EQUITABLE

Advanced Markets
Meet the team

Call us today
(860) 409-1290

OR

Send us an email >

EquitableAdvancedMarkets@equitable.com

Our industry-respected Advanced Markets experts are a team of attorneys and case design specialists dedicated to providing diverse strategic case alternatives in the areas of business, estate, retirement, wealth accumulation and distribution planning.

Together, they have years of collective experience working with professionals and clients at some of the country's leading financial planning and legal firms. They are committed to providing custom advice, actionable strategies and proven results to help meet your needs and those of your clients.

Thought Leadership and case consultation

Stephen Coskran
ChFC®, CLU®, NQPC™, CLTC®, CEPA®
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(704) 341-6461

Specializing in estate and legacy planning, executive benefits and business succession planning, as well as charitable, long-term care and special needs trust planning.

Tom McGlynn
CLU®
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(201) 743-2031

Tom provides client-centered strategic analysis and advanced planning recommendations achieving maximum financial benefits. Extensive experience as an advisor, product manager, regional director and head of Advanced Markets.

Expertise includes product knowledge, estate, business and executive benefit designs.

Michael Geeraerts
CPA, JD, CLU®, NQPC
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Michael has written numerous articles for national publications and delivered trainings to advisors, CPAs and attorneys on various topics.

Specializing in business planning strategies, executive benefits, charitable planning, wealth transfer and estate planning.

Mike Chan
CLU®, NQPC
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(860) 409-1314

Mike helps deliver top-tier Advanced Markets case design support to our distribution partners, as well as our sales team.

Specializing in distribution and business planning strategies, such as guaranteed issue, split-dollar and executive benefit plans.

Topics of expertise

Business planning strategies

- Buy-Sell Planning
- Business Valuation
- Key Person Protection

Charitable planning

- Charitable Owned Policy Review
- Charitable Lead Trusts
- Charitable Remainder Trusts
- Direct Gifts and Bequests

Wealth transfer and estate planning

- Life Insurance as an Asset/ IRR Designs
- Concentrated Stock and Life Insurance
- Credit Shelter Trusts
- Generation-Skipping Transfers
- Grantor Retained Annuity Trusts
- Irrevocable Life Insurance Trusts
- Lifetime and Testamentary Transfers
- Qualified Personal Residence Trusts

Executive benefits

- Executive Bonus Plans
- Deferred Compensation
- Bonus and Tax Loan Plans
- Split-Dollar Plans

Life insurance funding

- Premium Financing
- Retirement Distribution Planning/Qualified Plan Distribution Analysis
- Social Security Max
- Life in a Qualified Plan

Supplemental income and accumulation planning strategies

- Roth IRA Alternatives
- Smooth Sailing
- Private Reserve
- Social Security Bridge

Policy review

- Policy Purpose Health Change Review
- Title and Beneficiary Review
- 1035 and Term Conversion Issues

Specialized expertise	Expert thinking	Proven results
• A dedicated team of industry leaders and expert specialists • Responsive, approachable and professional team	• On-demand case consultation • Collaboration on cases to get effective results	• Actionable strategies that bring your clients' goals to life • Support to help ensure our strategies can be implemented
• Our experienced team is full of industry leaders who specialize in the Advanced Markets space • We work together with our Specialty Markets team as expert specialists who have deep experience in the complex legal and tax intricacies of life insurance case design • We work personally with you because we believe relationships matter • We're continually investing in our team to make sure we always have the expert talent and specialists to support you	• We work with you to help solve complex client challenges and meet their needs with often simple, yet powerful strategies • Our experts develop innovative, effective strategies • Our thoughtful and thorough advice is always custom-designed for your clients' unique needs • We also offer 24/7 access to a robust online library of information, so you can get the help you need on your terms	• We create pragmatic, time-tested approaches that can translate into tangible results • That means your clients can potentially minimize taxes, pass on wealth or compensate their employees • Our team works seamlessly across our organization to help drive the case from beginning to end • Proven results for your clients helps build your relationships and book of business

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