integrated financial concepts

At Integrated Financial Concepts we believe that the cornerstone to financial success is a carefully designed strategy — a strategy that has specific goals, and utilizes the appropriate products and services for helping to meet these goals. This type of strategy is best developed by you and a team of qualified and dedicated financial services representatives — the kind of professionals from Integrated Financial Concepts. We are ready to assist you in creating, implementing, and reviewing a financial strategy that will help you meet your personal or business needs and goals.

With broad knowledge & experience, we can educate you on a wide range of business and personal financial solutions, including:

- Wealth Management Services
- Customized, Actively Managed Investment Advisory Accounts
- Retirement Planning
- 401 (k) Rollovers / Implementation
- Roth & Traditional IRAs
- Estate Conservation Strategies
- Life Insurance
- Long Term Care Insurance
- Disability Income Insurance
- Education Funding Strategies
- Stock Options
- Business Succession Strategies
- Executive Benefits
- Stocks, Bonds, ETF, Mutual Funds
- Annuities, Providing Guaranteed Income & Death Benefits

Michael S. Krzywdzinski

Investment Advisor Representative
Registered Representative

CA License# 0C17489

Mike entered into the Financial Industry in 1986 as a Financial Representative. He specializes in comprehensive financial strategies for healthcare professionals, successful business owners and families.
Over the past 30 years, Mike has become extremely proficient in areas such as financial and retirement planning, business continuation planning and estate planning. Mike is very active in the financial industry. He has served as the President of the Penn Mutual Producer's Advisory Council (PAC) and has served on the Advisory Board as well and is a member of NAIFA.
He and his wife of over 39 years, Debbie, are lifelong Chicago residents. Mike attended City College, and is a true Chicago sports connoisseur.

Thomas V. Kobylinski

Investment Advisor Representative
Registered Representative

Tom started his career working at the Board Of Trade where he ascended to Market Analyst and Contingency Trader. After spending 10 years in the commodity/futures sector, he turned to the commercial/residential banking sector of the market where he owned and operated his own company for over 11 years. This experience in residential and commercial banking, as well as being an entrepreneur and small business owner, give him a wealth of knowledge and insight. He joined MetLife in 2009 where he achieved industry recognition of Million Dollar Round Table* and Leaders Conference. In June 2016, Tom and his team opened their own practice in Chicago, with help of SagePoint Financial. Born and raised in the Chicagoland area and educated at Northeastern Illinois University. Tom currently resides in Morton Grove with his two children.

Nathan A. Dant

Registered Assistant
Investment Advisor Representative

Nathan Dant is the newest member of the IFC team. He joined MetLife in 2014, and later joined the IFC team. He has over 10 years of relationship building experience with current and past clientele. Nathan holds Securities Licenses 6, 7, 63, and 65, and is licensed in Life & Health along with Home & Auto. He is actively involved in the arts and has a strong relationship with small business owners and entrepreneurs in the arts community.

Nathan is originally from western Kentucky, but has lived in Chicago since 2006 with Kristen, his wife of 7 years. He received his Bachelor's degree from the University of Louisville, and is an avid UofL Cards basketball fan. Nathan has 3 children Carter , Wyatt, and Rhys who keep him actively involved in both school and church activities.

Jim Lindell

Personal Assistant

Before joining Integrated Financial Concepts, Jim worked for 14 years at GTE in Northlake and then 21 years at MPC products in Niles. He has been an integral part of his community as a member of his sons' local school council and the local park community council. Jim has also coached many of his sons' baseball and basketball teams, and has been a board member and coach with the Bell/Sayre Little League for the past 23 years. Jim is both a die-hard Cubs and Blackhawks fan.
A native of the northwest side of Chicago, Jim graduated from Foreman High school and received an Associate of Arts degree from Mayfair Junior College. He has been married to Debby for 34 years and has two sons, Dan and Tom.

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