

# Universal Jewellers – Understanding the 4C's

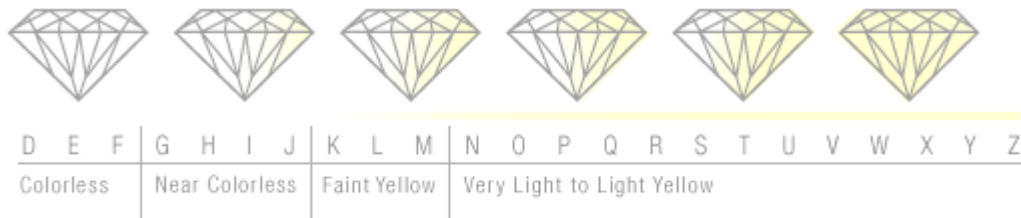
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## Contents

Color:.....	2
Clarity:.....	4
Cut:.....	5
Carat:.....	6

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## Color:



## Key Points

- [Color](#) refers to a diamond's lack of color, grading the whiteness of a diamond.
- A color grade of D is the highest possible, while Z is the lowest.

Diamonds are found in almost every color of the rainbow, but white diamonds remain the most popular.

When creating a ring or jewelry in white gold, platinum, or palladium be sure to choose a diamond that grades at least "I" in color.

A diamond that grades "J" or lower could show too much yellow in contrast to the whiteness of the precious metal.

Diamonds are graded on a color scale established by the Gemological Institute of America (GIA), and is the world recognized standard for diamond grading.

The color scale starts with D (the whitest) and goes down the scale to Z (very dark body tone).

The GIA diamond color scale does not describe actual colors, or hues such as brown, yellow, white, and blue. Each letter will represent a range of intensity or specific presence or lack of presence. Some diamonds have no color at all and some diamonds have a lot of color. The color grade is affected by the intensity or depth of whatever color the diamond has.

Truly colorless diamonds (D) are extremely rare and consequently extremely valuable, yet color ultimately comes down to personal taste and preference. Ask your jeweller to show you a variety of color grades next to each other to help you determine your color preference.

Color differences can be very subtle and difficult to see. For example, the difference between an E color and an F color diamond are not detectible by looking at the diamonds side by side in a room with florescent lighting. Therefore, colors should be graded under controlled lighting conditions and compared to a master set for accuracy.

More and more diamonds are being sold with Gem Lab [certificates](#). GIA GemLab, EGL GemLab are examples of independent diamond grading gem labs. These gem labs grade each diamond in a controlled environment and are examined by gemologists trained in diamond grading.

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Not every diamond sold comes with a gem lab certificate. If you purchase a diamond without a Gem Lab certificate, please, please go out and have it appraised by an independent gemologist not associated with the jewellery store or person you purchased the diamond from. If the person selling you the diamond is honest in the grading of the stone, they should have no problem allowing you to take the diamond out to be appraised by an independent gemologist. Make sure you can return the diamond for a full refund before finalizing the purchase.

# Universal Jewellers – Understanding the 4C's

## Clarity:

### Key Points

- [Clarity](#) is a measure of the number and size of the tiny imperfections that occur in almost all diamonds.
- Many of these imperfections are microscopic, and do not affect a diamond's beauty in any discernible way.

FL - IF	VVS1 - VVS2	VS1 - VS2	S11 - S12	I1	I2 - I3
					
diamond clarity					
FL, IF	<b>Flawless, Internally Flawless:</b> No internal or external imperfections. Internally Flawless: No internal imperfections. Very rare.				
VVS1, VVS2	<b>Very, Very Slightly Included:</b> Very difficult to see imperfections under 10x magnification. An excellent quality diamond.				
VS1, VS2	<b>Very Slightly Included:</b> Imperfections are not typically visible to the unaided eye. Less expensive than the VVS1 or VVS2 grades.				
S11, S12	<b>Slightly Included:</b> Imperfections are visible under 10x magnification, and may be visible with the unaided eye. A good diamond value.				
I1, I2, I3	<b>Included:</b> These diamonds has inclusions visible to the naked eye. Not recommended				

Much is made of a diamond's clarity, but of the Four Cs, it is the easiest to understand, and, according to many experts, generally has the least impact on a diamond's appearance. Clarity simply refers to the tiny, natural imperfections that occur in all but the finest diamonds. Gemologists refer to these imperfections by a variety of technical names, including blemishes and inclusions, among others. Diamonds with the least and smallest imperfections receive the highest clarity grades. Because these imperfections tend to be microscopic, they do not generally affect a diamond's beauty in any discernible way.

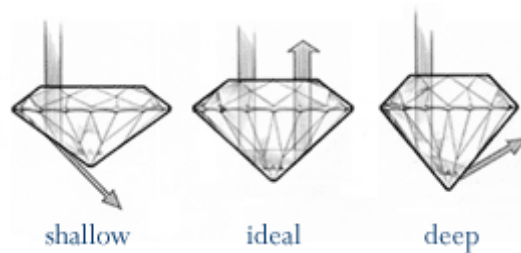
# Universal Jewellers – Understanding the 4C's

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## ***Cut:***

### ***Key Points***

- [Cut](#) is a diamond's most important characteristic.
- It has the greatest overall influence on a diamond's beauty.
- It determines what we generally think of as sparkle.



We recommend selecting the highest cut grade within your budget. The reason is simple: of the Four Cs, no other characteristic has a greater influence on a diamond's appearance.

A diamond's cut grade is an objective measure of a diamond's light performance, or, what we generally think of as sparkle. When a diamond is cut with the proper proportions, light is returned out of the top of the diamond (which gemologists refer to as the table). If it is cut too shallow, light leaks out of the bottom; too deep and it escapes out of the side.

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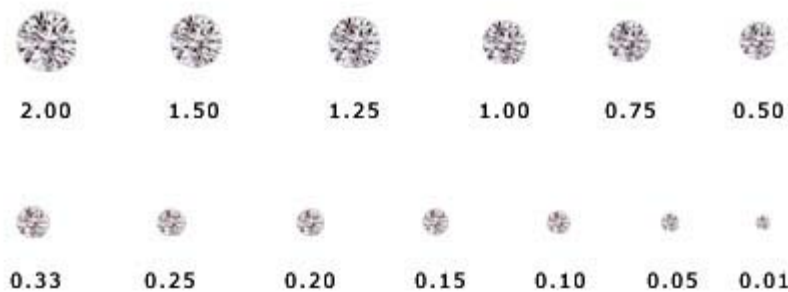
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## Carat:

### Key Points

- [Carat](#) is a diamond's weight. It does not reflect the size of a diamond. Size of a diamond is measured by diameter and depth, and is stated in millimeters.
- To understand diamond size, carat weight should be considered in conjunction with two other criteria:
  - Distance in millimeters across the top of the diamond.
  - Diamond's cut grade.

This chart illustrates how diamonds of different carat weights look when set in a ring. Note that a 2-carat diamond does not appear to be twice the size of a 1-carat diamond when viewed from the top.



As the name suggests, carat weight specifically refers to a diamond's weight. However, carat weight, by itself, may not accurately reflect a diamond's size. To gain a precise understanding of diamond size, Universal Jewellers recommends considering carat weight with two other characteristics: 1) the distance across the top of the diamond measured in millimeters, and 2) the diamond's cut grade.

It is important to measure the distance across the top of the diamond as this is how we view a stone when set into a ring.

A diamond's cut grade should also be considered because, as we noted in the cut grade section, when a diamond is cut with the proper proportions, the maximum amount of light (or sparkle) is returned out of the top of the diamond. Thus, when a diamond is well cut, the light reflected out of the top makes it appear larger. In addition, much of the weight of a poorly cut diamond, for example, may be "hidden" in the base of the diamond, making the diamond appear smaller than its carat weight would imply.

It is therefore possible to have a diamond of a lower carat weight, but higher cut grade, that appears larger than a diamond with a larger carat weight, but poor cut.

Once you've selected your cut, color, and clarity grade, it's easy to determine the carat weight of diamond that will fit within your budget.

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Much as there are 100 pennies in a dollar, a one-carat diamond is comprised of 100 points. Hence, 50 points is equal to 1/2-carat, and so on.