

RICHARD LATSCH · THE QUICK GUIDE

CHOOSE A RING WITH CONFIDENCE

The stone, the setting, and the questions worth asking.



RICHARD LATSCH PHILIPS

A practical companion for choosing an engagement ring

A good ring begins with a few good decisions

You do not need to become a gemmologist to choose well. You need a clear brief, a few useful comparisons and a seller who will answer your questions in writing.

Use this guide in order for a first purchase, or open the section you need. Take the last checklists into the shop. Leave room to change your mind after trying rings on.

Your next decision	Pages
Set the budget, timing and brief	<u>3–4</u>
Choose the stone and diamond quality	<u>5–8</u>
Compare shapes, settings and metals	<u>9–14</u>
Understand durability and care	<u>15–16</u>
Check the stone and place the order	<u>17–20</u>
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A NOTE ABOUT PERSPECTIVE

I source natural stones, so you should weigh what I say about laboratory-grown diamonds and simulants with that in mind. They are in this guide so you can recognise the choices and ask for clear disclosure. This is a guide to comparing; it is not a valuation or an assessment of a particular ring.

Set a comfortable ceiling

Start with the total you can spend comfortably. A salary formula cannot tell you what is right for your household. Include the whole ring and the costs around buying it, then compare actual written quotes.

Budget line	What to establish
Centre stone	The individual stone, its report and its price
Setting and metal	Design, alloy, workmanship and any side stones
Changes and sizing	Included revisions; later resizing charges
Delivery and extras	Tax, delivery, engraving and any separate fees; ask whether tax is already in the quoted price
Aftercare	Checks, repairs, plating where relevant, and cover

SPEND ON A DIFFERENCE YOU CAN EXPLAIN

If two options cost different amounts, ask the jeweller to show you why. Is the difference visible to you? Is it a material preference, a larger stone, better workmanship or a service you value?

You can change the design as well as the stone. Ask for a simpler setting quote before assuming the centre stone must carry every saving. Keep a dated copy of each quote so the comparison stays fair.

Write down: My comfortable total is RM _____. My most important feature is _____. I am willing to simplify _____.

Design for the person

Bring a few examples of rings the wearer likes, with a sentence about each. “I like the oval and the plain band” is more useful than a folder of unexplained photographs.

Question	Note before the consultation
Daily life	Work, gloves, sport and times the ring will come off
Style	Favourite shapes, metal colours and jewellery already worn
Family expectations	Any ceremony, bridal-gold or matching-ring requirements
Finger size	How it will be measured; how much uncertainty remains
Wedding band	Straight or shaped; bought now or later
Timing	Proposal date and the date you need the ring in hand

IF THE PROPOSAL IS A SURPRISE

Ask about a temporary ring or a loose-stone proposal if those options suit you. Confirm availability rather than assuming the jeweller offers them. If you borrow a ring for sizing, say which finger and hand normally wear it.

Request a schedule that includes design approval, making, inspection and possible adjustment. Specify the date you need delivery.

Ask: “What do we have to settle now, and what can wait?”

First, name the material

Natural diamond, laboratory-grown diamond and diamond simulant describe different choices. Decide what matters to you about origin, appearance and budget, then insist that the description follows through to the paperwork. [2]

Material	What it means	What to establish
Natural diamond	Diamond formed in the earth	Natural origin, any treatment, and the individual report
Laboratory-grown diamond	The same material as a natural diamond, grown in a machine	Laboratory-grown origin, report and current quote
Simulant	Another material that resembles diamond, such as moissanite	The actual material name and its care requirements

A laboratory-grown diamond is a diamond, and choosing one is a legitimate choice; a simulant is a different material. I source natural stones, so weigh my view accordingly. Either way, make the seller write which of the three you are buying.

COMPARE LIKE WITH LIKE

Ask for the stone’s dimensions, the report, the finished design and the total price. A large price difference is a reason to examine what is being compared. Avoid relying on an undated percentage saving or a promise about future resale.

A photograph, a sparkle demonstration or a tester’s beep cannot replace an appropriate identification process. The checks on pages 17–18 explain what to ask for before paying.

Ask: “What exactly is this stone, and will you write that on the invoice?”

Give colour a place on the shortlist

A coloured centre stone deserves the same careful comparison as a diamond. Look at the actual stone in more than one kind of light and consider whether its care needs fit the wearer. [\[3–5, 12\]](#)



A loose blue sapphire photographed on a pale background.

If you are drawn to...	Explore	Then ask
A broad choice of colours	Sapphire	What treatment is present?
A red centre stone	Ruby or red spinel	How does this particular stone need to be cared for?
A green centre stone	Emerald	What filling or other treatment is present?
A particular shade	Several stones together	Does the colour still appeal away from the display lights?

Colour preferences are personal. A species name alone does not tell you the condition, treatment or suitability of an individual stone. Use the durability comparison on page 15 before settling on the design.

The four Cs, made useful

The four Cs describe diamond quality. They are a shared vocabulary for comparison, rather than a shopping list on which every grade must be the highest. ^[1]

The C	What it describes	Your practical comparison
Cut	Proportions and facet arrangement affecting appearance	Move the stone and compare its brightness in different lighting
Colour	The colour grade on the report	Compare stones together and against the intended metal
Clarity	Internal and surface features	Ask which features are visible and whether any affect durability
Carat	Weight, rather than diameter	Compare the measurements and appearance on the hand

USE THE REPORT, THEN USE YOUR EYES

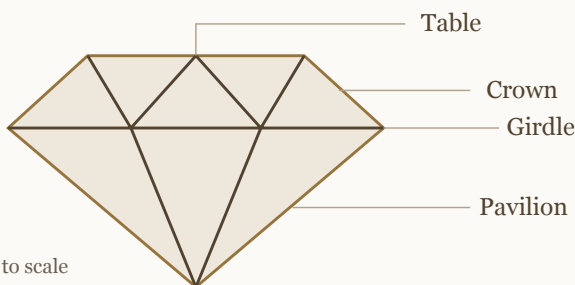
GIA gives an overall cut grade to standard round brilliants and not to fancy shapes. Do not read polish and symmetry as a substitute for that grade. Laboratories differ on the other shapes: IGI also offers an overall cut grade for fancy shapes, on its own scale and by its own method, so read the report you are actually holding and compare the stones in person wherever it is silent. ^[1, 11]

Ask the seller to explain each meaningful price difference using the two actual stones. If a feature matters on paper but you cannot see it, decide whether that distinction is worth paying for to you.

Ask: “Show me the difference I would notice when wearing these.”

Look beyond the weight

Carat tells you what a diamond weighs. Millimetres tell you its dimensions. Shape and proportions affect how those dimensions look from above. Compare both before deciding that a heavier stone is the better choice. ^[6]



Schematic; not to scale

Schematic diamond anatomy, identifying the table, crown, girdle and pavilion.

A USEFUL VIEWING ROUTINE

1. Ask to see the stones beside one another on a neutral background.
2. Look face-up without magnification, then ask to inspect the features described on the report.
3. Move each stone slowly. Notice dark areas, reflections and the pattern of sparkle.
4. Try the preferred size against the hand. Compare a similar finished ring if the stone is loose.
5. Write down the report numbers of your favourites so a later quote refers to the same stones.

Ask permission to view the stones away from strong display lighting. Keep the conditions consistent: comparing one stone under a spotlight and another in shade tells you little.

Start with the silhouette

Shape is the outline you see across the room. Try a rounded outline, an elongated one and a square or rectangular one before getting lost in small differences between grades. [6]



Round



Oval



Cushion



Emerald



Pear



Marquise



Princess



Radiant

Eight labelled outline drawings: round, oval, cushion, emerald, pear, marquise, princess and radiant.

SHORTLIST, RATHER THAN RANK

There is no best outline for every hand. Ask to see different proportions within a shape: a broad oval and a slender oval can feel quite different.

If you like an elongated stone, turn it both ways on the finger. If you prefer a square shape, compare rounded and pointed corners. Notice whether your preference changes when you add a band.

These drawings show outlines only. They do not predict sparkle, size for a given weight, or the appearance of a particular cut.

Choose: My first shape to try is _____. My useful alternative is _____.

What to check in each shape

Keep the outline you love, then look closely at the details that might make one stone more appealing than another. The setting must suit the actual stone. ^[6]

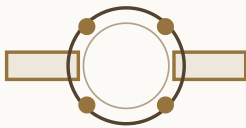
Shape	The visual character	Ask to see
Round	Circular outline; brilliant facet pattern	Cut grade where applicable; brightness as it moves
Oval	An elongated, rounded outline	Any dark bow-tie area across the centre
Cushion	Soft corners; square or elongated	Different facet patterns and proportions
Emerald	Cut corners; broad step facets	Clarity features and light/dark patterns
Pear	One rounded end and one point	Symmetry, bow-tie and protection for the tip
Marquise	Long outline with two points	Symmetry, any dark area across the centre, and both tip settings
Princess	Square outline with pointed corners	Corner condition and how the corners are held
Radiant	Cut corners with brilliant faceting	Evenness of appearance across the face

A BOW-TIE IS SOMETHING TO INSPECT

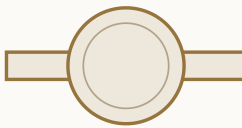
The term describes a dark pattern across some elongated cuts. Its appearance varies with the stone and the viewing conditions. Ask to tilt the stone, rather than accepting or rejecting it from one still photograph.

Choose how the stone is held

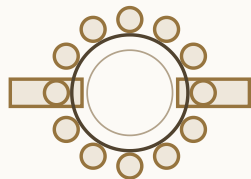
Start with a small set of designs you can compare on the hand. A setting is both a look and a structure; the jeweller should explain how this version will hold this stone. [7]



Prong solitaire



Bezel



Halo

Schematic top views of prong, bezel and halo settings.

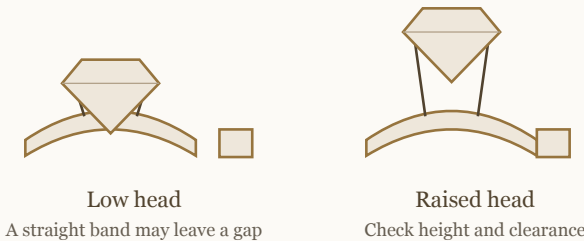
Setting	Why consider it?	The question to ask
Prong solitaire	An open view of a single centre stone	How are the claws finished and checked?
Bezel	A rim of metal around the stone	How much edge is covered, and can it be cleaned underneath?
Halo	Small stones framing a centre	What maintenance do the small settings need?
Three-stone	A centre with a stone on either side	How do the stones and proportions work together?

Halos leave me cold, which is a preference and not a fault in the design: what matters is how the small settings are made and how they will be maintained.

Drawings are schematic top views, not construction specifications. Compare finished examples, especially their side profiles and undersides. The catalogue name does not tell you how high the ring sits or how comfortable it feels.

The side view matters

A ring can look delicate from above and feel quite tall on the hand. Ask to see its height and the space beneath the head before approving the design. Try it with the kind of wedding band you want.



Two schematic ring profiles showing a low head beside a band and a raised head with space underneath.

Detail	What to check on the sample or model
Height	Does it suit gloves, pockets and everyday movement?
Band clearance	Can the intended wedding band sit where you want it?
Underside	Is there access for cleaning beneath the centre stone?
Claws and edges	Are they smooth to the touch?
Band dimensions	What are the finished width and thickness?

More clearance often changes the height or structure of the head. That trade-off is bench judgement rather than a laboratory finding, so ask to see it on a finished ring rather than on a drawing: one that looks flush on paper is not enough to establish that two finished rings will fit together.

Ask: “Can I see the side view with the wedding band in place?”

Compare the finish and the upkeep

Choose a metal colour you enjoy wearing, then ask about the exact alloy, finish and maintenance. A label such as “white metal” is not a specification. ^[8]

Choice	What you are choosing	Confirm before ordering
Yellow gold	A yellow-coloured gold alloy	Fineness, finished weight and the colour of a sample
Rose gold	A pink-toned gold alloy	Exact alloy, colour and future resizing options
White gold	A white-coloured gold alloy; often rhodium plated	Whether plated, alloy ingredients and replating cost
Platinum	A naturally white precious metal	Fineness, finished weight and finish maintenance
Two-tone	Different colours in the head and band	Which metal is used in each part and how it is joined

PUT THE SPECIFICATION ON THE QUOTE

750 indicates 75% gold; Pt950 indicates 95% platinum. Those numbers identify fineness, not the quality of the finished workmanship. Bridal gold here is usually 916 or 999, which is softer than the 750 and platinum a stone-set daily ring is normally made in. The two pieces are doing different jobs; ask the jeweller to explain the alloy proposed for yours. ^[8, 13]

If the wearer has a known metal sensitivity, tell the jeweller and request the alloy composition. Do not assume a colour or a karat label answers that question.

Make room for the band

Try the engagement ring with a wedding band before committing to the head design. Decide whether you want a close fit, a deliberate gap or a shaped band. [7]

Option	Try it if...	Check before choosing
Straight band	You want a simple ring that also works alone	Clearance beneath the engagement-ring head
Curved or shaped band	You like a band following the centre setting	Its fit in both directions and appearance worn alone
Plain band	You prefer fewer small settings	Profile, width and comfort beside the other ring
Stone-set band	You want sparkle across the finger	Rubbing, small-stone maintenance and resizing limits

HAVE THE FIT MEASURED

Ask for a size assessment with a gauge close to the intended band’s width. Tell the jeweller if the knuckle is larger than the base of the finger or the sample feels different as your hands warm up.

Resizing is a design question as well as a service, and the stone layout can limit it. Have the policy written down before ordering, and ask for the engagement ring and the wedding band to be drawn together at the design stage, even if you buy only one this year. Asking costs nothing then.

Ask: “How far can this ring be resized later, and what would that involve?”

Durability is more than scratch resistance

Hardness concerns scratching. Toughness concerns breaking or chipping. A high hardness number is not a promise that a stone will survive every knock. [\[3–5, 9, 12\]](#)

Stone	Practical starting point	Important qualification
Diamond	Very resistant to scratching	Can chip; protect vulnerable edges
Sapphire or ruby	Strong candidates for a frequently worn ring	Filled or damaged stones need different care
Spinel	Durable, with good toughness	Fractures and any filling still matter
Emerald	Choose with a specific care plan	Fissures and clarity-enhancing fillings need attention
Other gems	Assess the individual species and stone	GIA does not count tanzanite ideal for daily wear; opal and pearl are softer. Ask for written care advice

Ask which features are vulnerable and how the setting protects them: a bezel cannot make a fragile or treated stone indestructible. For sapphire, ruby, spinel and emerald, request treatment disclosure on the paperwork; “natural” describes origin and does not mean untreated. Treatment is normal in coloured stones and a treated stone is not a lesser one: what matters is that it is named, with what that means for cleaning and repair.

Ask: “What should I avoid doing with this particular stone?”

A small routine, kept consistently

Get cleaning instructions for the finished ring, including any treatments and small stones. Do not choose a cleaning method from the centre stone’s name alone. [\[3–5, 9\]](#)

Moment	Useful habit
Before rough work or sport	Put the ring in a consistent, secure place
When taking it off	Use a ring box or pouch; avoid a sink edge
When storing it	Keep pieces separate so they do not rub together
When it looks dull	Follow the stone-specific cleaning instructions
If it catches or rattles	Stop wearing it and arrange an inspection
At a service visit	Ask about claws, small stones, wear and fit

DO NOT GUESS ABOUT MACHINES

GIA advises against ultrasonic cleaning for emerald; filling and fractures can also make ultrasonic or steam cleaning unsuitable for other stones. Ask the jeweller to confirm a safe method. I set emeralds on two conditions myself, a bezel and no ultrasonic, ever; that is my own rule rather than a laboratory finding. [\[3–5\]](#)

Agree an inspection schedule with the jeweller and find out what is included. A loose stone is a reason to stop and check, rather than to press a claw back or push the stone yourself: pushing sideways on a stone that has already moved is how it finishes coming out. Hold the ring to your ear and shake it gently instead, and take anything that rattles to a bench. Keep service records with the receipt and report.

Read the report yourself

Get the laboratory name and report number before you commit. If the laboratory runs its own report-check service, open it yourself rather than relying only on a screenshot from the seller. ^[10]

REPORT READING GUIDE		
Identity & origin	1	Read what is stated.
Shape & dimensions	2	Ask about omissions.
Quality information	3	An explanatory diagram, not a laboratory report.
Comments & treatment	4	

A schematic report-reading checklist with identity, measurements, grades and comments highlighted.

Read	Establish
Identity and origin	What material was examined; natural or laboratory-grown
Shape and dimensions	Whether they agree with the stone offered
Quality information	Which grades the report actually provides
Comments	Treatment statements and other relevant observations
Number and date	The record you checked and when it was issued

A MATCHING RECORD IS ONE PART OF THE CHECK

An online lookup verifies a record, not the stone in front of you. Ask the jeweller to show how the report matches the stone, using appropriate measurements and identifying features. ^[2, 10]

Match the stone to the paperwork

Ask to see the identification process while the stone is available for inspection. If it is already mounted, ask what the setting prevents the jeweller from checking. [2, 10]

Check	What to ask	Its limitation
Report lookup	Open the issuing lab’s record	Confirms the record, not the physical stone
Measurements	Compare the listed dimensions	Mounting can restrict measurement
Inscription, if present	View and compare the inscription	An inscription alone is not conclusive proof
Features, where documented	Have the jeweller explain a match	Not all reports include a plot; features vary
Origin screening	Ask what was tested and the result	An inconclusive result needs further examination

LEAVE TIME FOR A SECOND OPINION

Agree the process, costs and return deadline for an independent check in writing before paying, and include the small stones in questions about origin and screening. GIA cautions that home tests cannot conclusively identify a natural diamond, so do not turn a breath test or a sparkle impression into a buying decision. [2]

Ask: “If an independent laboratory disagrees with this description, what happens then?”

Know when to say yes

For a custom ring, request a sequence of approvals and ask who is responsible for each stage. Workshops differ: a prototype, a particular process or a certain number of revisions must be agreed, not assumed.



A jeweller inspecting a ring above sketches at a workbench.

Stage	Your useful decision
Brief	Budget, date, style, finger size and intended band
Stone selection	The actual stone and its documentation
Design	Top, side and underside views; final dimensions
Model, if offered	Height, proportions, clearance and comfort
Making and setting	Permission to proceed; what later changes cost
Collection	Inspection, fit, documents and care instructions

Ask which decisions become expensive to change once making begins. Put the final approved design and stone identity alongside the written quote, rather than relying on a chain of informal messages.

Collect it without rushing

Allow time to inspect the ring in good light and to try it on. Bring the approved design and written order. Ask for an explanation of any difference before accepting the finished piece.

LOOK, FEEL, COMPARE

- Confirm the stone and report match the order; repeat available identity checks with the jeweller.
- Compare the setting, metal, engraving and dimensions with the approved specification.
- Check the finish from above, below and the side. Ask the jeweller to inspect the setting under magnification with you.
- Feel for rough edges and try the fit. If you have the wedding band, try both together.
- Collect the receipt, report, care instructions and written service terms.

KEEP A RECORD

Save photographs of the finished ring, its report number and the purchase documents somewhere you can retrieve them. Record any adjustment agreed at collection, who will do it and when.

If you arrange insurance, check the actual policy wording for the situations you need covered and the evidence required. A grading report and an insurance valuation serve different purposes; ask what documentation the insurer needs.

Before leaving: “Is there anything about wearing or looking after this ring we have not covered?”

Ten useful questions

Use these as conversation prompts. Ask the seller to demonstrate or document the answer where possible. If an answer is unclear, leave the question open until it is explained.

1. **What is the stone?** Is it natural, laboratory-grown or another material, and is any treatment disclosed?
2. **Can I check the report?** Which laboratory issued it, and what is the report number?
3. **How does this report match this stone?** Please show me the available identifying details.
4. **What am I paying extra for?** Can you show me the difference between these options?
5. **Can I compare them in different light?** May I view the stones together and on the hand?
6. **Will the design suit daily wear?** Can I see the height, underside and intended band fit?
7. **What is the metal specification?** Which alloy and fineness, and is any finish plated?
8. **What has been checked?** How were the centre stone and any small stones screened for natural or laboratory-grown origin, and on what device?
9. **What happens if something is wrong?** What are the written return and independent-check arrangements?
10. **What happens after purchase?** What resizing, maintenance and repair services are included?

Get the details in writing

Keep the final quote, order and invoice together. They should describe the ring you agreed to buy and make the service terms easy to find. Where a detail is not applicable, ask the jeweller to say so.

Confirm	What the documents should identify
Centre stone	Material, origin, shape, weight and measurements
Report	Issuing laboratory, number and the report supplied
Quality and treatment	Grades as reported; treatment information and any uncertainty
Side stones	Material and origin; agreed specification
Mount	Metal, fineness, finish and agreed dimensions or weight
Design	Approved version, finger size, engraving and band fit
Price and timing	Total, included charges, payments and delivery date
Returns	Eligibility, deadline, costs and independent-check process
Resizing	Limits, included work, charges and timing
Warranty and care	Coverage, exclusions, inspections and repair arrangements

The wording should be specific enough that another person could understand the agreement. Keep a copy before paying a deposit, and update it if the design or stone changes.

Read further when you need to

Numbers beside the text point here. These sources explain the gemmological principles; the questions and worksheets are editorial guidance. A source cannot assess the individual ring you are offered.

1. **Diamond quality:** GIA, [Diamond quality factors](#) and [Buying a quality diamond](#).
2. **Identification:** GIA, [How to tell if a diamond is real](#).
3. **Sapphire and ruby:** GIA, [Sapphire care and cleaning](#).
4. **Spinel:** GIA, [Spinel care and cleaning](#).
5. **Emerald:** GIA, [Emerald care and cleaning](#).
6. **Shape:** GIA, [Guide to diamond shapes](#).
7. **Ring design:** GIA, [Guide to ring settings](#) and [Tips for buying an engagement ring](#).
8. **Metals:** GIA, [Gold alloys](#) and [white metals](#).
9. **Diamond care:** GIA, [Diamond care and cleaning](#).
10. **Report records:** GIA, [Report Check](#). For another laboratory, use its own service.
11. **Cut grades on fancy shapes:** IGI, [Diamond cut grading](#).
12. **Coloured stones:** GIA, [Coloured gemstone engagement rings buying guide](#).
13. **Malaysian gold fineness:** FEDMAS, [Gold fineness marks](#).

Photography: Arne Bogaerts (cover), Gottapics (sapphire), Olly (bench), via Pexels under the Pexels Licence; illustrative stock, not rings Rich has made or has for sale. The schematic diagrams were drawn for this edition. Richard Latsch Philips · First edition, September 2026.

Bring a clear brief. Leave room to discover.

You can begin the conversation before you have chosen a stone or a setting. Bring your priorities, your budget and the open questions.

MY RING BRIEF

Decision	My notes
Comfortable total	RM _____
Date needed	_____
Stone preference	_____
Shapes to try	_____
Setting and metal	_____
Finger size / unknowns	_____
Wedding-band plans	_____
The thing that matters most	_____

TALK TO RICH

Send this brief with a few reference pictures and what you like about them, and ask me to confirm the services, schedule and terms for your ring. Write to me through richardlatsch.com/pages/contact, and I will reply personally.

*A ring you understand.
A choice that feels like yours.*