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A Man's Guide to Buying Luxury Jewelry on a Budget

Our Friends · Thursday, September 17th, 2020

From the most iconic watches to designer rings, necklaces, and cufflinks created by the most well-revered fashion houses in the world, lavish jewelry adds an inimitable flair to a man's whole being. A gorgeous chronometer or statement piece finishes off a perfectly tailored suit or a high-end ensemble, and, as an added bonus, it retains its value a whole lot better than, basically, all other accessories do.

Indeed, buying luxury jewelry can be a smart investment, but you have to do it the right way. The great thing is, if you know how to shop and what to look for, you can score exquisite, investment-grade pieces for a good price. Here's your guide to buying luxury jewelry on a budget so you can build an heirloom-worthy collection without breaking the bank.

1. Buy Pre-Owned, But Do It the Right Way

Buying [pre-owned men's luxury watches](#) and jewelry is one of the best ways to score collection-making pieces at a discount. But there is, of course, a caveat: You have to be diligent when buying high-cost used jewelry online to ensure that you're getting what's advertised. Here are some for scoring great pieces when shopping via the web:

- Buy from a well-reputed reseller rather than individual sellers. Often, dealers polish and service jewelry and watches before passing them along to the customer, so you know they are in ideal shape. They will also thoroughly inspect and authenticate pieces before the sale.
- Buy jewelry with the original box, papers, and—in the case of watches—the manual it came with. Select pieces that come with a certificate of authenticity, too. The whole package is a lot harder to counterfeit than a single piece.
- Inquire about the service history of the piece you're buying. This should cover all mechanical and cosmetic updates, which will give you a better idea of the condition of a pre-owned piece.
- If you're on a serious budget, don't intend to resell, and trust the seller, you might consider buying jewelry without the original box or papers. For watches, especially, this can translate to a significant discount on a high-end watch; just make sure you do your best to mitigate fraud risk.

2. Yes, You Can (and Should) Buy Online

Now that we've covered how to mitigate risk, let's cover how to get the most bang for your buck when shopping for luxury jewelry online. The internet is a great, big place that eliminates virtually all of your geographic confines, which makes shopping around a whole lot easier so you get the lowest possible price for the piece you're after.

- When [shopping for watches](#), make sure you choose a dealer that provides their own warranty (look for a warranty on everything, or everything except the battery, as this is standard) to protect your purchase.
- Use websites that allow you to pay via a secure payment system, such as Amazon Pay or PayPal. This will prevent the retailer from gaining access to your payment methods or keeping them on file. It may also afford you some extra protections should something go wrong.
- Call the number on the website! Often, these are small family jewelers who have expanded to eCommerce, so they'll be able to tell you everything you need to know about the piece and reassure you that their operations are legitimate.
- As always when buying online, run any sites through Trustpilot, Better Business Bureau and other online review sites and avoid buying from any company that appears scammy or low-rated.

3. Know Which Brands Retain Their Value

With the world's top watchmakers crushing price tag records year after year, it probably doesn't surprise you to know that plenty of men's high-end jewelry—primarily, in the watch realm—can not only retain its value but even turn a profit over time. But you need to know which brands are the most high-yielding if you intend to look at your jewelry collection as an investment.

It probably won't surprise you to learn that the heritage Swiss watchmakers consistently produce in-demand watches that make smart investments. Rolex, Patek Philippe, Omega, TAG Heuer, and Breitling hold their value exceptionally well. As far as jewelry goes, you'll likely be able to recoup a big chunk of your initial investment if you stick to Cartier since some reports show the French jewelry maker's pieces reclaiming three-quarters of their original price on the resale market.

4. When in Doubt, Prioritize Make and Materials

If branding matters little to you, focus on choosing pieces made with enduring materials that will retain their value. Gold, sterling silver, platinum, and precious gemstones pretty much always make the grade when it comes to high-end jewelry. And, even if these pieces go out of style looks-wise, they will always still be worth something due to the intrinsic value of the materials. When shopping for watches, stick to time-honored Swiss-makers and heritage brands for the same reasons.

Wherever Possible, Be Flexible

The worst thing a person can do when looking to score a good deal is to have an extremely specific vision in mind. You might be eyeing a limited edition Rolex in a specific color or material, but, if your budget is inflexible, that may be an unreasonable request. Consider searching for a broad array of options and not getting too hung up on a specific reference number or design. This will allow you to get the best deal possible and, as an added bonus, it could significantly shorten your search.

Despite what big-name jewelers might have you think, you don't need to cash in your 401K to start a solid collection of quality jewelry. As long as you're smart and willing to bargain hunt, you'll be able to land pieces that will become heirlooms or earn you back at least some portion of your initial investment.

Photo by Jonathan Francisca on Unsplash

This entry was posted on Thursday, September 17th, 2020 at 7:25 am and is filed under [Lifestyle](#), [Sponsored](#)

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