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## **USI CONSULTING GROUP**

*Located in Knoxville, Tennessee*

Sandra Cross is an Assistant Vice President, Relationship Manager. She previously worked for a large financial institution servicing clients with retail, retirement, and college savings plans. Sandra provides client services to plan sponsors and plan participants of defined benefit and defined contribution plans for private and public sector employers, also managing multiple OPEB clients.



Sandra graduated from Wake Forest University in Winston-Salem, North Carolina with a dual degree. Education and designations include FINRA administered Series 65, plus Tennessee Life and Health Insurance Licenses.

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Michael Banks is focused on partnering with Plan Sponsors to design the custom retirement programs that best fit their organization's unique set of needs.

Michael earned his Bachelor's Degree from Auburn University in Auburn, AL, where he graduated with a major in Business Management and concentration in Finance. Industry education and designations include FINRA administered Series 7 & 66.

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