

# Advanced Markets

## Meet the team

**Call us today  
(860) 409-1290**

**OR**

**Send us an email >**

[EquitableAdvancedMarkets@equitable.com](mailto: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®  
[Stephen.Coskran@equitable.com](mailto:Stephen.Coskran@equitable.com)  
(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.



**Michael Geeraerts**

CPA, JD, CLU®, NQPC  
[Michael.Geeraerts@equitable.com](mailto:Michael.Geeraerts@equitable.com)  
(704) 341-6441

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.



**Tom McGlynn**

CLU®  
[Thomas.McGlynn@equitable.com](mailto:Thomas.McGlynn@equitable.com)  
(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.



**Mike Chan**

CLU®, NQPC  
[Michael.Chan@equitable.com](mailto:Michael.Chan@equitable.com)  
(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
<ul style="list-style-type: none"> <li>A dedicated team of industry leaders and expert specialists</li> <li>Responsive, approachable and professional team</li> </ul>	<ul style="list-style-type: none"> <li>On-demand case consultation</li> <li>Collaboration on cases to get effective results</li> </ul>	<ul style="list-style-type: none"> <li>Actionable strategies that bring your clients' goals to life</li> <li>Support to help ensure our strategies can be implemented</li> </ul>
<ul style="list-style-type: none"> <li>Our experienced team is full of industry leaders who specialize in the Advanced Markets space</li> <li>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</li> <li>We work personally with you because we believe relationships matter</li> <li>We're continually investing in our team to make sure we always have the expert talent and specialists to support you</li> </ul>	<ul style="list-style-type: none"> <li>We work with you to help solve complex client challenges and meet their needs with often simple, yet powerful strategies</li> <li>Our experts develop innovative, effective strategies</li> <li>Our thoughtful and thorough advice is always custom-designed for your clients' unique needs</li> <li>We also offer 24/7 access to a robust online library of information, so you can get the help you need on your terms</li> </ul>	<ul style="list-style-type: none"> <li>We create pragmatic, time-tested approaches that can translate into tangible results</li> <li>That means your clients can potentially minimize taxes, pass on wealth or compensate their employees</li> <li>Our team works seamlessly across our organization to help drive the case from beginning to end</li> <li>Proven results for your clients helps build your relationships and book of business</li> </ul>

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