

THE RULES OF ENGAGEMENT

A DIAMOND BUYER'S GUIDE



MANN'S
JEWELERS

THE FINEST DIAMONDS AT THE BEST PRICE

At Mann's Jewelers, we travel to the world's largest diamond markets to hand-pick the most beautiful diamonds, with the best combination of cut, color, and clarity. We select only the most brilliant diamonds in a range of sizes, rejecting 98% of the diamonds we are offered, because they don't meet our standards for quality. Since we deal directly with the cutters, we can eliminate the middleman and negotiate the best buys. We pay cash and buy large quantities to maximize our buying power. Then, we pass the savings on to you.

EDUCATION IS THE KEY

When you visit Mann's Jewelers to shop for a diamond, you will be served by someone who has made it their career to know about diamonds and jewelry. Every person who sells loose diamonds at Mann's Jewelers is a professional and has passed the Diamond Course through the Gemological Institute of America, and some are GIA Graduate Gemologists. This is your assurance that you are being served by someone who has the background it takes to educate you about your purchase. That way, you will know exactly what you are getting and feel confident about what you are buying.

IF IT'S TOO GOOD TO BE TRUE...

Many jewelers claim to have the best prices on diamonds. They often run so-called "sales" on diamonds and advertise them at unbelievably low prices. But as the adage says: "If something seems too good to be true, it probably is." Nobody is going to sell you a diamond for less than it's worth. So, when someone says their diamonds are 50% off, you need to ask, "50% off of what?"

DIAMOND CERTIFICATION

One way to know that you are getting a quality diamond that is being sold as represented is to request an independent grading certificate from a recognized laboratory. At Mann's Jewelers, the vast majority of our loose diamonds are certified, and we use several different diamond labs for grading to certify their color, clarity, proportions (cut) and carat weight. The labs that are performing the grading are completely objective and they have no connection to any of the parties selling diamonds. Thus they have no vested interest in what quality grades are assigned and focus on determining an accurate grade in accordance with GIA standards. In addition, Mann's Jewelers has an in-house lab outfitted with state-of-the-art grading equipment, and is staffed by three GIA Graduate Gemologists. Let us help you make an educated and informed decision when it's time to make a diamond purchase.

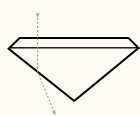
THE RING OF HER DREAMS

We have more diamonds and settings to choose from than ten average jewelry stores combined. Once you've chosen the perfect diamond, it's time to create the perfect ring. In addition to classic solitaires, pave diamond accented settings, and 3-stone rings, we showcase the finest designer brands as well as thousands of rings that we have created to meet our exact specifications. If you prefer something that is yours alone, our in-house goldsmith shop will create and fabricate a custom design. With a ring from Mann's Jewelers, you can be confident that you are presenting her with the very best.



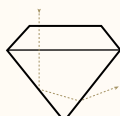
CUT

Diamonds are cut into a number of shapes depending on the nature of the rough stone. Yet the “cut” of the diamond’s angles and proportions must be precise to enhance its reflection and refraction of light. A well-cut diamond is the work of a master diamond cutter and creates a dramatically more scintillating, fiery presence.



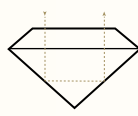
Thin

If the stone is cut too shallow, much of the light fails to be refracted and leaks out the bottom of the stone.



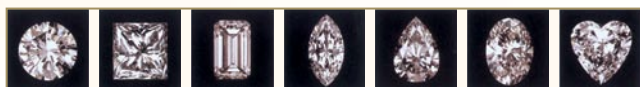
Thick

If a stone is cut too deep, much of the light is refracted at the wrong angle and lost out the side of the stone.



Ideal

When light enters a properly cut diamond, it is refracted from facet to facet and comes back through the top of the stone to the eye.



Brilliant Princess Emerald Marquise Pear Oval Heart

COLOR

The rarest color or tint is absolutely none. Yet most diamonds, though appearing colorless, actually have light tones of yellow or brown. A color grading scale categorizes the subtle body shade differences from one diamond to the next. A truly colorless diamond allows white light to return to the eye effortlessly, dispersing as a rainbow of colors. When examining a diamond for color content, you should turn the stone upside down against a white background so you are looking through the side of the stone. This will eliminate some of the stone’s reflective brilliance so you can better see the true body color.



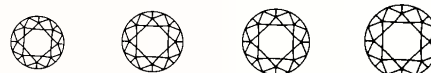
D, E, F Colorless G, H, I, J Near Colorless K, L, M Faint Yellow N, O, P, Q, R Very Light Yellow S - Z Light Yellow

CARAT

The weight of a diamond is measured in carats. It is the easiest of the four characteristics to determine. A carat is 200 milligrams (or 1/5 of a gram) and is divided into 100 points (like pennies to a dollar). Thus, a half-carat stone is a diamond of 50 points and is listed as 0.50 carat.



0.50 ct 0.75 ct 1.00 ct 1.25 ct



1.50 ct 1.75 ct 2.00 ct 3.00 ct

CLARITY

Clarity is determined by the number and size of internal characteristics (called inclusions) and external characteristics (called blemishes), both of which occur naturally in diamonds. The smaller the inclusion, the less likely that it will interfere with light as it passes through the diamond. The Federal Trade Commission (FTC) has established standards of measuring clarity with 10-power magnification. Small inclusions that are visible only under magnification are not likely to diminish the beauty of a diamond.



FL, IF

These grades are free from all inclusions and blemishes at 10x magnification.



VVS1, VVS2

These grades contain minute inclusions so small they are difficult to locate under 10x magnification. Pinpoints, faint clouds, tiny feathers, bruises or internal graining characterize the VVS grades.



VS1, VS2

These grades contain minor inclusions of a size, number and location between those difficult to locate and those somewhat difficult to locate under 10x magnification. Small included crystals, small feathers and distinct clouds characterize the VS grades.



SI1, SI2

These grades contain noticeable inclusions which are easily visible under 10x magnification. Diamonds in these grades may disclose inclusions to the unaided eye when placed table down on a white background, but not when viewed table side up.



I1, I2, I3

The imperfect categories contain inclusions which are obvious when viewed under 10x magnification and which may be visible to the unaided eye in the face-up position.

WHY BUY YOUR DIAMOND FROM MANN'S JEWELERS?

The most *beautiful diamonds*, at the *best price*, backed by the region's most *legendary reputation*, is only the beginning:



MANN'S ROCKS! THE ULTIMATE DIAMOND WARRANTY

PRICE GUARANTEE

Within 30 days of purchase, if you find an identical diamond for less money at another store in the United States, we will upgrade your original diamond to a more expensive stone, equal to the amount of the difference in purchase price. You decide if you want a diamond that is larger or a stone of the same size but higher quality.*

100% TRADE-UP PRIVILEGE

If at any time you choose to upgrade your Mann's Jewelers diamond, you will receive a trade-in allowance of the original purchase price or the current price, whichever is greater, toward the purchase of a new diamond of at least double the trade-in value.

LIFETIME WARRANTY

- Mann's Jewelers will guarantee the setting of your diamond against any defects in materials or workmanship.
- Mann's Jewelers will replace any diamond lost from your ring because of defective material or workmanship.**

PURCHASING POWER

- Earn a Mann's Jewelers gift card towards the purchase of your wedding bands.
- Trade your solitaire setting, for a diamond accented setting and receive a credit toward the new setting, within one year of purchase.

SERVICE BEYOND EXPECTATIONS

- Free ring sizing.***
- Free routine maintenance service including inspection, polishing, refinishing, loose stone tightening, and rhodium refinishing.
- Free appraisals and updated insurance valuation annually.

*Price guarantee against actual diamonds found at any physical store location in the United States - proper verification, including copy of grading certificate and receipt of purchase is required. **Provisions of the warranty and the liability associated with those provisions would be limited to repair or replacement, as determined by Mann's Jewelers, and subject to the condition and use of jewelry and the fulfillment of any and all inspections and/or repairs that are the customer's responsibility. ***Complimentary ring-sizing services are only available on non made-to-size mountings. A free cleaning and inspection must be performed at Mann's Jewelers once every six months to maintain warranty. Warranty effective on diamonds purchased from 12/01/2007.