

# THE RING BUYING GUIDE

THE ULTIMATE GUIDE TO CHOOSING YOUR  
PERFECT ENGAGEMENT RING



By

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*Kitoko Diamonds*



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S E C T I O N 1

# INTRODUCTION



Welcome to the Ultimate Guide to choosing the Perfect Engagement Ring.

This comprehensive guide is designed to help you navigate the exciting but sometimes overwhelming process of selecting an engagement ring.

Whether you're just starting your search or you're close to making a decision, this guide will provide you with valuable insights and information to help you make an informed choice.

## SECTION 1

# TERMS TO KNOW



## General Terms

Before we dive into the details, let's familiarise ourselves with some key terms you'll encounter in your ring-buying journey:

- 1. Carat:** A unit of weight for gemstones. One carat equals 0.2 grams.
- 2. Cut:** Refers to the diamond's proportions, symmetry, and polish - not its shape.
- 3. Clarity:** The assessment of small imperfections or inclusions in the diamond.
- 4. Colour:** The presence or absence of color in white diamonds, graded from D (colorless) to Z (light yellow or brown).
- 5. Setting:** The metal framework in which the diamond is mounted.
- 6. Prong:** A small metal claw that holds the diamond tightly in place.
- 7. Fluorescence:** The visible light some diamonds emit when exposed to UV rays.
- 8. Brilliance:** The white light reflected from the surface and interior of a diamond.
- 9. Fire:** The coloured light dispersed from within the diamond.
- 10. Scintillation:** The flashes of light and dark, or sparkle, when a diamond moves.

## SECTION 1

# TERMS TO KNOW



## Diamond Anatomy Terms

1. **Table:** The flat top surface of a diamond.
2. **Crown:** The upper portion of the diamond, from the table to the girdle.
3. **Girdle:** The thin band that runs around the widest part of the diamond, separating the crown from the pavilion. The girdle can be polished, faceted, or rough (bruted). Its thickness is important:
  - *Too thin:* Risk of chipping or breaking
  - *Too thick:* Retains unnecessary weight and may affect brilliance
  - *Ideal:* Medium to slightly thick
4. **Pavilion:** The lower portion of the diamond, below the girdle.
5. **Culet:** The tiny flat facet at the bottom point of the pavilion (some diamonds have no culet).
6. **Facets:** The flat, polished surfaces on a diamond that help create its sparkle.

## SECTION 2

# DIAMOND SHAPES



## Round

The round diamond is the most popular and classic diamond shape, consisting of 58 facets that reflect light brilliantly. If you're looking for maximum sparkle, a round is a cut for you.

**Pros:** Timeless style with maximum sparkle and brilliance. Maintains its long-term value well. The faceting pattern also hides inclusions really well, so you can often sacrifice on the clarity scale without losing any beauty.

**What to be aware of:** Appears slightly smaller than other cuts of the same carat weight. Due to its popularity, expect to pay 10-20% more than other shapes.



SECTION 2

# DIAMOND SHAPES



## Oval

Pros: X

What to be aware of: X



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## SECTION 2

# DIAMOND SHAPES



## PEAR

The pear-shaped diamond is a teardrop-shaped diamond with one pointed end and one rounded end. It is a unique and elegant choice that has regained popularity in recent years.

**Pros:** A great option to maximise size, a pear cut often appears larger than its carat weight.

**What to be aware of:** The length-to-width ratio can deeply influence the overall look. Some prefer a “chubby” pear while others seek a thin elongated look, like oval and marquise cuts, they are prone to bow-tie effect. Check out the glossary in Section 6 for more info on length-to-width ratios.



## SECTION 2

# DIAMOND SHAPES



## PRINCESS

The princess cut is a square or rectangular shape with pointed corners. It's the second most popular diamond shape after round.

**Pros:** Brilliant sparkle that's comparable to round diamonds. Often less expensive than round diamonds of similar carat weight.

**What to be aware of:** The pointed corners can be vulnerable to chipping if not protected by the setting. The cut quality is crucial for optimal sparkle.



## SECTION 2

# DIAMOND SHAPES



## EMERALD

Emerald cut diamonds are rectangular with stepped facets and cropped corners, creating a "hall of mirrors" effect.

**Pros:** Elegant, sophisticated look. The long lines can make fingers appear slender.

**What to be aware of:** Less sparkly than brilliant cuts. Inclusions and color differences are more visible, so higher clarity and color grades are recommended.



## SECTION 2

# DIAMOND SHAPES



## CUSHION

Cushion cut diamonds have rounded corners and larger facets, giving them a pillow-like appearance.

**Pros:** Vintage appeal with excellent fire (colored light reflections). Can be more affordable than round diamonds.

**What to be aware of:** They tend to retain more color than other shapes, which can be a pro or con depending on your preference.



## SECTION 2

# DIAMOND SHAPES



## MARQUISE

Marquise diamonds are elongated with pointed ends, resembling a football shape.

**Pros:** Can appear larger than their actual carat weight. The elongated shape can make fingers look longer and more slender.

**What to be aware of:** The pointed ends need to be protected to prevent chipping. Like ovals, they can display a bow-tie effect.



## SECTION 2

# DIAMOND SHAPES



## RADIANT

Radiant cut diamonds are square or rectangular with cut corners, combining the elegance of emerald cuts with the brilliance of round diamonds.

**Pros:** Good brilliance and fire. Can be a great compromise between round and emerald cuts.

**What to be aware of:** The cut quality can greatly affect the stone's appearance, so it's important to view these in person or via high-quality images.



## SECTION 2

# DIAMOND SHAPES



## ASSCHER

Asscher cut diamonds are similar to emerald cuts but in a square shape with larger step facets and a higher crown.

**Pros:** Vintage Art Deco appeal. The larger facets can make the diamond appear very clear and pure.

**What to be aware of:** Like emerald cuts, they show inclusions more readily, so higher clarity grades are recommended. They may appear smaller than other cuts of the same carat weight.



# SECTION 2

# SIDE STONES



## TYPES & ARRANGEMENT

Side stones can dramatically enhance your engagement ring's overall appearance and symbolism. Here's everything you need to know about incorporating them into your ring design.

### 1. Three-Stone Setting:

- Symbolises past, present, and future
- Traditional: Three diamonds
- Typical ratio: Side stones 1/3 to 1/2 the size of centre stone

### 2. Pavé Setting:

- Multiple small diamonds set closely together
- Creates continuous sparkle
- Can be set on band only or around centre stone (halo)

### 3. Channel Setting:

- Stones set in a metal channel
- Offers excellent protection for stones
- Clean, modern look

### 4. Tapered Baguettes:

- Elongated step-cut diamonds
- Create elegant lines leading to centre stone
- Popular in vintage-inspired designs

### 5. Cluster Setting:

- Multiple stones grouped together
- Can create illusion of larger centre stone

## SECTION 3

# SETTING CONSIDERATIONS



The setting of your engagement ring is crucial not only for its aesthetic appeal but also for the protection and showcase of your chosen diamond or gemstone. Here are some key factors to consider:

- 1. Protection:** Some settings offer more protection for the centre stone than others. For example, bezel settings fully encircle the diamond, offering maximum protection.
- 2. Stone Visibility:** Certain settings allow more light to enter the diamond, enhancing its brilliance. Prong settings, for instance, allow for maximum light exposure.
- 3. Comfort:** Consider how the ring will feel on the finger. Some settings sit higher than others, which may catch on clothing more easily.
- 4. Lifestyle:** If you lead an active lifestyle or work with your hands, you might prefer a lower profile setting that's less likely to snag or get knocked.
- 5. Complementary Wedding Band:** Think about how the engagement ring will pair with a future wedding band.

## SECTION 3

# METAL COLOURS



The choice of metal can significantly impact the overall look of your ring. Here are the most popular options:

- 1. Yellow Gold:** A classic choice that complements warm skin tones. Available in 14K and 18K.
- 2. White Gold:** Offers a modern look similar to platinum but at a lower price point. It's rhodium-plated for extra shine.
- 3. Rose Gold:** A romantic option with a pink hue, growing in popularity. It complements all skin tones.
- 4. Platinum:** The most durable and pure of all precious metals. It's hypoallergenic but more expensive than gold.
- 5. Mixed Metals:** Combining two or more metal colors can create a unique and personalised look.

# SECTION 3

## DIFFERENT SETTING GUIDE



1. **Solitaire:** A classic setting that features a single stone. It's timeless and versatile.
2. **Halo:** Small diamonds encircle the center stone, making it appear larger and adding extra sparkle.
3. **Three-Stone:** Typically features a larger center stone flanked by two smaller stones, symbolizing past, present, and future.
4. **Pavé:** The band is lined with small diamonds, adding sparkle and sophistication.
5. **Bezel:** A metal rim fully or partially surrounds the stone, offering maximum protection.
6. **Cathedral:** The stone is elevated by arches of metal, creating a majestic look.
7. **Tension:** The stone appears to be held in place by pressure alone, creating a modern, floating effect.
8. **Cluster:** Multiple smaller stones are arranged to resemble a larger diamond, often more budget-friendly.

Remember, the perfect setting is one that not only looks beautiful but also suits your lifestyle and personal taste.

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# SECTION 4

# RING SIZE



Getting the right ring size is crucial for comfort and security. Here are some tips for determining the correct size:

1. **Professional ring sizer:** Using one is the most accurate method. We have included one in this Engagement Prep Box
2. **Measure an existing ring:** If you're trying to keep the proposal a surprise, borrow a ring your partner currently wears on their ring finger.
3. **Consider temperature and time of day:** Fingers can swell in warm weather or later in the day. Size when the hands are at a normal temperature.
4. **Account for knuckle size:** The ring should slide over the knuckle with some resistance but not be too loose once in place.
5. **Consider the width of the band:** Wider bands tend to fit more snugly than narrow ones.
6. **When in doubt, go slightly larger:** It's easier to size a ring down than up.

*Remember, most jewellers offer one free resize within a certain period after purchase.*

## SECTION 5

# SETTING YOUR BUDGET



Determining your budget is a personal decision that depends on your preference and priorities. There is no set rule for how much you should spend on an engagement ring, and unfortunately, there's no easy formula to arrive at the "right" number.

The old guideline is to spend two to three months' salary on the ring, but many couples find this to be outdated. Maybe you're saving up to buy a house or putting money away for your dream wedding so you may want to spend less. Maybe your partner wants to spend more and you're both willing to cut back in other areas to get it.

### **Jeweller's Tips:**

1. Decide what aspects of the ring are most important to you. For example, you might prioritise diamond quality over size, or vice versa.
2. Factor in the cost of insuring the ring, which is highly recommended for protection.

*Remember, the most important thing is that the ring symbolises your love and commitment.*

*You do you!*

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## SECTION 6

# THE GIA AND IGI GRADING SYSTEM



## Certification

The Gemological Institute of America (GIA) and the International Gemological Institute (IGI) are two of the most respected diamond grading laboratories in the world. They use similar systems to grade diamonds based on the 4Cs: Cut, Color, Clarity, and Carat weight.

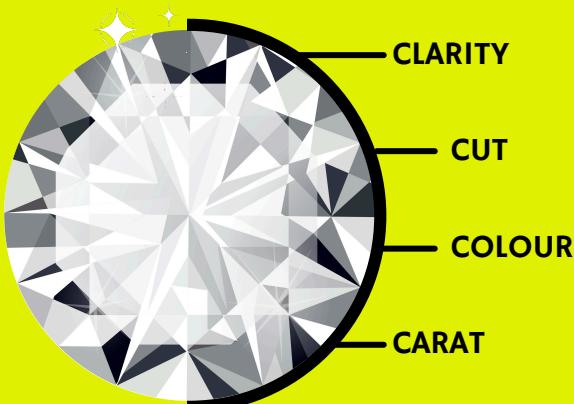


IGI (International Gemological Institute (IGI) is the world's largest independent diamond, gem, and jewellery grading, education, and appraisal institute.



The GIA (Gemological Institute of America) is widely recognised as the world's foremost authority in gemology, including diamonds, coloured stones, and pearls.

### The 4Cs of Diamond Quality



## SECTION 6

# THE GIA AND IGI GRADING SYSTEM



## The 4 C's: Carat

A carat measures the weight of the diamond.

Diamonds of the same carat weight can vary in size based on their cut.

<b>2.5 MM</b> 0.05 CT	<b>3.0 MM</b> 0.10 CT	<b>3.8 MM</b> 0.20 CT
<b>4.5 MM</b> 0.30 CT	<b>4.8 MM</b> 0.40 CT	<b>5.2 MM</b> 0.50 CT
<b>5.8 MM</b> 0.70 CT	<b>6.3 MM</b> 0.90 CT	<b>6.5 MM</b> 1.00 CT
<b>6.9 MM</b> 1.25 CT	<b>7.4 MM</b> 1.50 CT	<b>7.8 MM</b> 1.75 CT
<b>8.2 MM</b> 2.00 CT	<b>8.8 MM</b> 2.50 CT	<b>9.4 MM</b> 3.00 CT

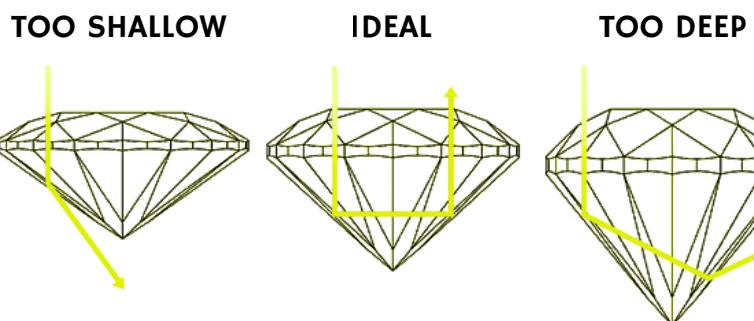
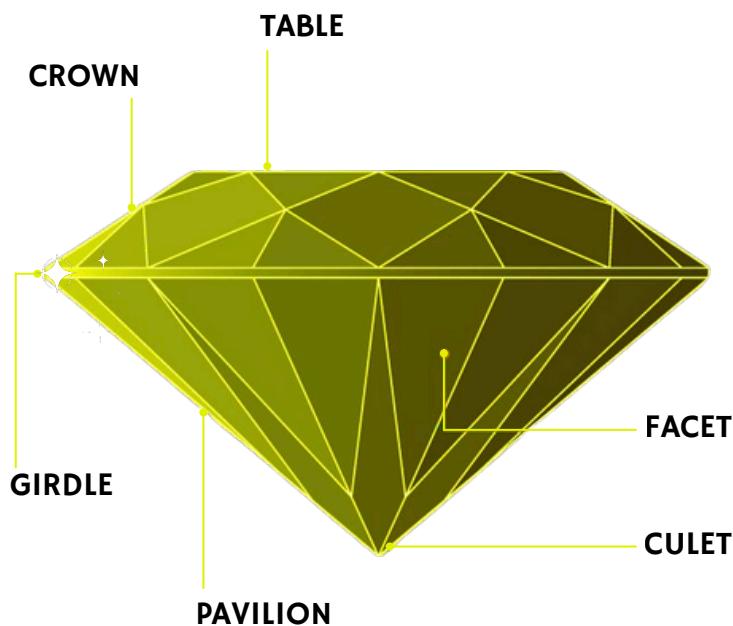
## SECTION 6

# THE GIA AND IGI GRADING SYSTEM



## The 4 C's: Cut

Cut refers to how a diamond's facets interact with light to reveal its brilliance. It gives each stone its unique character, with precise proportions, symmetry, and angles in diamonds, enhancing their sparkle.



## SECTION 6

# THE GIA AND IGI GRADING SYSTEM



## The 4 C's: Clarity

Diamond clarity measures the stone's purity based on visible inclusions and blemishes. The scale ranges from IF (Internally Flawless) to I3, with grades assessed under 10x magnification.



I.F.

INTERNAL  
FLAWLESS



VVS 1



VVS 2

VERY VERY  
SLIGHTLY  
INCLUDED

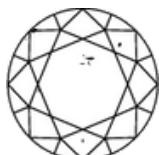


VS 1

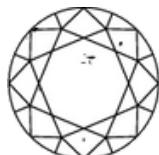


VS 2

VERY SLIGHTLY  
INCLUDED



S 1



S 2

SLIGHTLY  
INCLUDED



I 1



I 2



I 3

INCLUDED

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## SECTION 6

# THE GIA AND IGI GRADING SYSTEM



## The 4 C's: Colour

Diamond colour is graded from D to Z, with D being colorless and clear, and Z showing yellow and brown shades. Grades D to F are colorless, while grades S to Z display light yellow or brown hues.

COLOURLESS



D-F

NEAR  
COLOURLESS



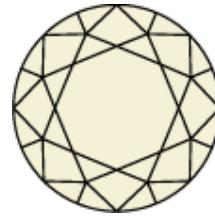
G-J

SLIGHTLY  
TINTED



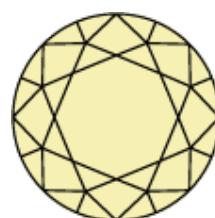
K-M

VERY LIGHT  
COLOUR



N-R

LIGHT COLOUR



S-Z

## SECTION 6

# THE GIA AND IGI GRADING SYSTEM



## Jeweller's Tips

1. Any diamond you are considering for an engagement ring should be GIA or IGI certified. If you fall in love with a stone that the GIA or IGI hasn't graded and the jeweller is hesitant to have it sent to them then take that as a red flag!
2. Try not to compromise on Cut grade - it's the most important factor affecting a diamond's beauty - An Excellent cut diamond of lower colour or clarity will often look better than a poorly cut diamond of higher colour and clarity
3. If size matters more than sparkle, consider shapes that appear larger face-up (oval, marquise, pear)
4. It typically requires a variance of at least 2 colour grades to tell the difference between two stones. For example, the difference between a G and a D colour diamond is visible, but a G and an H probably won't be noticeable to your eye. If you compare a G and I colour diamond, you should be able to slightly tell the G is whiter.
5. Whilst these grades are important, they don't tell the whole story. The overall beauty and appeal of a diamond can't be captured by grades alone. Always view diamonds in person or via high-quality images before making a decision.

*Remember, the choice of the diamond is a matter of personal preference.*

# SECTION 7

# THANK YOU



Congratulations on taking this important step in your engagement journey! We understand that choosing the perfect engagement ring is one of life's most meaningful decisions, and we're honoured to have been part of your research process.

**WHAT YOU'VE ACCOMPLISHED** - *By going through this guide, you've gained valuable knowledge about:*

- Diamond characteristics and the 4C's
- Different diamond shapes and their unique features
- Setting styles and metal options
- Side stone considerations
- Practical budgeting advice
- Professional jeweller's tips and insights
- Ring sizing essentials

**NEXT STEPS** - *As you move forward, remember:*

- Take your time with this decision - there's no need to rush
- Trust your instincts about what feels right for you and your partner
- Keep this guide handy as a reference during jeweller visits
- Save pictures of rings you like
- Last but not least, feel free to follow up with us by:
  - Scheduling a consultation with our experienced jewellers
  - Ask follow-up questions
  - Request additional information
  - Share your success story

On behalf of the entire Kitóko Diamonds team, we wish you all the best in your engagement journey. May the ring you choose be a beautiful symbol of your love story for generations to come.