

Flatband Collection.

The Flatbands are among our most brilliant creations. Handmade from platinum, the Flatbands are Micro Pavé set with exquisite full cut round diamonds of F-G color and VVS 1 to VVS 2 clarity.

MICHAEL B. makes Flatbands in 2 row, 3 row, 4 row, 5 row, 6 row and 7 row, so you have a wide range to choose from in terms of width and cost. When we say "3 row" or "4 row" we are referring only to the rows on top of the Flatband; there is also an additional row of diamonds on each of the flat sides of the band, so a 5 row is really a 7 row, a 7 row is really a 9 row, etc.

A Flatband Mounting is a Flatband made with a signature MICHAEL B. Fleur de Lys four prong head custom made for your center diamond. These start at a 2 Row width and matching Flatband wedding bands start at a 1 Row width.

For the mounting, you can supply your own center diamond or purchase one through the authorized MICHAEL B. retailer where you order the ring. Mountings are offered in both an eternity version, with diamonds set all the way around the band, and for the 2 Row and 3 Row models, in a Seventy Percent (70%) version, with diamonds set around approximately 70% of the shank and pure platinum on the bottom. If you anticipate substantial wear, the 70% version is recommended.

The Flatbands can be ordered not just as a matching wedding band but also as an anniversary band.

You can stack, mix and match various widths of the Flatbands, beginning with a 1 Row Flatband that also has diamonds on each of the flat sides. So, for example, you could order a 2 Row or 3 Row Flatband Mounting, and pair it with a 1 Row or 2 Row Flatband. For perfect symmetry, a 1 Row or 2 Row Flatband can be placed on each side of a 2 Row or 3 Row Flatband Mounting.

Some women also prefer to order a 3 Row Flatband Mounting for the engagement ring finger, and a 3 Row Flatband for the right hand ring finger, to create a balanced look of stunning Micro Pavé on both hands.

Others utilize the Flatband Mounting as both the engagement ring and wedding band, saving the Flatband for the other finger for an anniversary.

If a Flatband is given as an anniversary band, the number of rows should correspond to the number of years of marriage to be celebrated. Therefore, a 1 Row Flatband should be given on the 1 year anniversary, a 2 Row Flatband should be given on the 2 year anniversary, a 3 Row Flatband should be given on the 3 year anniversary, up to the 7 Row Flatband for the 7 year anniversary.

Production time to custom make the ring to the requested finger size and diamond specifications is approximately four (4) weeks from the time we receive the center diamond from the MICHAEL B. authorized retailer. The following are prices and style numbers for FLATBAND COLLECTION mountings for center diamonds under 3.00 carats and both mountings and wedding bands from size 3 to 7:

1 ROW FLATBAND	MB1 40 201-01	\$5,950
2 ROW FLATBAND MTG	MB1 40 202-00	\$9,250
2 ROW FLATBAND MTG 70%	MB1 4X 202-00	\$6,950
2 ROW FLATBAND	MB1 40 202-01	\$9,250
3 ROW FLATBAND MTG	MB1 40 203-00	\$11,000
3 ROW FLATBAND MTG 70%	MB1 4X 203-00	\$9,250
3 ROW FLATBAND	MB1 40 203-01	\$11,000
4 ROW FLATBAND MTG	MB1 40 204-00	\$14,850
4 ROW FLATBAND MTG 70%	MB1 4X 204-00	\$12,000
4 ROW FLATBAND	MB1 40 204-01	\$14,850
5 ROW FLATBAND MTG	MB1 40 205-00	\$17,500
5 ROW FLATBAND MTG 70%	MB1 4X 205-00	\$14,500
5 ROW FLATBAND	MB1 40 205-01	\$17,500
6 ROW FLATBAND	MB1 40 206-01	\$20,000
7 ROW FLATBAND	MB1 40 207-01	\$22,500

FLATBANDS ARE ALSO AVAILABLE WITH NO DIAMONDS ON THE SIDES FOR A REDUCTION IN PRICE OF \$1,100.

DIAMOND PRONGS AND TIPS

All mountings from the MICHAEL B. Flatband Collection are available with diamond prongs and/or tips to further encapsulate the center diamond in stunning Micro Pavé.

To order an engagement ring with diamond tips only, simply change the -00 at the end of the style number to DT and add \$330 to the price.

To order an engagement ring with diamonds on the prongs but not the tips, change the -00 to DP and add \$2,420 to the price.

To order an engagement ring with both diamond prongs and tips, change the -00 to DPT and add \$2,750 to the price.

TROIS FLATBANDS

As an alternative to a standard 4 prong Fleur de Lys or diamond prong setting, the MICHAEL B. FLATBAND mountings are also available with a Trois (pronounced "Twa") Micro Pavé head, encapsulating your diamond with a custom, handmade platinum and diamond bezel designed for the exact specifications and shape of your diamond.

The following are prices for both eternity and 70% versions of the most popular shapes and widths from the TROIS FLATBANDS:

2 ROW ROUND TROIS FLATBAND	MB1-40-150-202	\$14,575
2 ROW ROUND TROIS FLATBAND 70%	MB1-4X-150-202	\$12,375
3 ROW ROUND TROIS FLATBAND	MB1-40-150-203	\$18,150
3 ROW ROUND TROIS FLATBAND 70%	MB1-4X-150-203	\$15,950
2 ROW CUSHION TROIS FLATBAND	MB1-40-157-202	\$14,575
2 ROW CUSHION TROIS FLATBAND 70%	MB1-4X-157-202	\$12,375
3 ROW CUSHION TROIS FLATBAND	MB1-40-157-203	\$18,150
3 ROW CUSHION TROIS FLATBAND 70%	MB1-4X-157-203	\$15,950

As you can see, there is a great deal of customization that goes into each of the MICHAEL B. Flatband Collection engagement rings. Please contact MICHAEL B. for a price on an alternative Trois shape or Flatband width.

All rings from the Flatband Collection can be sized in the future up to a full size for a service charge. If you anticipate greater size changes than a full size or substantial wear and tear, we would definitely recommend the 70% version of the engagement ring.

MICHAEL B. was first to eliminate holes on the inside of the ring. When yellow gold was in fashion, holes were implemented to avoid yellowing the diamonds through reflection. Unfortunately, holes allow lotion and residue to build up, resulting in a darkening effect on the diamonds.

Because Platinum is a pure white metal, having platinum surround the bottom or pavilion portion of the diamond whitens the diamonds in the reflective process. Without holes, your diamonds stay cleaner and brighter. Some manufacturers who use a machine casting process

build holes into the underside of the ring to save cost. This results not only in dirt build up but also in a loss in the structural integrity of the ring.

MICHAEL B. PLATINUM

There are a number of differences between Platinum and white gold which, once understood, explains why Platinum is such a greater value and is the metal of choice for MICHAEL B. engagement rings and wedding bands.

To begin with, Platinum is far denser—i.e., you get more physical weight of precious metal for the same mass of ring. So when you pay for white gold, and you get the same size of ring as a Platinum ring, you receive less metal weight and thus less value for your money.

When you buy Platinum jewelry, as opposed to gold jewelry, you also get a higher percentage of the precious metal you are buying (90% for MICHAEL B. .900 Platinum as opposed to 75% for 18 karat white gold), so the value of Platinum is greater on two levels, first the increased weight for the same mass and second in the higher percentage of purity of the precious metal.

Unlike Platinum, “white gold” does not exist in nature—i.e., the initial 75% precious metal component in what is referred to as “white gold” is actually yellow gold mined in nature. The remaining 25% of 18 karat “white gold” jewelry consists of white alloy or pot metal infused into the mixture in an attempt to “whiten” the underlying yellow gold.

Because white alloys cannot fully change the color of yellow gold, jewelry manufacturers working in “white gold” usually apply Rhodium plating over the surface of white gold in order to whiten it further. This plating wears off over time, and eventually, the yellow color begins to shine through, thereby requiring plating each time the yellow hue becomes bothersome.

Platinum, on the other hand, is naturally white in nature. While Platinum is denser, stronger and more durable than gold, Platinum would be too soft in its elegantly pure form for jewelry making purposes. For this reason, 10% of Platinum jewelry consists of Iridium, another pure white metal within the Platinum family of metals, to add a sufficient level of hardness for jewelry manufacturing excellence.

So even the remaining 10% of MICHAEL B. Platinum is of a higher quality level than any of the alloys commonly mixed with yellow gold to produce “white gold.”

Platinum is hypoallergenic and is safe for all skin types. White gold, on the other hand, can tarnish and cause an allergic reaction on many skin types.

White gold is harder and far more brittle than Platinum and therefore has a greater tendency to “crack” on impact. Platinum bends, thereby retaining a greater level of durability and elasticity. A Platinum band that bends can be reshaped with relative ease; a white gold band that cracks on impact will require unsightly solder to repair the damage.

White gold, as even with yellow gold, rubs off and thins out over a shorter period of time because it lacks the density of Platinum, part of the reason why 1980's tennis bracelets faded in popularity after breaking apart so quickly once the gold links began to thin out. White gold

prongs that hold a center diamond have a faster rate of thinning out over time and thus expose the center diamond to greater risk of loosening or worse yet being dislodged on impact. Platinum prongs are denser and far more secure.

The annual supply of Platinum is only about 130 tons, or about six percent (6%) by weight of the annual mine production of gold, and less than one percent (1%) of the annual mine production of silver.

Thus, on an annual basis, Platinum is nearly 17 times more rare than gold and 100 times more rare than silver. Compound this multiple on an annual basis over an extended period of time, and you will see that Platinum as a resource is hundreds and even thousands of times rarer than all other so-called "precious" metals.

In fact, according to Platinum Guild International, Platinum is so rare that all the Platinum ever mined throughout history would fill a basement of less than 25 cubic feet!

Eighty percent (80%) of the entire world's Platinum supply comes from just three mines located in South Africa. These are the Rustenburg mine, the Impala mine, and the Lonrho mine.

The Norlisk mine in the Siberian region of the Russian Federation produces most of the remaining Platinum outside South Africa, approximately 10% of the world's supply. An additional 3% is produced by the Stillwater mine in Montana.

Adding to the scarcity of Platinum, approximately fifty percent (50%) of this precious resource is needed for industrial purposes because of the unique properties of the underlying metal. Once used for industry, this Platinum is destroyed and unavailable for further use.

Because of its underpinning of many global currencies, markets and hedge funds, gold's market price fluctuates over time based on economic factors, including inflation, monetary expansion, and speculation.

Although gold remains in the midst of another bull market last seen in the 1930's and 1970's, as with previous runs, the current gold market bubble will burst, and when it does, the price of gold will fall because supplies will eventually outstrip demand.

Platinum's value, by contrast, has risen steadily independent of economic factors because of its intrinsic quality and extraordinary scarcity that will continue to push demand far in excess of supply for the foreseeable future.

While white gold is flashy, the rich luster of platinum exudes understated elegance. So whether you wear jeans or a cocktail dress, your MICHAEL B. Platinum will look spectacular without overpowering your wardrobe.

Because of its durability, Platinum can be passed on for generations. And in the case of Michael B. Platinum, you acquire fine art in three dimensional form that is sure to increase in value decades and even centuries beyond the extraordinary life of this unique, flamboyant and gifted designer.

MICHAEL B. DIAMONDS

MICHAEL B. uses only the finest diamonds available for micro pavé work. Mined in Russia, evenly calibrated and scrupulously hand cut to perfection, MICHAEL B. diamonds have always been conflict free in full compliance with United Nations standards. In fact, MICHAEL B.'s diamond supplier initiated the movement against the sale of conflict diamonds. The color grade used for MICHAEL B. micro pavé work is F-G, the highest color grade available for such diamonds, and the clarity level is VVS 1 to VVS 2, again the highest clarity grade available for such diamonds. By using the finest diamonds in the world, MICHAEL B. ensures the highest level of brilliance and stunning beauty that can be achieved.

LIMITED WARRANTY

MICHAEL B. jewelry represents the finest level of handmade craftsmanship using only the world's best materials and jewelers. Any defect in materials or craftsmanship should be brought to the attention of your MICHAEL B. authorized retailer immediately and no later than 90 days from the date of purchase. All defects shall be corrected free of charge for the first 90 days. In addition, all micro pave set mêlée diamonds that fall out within one year of purchase without substantial impact shall be replaced free of charge. After the 90 day and one year warranty periods, MICHAEL B. will repair jewelry and replace any loose or missing diamonds for a service charge through a MICHAEL B. authorized retailer. The 90 day and 1 year periods automatically renew upon completion of MICHAEL B. repair service.

JEWELRY CARE INSTRUCTIONS

Cleaning should be done by an authorized MICHAEL B. retailer. If you must clean jewelry, use a mild organic dish soap under hot water with a closed drain and with jewelry placed into a fine sifter over a bowl. Unless your jewelry accumulates substantial residue, try to limit or avoid ultrasonic cleaners, as they can loosen diamonds through an electromagnetic charge, a detriment that can offset the benefit of dirt removal in some cases. An authorized retailer can, upon request, steam clean the jewelry without exposing it to an ultrasonic machine. Jewelry should be removed before applying lotion or showering with chemicals. Use fingertips on all ring fingers and be careful of desk tops, door knobs, steering wheels and other hard objects.

REFURBISHING

While necklaces, bracelets and earrings should last a lifetime without the need for significant refurbishing, engagement rings and wedding bands worn daily on active hands are subjected to substantial wear and tear.

As a result, even the world's densest precious metal—platinum—and the world's hardest material—diamonds—can wear down and even break over time with repeated use. Just as the finest automobiles retain their beauty and value longer with proper care and maintenance, rings are no different.

MICHAEL B. recommends that engagement rings and wedding bands be taken to an authorized MICHAEL B. retailer for inspection and refurbishing every three to five years depending on the amount of wear and tear. For a service charge estimated for your approval upon inspection by MICHAEL B., any loose, crushed, broken or missing diamonds will be replaced by a certified MICHAEL B. diamond setter; all Platinum beads covering micro pavé work will be restored using a laser machine; all diamond settings will be checked and tightened where necessary; all abrasions will be polished; the ring will be plated with a high quality rhodium finish to further protect the Platinum work; and any sizing work, sizing beads, knuckle springs, and sizing plates will be completed to perfection.