



# WE LOVE DIAMONDS

## EXPERT DIAMOND BUYING GUIDE

WHAT TO CONSIDER WHEN BUYING  
DIAMONDS & DIAMOND JEWELLERY

EXCLUSIVELY FROM WE LOVE DIAMONDS



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# INTRODUCTION



Choosing a diamond can be a minefield with many variables to consider, not least your budget and vision. But don't stress as We Love Diamonds systematically select and assess countless diamonds every month and, as absolute experts, we understand precisely what diamonds need to be used on any given piece of diamond jewellery. On many of our luxury diamond jewellery items we offer a wide range of different options so that you can choose the best piece and always at the best price.

You will hear the term "the four c's" which are carat, cut, colour and clarity but we consider several other elements of any diamond that we buy/use/sell. Here's a quick guide to help you navigate the options and select the best diamond for your budget and vision - you may be surprised by some of the areas that you can flex to get your dream diamond.

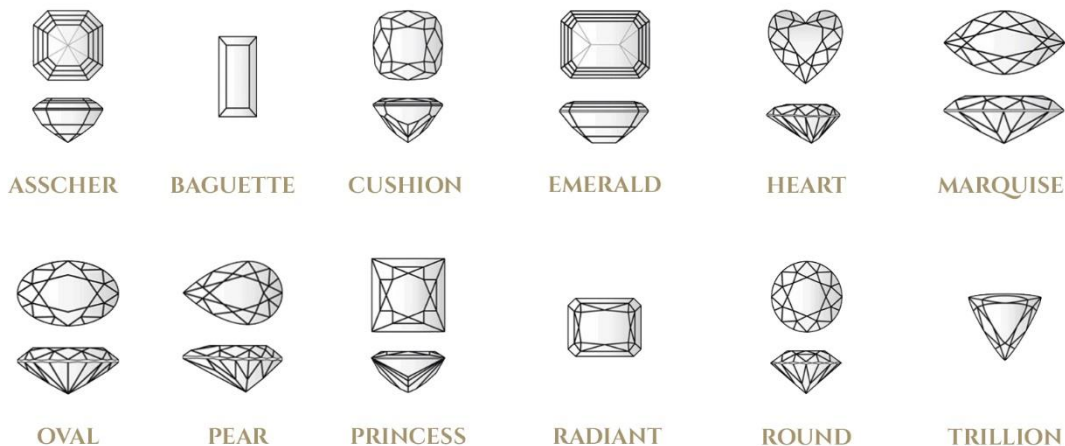
# DIAMOND SHAPE

The diamond shape is the geometric appearance of a diamond. Cut diamond shapes fall into two classes which are:

- i. Round Diamonds/Round Brilliant Cuts
- ii. Fancy Shape Diamonds



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Round Diamonds are the quintessential classic diamond shape. Then you have the Fancy Shape Diamonds which essentially encompass every other shape outside of a round brilliant cut diamond. It's widely accepted that there are 12 classic diamond shapes in line with the image shown previously which, in alphabetical order, are:

- Asscher Diamond
- Baguette Diamond
- Cushion Diamond
- Emerald Diamond
- Heart Diamond
- Marquise Diamond
- Oval Diamond
- Pear Diamond
- Princess Diamond
- Radiant Diamond
- Round Diamond
- Trillion Diamond

Additionally, there are also other "rare" types of diamond cut/shape which are often called "branded diamond cuts" as they are frequently unique and specifically patented to a brand like Tiffany & Co. These rare cuts are usually just variations to the 12 classic cuts listed above and include Asprey Cut, Eighty-Eight Cut, Ashoka Cut, Jubilee Cut, Crisscut, Lily Cut and Bead Cut. Many of these rare diamond cuts require a particular stone in terms of its carat weight, colour and clarity.

Diamond shapes often dictate the required setting and many other factors. For example, a trillion shape diamond is asymmetrical and requires a special, secure setting. Along with colour and clarity, the diamond shape significantly affects how much sparkle (light return) that any stone emits since the amount of sparkle directly correlates to the number of facets it has and how light is collected to then pass through the diamond. Facets are like precision mirrors and are flat, polished surfaces. Round brilliant cut diamonds emit the most sparkle as they have the optimal facet pattern to do so. Step cuts like Asscher and Emerald don't sparkle as much but they do have a unique style and romantic allure. Some shapes are illusory too i.e. a 1.0 carat marquise cut diamond will present larger to the eye than a 1.0 carat round brilliant cut diamond because it is longer so the consequent optical effect is that it will appear larger (and especially so on long, slim fingers).

## DIAMOND CUT

While the shape of a diamond describes its geometric appearance, the cut of a rough diamond correlates to how well the diamonds facets interact with light to produce brightness, fire and scintillation. Scintillation is the sparkle (the sparkle being the optical effect of the white and coloured flashes of light which can be observed when a diamond is in motion). The more ideal the cut of a diamond then the more light and sparkle that the diamond will be able to emit which, in turn, will affect its price.

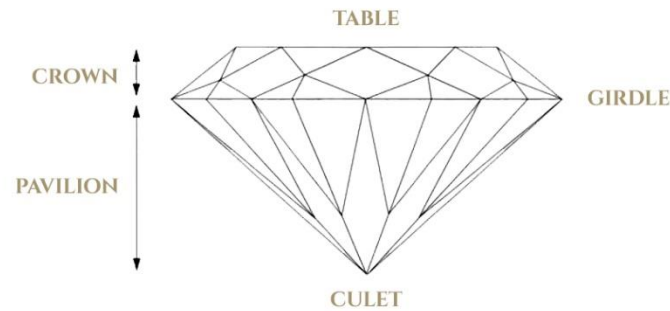
The GIA grades diamond cuts on the following scale:

- i. Excellent
- ii. Very Good
- iii. Fair
- iv. Poor

A poor cut diamond will not have the same sparkle, fire and brilliance as a much more expensive excellent cut diamond and may appear dull in comparison. The ideal cut of a diamond is the highest possible grading which will, by design (and indeed by simple physics), reflect almost all of the light which enters it.



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The total height of a diamond is measured from the surface of the table to the culet as shown in the image above. Get the combination of depth and diameter right and the diamond will capture, reflect and emit more light making its sparkle more beautiful and powerful. Some diamond jewellery designs (such as where the stone needs to be set in a particular mounting) requires a 'deep cut'. This is where the extra depth of the diamond is hidden inside the mounting and the only fully visible part of the diamond will usually be the diamonds top which will be smaller than the top of an ideal cut diamond of the same carat weight. Diametrically, a 'shallow cut' diamond will have a depth which is too low relative to the diameter of the girdle and this is done to sacrifice some of the sparkle and brilliance in return for giving the illusion of a bigger sized diamond (since they will indeed be wider than an ideal cut diamond of the same carat size).

Essentially, while there are some different niche variations, there are three primary styles of diamond facet cutting:

1. **Brilliant Cuts**  
These cuts consist of triangular facets which expand outwards from a diamonds centre and they give off the most scintillation of any diamond cut.
2. **Step Cuts**  
Examples of step cuts include baguette and emerald cuts. They consist of rectangular facets that ascend the crown and descend the pavilion in steps. These cuts really show off a stone's colour and clarity but deliver a more subtle gleam than a brilliant cut diamond will.
3. **Mixed Cuts**  
These blend the styles of brilliant cuts and step cuts and they will either have step facets on the diamonds pavilion or vice versa.

# DIAMOND COLOUR



The GIA colour grading scale starts at D for the highest colour quality. With white diamonds, the less colour in the diamond then the more valuable, radiant and rare it is (unless we're talking about fancy colour diamonds such as pink diamonds, yellow diamonds and blue diamonds for example which use a different scale based on the intensity of their colour. This grading ranges from faint to fancy deep/fancy vivid). Where there is some slight colouring in a white diamond then the less natural light colour will be reflected back to the naked eye. Heavier yellow tints are not as desirable as colourless or near colourless diamonds are.

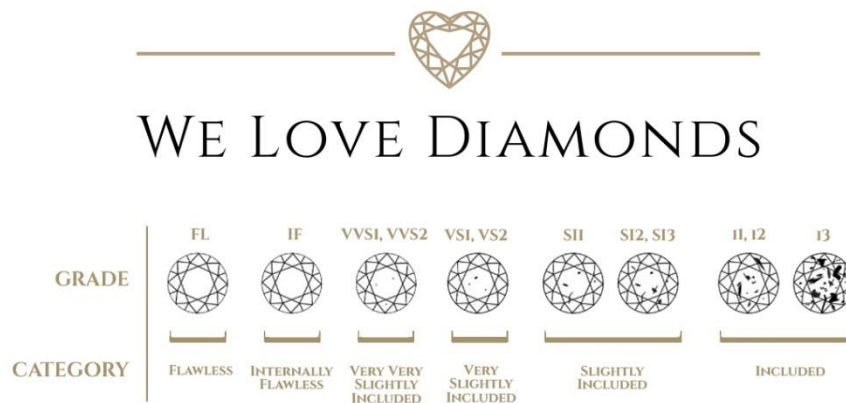
Most diamond jewellery uses diamonds between the grades of colourless (D to F) to near-colourless (G to J) but may go as far as S for smaller individual diamonds since the smaller the stone, the more imperceptible the colour is so it's a legitimate sacrifice to make. The greater the presence of colour in a diamond the higher the corresponding letter will be. The colour grading is done by us comparing the diamond to stones of a known colour under precise lighting and using controlled viewing conditions.

When it comes to a piece like a diamond ring then we can tell you that it pays to not obsess too much about the colour compared to some of the other discriminators like carat size, cut and clarity. Once diamonds are mounted then most of them will look visually identical, vibrant and white in their setting especially when they are contrasted against something darker like yellow gold or rose gold. The diamonds shape also plays off the diamond colour as, for example, a round brilliant cut diamond is excellent at hiding colour whereas an emerald cut diamond generally isn't. As long as the diamond looks clear in its setting and has the optimal shape then there really isn't much for you to gain by spending more on a higher colour grade. As highlighted, the smaller the individual stones, the less colour is an issue.

Most experts agree that a diamond engagement ring, for example, that features a well cut H colour diamond with a larger carat size and which is perhaps somewhere around the VS2 clarity mark is a far superior purchase compared to a much smaller D, E or F grade diamond, especially if its clarity isn't as good in comparison. Flexing the colour of a diamond will give you a much larger diamond for your budget without you having to make bigger sacrifices elsewhere on size, brilliance or clarity. If you have the budget to tick all the boxes then great - go buy a D graded diamond but do consider that a G, H, I or J colour diamond with the right cut will likely look just as good when presented in a high-quality setting.

## DIAMOND CLARITY

Firstly, we wish to stress how difficult it is to photograph diamonds naturally - especially when none of the We Love Diamonds webshop imagery is ever edited or touched-up in Photoshop to manipulate and misrepresent them. Any imperfections you ever *think* you may see in our imagery is most likely just dust. Most imperfections are not visible to the naked eye anyway which is why we examine them under 10x magnification or more. Even if you do ever spot a minor imperfection, remember that you are looking at a gigantic sized image of the diamond and are thus not seeing how it actually presents in the real world! Be aware that virtually all other online diamond retailers use CGI, artificial images of their jewellery so that it always looks absolutely perfect. We categorically don't as we find that to be grossly misleading.



DIAMOND CLARITY CHART

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Diamond clarity is a qualitative measurement of the purity and rarity of a diamond. Flawless diamonds are of course much rarer than an included diamond. A superfluity of factors including the size, nature, number, location and noticeability of any imperfections are taken into account when grading the clarity of a diamond. Diamonds are graded flawless (FL) when there are no inclusions/internal flaws and no blemishes/external imperfections when inspected under heavy magnification. A diamond at the other end of the scale - one with a poor clarity grade - will have multiple inclusions and this will certainly affect its sparkle as these inclusions will limit the diamonds potential to refract and return light. The lower the clarity of a diamond then the cloudier it will appear.

Different shapes and cuts of diamond can impact how readily imperfections appear as can the carat size (since the larger the diamond then the easier it can be to see any inclusions). In selecting our diamonds we take many elements into account not least their cut and shape. Step cut diamonds like baguette cut diamonds, emerald cut diamonds and asscher cut diamonds do tend to show imperfections more easily so, depending on the carat size and other factors, we typically look for a diamond clarity of VS2 or above when using them. A diamond with VS2, SI1 or even SI2 clarity is usually more than good enough for a round cut diamond of up to about 1.0 carats. Heart shaped diamonds hide inclusions very well so even with a large carat weight, clarity anywhere down to SI1 is often ideal. Princess cut diamonds, oval cut diamonds, cushion cut diamonds, radiant cut diamonds, pear cut diamonds and marquise cut diamonds hide their inclusions even better than all the other diamonds shapes so opting for an SI1 or SI2 clarity diamond is definitely a great option as this can really maximise your budget when this is balanced against other factors like carat weight, colour etc.

Perhaps the biggest takeaway for you here is the fact that while the clarity of a diamond can have a huge impact on its value and appeal, it's easy and indeed common to be pushed by a high street jeweller or a commissioned salesperson into purchasing a diamond with a clarity grade that's simply too high to even appreciate when other important things like the carat size, setting and shape are all taken into account as part of a blended and considered solution to your needs and budget. It's often just bad advice.

Even with our smallest diamonds, the absolute minimum colour and clarity of the diamonds that we use in our diamond jewellery is always at least a grade G colour with SI1 clarity or above and all with excellent eye-cleanliness (meaning diamonds where inclusions can only really be seen when looked at under magnification - they will not be visible to the unaided eye). Naturally, we go right up to flawless, grade D colour diamonds, especially with our loose cut investment diamonds and our bespoke diamond jewellery items. We take many other factors into account too such as luminescence.

## DIAMOND CARATS



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CARAT WEIGHT	0.25 CARATS	0.50 CARATS	0.75 CARATS	1.00 CARATS	1.50 CARATS	2.00 CARATS	3.00 CARATS	4.00 CARATS	5.00 CARATS
 ASSCHER	 3.7MM	 4.4MM	 5.0MM	 5.5MM	 6.4MM	 7.0MM	 8.1MM	 9.0MM	 9.6MM
 RADIANT	 3.5 X 3.0MM	 5.0 X 4.5MM	 5.5 X 5.0MM	 6.0 X 5.5MM	 7.0 X 6.0MM	 7.5 X 7.0MM	 8.5 X 7.5MM	 9.5 X 8.5MM	 10.0 X 9.0MM
 PEAR	 5.5 X 3.5MM	 7.0 X 4.5MM	 8.0 X 5.0MM	 8.5 X 5.5MM	 10.0 X 6.5MM	 10.5 X 7.0MM	 12.5 X 8.0MM	 13.5 X 9.0MM	 15.0 X 10.0MM
 MARQUISE	 6.5 X 3.0MM	 8.5 X 4.0MM	 9.5 X 4.5MM	 10.5 X 5.0MM	 12.0 X 6.0MM	 13.0 X 6.5MM	 14.0 X 7.0MM	 16.0 X 8.0MM	 17.0 X 8.5MM
 ROUND	 4.1MM	 5.1MM	 5.8MM	 6.4MM	 7.4MM	 8.1MM	 9.3MM	 10.2MM	 11.0MM
 PRINCESS	 3.5MM	 4.4MM	 5.0MM	 5.5MM	 6.4MM	 7.0MM	 8.0MM	 9.0MM	 9.5MM
 EMERALD	 4.5 X 3.0MM	 5.5 X 4.0MM	 6.0 X 4.5MM	 6.5 X 5.0MM	 7.5 X 5.5MM	 8.5 X 6.0MM	 9.5 X 7.0MM	 10.5 X 7.5MM	 11.5 X 8.5MM
 CUSHION	 4.0 X 5.0MM	 5.0 X 4.5MM	 6.0 X 5.0MM	 6.5 X 5.5MM	 7.5 X 6.5MM	 8.0 X 7.0MM	 9.0 X 8.0MM	 10.0 X 8.5MM	 10.5 X 9.0MM

NOT TO SCALE. THE MEASUREMENTS SHOWN ARE AN INDICATIVE GUIDE AND ARE BASED ON IDEAL CUT DIAMONDS.

DIAMOND CARAT SIZE CHART

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We measure diamonds in carats. The carat denotes a diamonds weight and not its size. The heavier a diamond is then the larger the carat is. A 1.0 carat diamond for example weighs 0.2 grams and will be divided into 100 points so a 0.25 carat diamond will have 25 points. Its dimensions will vary based on the actual shape and cut of the diamond. We Love Diamonds only ever pick diamond cuts which optimise the stunning beauty of any given diamond - not their weight.

When it comes to the carat weight of a diamond, bigger/heavier isn't always better and the value, beauty and appeal of any diamond is a combination of all the areas we cover in this diamond guide. While a diamonds carat weight does have a significant impact on its ultimate value - and also the jaw-drop factor of the lucky recipient - its cut, colour, clarity and many other factors also play an important role. We recommend that you don't completely fixate on size as you could risk ignoring a heart-stopping diamond that's perhaps a little smaller. That said, carat weight can often be precisely what elevates a diamond to something truly special.

Depending on the particular piece of jewellery and its style, sometimes it's much better value to opt for a smaller carat weight diamond and instead focus on areas like the diamonds colour and clarity especially since a high-quality diamond will always look bigger than the same sized diamond with a poor cut etc. There are so many variables involved here that two diamonds of the same precise weight will often have dramatically different prices.

Please note that in regard to diamond jewellery which is comprised of multiple diamonds; we will typically give the total carat weight of all the diamonds included as it is just best practice for us to do so.

## DIAMOND JEWELLERY BUDGET & VISION

To complete your vision for the perfect piece of diamond jewellery there are a variety of other areas for you to consider because, rest assured, we certainly do.

First is the actual type of jewellery that your diamond(s) are going to be set in be it a ring, bracelet, necklace, earrings etc. Different diamond shapes and cuts lend themselves better to certain jewellery designs and the setting of a ring, for example, can make a real difference to the diamonds colour. Square princess cut diamonds have stunning edge-to-edge brilliance and are perfect for tennis bracelets and other crisp, contemporary and geometric designs. Asscher cut diamonds offer a romantic feel and a vintage look and make for wonderful stud earrings. Round, brilliant cut diamonds are often the classic choice for solitaires, twin and three-stone settings. A marquise cut diamond offers a distinctive silhouette showcased by sharper ends and curved sides which deliver a very regal look. Its narrow and long shape also gives the illusion of a much larger diamond size when the ring is positioned vertically on a finger. They really do effectuate strikingly beautiful engagement rings.

The precious metal used in any design clearly makes a big difference to your diamond jewellery too not just in terms of whether it's solid 9, 14 or 18 carat gold for example but also whether it's white gold, yellow gold, rose gold or even another precious metal like platinum or silver. Everyone has their own particular preferences. One thing we would urge you not to ever consider is plated jewellery. We absolutely do not sell gold plated jewellery because it is simply never a good value purchase. You'll be shocked to learn that a gold-plated piece of jewellery usually has less than 0.05% of its overall weight comprised of actual gold. That's just 1 piece of gold for every 2,000 parts of other stuff! Conversely, 24 carat gold is pure gold and contains no other metals. 24 carat is however too soft for most jewellery designs so we usually use 18 carat gold instead which contains 75% gold (with the rest being comprised of other precious metals like copper or silver). We Love Diamonds also use 14 carat gold or 9 carat gold (or other precious metals like platinum) depending on the piece and what kind of design, strength, durability and indeed price is needed to complete your vision. Ultimately, gold plating tarnishes easily, wears off quickly and it just can't stand up to daily use, water or heat over time. It's false economy and it has absolutely no future value.



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### 5.0 CARAT ROUND BRILLIANT CUT GIA GRADED DIAMOND 7.5" TENNIS BRACELET ON 18 CARAT WHITE GOLD FEATURING TONGUE CLASP WITH PUSH-BUTTON DIAMOND UNDERCLIP SAFETY CATCH



**HIGH STREET PRICE:**

**£8,000 TO £10,000**

**TYPICAL ONLINE PRICE:**

**£6,000 TO £8,000**

**WE LOVE DIAMONDS PRICE:**

**£5,000**

#### DIAMOND JEWELLERY EXAMPLE BUDGET/PRICE COMPARISON

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Finally, the cost of your diamond jewellery may well be front of mind and you will no doubt want to maximise your budget to get the best specification of diamond(s) for your needs. Rest assured, we know diamonds, we love diamonds and we are diamond experts so we always select the most optimal combination of all the key elements to position the right piece for you and make sure that every purchase you make is packed with added-value and impeccable service. While most high street and online retailers artificially inflate their jewellery prices by 5 to 20 times their real value (and sometimes more), we offer the exact same luxury diamond jewellery and loose cut investment diamonds direct to you at wholesale prices. Our business model is specifically designed to deliver customer delight and win repeat business as we're only interested in building long-term relationships with our customers and not immediately profiteering from them. Why spend £10k on a diamond ring from a high street jeweller when you can likely get the same like-for-like item for as little as £2k with us? We'd rather see you either save yourself all that money or, even better, spend exactly the same with We Love Diamonds but end up with a piece of luxury diamond jewellery (or even multiple pieces) that are perhaps five times better and a lot more valuable and future-proofed in terms of the return on your investment!

There are many ways to stretch your budget (not least by buying from We Love Diamonds in the first place and benefiting from our wholesale prices to enjoy huge savings). Let us give you an example of a common scenario to demonstrate how to get the most from a strict budget. The most popular carat weights for diamond engagement rings are between 1.0 and 2.0 carats and if your partner has their heart set on a 1.0 carat diamond then even the most exquisite 0.5 carat diamond will likely still fall short

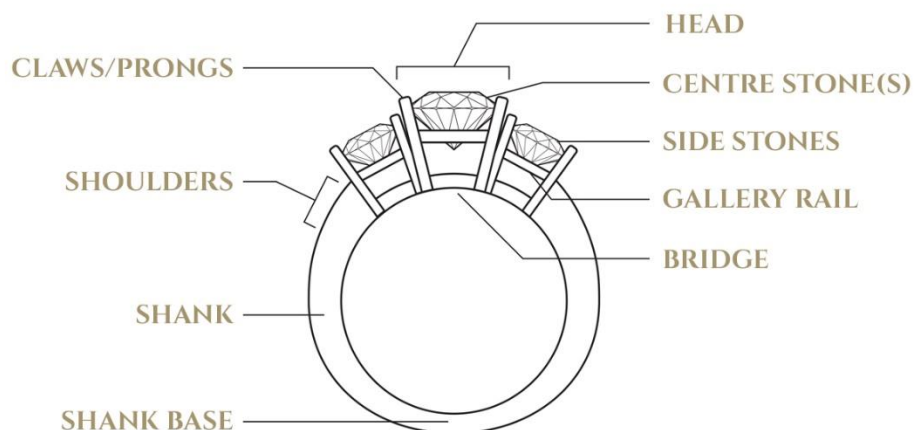
of their expectations. If the price you need to pay to avoid any potential disappointment still doesn't quite fit then there are many things you can do to mix the variables around in your favour:

1. Consider a slightly smaller carat weight like 0.9 carat using a marquise diamond for example as its elongated cut will guarantee that it will look larger than other diamond shapes of an equal carat weight. A carat weight difference of 10% or less really is remarkably difficult to visually notice.
2. Make pragmatic concessions little-by-little and in the following order until you find the diamond that fits your budget. First lower the clarity. Next lower the diamonds colour grade. Finally, look to lower the diamonds cut and go as low as very good in round diamonds or good in the fancy diamond shapes.
3. If you're not already at or very close to your budget then you can finally shave off maybe 10% of the carat weight again to get yourself over the line. If you're still going for a 1.0 carat diamond and are still not quite there then you can further reduce the clarity by dropping as low as SI2 clarity and even selecting a faint yellow colour as that will still look amazing if it's being set in yellow or rose gold. Don't forget that we accept payment from providers like Klarna which means that you don't even need to pay for your purchase in one go. If you have any special requirements in this area, especially in terms of affordability, then just give us a call on 0800 987 7100 and we will do our level best to put something together for you. At the end of the day, without you they're just diamonds.

## TYPICAL DESIGN ELEMENTS OF A DIAMOND RING



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The focal point of most diamond rings, especially engagement rings, is "The Head". The Head, as illustrated, is designed to showcase the rings centre stone (or centre stones if there is more than one diamond). The Head is essentially the entire structure around the centre stone(s) and includes the "Basket", the "Prongs/Claws" and the "Bridge" as shown in the illustration. The Head of any diamond ring will come in a wide array of shapes and sizes designed to accommodate and highlight important elements like the diamonds cut, especially in terms of its depth which will be displayed in "The Gallery Rail". The Bridge is the bottom part of the ring which sits over the top of your finger. Ordinarily, the larger the diamond (and/or the greater the depth of the diamonds cut) then the bigger the gallery rail will be since this helps create more room between the diamond and the bridge and, in turn, your finger.

Some diamond rings feature "Side Stones" which are set on the sides of the Centre Stone. Diamonds are often also set on the rings "Shank" which is also known as the "Band". We Love Diamonds ensures this part of the rings fits you to perfection and we offer a free re-sizing service to ensure that this is always the case for you. On the inside of the rings shank you will find the Hallmark which is obviously what confirms the precious metal used and its grade e.g. 18 carat gold. All our diamond jewellery comes with a full UK Hallmark and we only ever use solid precious metals such as gold and platinum. We simply do not ever sell 'plated' jewellery since this is practically worthless.

"The Prong" (also known as "The Claws") are the pieces of precious metal which hold your diamond(s) in place securely and which also act as a design feature. Solitaire diamonds will typically have 4 to 6 prongs. The more claws then the more secure your diamond(s) will be.

## CONTACT US



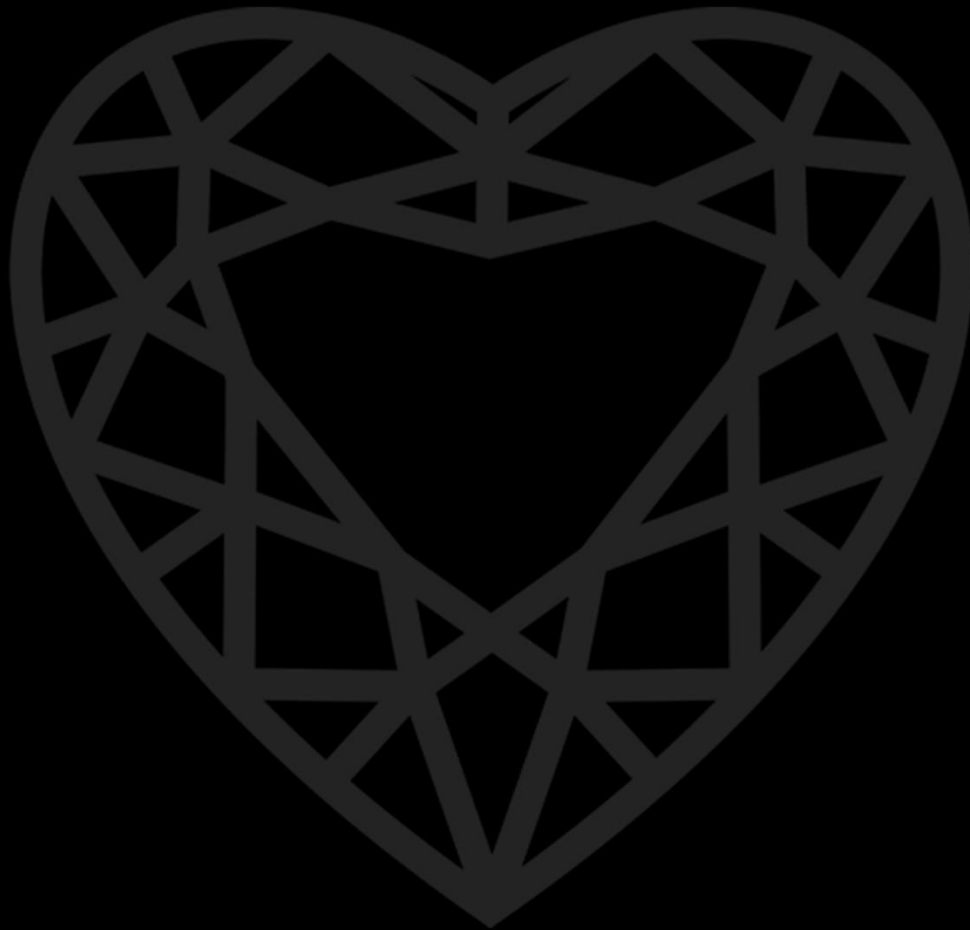
Without you, they're just diamonds and we're here to help you with your diamond jewellery or investment diamond purchase every step of the way. Our friendly, expert team are always happy to help you with any questions that you may have. Please feel to contact us on any of the channels below:

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