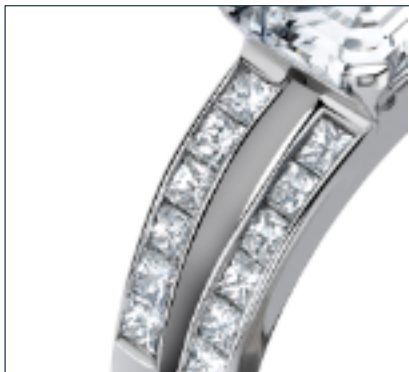
Cons - Needs regular checks, as the fine claws can break and lose stones.



Milgrain/Millgrain Setting - A classic look where tiny diamonds are held in place by fine beads of metal protected between the raised edges of the ring. The fine beads of metal add to the overall sparkle effect.

Best For - Those who like a timeless look,

Cons- Some feel setting looks to 'busy'



Channel Setting - The stones are secured in place between two parallels of metal. A modern secure setting for side stones as the metal protects the tiny stone.

Best For - Those who like to keep things simple and understated. Also good for very active hands.

Cons - Can lose stones if the setting isn't made correctly.

Stone Set Shoulders



A few more options.. There are other variations around these, but we have to move on, so ask your sales consultant if you have something particular in mind when you are choosing your ring.

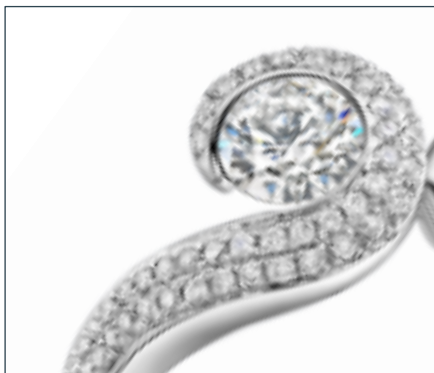
(We haven't looked at single side stone rings, but these are popular for those seeking a classic 3 stone ring - ask).



Flush Setting - A sleek, clean setting where side stones are secured in tiny holes.

Best For - Those who want a little sparkle on the band. Works well on sleek, flowing designs.

Cons - Not as successful with low quality diamonds as they won't catch the light as much.



Pave Setting - Similar to grain, minute metal beads hold a spread of diamonds in their own highly discreet settings, creating a carpet of sparkle.

Best For - Those who love glitter, the metal is hidden under stones.

Cons - Not for active hands, Pave rings will inevitably drop stones during a lifetime of wear.



Bar Setting

Less common in side settings, bar settings are mainly found on bespoke ring designs.

Best For - Those who appreciate the class and style of a bygone era.

Cons - Difficult to resize rings with this setting, often the shoulders will require to have all stones removed and reset.

About Her..



Hopefully you're now armed with the basics of gemstone, settings and finish it comes to the hard stuff, her and her tastes. You want to narrow down the criteria which you know is going to make your intended fiancée the happiest. For some guys, the easiest way to get around this is to ask. However, in the UK, the majority of men want to surprise her. So here are some tips on how to do this;

Determining her Ring Size

There are some helpful tricks to finding out her ring size;

- ◇ If you have calipers, check the diameter of the inside of one of her rings and note the finger she wears it on.
- ◇ Trace the inside of one of her rings onto a sheet of paper, or press it into a piece of blu-tac or similar and measure the diameter.
- ◇ 'Borrow' one of her rings and bring it to us for measuring.
- ◇ Put one of her rings on your finger, and mark where it rests with a pen.
- ◇ If a trusted friend/family can be brought into the act;
- ◇ Check their finger size (provided they are similar)
- ◇ Get a married mate to ask her to 'hand model' for an eternity ring for his wife.
- ◇ Check her hand size against that of the sales consultant. You've held her hand often enough, you'll be surprised how good a rough idea you'll have.

Finding her ring size can be based on a rough idea, as many designs can be resized. If it is a ring which is difficult to resize once made (for example a tension setting or full diamond band) then consider giving her a silver 'placeholder' – sometimes you can get a replica of the ring you want to present to her.

Determining her Tastes

Keep your ears alert when one of her girlfriends gets engaged, as she may pass her opinion on the ring. If she is close to her mother, or sister/sister in law they may be strong allies and provided they are able to keep a secret, you could ask them. She may give you additional clues;

- ◇ Linger in front of certain jewellery designs, or leave them 'open' on her laptop screen.
- ◇ Leave magazines with jewellery images lying around.
- ◇ Draw your attention to a ring in a particularly off hand way.

Chances are, she is subtly (or unsubtly as the case may be) communicating what she has in mind although over half our clients have had more explicit instructions passed on to them!

Working out Style



If you want to choose the ring for her the thing to keep in mind here, is that you want her to want to wear it – so you need to have a good idea of what is going to suit her! This quick style profile might help you consider settings. Very broadly, most women will fit into one of the six groups below. It will help you again as you narrow down ring designs and decide what is going to be best for her.

The Bohemian

The Classic

These women prefer basics — the T-shirt, blazer, white shirt, suit, and trousers — and look effortlessly chic in simple staple pieces.

Bell-bottoms may have given way to breezy gowns, if your beloved is a free-spirited style setter she'll love earthy, ethnic-inspired looks. But dressing like a modern-day flower child doesn't mean she'll look sloppy.

The Lady

Like Grace Kelly, her prim, polished, and pulled-together air still resonates with today's refined set. She'll enjoy smart dresses, and elegant skirts and tops. Maybe a little overlap with the Classic.

The Maverick

If she likes new designers and is happiest with Avant-garde cuts and bold looks she is not afraid to experiment. These girls are likely to be looking for something different. She might be a little Eclectic in her look.

The Minimalist

Sleek, simple shapes in a monochrome, toned-down palette is what has your girlfriend looking sharp and smart. She's likely to prefer black as a wardrobe staple whether in a skirt, top, pant, or dress. (Maybe little of The Maverick in her style).

The Eclectic

It's all about having fun with fashion for these playful women. Bright colours, madcap pairings, and loud patterns are part of her look. She follows her heart when she's shopping, and you never know what she's going to be wearing next!

Erm.. Stone Size



Size shouldn't matter, but sometimes it does.. This section is just for those men who are a little worried about if they are 'big enough'.

We remodel a lot of engagement rings. In all cases, she's said yes, and is sometimes married as well, but there is either a small detail on the ring that isn't right, or the design isn't her, or.. the stone size..

Now, here's the thing, the first two details are fairly easy to sort out as we've already covered. The third one is a sticky point. For the ladies who come to me, it is never that they have ring envy, but the stone isn't right for their finger shape or the ring design not making the most of it. And sometimes it is a shocking diamond that actually looks smaller because out of the jewellers it has very little sparkle! It's an emotive issue because again, most of the ladies are embarrassed, and tried to make the best of it, but it isn't working. (In most instances here, they have also offered to pay for the larger stone!). Now, we aren't relationship counsellors, but four things you can do if you are worried;

- ◇ Speak to us. We are pretty fastidious about diamonds, but can help clients when they are in a bit of a predicament about getting a slightly bigger stone shape on a smaller budget.
- ◇ If you have a budget situation at present, choose a setting where you will be able to change the collet at a later stage, to hold a larger diamond. You can then have the original stone made into a little pendant at the same time, so she can keep all her cherished pieces together.
- ◇ Consider rubover, halo or cluster settings. These make more impact with smaller centre stones, especially in white metal.
- ◇ Look at other gemstones. You can create a more dramatic ring setting with more impact.

There is still a reality for her, that as we've said, if the ring she's hinting at is going to bankrupt you, or leave you in debt, or eat all your savings then you do have to look at it from a practical perspective. Money woes is a main cause for relationships ending!

Budgeting



There is a lot of information out there for the key question – “how much should I spend on my engagement ring”? Some companies are particularly helpful with how many months salary this should be. Which is not helpful, and just makes you feel under pressure. So, spend whatever you feel most comfortable with. You will still find something meaningful.

Budget Considerations

For many men (and women too) the engagement ring is likely to be the most expensive jewellery purchase they have ever made. Dowry or gift, it does not make sense to get into debt to purchase it. It is very likely that you may go over budget, but this shouldn't be more than 10%. The biggest challenge for many, is knowing how much an engagement ring costs. We have illustrated some cost expectations below for our rings using round brilliant diamonds, as these stones command the highest prices so other stone shapes will be similar or less.

With all rough estimates, this guide looks at estimates. We've detailed Gvs1 type GIA certified stones of visibly excellent quality (as we check every stone before a client sees it). These hopefully will help you with setting some expectations.

Stone Description	Stone Ø	Price Estimate
0.25ct in platinum	4mm	£1,250*
0.33ct in platinum	4.5mm	£1,580*
0.40ct in platinum	4.7mm	£1,900*
0.50ct in platinum	5.1mm	£2,500*
0.60ct in platinum	5.5mm	£3,100
0.70ct in platinum	5.7mm	£3,900
0.75ct in platinum	5.8mm	£4,500
0.85ct in platinum	6.2mm	£5,800
0.90ct in platinum	6.3mm	£6,100
1ct in platinum	6.45mm	£7,300
1.5ct in platinum	7.4mm	£16,000
2.0ct in platinum	8.2mm	£27,000

As you can see from the above chart, the price of a diamond increases disproportionately to its size. This is because the larger a stone gets, the more likely it is to contain more marks and inclusions. Large clean stones are much rarer, and command high prices as a result.

*These rings are only available online. Our ring consultancy service delivers rings priced from £3,000 to clients on a 1:1 basis. So we have curated diamonds for an online offering, to support clients who want a great diamond, but are not looking to spend as much on an engagement ring.

Ring Buying Tips



Act Wisely

Expect expertise from whoever you are buying from. Ask all the questions you want, make sure you handle the ring and see the stones. If you want technical information then a good supplier will be able to provide this too.

If the sales consultant is making you feel pressured, or like you are taking up too much of their time, then you have either come to the wrong place, or are dealing with the wrong individual. The number one rule is to feel comfortable. So if you feel confident and relaxed, you are going to make the very best decision.

Should I Bargain?

It depends where you are, and how confident you feel. Some retailers will offer discounts, and some will not. You are not going to cause offence by asking, but equally you should not take offence if the answer is no. An additional tip is to be suspicious of huge discounts. If a retailer 'miraculously' knocks £1,000 off the ring asking price, you were being overcharged by at least £1,000 in the first instance. We don't bargain, but that is not the nature of our service – we are searching for the best value for our clients in the first instance.

Finance and Guarantees

The majority of the high street retailers will provide finance. As we've previously mentioned, at Heirloom we do not recommend that you borrow to buy this ring. But if you are happy with this route, ask what plans are offered and compare these against what your bank or credit card may offer. The less you can pay in interest, the better!

Your jeweller should provide a guarantee of workmanship, which warrants that the ring will maintain its shape, and is free from any manufacturing defects, as well as guaranteeing your diamonds are conflict free. The longer the warranty, the more assurance that you have a good product (ours is five years for normal daily wear) but you have to be realistic, that if the ring is slammed in the car door, or worn inappropriately (for example, rock-climbing or gardening) then this isn't covered. Expect your jeweller to provide care advice.

Planning the Proposal



For some women, the proposal is everything. For others, they are not expecting anything. Most guys would like to make the proposal an event she will always remember - but don't put yourself under too much pressure! It is about you and her, rather than trying to impress a whole load of others. Whether you are planning something spectacular or quite intimate, the following suggestions are starting points for crafting a very personal engagement..

- ◇ What was the most memorable (or funniest) thing about your first date? Use your first date/kiss/time you met or spoke as a basis or theme.
- ◇ What are her favourite things? Think of places, foods, colours, flowers, activities, music, movies she loves and incorporate these into your plan, with a few special touches to show how well you know her.
- ◇ Include loved ones or close friends if you know she'd find that more special.

Keep it simple and make it fun. Some of the best proposals aren't elaborate. They involve an inside joke, a past experience or a private memory meaningful to you as a couple. You should feel comfortable proposing, and she shouldn't feel under any pressure!

Contacting Heirloom



We offer three engagement ring service levels;

1. Online ring buying. If you are looking for something simple with a beautiful diamond, we have curated our 9 most popular ring settings, set with our hand selected diamonds (all viewed by Ruth). From a quarter to half a carat, this is great for those looking to spend less than £3,000 on their engagement ring, and presents fantastic value.
2. Heirloom Bespoke. For budgets over £3,000 and under £6,499 this is a ring curated to your exact specifications, with face to face meetings and support. You will get to choose your perfect diamond or gemstone, and be guided to a ring design you know she is going to love.
3. Carat Club. For budgets in excess of £6,500 the carat club provides access to bigger stones and more design lead jewellery. With the same hand holding and personal touches that our bespoke service provides.

You can learn more about each service level on our website, www.heirloom.london/engagement-rings and from there fill in a contact form, or call us.