Investing without sufficient knowledge is speculative investing which can be disastrous. You need to take care of your own money. Investment does not start and end with buying a financial product. Investment is a journey. It is a complete process: 1. That begins with learning investing basics, 2. Developing a planned investment strategy, 3. Knowing and choosing the right investment products, 4. Creating a protection ring around self, family and all assets, 5. Understanding implications of tax, 6. And, finally ensuring that the estate is passed on safely to desired beneficiaries. The book covers all these aspects and more, and is, therefore, as much relevant to a beginner as to a person who is a seasoned investor. The book aims to make you an informed investor. Unlike many other books, there are no promises of making you rich overnight, but only to help you invest with knowledge and caution in a systematic way so that your investments grow in conformance with your desired goals. Although all types of investing have been discussed, there is a serious attempt to caution and refrain the simple investor from investing into products that he does not understand. Financial literacy helps in discussing your investment plans with advisors without the fear of being manipulated or exploited. The world is changing fast. Covid-19 has impacted businesses and nations. There will be several serious disruptions. As investors we need to be vigilant and careful. The investment options contained in the book are relevant to Indian investors. However, the book is relevant to overseas readers too as principles of investment are universal. The important things you could do on your own
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after reading this book: 1. Create your own personal financial plan. 2. Choose investment products appropriate to your risk appetite and skill. 3. If need be, choose a good financial advisor. 4. Create a protective ring around you, your family and your assets. 5. Manage your taxes. 6. Create Wills for yourself and your family. 7. Create a good succession plan. 8. Know how to read and interpret a company's financial statement. 9. Know how to track your investments, and flagging actions to be taken. 10. Know how to plan an efficient documentation system.

Wishing you happy and safe investing!

"Patti Spencer has learned everything there is to know on this subject and has written down a good bit of it in this book. This is a tremendous help to individuals as they try to sort out their estate and tax planning needs." - Matthew J. Creme, Jr. Partner at Nikolaus & Hohenadel LLP, Former President of the PA Bar Association

"When it comes to estate planning and tax law, there's simply no one better than Patti Spencer. She demystifies estate planning in a way that is accessible for all. Known for her no nonsense style and humor, this book is a must-have for anyone making their estate plans or just trying to understand the process." - Samuel Bressi, President & CEO of Lancaster County Community Foundation

"I have read Patti Spencer's newspaper column on a weekly basis for several years now, and never tire of learning more about estate planning and tax law. Patti manages to take complicated issues and reduce them to their simplest form." - David Griffith, Former Business Editor at Intelligencer Journal

We don't intend to neglect our estate and financial plans, but it is so easy to be overwhelmed with conflicting financial advice. Your Estate Matters will bring clarity to those pesky, rapidly changing tax laws and will provide you with the accurate information you need to properly manage your estate. Your Estate Matters offers a practical down-to-earth approach that
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explains the ins and outs of estate planning, tax savings, and other issues that directly affect your family's pocketbook: income tax, living wills, trusts, prenuptial agreements, college savings, and retirement planning. If you want to stay ahead of the curve, are ready to plan your own estate, have aging parents, or have recently retired, this is the book you need to read. The Destructive Power of Family Wealth offers thoughtful, holistic planning to ensure that your wealth remains a positive force for your family. Global taxation regimes, changing bank secrecy laws, asset protection and other critical issues are examined in depth to assist wealth owners in planning, and the discussion includes details on the essential tools that aid in the execution of any wealth management strategy.

An Owner's Guide to Business Succession Planning is a basic roadmap to assist owners of small and medium-sized businesses as they begin to plan for ownership and management succession. It offers a simple, six-step process that insures that the owner's goals shape the actions taken and the plan's outcome. The process also includes taking other stakeholders' interests into consideration, evaluating management, testing various scenarios, understanding the options available and implementing the plan. It reviews the common strategies and tools for succession planning, including valuing the business, keeping it in the family, buy-sell agreements, gifting of shares, trusts, management buyouts, sale to employees, selling to an outsider and liquidation. An Owner's Guide also includes: a) a bibliography, b) succession planning worksheets which help the reader compile and organize information before and during the process, and c) a video in DVD format which is conveniently presented in seven succession planning subject segments and includes interviews with owners/employees of companies in transition.
This book is going to challenge you and everything you think you know about succession planning. For independent advisors, succession planning is quickly becoming the cornerstone to a strategic growth strategy designed to perpetuate their business and their income streams beyond their own lifetime, while providing a multi-generational service platform that attracts and rewards younger advisors. This makes succession planning one of the most, if not the most, important practice management tools in this industry today. As an independent financial advisor, now is the time to address the question of what will happen to your practice and your clients after you “exit the building.” In most cases, the answers are right in front of you. Thankfully, Succession Planning for Financial Advisors: Building an Enduring Business has arrived to transform today’s practices into businesses designed to endure and prosper and serve generations of clients. Learn how to create a “Lifestyle Succession Plan” that can provide a lifetime of income and benefits to the founder even as he/she gradually retires on the job Unlock the power of equity management – the best planning and building tool an independent advisor owns Learn how to attract and retain the best of the next generation to help you build a great business and to support your succession plans and care for your clients and their families Determine precisely when to start a formal succession plan and related continuity plan so that your business can work for you when you need it most Understand why succession planning and selling your business are completely different strategies, but how they can complement each other when used correctly 95% of independent financial service professionals are one owner practices. To the positive, these practices are among the most valuable professional service models in America. But almost all advisors are assembling their practices using the wrong tools – tools borrowed from historically successful, but vastly
different models including wirehouses, broker-dealers, and even OSJ’s and branch managers. Revenue sharing, commission splitting and other eat-what-you-kill compensation methods dominate the independent sector and virtually ensure that today’s independent practices, if left unchanged, will not survive the end of their founder’s career. It is time to change course and this book provides the map and the details to help you do just that. For independent practice owners and staff members, advisors who want to transition to independence, as well as accountants, attorneys, coaches and others involved in the financial services space, there are invaluable lessons to be learned from Succession Planning for Financial Advisors. Written by the leading succession planning expert in the financial services industry, former securities regulator, M&A specialist, and founder of the nationally recognized consulting and equity management firm, FP Transitions, David Grau Sr., JD, has created an unmatched resource that will have an enduring and resounding impact on an entire industry.

A review of the structures and plans implemented in family business succession and consulting.

Sixty-five percent of law firms' equity partners in the U.S. are in their late 50s or early 60s. Over the next ten years, there will be many partners in firms of all sizes transitioning and exiting their practices. Many solo and sole owner attorneys as well as larger law firms are in "reactionary mode" and have not adequately prepared for transition of firm leadership and client relationships. A firm's very survival may very well depend upon coming to terms with succession and transition and doing so early. The purpose of this book is to provide guidance to firms of all sizes, especially smaller firms and share succession and transition processes, approaches, and step by step action plans for solo practitioners, sole owners and members of
larger law firms. The book discusses what to do and what not to do, how to do it and provides case studies, sample action plans, sample succession plans, sample agreements and other documents.

Nobody likes to lose good employees. But sometimes the loss of a key employee can be disruptive to the business at best, and completely disastrous at worst. Organizations that don’t take steps to address future talent needs at all levels will face some major obstacles or even near collapse when undervalued key employees get burned out and leave you to fend for yourself.

The most comprehensive book on the subject, the fifth edition of the bestselling Effective Succession Planning covers every base of how to address future talent needs before a crisis hits, including how to:

• Identify competencies and clarify organizational values
• Plan for and quickly fill crucial vacancies at all levels
• Develop and retain top talent
• Assess current needs and future resources for seamless succession planning
• And more

Updated with current best practices, trends, and technology, the latest edition also includes: succession planning for small businesses and nonprofits; replacement planning; transition management; downsizing; international issues; mergers and acquisitions as a talent strategy; and succession planning for technical positions as well as roles built on longstanding social relationships.

Don’t risk the loss of your most valued
employees and their accumulated wisdom and experience that has been key to your company’s success for many years. Effective Succession Planning is your go-to indispensable guide for avoiding the catastrophe that losing them would bring.

Family and Business Succession Planning provides an authoritative, insiders perspective on key strategies for aiding clients in protecting their assets. Featuring partners from some of the nations leading law firms, these experts guide the reader through the process of learning about a company’s governance structure and developing an effective succession plan. These top lawyers offer their advice for incorporating trusts into the succession plan, dealing with guardianship issues, and including all key players during negotiations. From asking the right questions to communicating changes in the law, these authors discuss the importance of developing a strong, trusting relationship with the client. Additionally, leveraging various tax strategies and dealing with current economic conditions are explored. The different niches represented and the breadth of perspectives presented enable readers to get inside some of the great legal minds of today, as these experienced lawyers offer up their thoughts around the keys to success within this ever-evolving field.

If you are a business owner, or you are working with one, then this book is for
you. The Succession Solution provides both an explanation of the importance of succession planning, as well as a practical, straight-forward, and proven system that can be used to continue your business to the next generation, whether your successor is a family member(s), an employee, or a third party. This book will show you how to achieve a successful transition of your business to the next generation of leaders. In fact, if you read and follow the steps outlined in this book, you will dramatically improve the survival and prosperity of your company’s future.

Family businesses are the backbone of the American economy. It is not surprising, therefore, that many founders of family businesses want the fruits of their labor to survive and continue to grow for generations to come. For families of wealth, the set up and maintenance of a successful Wealth Preservation, Transfer and Succession Plan often involves complex elements and techniques that require advanced planning and proper tool implementation by a broad team of professionals. Unfortunately, a critical factor that Families of Wealth often overlook in this process is having a 360° Family Wealth Manager oversee and coordinate their diverse cast of professionals, frequently including lawyers, accountants, stockbrokers, insurance agents and bankers. This lack of oversight and coordination by a 360° Family Wealth Manager can result in unintended but
severe consequences. Throughout this book, Kevin Ellman, CFP and Paul Miller, Family Wealth Managers, use a combination of case studies, and in-depth examination of the various planning tools, strategies, and techniques, that can be employed to help reduce or even eliminate the potential damaging effects of poor Wealth Preservation and Transfer Planning. In their view, Kevin and Paul believe that 360° Family Wealth Management provides the best opportunity for implementing and maintaining a successful Family Wealth Management Plan.

Can Your Family Wealth Management Plan Pass The 360° STRESS TEST?

A follow-up to the successful and sensible Building the Successful Veterinary Practice series, this new volume provides the business know-how needed to make today's emerging practices tomorrow's established practices. Author and consultant Thomas Catanzaro reveals his secret to building a business for the future: a strong succession plan. This book will help readers incorporate a defined leadership structure; address the internal and external legal issues of a practice; and understand the economic factors of owning and selling a practice. If you've ever thought about succession planning and avoided it because it seemed too complex and daunting, this book is for you. If you're a business owner who has never thought about succession planning, this book is for you. This book is designed to be a primer, an overview of succession planning, written
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in language that you can understand. It will help you navigate the process of developing an effective succession plan for your business. In other words, it will help you pass the torch without getting scorched. I've had a lot of experience with succession planning and the consequences of the absence of a succession plan, and I know first-hand how critical is the need for effective succession planning for any business, large or small. My goal is to demystify this topic and present you, the reader, with basic concepts that will remove your fears and replace them with a solid platform for the legacy you wish to pass on to the next generation.

Written by two attorneys who specialize in estate planning, this book clarifies all the issues involved in planning an estate and transferring wealth. It offers comprehensive estate planning guidelines, including creating a will, designating power of attorney, trusts, and life insurance, and includes up-to-date estate and inheritance tax information.

Succession Planning for the Family Owned Business represents a comprehensive strategy for ensuring that your family business is passed successfully to the next generation. Within these pages, you will find everything you need to plan for the future of your small business as well as your family.

William Rothwell honored with the ASTD Distinguished Contribution Award in Workplace Learning and Performance. The definitive guide to a timely and timeless
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topic-- now fully revised and updated. As baby boomers continue to retire en masse from executive suites, managerial offices, and specialized or technical jobs, the question is—who will take their places? This loss of valuable institutional memory has made it apparent that no organization can afford to be without a strong succession program. Now in its fourth edition, Effective Succession Planning provides the tools organizations need to establish, revitalize, or revise their own succession planning and management (SP&M) programs. The book has been fully updated to address challenges brought on by sea changes such as globalization, recession, technology, and the aftereffects of the terror attacks. It features new sections on identifying and assessing competencies and future needs; management vs. technical succession planning; and ethics and conduct; and new chapters on integrating recruitment and retention strategies with succession planning programs. This edition incorporates the results of two extensive new surveys, and includes a Quick Start guide to help begin immediate implementation as well as a CD-ROM packed with assessments, checklists, customizable guides, and other practical tools.

This book provides the practitioner with a model succession plan to assist the next generation in receiving both business and nonbusiness assets with the lowest possible tax cost.

As the majority of baby boomers retire over the next five to 10 years, succession planning will be vital for the long-term survival of many businesses. Australia is about to
see a huge transfer of wealth from the baby boomer generation, yet many businesses, particularly family-owned businesses, struggle to ensure a smooth transition of business management and ownership. Myriad studies show that fewer than 30 per cent of private businesses have an achievable succession plan in place. Most business owners do nothing or they choose to focus on one area in the succession planning process such as tax, while ignoring many of the other key issues that need to be dealt with. For companies that are family owned, the ramifications may be even more sweeping. The personal issues they face, compounding other day-to-day business concerns, range from planning for income taxes to maintaining interpersonal relationships with family members. Succession planning is more complex now as many different business, financial and personal issues come into play. A good succession plan will look at a range of issues such as people and talent, family dynamics, corporate structure, estate planning, insurance and share transfer to name just a few. The Art of Business Succession Planning is for anyone in business who wants to have a change, retire or simply sell their business. It is designed to guide business owners through a comprehensive and strategic approach to the business succession process. The opportunities and benefits are great when succession planning is undertaken in a disciplined way.

As the first wave of Canadian baby boomers retire over the next few years, succession planning will be vital for the long-term survival of many businesses. Canada is about to
see a huge transfer of wealth from this generation to the next, yet many businesses struggle to ensure a smooth transition of business management and ownership. For family-owned companies, the ramifications may be even more sweeping. The personal issues they face, compounding other day-to-day business concerns, range from planning for income taxes to maintaining interpersonal relationships with family members. A good succession plan will manage a range of issues, such as people and talent, family dynamics, corporate structure, estate planning, insurance and share transfer, to name just a few. Who Will Take Over the Business? is for any business owner who wants to retire, sell, or transfer ownership of their business. It is designed to guide business owners through a comprehensive and strategic approach to the business succession process to ensure that the transition is carried out as smoothly as possible. Who Will Take Over the Business? is a must-have resource for every Canadian business owner.

Family and Business Succession Planning Strategies is an authoritative, insiders perspective on key strategies for advising clients on succession planning for closely-held businesses. Featuring partners from law firms across the nation, these experts guide the reader through the key steps in helping clients develop personal and business succession plans in ways that will achieve their wealth transfer goals and ensure the smoothest possible transition. These top lawyers give tips on getting the client started on the planning process, discussing sensitive family issues, and working
with the clients other advisors or employees. From effective tax planning to business valuation and cash flow considerations, these authors explain the key elements in creating a long-term exit strategy for a business owner that allows them to remain on sound familial and financial terms. The different niches represented and the breadth of perspectives presented enable readers to get inside some of the great legal minds of today, as these experienced lawyers offer up their thoughts around the keys to navigating this ever-evolving area of law.

Many attempts to establish a succession plan fail. Why? They run up against insurmountable implementation challenges, or weak executive commitment and follow-through. Succession Planning That Works: The Critical Path of Leadership Development is a step-by-step guide to help HR professionals and senior leaders develop a succession plan that delivers a measurable return on investment. Based on in-depth interviews with senior executives from nearly 50 organizations, Succession Planning That Works reveals not only the most important components of effective succession planning, but also the most effective order in which to put them into practice. Packed with real-world examples, Succession Planning That Works shows how real companies have attempted to tackle succession planning issues and examines both their victories and their failures to highlight the most common pitfalls and how to avoid them. Topics include: - 13 reasons to begin succession planning now - How to calculate the ROI of promoting from within - The Succession Planning Critical
Path - the most efficient and effective way to implement a succession plan - How to gain or strengthen executive buy-in for succession planning - How to measure your success Also included are 20 downloadable templates and tools to help make succession planning easier to comprehend and implement....

EFFECTIVE ESTATE AND BUSINESS SUCCESSION PLANNING UNDER THE NEW TAX LAW A properly designed and implemented estate and/or business succession plan is key to providing for and protecting loved ones in the most tax-efficient manner possible. A team of advisors must be assembled from the disciplines of law, insurance, finance, accounting, and tax in order to create a plan that optimizes planning opportunities incorporating both the current state of law with the current state of one’s mind. J.K. Lasser Pro Estate and Business Succession Planning, Second Edition provides you with a unique and comprehensive analysis of the Economic Growth and Tax Relief Reconciliation Act of 2001, the new retirement distribution rules, Section 529 education plans, and split dollar insurance guidelines. It can help professionals and experienced individuals alike take advantage of opportunities presented by the new tax law, avoid common mistakes, and understand complex estate and business succession planning techniques. Written by two attorneys who specialize in estate planning matters, this easy-to-read book provides you with complete information and strategies for a variety of issues including: How to plan in light of the phased-in provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001 Top twenty factors to consider when creating one’s Will, as well as creating a Power of Attorney and Health Care Proxy Annual Exclusion and Exemption Equivalent Planning Irrevocable Life Insurance Trusts and Crummey Notices
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Charitable Remainder Trusts and Foundations Family Limited Partnerships Business Succession Planning Techniques Split Dollar Plans Section 529 education plans Retirement distribution rules Self-Canceling Installment Notes Intentionally Defective Grantor Trusts GRITs, GRATs, and GRUTs And this is just a sampling of the expertise that the authors provide in a truly unique and understandable text. J.K. Lasser Pro Estate and Business Succession Planning, Second Edition contains all you need to make the most of the new tax law while navigating this complex area, and shows you how to protect and provide for loved ones for generations to come. Please visit our Web site at www.jklasser.com

Based on the popular Developing Leadership Talent program offered by the acclaimed Center for Creative Leadership, this important resource offers a nuts-and-bolts framework for putting in place a leadership development system that will attract and retain the best and brightest talent. Step by step, the authors explain how alignment with strategic goals and organizational purpose and effective developmental experiences are the backbone of a successful leadership program. An authoritative and useful book, Developing Leadership Talent is an essential tool for any leadership program.

This tax planning guide is designed to provide an invaluable source of money-saving advice for anyone who advises or runs a family or owner-managed company in the UK. The book examines a wide variety of tax planning matters from the viewpoint of the company, its working and non-working shareholders, and its employees. This fully updated new edition contains effective strategies for dealing with particular problems and opportunities for UK family and owner-managed companies, including: extracting funds * remuneration strategies * benefits and expenses * succession planning and passing on the company * selling and winding up the
company * reorganizing shares and trading activities (including share buybacks) * dividend strategies * employee share schemes and pension scheme strategies. The 2013/14 edition contains the very latest tax planning strategies and demonstrates how to keep tax liabilities to a minimum. It is fully updated to the UK’s latest Finance Act. Worked examples illustrate complex points throughout, and each chapter concludes with useful checklists of planning points referring to the tax position of different parties.

Helps to prepare for passing the family business on to the next generation. Leaders will learn how to create a succession plan; how to develop opportunities for succession candidates; how to build consensus with the family and leaders on succession plans and finally leaders will learn when and how to let go of their own role in the business.

Trusts and Wills are both means for legally distributing your wealth to your intended successors or other beneficiaries. Intelligently planned, both can also help you save tax for yourself and your successors. While Wills are better known, tax and succession planning through private - or, family - trusts is equally a tried and tested method for transferring assets and creating income for your family members, including unborn persons. In fact, private trusts have several great advantages over a Will. While a Will is often challenged in the courts - and the resultant dispute can take years to be settled - a properly created trust will avoid any such family strife. Secondly, through a trust you can pass on your wealth even during your lifetime. This book offers you both expert guidance on how to distribute your wealth as you want and save taxes whether by means of trusts or through a valid Will in a tax-efficient manner.

Death & Taxes : Tax Effective Estate Planning will help you to plan and prepare better outcomes for your clients through an enhanced understanding of the impact of tax laws on all
assets controlled by an individual at death. This consolidated guide to managing the affairs of the deceased will give you the confidence to advise on estate planning and the tax consequences of death. Addresses the recent reforms in the taxation of trusts, as they relate to deceased estates and testamentary trusts. Highlights developments in estate planning, especially regarding business succession and superannuation income streams, including the controversial new administrative approaches being adopted by the Australian Taxation Office. Includes a new chapter on philanthropy and private and public ancillary funds, in light of the growing importance of charitable giving in estate planning. Discusses the withdrawal of Tax Office guidance to executors about their potential liabilities for the deceased's tax obligations. The purpose of this guide is to provide foundational education for farm and ranch families on how to create a basic business succession and estate plan. In working with farm families, we have identified four fundamental goals for the farm succession planning process: (1) preserving family relationships, (2) strengthening the farm business, (3) protecting the owners and operators from business disruptions, and (4) minimizing the complexity and expense of succession and estate plans. With some basic knowledge, you will be educated consumers of legal and financial services, which may save you time and money as you consult with the attorneys, accountants, and other professionals who are key to creating a successful plan. This guide also gives you a starting point as you consider your alternatives and begin family discussions about the roles that each family member or nonfamily member may play in the future of the farm as a business.

In Canada, taxes are one of the biggest obstacles to the creation and preservation of independent wealth. Whether you're a student, a married or single parent, an executive
or the owner-manager of your own business, this book offers practical, easy-to-understand strategies that can help you keep more of your hard-earned dollars and boost your family's net worth. Up-to-date for 2010 by the tax and financial planning team at one of Canada's largest professional services firms, KPMG, this year's guide gives you the latest on:

- Creating a sound financial plan for your family's future and your retirement.
- Making the most of the special tax breaks available for students, working parents, first-time home buyers, seniors, and people with disabilities.
- Developing an investment strategy and planning for investments in tax-effective vehicles like stocks, bonds, mutual funds, and life insurance products.
- Deferring taxes through popular savings vehicles like RRSPs, Tax-Free Savings Accounts and Registered Pension Plans.
- Reducing taxes on your income from your job or your business by maximizing your claims for items like automobiles, moving costs, and home office expenses.
- Structuring your charitable donations, both during your lifetime and in your will, to help maximize the value of the gift to the charity and the tax benefits to you or your estate.
- Shielding your earnings and property from U.S. income and estate taxes.
- Creating a plan to leave more to your heirs and less to the tax authorities through strategies such as estate freezing, family trusts, and business succession planning.
- Fulfilling your obligations to a deceased person's estate and beneficiaries as an executor and estate trustee.
- Dealing with the tax collectors, from filing your return to launching an appeal of taxes in dispute.

A comprehensive index, complete cross-
references, current tables of federal and provincial tax rates and credits, and summaries of key tax planning points in each chapter make it easy to quickly pinpoint the information you need. Tax Planning for You and Your Family—your guide for saving money at tax time and all year round.

How to bequeath your wealth to your successors — and save taxes

Trusts and Wills are two ways of legally distributing your wealth to your intended successors or other beneficiaries. Intelligently planned, these two methods can also help you save tax for yourself and your successors. While Wills are better known, tax and succession planning through private or family trusts is also a tried and tested way of transferring assets and creating income for your successors, including unborn persons. In fact, private trusts have several great advantages over a Will. While a Will is often challenged in the courts — and the resultant dispute can take years to be settled — a properly created trust can help you pre-empt any such family strife. Secondly, by creating the right trust you can pass on your wealth even during your lifetime. This book offers expert guidance on how to bequeath your wealth as you want, whether by means of trusts or through a valid Will, in a tax-efficient manner: * The various types of private and family trusts you can set up. * Principles and procedure for creating a valid private trust. * Advantages and tax planning aspects of private trusts. * The concept and advantages of a living trust. * How to transfer wealth to your family members, including minor children, during your lifetime through a trust. * How to draft, execute and register
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A guide for managers and human resources staff advises on how to develop a succession plan tailored to the needs of an organization, offering guidance on planning for departures, training internal talent, and ensuring a smooth transition.

This guide will assert the estate planner to work with business owners or other family members as they plan for succession.

J.K. Lasser ProEstate and Business Succession Planning
A Legal Guide to Wealth Transfer
John Wiley & Sons

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