Instant Expert: Upgrading Your Engagement Ring

HOUSTON, Texas (SEND2PRESS NEWSWIRE) — We know you’d be happy with a twist tie as long as you’re married to Mr. Right, but if your engagement ring isn’t the fairy-tale bauble you’ve always dreamed of, consider trading up. Trading in your rock has become more popular than ever—from stone swapping to adding more bling to your existing ring. “The trend with young adults is that they’ll get a $10,000 ring, and a few years later, they’ll want it to be larger,” explains Debi Wexler of WhiteFlash.com. “It’s a way of showing their appreciation for the longevity of the relationship.”

Why upgrade?

* Size: You love the shape of your diamond, but you came down with DSS (Diamond Shrinkage Syndrome). The more you look at it, the, uh, smaller it seems to get.
* Style: Your mate chose a pear-shaped cut in a gold setting, but you’ve always had your heart set on a princess cut in a platinum setting. Let’s face it: you’re not sporting “The Rachel” haircut anymore, right? Why not wear a ring that reflects your style?
* Stones: You’d love to add more stones to your original ring to amp up the sparkle.
* Setting: You were given an heirloom from one of your or his relatives that you want to reset or turn into a necklace or keepsake. Now you’d rather have a more modern, everyday ring that reflects your individuality and doesn’t feel like the old “family stone.”

WhiteFlash is so confident in the diamonds we sell and in the certainty of your satisfaction, that we offer you a 100% lifetime upgrade policy for all of our listed diamonds!

Work with your original jeweler

Before you even think about upgrading your ring, find out what your jeweler’s policy is. It can vary: for example, WhiteFlash.com offers a lifetime policy on their branded diamonds, which allows you to trade them in for the full value you paid; Tacori applies a percentage of credit (usually around 75 percent) toward purchasing a new ring; and De Beers will upgrade your ring depending on an on-site appraisal of its current value.

Also, factor in setting costs. An upgrade from a 1.5-carat to a 2-carat won’t fit into your original setting, so you’ll need to get a new one, which will
increase the price of your upgrade. You don’t have to toss the original setting, though; consider putting a colored stone in it for a right-hand ring.

**Brush up on the basics**
Here are the top things to remember when you trade in your ice:

* **Cut:** Keep in mind that round and princess cuts are easier to upgrade than fancier cuts like radiant, pear, or cushion.
* **Quality:** A higher-quality diamond is more likely to receive a higher upgrade value. Your diamond should be in the same condition as when you received it.
* **Certification:** Certified diamonds (AGS or GIA) are more easily upgraded than non-certified diamonds. Always ask to see the certification for the new diamond.

**Get more bling for your buck**
There are some sneaky ways to squeeze the most value out of your upgrade:

* **Don’t round up:** Going from a 1-carat to a 1.9-carat is cheaper than going to a 2-carat, but you can’t tell the difference visually.
* **Skimp on clarity and color:** You might assume that the four Cs are all of equal weight, but that’s not the case. Clarity and color aren’t as important as cut or carat when it comes to making a visible difference.
* **Go online:** You can often get better deals from online discount jewelry retailers like [www.WhiteFlash.com](http://www.WhiteFlash.com), bluenile.com, and ice.com; these sites are ranked among the top online jewelry retailers by internetretailer.com.
* **Buy used or estate jewelry:** Search for estate sales in your area and frequent the classified section of the newspaper for deals.
* **Shop overseas:** Take a second honeymoon to the Bahamas, Cayman islands, or Mexico, and save 40 to 60 percent on new jewelry.

**Weigh the sentimental factor**
Not willing to part with your original rock? Consider these options:

* **Try a past, present, and future ring:** You can place the upgraded stone in the middle (which represents the present) and have two other smaller stones set on the outside (to represent the past and future).
* **Reuse a portion of the ring:** Take your original stone(s) and have them remounted as earrings or a pendant.
* **Keep the original setting:** If the size difference isn’t significant, you may still be able to replace the diamond without affecting your original setting.
* **Add anniversary bands instead:** If the idea of altering your diamond in any way leaves you uneasy, take a different route altogether by adding stackable diamond bands.

**Insure your new ring**
Whether you insured your first ring or not, now is the time to cover your new assets:

* **Get appraised:** If you’ve added value to an existing ring or purchased a new
one, you need a new appraisal in order to update your existing insurance policy.

* Secure a rider: Ring insurance is best purchased as an extension to add on to your renters or homeowners policy. You must provide all your receipts and an appraisal.

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